Financial First Aid

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Immediate Spending Questions

- *Do I need it?*
- *Do I need it now?*
- *What will happen if I don't get it?*
- *Is it part of my monthly spending plan?*
- *If not, what am I willing to give up to get it?*
- *Can I wait at least 24 hours before deciding?*

Additional Spending Questions

- *How will this item or service improve my life or the lives of those I care about?*
- *What are the qualities/attributes of this item or service that make it important to me?*
- *Are there less expensive items or services that would provide similar benefits?*