

# *I spend money responsibly*

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I have full appreciation of the value of money. It is easy to want to splurge when there is a surplus of money in front of me, but I am proud of my ability to show restraint.

At times, I am tempted to make a spontaneous purchase. But my first consideration is to assess whether I need it. I also consider the impact of the purchase. If I recognize there could be a negative repercussion, I decide against it.

Each month, I set aside money for life's necessities. ***I am responsible enough to first take care of the necessary expenses.*** I avoid spending frivolously before spending on what's important.

***I know that rainy days may come, so I am sure to save wisely.*** I put aside enough money to take care of me and my family in the event of unforeseen circumstances.

When I make purchases for my kids, I make wholesome choices. There are times when I give in to their wants. But for the most part, I ensure I spend on things that

enhance them.

***I teach my kids the value of money.*** I am sure to show them the wonderful ways it can be used to help others. I teach them to be responsible citizens.

Today, I spend money responsibly. I think about the future and ensure my finances are taken care of.

## **Self-Reflection Questions:**

1. Are there times I give in to impulse purchases?
2. Do I save for vacations and other activities that enhance family life?
3. Do I consistently look for ways to introduce new income streams to my household?