

# 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: \_\_\_\_\_