



## Congratulations!

You are now an educated and aware consumer. You have all the fun tools to plan minor and major purchases such as the Golden Rule of Buying, a Mini-Spending Plan, the Envelope System, and negotiating tips. You've learned your spending personality type and how that effects your buying decisions. You have everything you need to make smart buying decisions. How will you use these lessons and tools? What will you do differently in the next week, month and year?

### REFLECTING ON PAST PURCHASES

The last thing I bought that wasn't an everyday purchase was a

\_\_\_\_\_. I chose to spend \$\_\_\_\_\_, which made  
noun

it a \_\_\_\_\_ purchase. I spent about  
luxury / bargain / midrange

\$\_\_\_\_\_ than I needed to. I spent about \$\_\_\_\_\_ than I  
more / less more / less

wanted to.

### ME AND MY HOME

In calculating the cost of my home (or rent), I notice that I spend about

\_\_\_\_\_% of my net income on housing. Knowing that most experts

suggest that you spend between 20% to 36%, I feel \_\_\_\_\_  
adjective

about the amount I spend.

### THINKING AHEAD TO FUTURE PURCHASES

Over the next year the most expensive thing I'll be buying is a

\_\_\_\_\_. Before I buy it I will use the Golden Rule of Buying  
noun

and get \_\_\_\_\_ quotes (or number prices). I have saved \$\_\_\_\_\_ for  
number

it already, and need to save \$\_\_\_\_\_ more. If I didn't \_\_\_\_\_  
need / want

this, I would use this money on \_\_\_\_\_ instead. The thing at  
noun

the top of my want list is a \_\_\_\_\_, and the thing at the  
noun

top of my need list is a \_\_\_\_\_.  
noun

