

LJJ Financial Coaching

A Clearer Path to Financial Peace

Wise Spending

Having a plan **BEFORE** you face temptation gives you a **HIGHER PROBABILITY** of walking away from your temptation. Use the table below to help you plan out how you will respond to the different situations.

Setting	Scenario	Plan
Scrolling late at night online	You're browsing on your phone before bed and come across a "limited-time deal" making it feel urgent to buy right away.	
Waiting in a checkout line	You're standing in line at a store and see small, inexpensive items placed near the register.	
After a stressful/emotional day	You've had a tough day and begin to justify buying something as a reward/mood boost.	
Seeing a targeted ad on social media	An ad pops up for something that feels perfectly tailored to you, making it hard to resist clicking "buy now."	
Shopping with friends/family	Others are buying things, and you feel like the odd-man-out.	
Walking through a store "just to browse"	You didn't intend to buy anything, but an appealing display catches your attention.	