

Personal Reflection Exercises...

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I envision myself with a savings account large enough to secure my family in the face of change. I am proactive toward giving the gift of financial security to my family and myself.

My goal is to be able to retire and continue to live well. In order to reach that goal, I must make some adjustments to my current lifestyle. ***By living below my means, I am setting myself up for a lifetime of provision.***

My spending habits are a reflection of my true desires. I research before making major purchases. Comparison-shopping helps me to get the best deals available.

My motivation for making purchases is need, not greed. Before I buy, I ask myself, *"Do I really need this right now?"* The money I am saving by exercising restraint is going toward more important things in life, such as college funds or retirement savings.

I am free from the pressure of trying to impress others, because ***I am loved for who I am, not for what I have.***

If I am out with my friends and one makes an expensive purchase, I am fine just sitting back and watching, without needing to make a large purchase of my own.

In the future, I will appreciate my wise financial decisions. I am building wealth to secure myself and leave an inheritance for my children.

When I focus on the good things that I have, I overflow with enough gratitude to drown out the materialistic side of me. The self-control needed to abstain from unnecessary purchases is within me.

Today, I count my blessings and appreciate what I have. I envision myself enjoying my future thanks to the decisions I make today.

Self-Reflection Questions:

1. What can I do to resist the temptation to spend too much?
2. When was the last time I balanced my budget and made a financial plan?
3. What is my vision for my financial future?