

A Spending Quiz

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If you are an overspender, this quiz may help you change. Take note of each affirmative answer, then read the suggestions that follow.

Do you:

- Buy things you want, whether or not you can afford them? *Tell yourself you must allow yourself 48 hours of thinking time before a purchase.*
- Often buy items with little advanced planning? *Same as above.*
- Buy things to cheer yourself up or to reward yourself? *Create a list of cheery and rewarding experiences that cost little or nothing, then allow yourself to do only items from your list.*
- Feel intensely deprived, angry or upset when you cannot shop, purchase something, or need to put off buying an item you really want? *Develop a call list of close friends you can contact. Instruct your friends to listen to you, and then to state clearly that you should take no action.*
- Rarely or never use coupons for purchases? *Cut out coupons for items you use on a regular basis; then make it a rule that you must have a coupon to make the purchase.*
- Purchase items you don't need because you have coupons? *Only cut coupons out for items you use on a regular basis; then make it a rule that you must have a coupon to make the purchase.*
- Procrastinate buying an item and then shop in desperation? *Set your calendar to warn you several weeks in advance of a gift-giving event or needed object.*

- Rarely or never pre-shop by phone or on the internet? *Make a rule to never buy an item costing over a certain amount without checking prices by phone or internet first.*
- Rarely or never compare prices?



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- Spend hours shopping on the web when you should be doing other things? *Don't sit down at the computer when you are bored. Make a list, have a spending limit, have a time limit to your web searching. Purchase only things you really need.*
- Spend more on an internet purchase, with its included shipping charges, than you would if you shopped at your local store? *Schedule time to go to the store and save yourself some money.*
- Go to Costco and buy things you don't need because it's a great deal? *Make a list before you go and stick to it! Don't browse!*
- Feel deflated or empty when you come home from a shopping trip with nothing? *Talk quietly, or out loud, to yourself about how valuable you are, in comparison to anything you could ever own or purchase.*

- Rent a storage unit, but have no list of what is stored? Are duplicate items then purchased for use? *Rent storage close to home. Allow nothing to go into storage without placement on your itemized list. Make a rule that you must always check the list, not just once, but twice, before a purchase. If it's in storage—don't buy another one!*
- Always have to buy the best? *Learn about the item you wish to buy; then write down your requirements. "How must it look for me to be satisfied?" "For my purpose, what must it be able to do?" "For what period of time will I use it, or must it last?" Purchase the item that meets these requirements, and nothing more.*
- Spend more on your children than you can afford? *Look at your motives—are you trying to buy their love? Do you feel guilty? Learn to say no to your children and help them understand budgets. Or, consider giving them more of your time and attention and less "stuff."*



- Include shopping on your entertainment list? *Expand your horizons until you can either remove shopping from this list, or at least place it at the bottom.*

