CHECKLIST · FINANCIAL MANAGEMENT

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# Identifying Spending Triggers



Recognizing and managing spending triggers helps you control impulsive purchases and stick to your budget. Use this checklist to stay mindful of your spending habits.

9 steps | Print-ready A4

| NAME | START | TARGET DATE |
| --- | --- | --- |
| | | |

## 1 Track Your Spending

Record every purchase for at least two weeks to identify patterns.

EXAMPLE *Use a budgeting app like Mint to categorize expenses.*

## 2 Reflect on Emotional Triggers

Note how you feel before making unnecessary purchases.

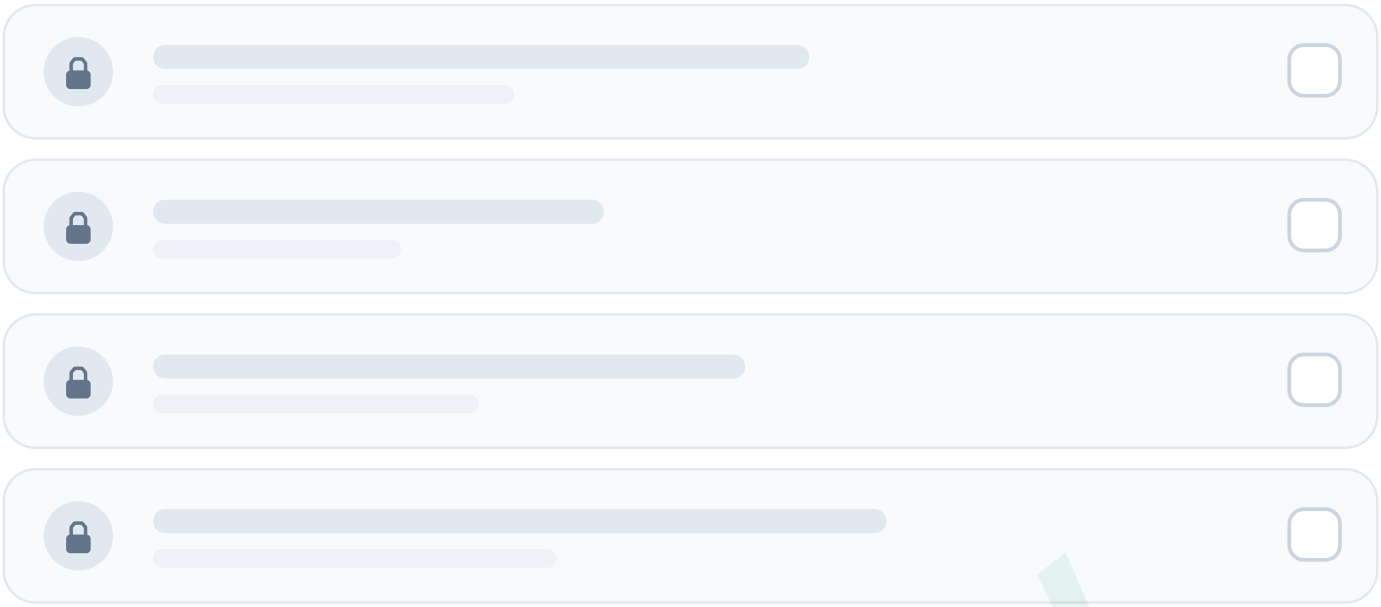
EXAMPLE *"I tend to shop online when I'm stressed."*

## 3 Identify Environmental Triggers

Pinpoint places or situations where you overspend.

TIP *Avoid browsing shopping apps late at night or visiting malls without a plan.*

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