Curb the urge to Splurge!

What gives you the urge to splurge?
- Unlimited wants
- Personal Values
- Spending Habits
- Available Resources
- Other Factors?

When you feel the urge to splurge...

STOP. Think before you Spend.
Do I really need this item?
Is there something I want even more?
Will buying this make it difficult for me to pay other bills?

WAIT. Is this the best price I can find?
Compare two or three stores. Shop around.

SUBSTITUTE. Will a lower-priced item do just as well? Use store brands and generics.
Rent DVDs instead of going out to the movies.

Resist feeling pressured to buy!
Learn to say NO to yourself, to your children and to salespeople.

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