

Spending journal

DATE:

Description of the purchase urge:

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MOOD :



1. Price of the item
2. Payment method
3. Where am I?
4. What was I doing before the urge hit?
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5. What triggered this desire?
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Emotions

What emotions am I feeling?

Intensity

Needs

What underlying needs are driving this emotion?

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Alternatives

What are some alternative ways to meet this need without spending money?

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Practical reflections

1. What benefits will this purchase bring me in 14 days?
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2. Can I find a free or lower-cost alternative?
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3. What are the top 3 pros and cons of this purchase?
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4. How much time can I give myself to think before making the purchase?
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Final decision

Did I go through with the purchase? Why or why not?

How do I feel after making my decision? Any regrets or satisfaction?

How often did I use this item in the first 30 days?

