

Your finances aren't broken. Your system is.

7 evidence-based hacks to build financial control and wellbeing — with zero willpower required.

Based on: Albarracin et al. (2024) *Nature Reviews Psychology* · Killingsworth, Kahneman & Mellers (2023) *PNAS* · Harvard Study of Adult Development · Dunn, Aknin & Norton

7

Money Hacks

3

Happiness Hacks

0

Willpower needed

100%

Evidence-based

The standard advice — spend less, make a budget, show more discipline — doesn't work. Not because you're lazy. Because information, motivation and willpower don't reliably change behavior. That's not an opinion. It's one of the most robust findings in behavioral science.

*"Drunk. Tired. In love. Hungry.
Your system needs to work anyway."*

— Florian Cramwinckel, behavioral scientist

Set it up once. Then it runs.

Each hack makes good financial behavior easier, more automatic, or both. None require ongoing effort.

MONEY HACK #1

Split your income across 3 accounts

Fixed costs. Fun money. Future. One big pile gets spent — three accounts create structure. The one-pile problem disappears because there is no one pile.

Foundation

MONEY HACK #2

Automate the split on payday

The split happens the same day your salary arrives — not at the end of the month (there's never anything left then). Fun money: spend freely. When it's gone, it's gone until next month.

Automation

MONEY HACK #3

Use percentages, not euros

The ideal: 50–60% fixed costs / ~30% fun / ~20% future. Fixed costs above 60% is a documented financial stress risk. Start with 1% savings if needed. Direction matters more than speed.

Structure

MONEY HACK #4

Automate your fixed costs

Rent, insurance, utilities, subscriptions — all on direct debit. Set it up once. No decisions, no forgetting, no late fees. Every automated decision is willpower saved for things that actually matter.

Automation

THE 7 MONEY HACKS (CONTINUED)

MONEY HACK #5

Pay for fun things manually

Fixed costs: automatic. Fun money: conscious. The behavioral mechanism is hedonic adaptation – when spending becomes invisible, we stop appreciating it.

Active choice = more enjoyment per euro.

Awareness

MONEY HACK #6

Hide your savings from yourself

Friction is protection. Save at a different bank. Hide the balance. Delete the app from your phone. If you see a growing savings balance, your brain starts spending more freely without realizing it.

Friction

MONEY HACK #7

Keep a guilt-free fun money account – and spend it

Is this purchase okay? It's in the fun money account. The answer is yes. Spend it. That's what it's for. This eliminates the background anxiety of constant financial self-monitoring.

Permission

THE COMPLETE SYSTEM

SALARY IN

auto-split on payday

Fixed costs · 50–60%

Automated direct debit

Fun money · ~30%

Spend manually, guilt-free

Future · ~20%

Hidden, hard to access

Money only works if you deploy it well.

Killingsworth, Kahneman & Mellers (2023, PNAS) confirmed: for most people, happiness rises with income even at high salaries. The question is where you put it.

01

Buy experiences, not things

A new jacket: invisible in 3 months. A dinner with friends: you're still talking about it a year later. Experiences resist hedonic adaptation — they keep generating happiness long after the event.

Hedonic adaptation research

02

Invest in your social life

The Harvard Study of Adult Development (75+ years) found relationship quality is the strongest predictor of life satisfaction. Not wealth. Not status. Social bonds also add years to your life — literally.

Harvard Study of Adult Development

03

Spend on others, not just yourself

Spending money on other people boosts wellbeing more reliably than spending on yourself. Treating someone, picking up the bill — the happiness return is consistently higher.

Dunn, Aknin & Norton; Whillans et al. (2017, PNAS)

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Dr. Florian Cramwinckel

Behavioral Scientist · Founder, The Behavioral Times

Florien Cramwinckel (PhD) researches and applies behavioral science — in organizations, financial behavior, and everyday decision-making. She translates complex scientific insights into mechanisms that actually work. Not motivation. Mechanisms.

■ Strategic behavioral advisory

Behavioral Friction Scan · longer-term advisory trajectories for organizations

■ Background

PhD social psychology · specialized in financial behavior & behavior change

■ The Behavioral Times

Founder — evidence-based behavioral science platform & weekly newsletter

■ Speaker & workshop facilitator

Keynotes, lectures and workshops across Europe

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