From: [randomemail@gmail.com](mailto:randomemail@gmail.com)

To: [penpal.im\_not\_really\_creative\_with\_these\_email\_names@gmail.com](mailto:penpal.im_not_really_creative_with_these_email_names@gmail.com)

**RE: Money Problems**

Dear Angeline,

From your last mail, I noticed that you have a \*small\* spending problem. But no worries, your friend is here to help. I have a few tips on how to reduce your spending.

First step is to find out on what you spend your money on. Try remembering what you spent your money on the last few times you went out. Once you figure this out, you’ll have to determine what was necessary and what wasn’t.

Next time you’re going out and see something you like, like for example a very fashionable mug, think about it first. Do you already have a mug at home? Do you need a mug? Are you going to survive without this mug? If you answered “yes, no, yes”, stop looking at that mug. This is a pretty simple way to avoid impulse buying useless thing. This requires self-control. Another method is to wait three days before buying something to be sure that you actually want it.

I personally don’t use this strategy, since I don’t really buy things often, but I do think before I buy something if it is expensive. The couple Euros I spend every now and then on a snack or supporting my favorite game or the 6€ every month for my Apple Music and iCloud+ subscription isn’t going to financially ruin me.

You don’t want to go into debt because you’re buying a lot of useless things. It’s going to be a pain to pay off in the future, it will lead to tons of stress, and you won’t be able to save money for other important things.

Kind regards,

Your pen friend