

## Emotional Spending Workbook

This workbook is designed to help you understand and manage emotional spending. By tracking your moods, triggers, and spending habits, you can begin to spot patterns and build a healthier relationship with money.

(Checkout the full article at [QuidSavvy.uk](https://quidsavvy.uk) )

### 1. Identifying Emotional Spending

Before you can change your spending habits, you need to identify when emotions play a part. Think about your recent purchases. Which ones were driven by feelings rather than need?

Date	What I Bought	How I Felt Before	How I Felt After
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### 2. Recognising Your Triggers

Look for emotional or situational triggers that make you more likely to spend. Use the checklist below to tick any that apply.

- Feeling stressed or anxious
- Feeling bored or lonely
- Celebrating or rewarding yourself
- Trying to impress others
- Feeling low in confidence
- Responding to online ads or sales notifications
- Using spending to distract from problems

### 3. Reflection Questions

- When am I most likely to spend emotionally?
  
- What emotions am I usually trying to escape or enhance?
  
- How do I feel immediately after buying something emotionally?
  
- How do I feel about it a few days later?

- What non-spending activities help improve my mood instead?

#### 4. My Action Plan

Use this space to write practical steps for reducing emotional spending. Think about your high-risk situations and the coping alternatives you can use.

Example: When I feel stressed after work, I'll go for a walk instead of shopping online.

Action Steps:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

#### 5. Weekly Progress Tracker

Track your spending awareness for one week. Tick the days where you successfully paused before a purchase.

Mon	Tue	Wed	Thu	Fri	Sat	Sun
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### 6. Positive Reinforcement

Note your successes. Recognising progress, however small, builds motivation.

This week I'm proud that I: \_\_\_\_\_

Next week I'll focus on: \_\_\_\_\_