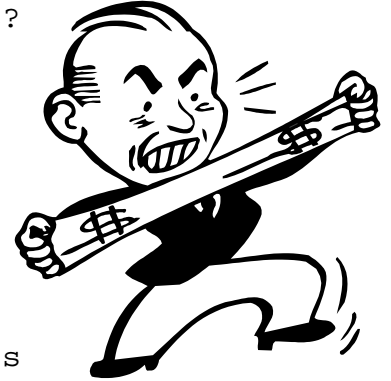


Buying Emergency Tips

When your willpower lets you down, take out this card.
Review each question; answer honestly.

- ◆ Will this purchase meet one of my goals?
- ◆ Do I really want and need it?
- ◆ Can I afford it?
- ◆ What must I give up to have it?
- ◆ Am I buying this only because it's on sale/
- ◆ Would I buy this if I had to pay cash?
- ◆ Am I buying because I'm depressed?
- ◆ Would I come back tomorrow to buy this?
- ◆ How much do I owe on my credit card this month?
- ◆ If I charge this, can I pay off this month's bill?
- ◆ Could I feel better now without spending money?



**Illinois Cooperative Extension Service
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