



**DIVISION OF AGRICULTURE  
RESEARCH & EXTENSION**

*University of Arkansas System*

# 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.

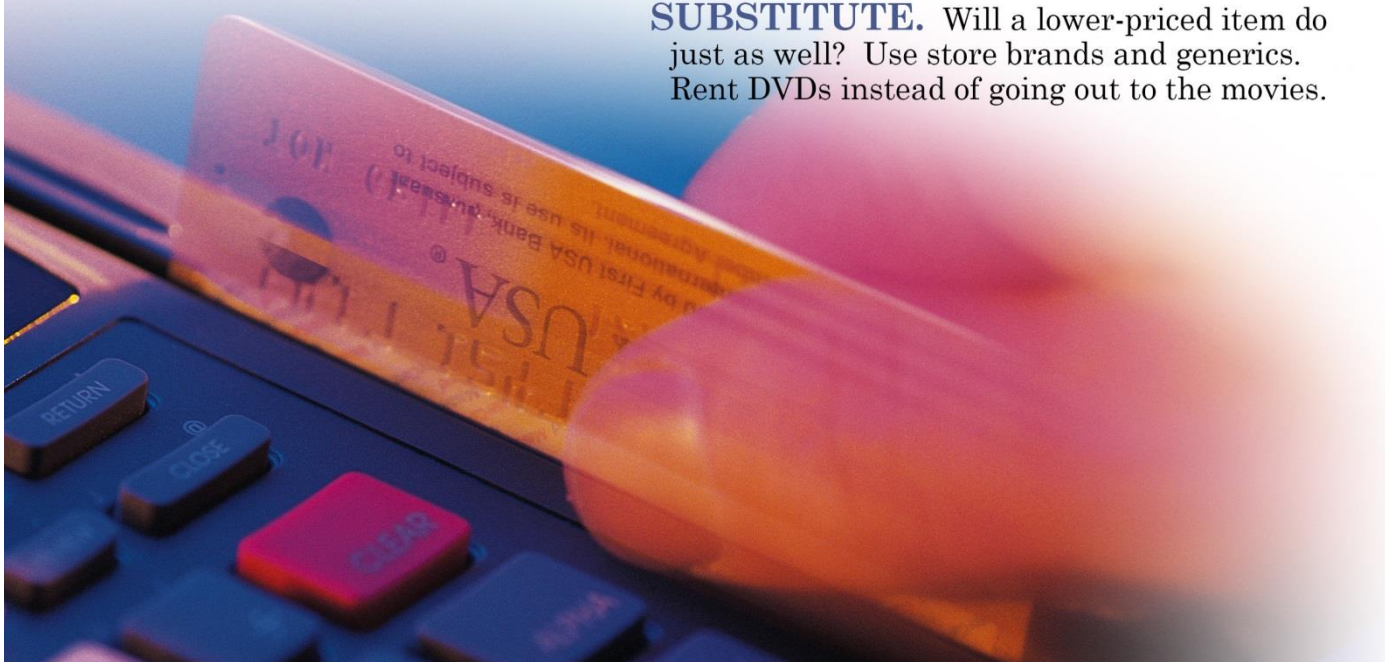
**SUBSTITUTE.** Will a lower-priced item do just as well? Use store brands and generics. Rent DVDs instead of going out to the movies.

**CONSUMER ECONOMICS**



## Resist feeling pressured to buy!

Learn to say NO to yourself, to your children and to salespeople.



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