



Values that Impact Spending Habits

Beliefs and attitudes about spending and investing can make a difference in financial planning. What's important to you and what do you believe in?

For example:

- Shop locally
- Support minority-owned businesses
- Buy environmentally responsible products
- Reduce unnecessary consumption
- Invest in socially responsible companies
- Spend only what you can afford
- Plan to build wealth
- Always track your finances
- Budget to live debt free
- Build an emergency fund
- Set aside money for sharing