

Spending Triggers Self-Assessment Worksheet

The feeling of a "leaky wallet" is often less about math and more about psychology. This worksheet is a tool for self-diagnosis, designed to help you uncover the specific situations, moods, and beliefs that lead to unintentional spending. Recognizing these triggers isn't about assigning blame, but about gaining power. By understanding the "why" behind your habits, you can begin to make more deliberate choices that align with your true values. Remember, the goal here is no shame, no blame—just awareness.

Section 1: Identifying Your Spending Patterns

Let's start by looking at your recent spending habits.

1. Recent Unplanned Purchases: Think about the last three unplanned purchases you made. For each purchase, answer the following:

Purchase 1:

- What did you buy? _____
- How much did it cost? _____
- What was the situation (e.g., where were you, who were you with)?

- How were you feeling right before you made the purchase (e.g., stressed, happy, bored)? _____
- How did you feel immediately after the purchase?

- How do you feel about the purchase now? _____

Purchase 2:

- What did you buy? _____
- How much did it cost? _____
- What was the situation (e.g., where were you, who were you with)?

- How were you feeling right before you made the purchase (e.g., stressed, happy, bored)? _____
- How did you feel immediately after the purchase?

- How do you feel about the purchase now? _____

Purchase 3:

- What did you buy? _____
- How much did it cost? _____
- What was the situation (e.g., where were you, who were you with)?

- How were you feeling right before you made the purchase (e.g., stressed, happy, bored)? _____
- How did you feel immediately after the purchase?

- How do you feel about the purchase now? _____

2. Recurring Spending: Are there any types of stores, websites, or categories of items where you consistently overspend? (e.g., coffee shops, online clothing stores, subscription boxes, comfort food)

Section 2: Emotional Triggers

Our feelings can be powerful drivers of our spending decisions.

3. Stress, Sadness, or Anxiety: When you feel stressed or down, do you use shopping to cope? What kinds of things do you buy to make yourself feel better?

4. Celebration or Reward: How do you use spending to celebrate achievements or reward yourself? Do you grant yourself "luxuries" when you feel you've earned it?

5. Boredom or Escapism: Do you find yourself browsing online stores or wandering through shops when you're bored or looking for a distraction?

6. Guilt or Deprivation: Do you ever feel deprived after cutting back on spending, which then leads to a "splurge" later on?

Section 3: Social Influences

The people and culture around us can shape our spending, often invisibly.

7. Social Pressure & Group Activities: Do you feel pressured to spend when you're out with friends or family (e.g., on dinners, events, trips)? How often do you say "yes" to invitations that don't align with your financial goals?

8. Keeping Up with Others: Do you find yourself spending money to keep up with the perceived lifestyles of friends, family, or influencers? What specific purchases might be influenced by what others have or do?

9. Seeking Validation: Before making a purchase, do you consider how others might perceive it? Use this gut-check question: "If nobody else would see this purchase, would I still want it?"

Section 4: Cognitive Biases & Habits

Our brains often take mental "shortcuts" that can lead to unintentional spending.

10. "On Sale" & Impulse Buys: Do you find it hard to resist a sale, even for an item you don't need? In what environments are you most prone to impulse buying?

11. The "I Deserve It" Mindset: Do you justify purchases by telling yourself you "deserve" it? While self-reward is important, could this be a recurring justification for spending outside your plan?

12. Credit Card Cushion (The "Pain of Paying"): Do you find it easier to spend more when using a credit card versus cash? Does using a card make the cost feel less real in the moment?

13. Mental Accounting: Do you treat money differently depending on where it comes from (e.g., "fun money" from a bonus vs. "serious money" from your salary)? Does this lead you to spend unexpected gains more freely?

Section 5: Reflection & Action Planning

Connect your spending patterns to your values and identify strategies for change.

14. Values Alignment: Review your answers above. Which spending habits do not align with your true values or the life you want to build? How might your spending be hindering your most important goals?

15. My Top 3 Spending Triggers: Based on your answers, what are the three most significant triggers that lead you to spend in ways that don't serve you?

1.

2.

3.

16. Developing Alternative Strategies: For each trigger, what is a non-financial coping mechanism you could use instead? How can you introduce "friction" or a pause between the trigger and the purchase (e.g., wait 24 hours, use a cash-only system)?

- **Trigger 1:**

 - Alternative Strategy:

- **Trigger 2:**

 - Alternative Strategy:

- **Trigger 3:**

 - Alternative Strategy:

17. My Commitment: What is one small, manageable change you can commit to making this week to start addressing your spending triggers?
