

Mindful Spending Worksheet

Take 72 Hours Before a Big Purchase

1. Purchase Details

What are you thinking about buying?

Item: _____

Estimated Cost: _____

Need vs. Want: Need Want

2. Timing Questions

Ask yourself:

Will this still bring me joy in...

1 month? 6 months? 1 year?

3. Emotional Check-In

What emotion triggered the desire to buy this?

e.g., stress, boredom, excitement: _____

Are you trying to reward yourself or escape something?

Explain: _____

4. Value Alignment

Does this purchase reflect your values?

Yes / No - Why or why not? _____

5. Opportunity Cost

What will you have to give up to buy this?

e.g., savings goal, time, energy: _____

6. Final Decision (After 72 Hours)

Do you still want to buy this?

Yes No

Explain your reasoning: _____