

# I spend money wisely

## **I spend money wisely.**

I give myself more opportunities and stability by handling money wisely. I prioritize my expenses and live within my means.

**I stick to my budget.** I plan ahead for my basic needs and possible emergencies. I pay bills on time and resist overspending. I put off immediate gratification.

I consider the true value of the items that I am considering buying. I take into account more than just the price tag when I am making a purchase. I ask myself if I really need an item and how much I expect to use it.

I examine bargains. I shop around to compare prices. I remain firm in the face of sales pressure and make my own decisions.

**I take care of what I have.** My home and car keep more of their value when I pay for their maintenance and repairs.

I invest in myself. I buy nutritious food and high quality health care. I add to my savings on a regular basis.

I give generously to others. I treat my loved ones to thoughtful gifts and fun entertainment. I support charitable causes that I believe in.

**I keep material things in perspective.** I know that my self-worth is based on my inner goodness rather than the brands I wear. I find fulfillment in my faith rather than my bank account.

Today, I build up wealth by spending money responsibly. I align my spending with my values.

## **Self-Reflection Questions:**

1. How do my emotions affect my spending?
2. How can I use critical thinking to help me make major purchases?
3. Where can I find help with managing my finances?