

Spending Decision Card

When your will power lets you down take out this card. Review each question; answer honestly.

- Will this purchase meet one of my goals?
- Do I really want and need it?
- Can I afford it?
- What must I give up to have it?
- Am I buying this only because it's on sale?
- Would I buy this if I had to pay cash?
- Am I buying because I'm depressed?
- Would I come back tomorrow to buy this?
- How much do I owe on my credit card this month?
- If I charge this, can I pay off this month's bill?
- Could I feel better now without spending money?



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DOLLAR
DECISIONS