

## My Money

### Lesson 2: Spending Leaks

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Does your paycheck always run out before the next payday? Is it possible you could be wasting a few dollars each month? Take a few minutes to read the information below and complete the exercises.

#### Where to start?

Learn what causes or **triggers** you to spend money. It may be yard sales, bargains, or perhaps when you feel sad. What are your spending triggers? Circle those that describe you.

Sales	“Window shopping”	Holidays
Dollar stores	Feeling bored	Gifts
Catalogs	Feeling happy	New season
Cash in your pocket / purse	Feeling sad / angry	_____
Credit card	“I deserve this”	_____
Blank checks	Birthdays	_____
Money in the bank	ATM, check cards	_____

1. **Remove your triggers.** If yard sales make you spend money, reduce the number you visit. If cash in your pocket makes you spend, carry little or no cash. Circle or write your ideas to stop your triggers.

Write lists	Assign children as the “money police”
Carry “Spending Emergency Card”	Check out in the “no candy” line
Write money goals	Ask friends for support and encouragement
Draw and hang pictures of goals	List things that cheer you up
List some free family activities	_____
Carry less cash	_____
Leave credit cards at home	_____
Leave checkbook at home	_____

2. **Use the Spending Emergency Card each time you are tempted to spend money.** Cut it out and place it in your wallet or purse. (See card on the back of this sheet.)

