Wise Consumer Shopping Card

When you are considering a purchase take out this card. Review each question, answer honestly.

- Will this purchase help me meet one of my goals?
- Do I really need it? Want it?
- What must I give up to have it?
- Why do I want to buy it?
- Am I buying this only because it is on sale?
- Am I buying this only because my friends are buying it?
- Has the media influenced my decision to buy this item?
- Am I buying this because I am depressed and want to cheer up?
- Would I come back tomorrow to buy this?
- Can I afford it?
- Do I need to borrow money to buy this?
- If I borrow money to buy this how long will it take me to pay it off?
- Would I feel better now without spending money?

Sara R. Croymans, Regional Extension Educator
University of Minnesota Extension Service, 2004.
Adapted from: " Buying Emergency Card"
by Illinois Cooperative Extension Service.

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