



Do This

Wait two weeks to see if you still want it

Make it harder to spend!
Don't save your info on your phone or computer

Remind yourself of the bigger picture and little things can add up!

Create automatic savings transfers on the days you get paid

Not That

Impulse purchase

Save your credit card info on your phone

Think that a few extra purchases won't make a difference

Wait to see what is leftover to put it into savings



learn more at financialwellness.utah.edu