

MINDFUL SPENDING WORKSHEET

Cutting back spending can be very hard if you haven't considered your motivation for buying things in the first place. Think about a "want" purchase that is expensive or that you consider a luxury. This could be something you already have bought, something you're planning to buy, or something you really want to buy, but don't think you can afford just yet. Thinking just of this one real or imaginary purchase, jot down your answers to the following questions:

My "Want" Purchase:
What is my reasoning/rationale for buying this particular thing?
What is the purpose behind making this purchase? What do I hope to get from buying it?
How do I think this purchase might make up for something in my life that is lacking?
What might be cheaper alternatives to this purchase? What are reasons to buy a more expensive version?