



## Ways to Avoid Spending

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**The following are ways to avoid spending money when faced with every day decisions.**

1. Keep reminders of your future financial goals in the place where you place your cash or credit cards. That way, when you go to make a purchase you are reminded of your long-term goals and how this little purchase will affect you realizing that goal.
2. Take a breath and count to ten. Most of you have heard of the ten-second rule before. It is recommended that you count to ten before disciplining your children, but the same rule can be used for making purchases. Just count to ten and decide whether or not you should make the purchase.
3. Keep yourself clean and confident. It sounds weird, but when you are keeping yourself in tip-top cleanliness, you just feel better about yourself. Keep yourself clean, brush your teeth, bath regularly, and dress in clean neat clothing.
4. Do not take all of your credit cards or cash out with you. Make sure that you take what you need for your outing, but leave the extras behind. If you only have enough for your "needs", then all of those tempting "wants" will be just out of reach.
5. Avoid those situations in which you already know you have no self-control. This one bit of advice can really be used in any situation. If you're trying to lose weight, then you know that an "all you can eat" buffet is probably not on the dining list. Your spending habits tend to have the same results, in that you tend to spend money in those places where your resistance is low.
6. Spend more time with those people who have the same financial goals as you. If you are trying to save money and your friends love going out to the bar every night and spending loads of cash, then you may have to choose others to socialize with or at least limit yourself and let your friends know why. Try to identify which friends have similar financial goals as you and spend more time with them.
7. Try finding things to do like a hobby that require less money. If you are currently spending a lot of money on golf or big game hunting, then it may be the time to change that hobby to something more frugal.
8. Take a regular look at the expenses that you acquire during a month. If you keep a monthly budget, then you need to look at everything you have spent. Add up everything that was not essential and total it up. You will probably be surprised at just how much you spent, even on a fixed budget.
9. Ask yourself the question of "exactly why" you are making a purchase. When you want to go out and buy that new laptop computer or big screen television, ask why? Do you actually need to spend all that money on another television or computer, when the one you have works just fine?
10. Establish a waiting period for all major purchases. How often have you felt buyer's remorse after making a large purchase? As a good rule of thumb, give yourself at least 24 hours before making any decision that is of significance to your budget. If you still feel the same way, then go back and make the purchase after you have slept on it.