

## Day 15: Conscious Spending

By Gayle Knight Colman, CFP®

### MoneyMoves™ Card: Ready to Spend

The phrase and title of today's experience, "conscious spending", may catch you off guard or it may be something you consider frequently. I know that I lived the first half of my life unconsciously spending and have witnessed most people in the same mode of operation. Since my interest around money has expanded, so has my awareness of spending for myself and observation of others. The card, *Ready to Spend*, was created as a way to assist spending awareness. The size of the card fits in your wallet near currency or credit cards.

Prior to making a purchase, the front of the card asks: Are you satisfying a need, a want or a rush? This question is a step toward conscious spending and increasing your awareness about where you spend your money. Is what you are buying something you really need, such as food to sustain your life, clothing to keep you warm, or fuel to operate your car? Is what you are buying something you want, such as a gift for a friend, a new fancy pen, a delicious dessert? Is what you are buying something that ignites a rush of excitement fueled by adrenaline? Being aware of what is happening in your body will answer each of these questions?

All of the above answers are fine; there is no problem. Unless, of course, there is a problem with over-spending and your "cash in-flow" is less than your "cash out-flow." Typically over-spenders are running an unconscious spending pattern and obtaining an adrenaline rush by their spending habits. This simple question: "Are you satisfying a need, a want, or a rush," invites you to inquire... "Is this how I really want to spend my money?" There is no right or wrong answer. There is no need for shaming or blaming or wronging with the answer. This is simply an opportunity to pause, to answer, and to notice. Once you have, you are invited to explore further with a second question:

***"Does this purchase help you become the person you want to be?"***

This question invites you to explore your deeper self and your deeper truths. Again, there is no right or wrong answer, simply a pause, an answer, a noticing. Whatever you discover, offers insight and awareness about your spending patterns.

The reverse side of *Ready to Spend* leads you to further wondering before making a purchase. Say, "I can have anything I need. I can have anything I want." Pause and imagine that you purchase the item. What happens? Notice any feelings and sensations in your body and explore what these feelings and sensations are telling you. Is this a conscious purchase or unconscious purchase? Anytime you are about to exchange money for goods or services, consider these questions. Then notice what shifts in your spending patterns.

## Online Activity:

### Be Curious ● Befriend the Moment ● Have Fun

Let's play a little numbers game. Identify the areas in your life you would like to be more aware of your cash outflow and list these on a blank sheet of paper or in your journal. For instance, consider travel, clothing, food, health care, or entertainment. Whatever comes up for you is worthy of exploration. Now, focus on each category individually and feel into a "number" that you consider to be reflective of conscious spending for that category. Don't worry about this number being close to your true experience. Write that number next to the category. Notice if you have any additional thoughts or feelings. If so, note them on the page.

**Now, select one category along with the number you chose and get curious:**

- What does this number mean to you?
- How did you arrive at that number?
- Is the number what you think you *should* be spending?
- Is the number the actual number you presently spend?
- What thoughts arise when you reflect on this category and number?

Write your thoughts next to this category. As you write your thoughts, what do you notice in your body? Any body sensations are an invitation to get curious about this area of your life.

Conscious spending begins with curiosity and exploration filled with appreciation. Appreciate yourself for playing with THESE numbers.

## Wonder Questions

- Hmm, I wonder how I can increase my awareness of my spending?
- Hmm, I wonder in what areas am I more aware of my spending, and what areas am I less aware of my spending?
- Hmm, I wonder how to match who I am and what is important to me with how I spend?

## HomePlay Activity:

### Be Curious ● Befriend the Moment ● Have Fun

Place your *Ready to Spend MoneyMoves™* Card in your wallet. On your next shopping adventure, pause before you place each item in your shopping cart. Explore your purchase by using the activity as outlined on the card. Is this purchase "a need, a want, or a rush." Appreciate yourself for this exploration.

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*"Money is a touchstone for making choices." ~Gayle Knight Colman*