DO EMOTIONS DRIVE YOUR OVERSPENDING?



Why We Overspend

- Stress
- Boredom
- Social Media Influence
- Instant Gratification



Common Spending Triggers

- Emotional Spending
- Social Comparison
- One-Click Shopping
- Sales & Limited-Time Offers



How to Spend More Intentionally

- Use the 24-Hour Rule
- Remove Saved Payment Info
- Shop With a List
- Ask: "Will I Value This Later?"



Start Today

- Track Spending for 7 Days
- Identify Your Triggers
- Make One Small Change

smarter MONEY LIFE
POWERED BY FORUM CREDIT UNION

FORUM CREDIT UNION