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I understand that money has the power to control my actions. However, I am responsible when it comes to making financial decisions. I carefully weigh my financial options based on priority.

Each month, I pay myself first by putting aside money in my savings. This helps me to secure a comfortable financial future.

My second priority is to pay my bills. I take the time to budget for those monthly expenses. It helps me to ensure they get paid and life remains undisrupted.

I include smaller expenses in a pre-set budget for incidentals and am careful to keep within that limit.

I avoid frivolous expenditures. Such unnecessary and unplanned spending can develop into a negative habit with unpleasant consequences. My focus is to make wise financial decisions.

My friends sometimes encourage me to go on spontaneous trips with them. I know

that those excursions are usually fun. But, I ensure all other financial needs are taken care of first.

My mission is to be smart and responsible when it comes to spending.

Today, I recognize that I am mature enough to make good financial decisions. I am committed to securing a sound financial future. I aim to create a comfortable retirement in the future by spending wisely now.

Self-Reflection Questions:

1. When have I had to seek financial planning advice from others?
2. How do I recover after making a poor financial decision?
3. What can I do to ensure I am strong enough to spend within limits when I allow myself to enjoy a little frivolous spending?