



Impulse Spending Checklist

The Impulse Spending Checklist is a great way to ask yourself questions to determine if the service or item you are purchasing aligns with your short- and long-term goals.

“Our needs are few, but our wants increase with our possessions.” - Chinese proverb

Impulse Spending Checklist:

Questions to Ask Yourself	Yes	No
Have I thought about it for two weeks?		
Does it solve a problem?		
What will buying this do for me?		
Do I already own something similar?		
Does it fit into my current budget?		
Is buying this worth sacrificing or delaying my goals?		
Where will it be in 5 years?		
Do I have somewhere to put it?		
What will I do with it when I don't want it anymore?		
Do I have the money for this or will I need to finance it?		
If it was full price would I still want it?		
Could I borrow this instead of purchasing it?		
Are the hours that I must work for this worth it?		
Can I be happy and productive without this?		
Is the cost per use high?		
Does purchasing the item support your priorities?		
Is the cost of the item worth the quality/value?		
Is your reason for purchasing impulsive?		
Is the purchase hoping to fill an emotional need?		