DO YOU KNOW THE REASON YOU OVERSPEND AND HOW TO STOP IT?



THE SIGNS OF OVERSPENDING

Daily delivery of packages

Buying just because on sale

No extra money to build savings

Maxed out on credit limit each month

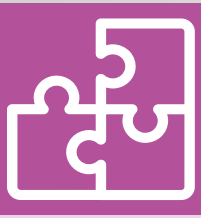


WHAT CAUSES OVERSPENDING

Not planning for purchases

Not having a waiting period for unplanned purchases

Not having a spending limit



WAYS TO CURB OVERSPENDING

Having a spending budget

Unplanned expenses require reducing planned expenses

Splurge purchases have to be returnable



TOOLS THAT CAN HELP

Financial apps that track spending

Alerts on financial accounts

Separate checking with only spending funds