



Think like a saver

Let EY help

Six ways to be a more mindful spender

Devoting time to thinking more clearly about your relationship with money and your spending habits can be a great step toward saving money. If you're on a journey to become a more thoughtful spender, consider the following:

- 1 Spend less than you earn.**
Building a budget or spending plan to better track expenses/spending can help you become more conscious about your habits and make sure you know where your money is going.
- 2 Pause before spending.**
It may give you an instant dose of gratification, but will it contribute to your happiness? If the answer is no, that money could probably be spent, or saved, more wisely elsewhere.
- 3 Reflect on your values.**
To curb unnecessary spending, take time to reflect on which purchases bring satisfaction the most and cut out expenses that don't make the mark.
- 4 Pay with cash.**
Using cash can help slow down the spending roll. Withdraw a certain dollar amount from the ATM on a regular basis, and stay within that limit.
- 5 Disable one-click purchasing.**
One-click buying makes it convenient to buy almost anything on impulse. Remove the temptation by deactivating one-click purchasing in your account settings.
- 6 Get help from your friends.**
Simply sharing your goal of practicing mindful spending habits may help keep you on track and dissuade you from unnecessary purchases.

Take advantage of your wellness benefit

At **no cost to you**, the Pension Boards-United Church of Christ provides access to financial planning services through Ernst & Young (EY). Set up time to speak with a planner today.

📞 Call **+1 877 927 1047** 9:00 a.m.- 8:00 p.m. ET

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