



Mindful Spending: Aligning Your Purchases with Your Values



Mindful spending isn't about never treating yourself or feeling guilty about what you buy. It's about making thoughtful choices so your money supports what matters most to you.

Before making a purchase, pause and ask: Does this add value to my life? Maybe you value time with family, financial security, travel, health, generosity, or memorable experiences. When your spending reflects those priorities, your money becomes a tool for creating the life you want rather than another source of stress.

Try these mindful spending tips:

- **Pause before purchasing.** Wait 24 hours before making a nonessential purchase.
- **Know your priorities.** Identify two or three things you truly want your money to support.
- **Review recurring expenses.** Cancel subscriptions or memberships you no longer use or value.
- **Notice emotional spending.** Stress, boredom, or even celebration can trigger impulse purchases.
- **Make room for fun.** Mindful spending isn't about deprivation. Budget for the things you genuinely enjoy.

Small, intentional choices can add up. Before your next purchase, ask yourself:
Is this worth more to me than what I'm saving for?