



You Can Control Your Spending!

You might be a person who does very well with your money. Your money management skills are serving you well. On the other hand, you might have some concern about your spending habits. Maybe you are an over spender.

Regardless of whether you are a controlled spender or an over spender, there are ways to improve your particular situation.

There are many tools and techniques to help over spenders transform negative habits into positive behavior. Here are a few:

1. **Stay clear** – of the spots where you know that you spend lots of money
2. **Take a timeout** – Create a policy for yourself that says, “I will use layaway, the store’s ‘hold policy’ or I will wait two weeks before I buy this item.” This will give you time to think before you buy.
3. **Shop with a list** – Most purchases that sabotage a spending plan are impulse buys. Using a list and sticking to it, will make splurging a thing of the past.
4. **You can still splurge** – but do it economically and consciously. If you have an urge to spend, spend, spend, consider doing it at Goodwill instead of Saks Fifth Avenue. You might find that your urge is satisfied.
5. **Track your money** – and use cash when you purchase items. You’ve worked hard for that money and sometimes it is more difficult to exchange cash when making a purchase.
6. **Call a friend** - Just talking with a trusted person can reduce the urge to splurge.

Marketers would prefer that you shopped from a subconscious level. Fight back before you buy.