BUDGET Right
MONEY MADE PRACTICAL. CONFIDENCE THAT LASTS.

SPENDING TRIGGERS & FIXERS

Understand what can influence your spending and create a plan for what to do instead.

Notice it. Understand it. Choose your fix.

Spending isn't always about what we need.

Sometimes we spend because of **how we're feeling, what we're doing or what's happening around us.**

Maybe you've had a stressful day and buying something feels like a reward. Maybe you're bored and start scrolling online. Maybe you're out with friends and don't want to be the person who says no.

A **spending trigger** is simply something that makes you more likely to spend - particularly when you hadn't planned to.

Recognising a trigger doesn't mean you've done something wrong. It gives you the chance to make a more intentional choice next time.

1 WHAT CAN A SPENDING TRIGGER LOOK LIKE?

FEELINGS Stress, boredom, sadness, excitement, loneliness or frustration.	**SITUATIONS** Payday, shopping centres, going out, celebrations or being around certain people.
HABITS Scrolling shopping apps, browsing sales, takeaway after work or 'just looking'.	**PRESSURE** Sales, limited-time offers, social media, comparison or feeling like you need to keep up.

2 WHAT DO I NOTICE ABOUT MYSELF?

I'm more likely to spend when I feel:

.....

I'm more likely to spend when:

.....

A situation that often leads me to spend is:

.....

Get curious, not critical.
A trigger isn't an excuse and it isn't something to feel ashamed of. It's information. Once you recognise what influences your spending, you can decide what you'd like to do differently.

MY SPENDING TRIGGERS & FIXERS

Choose up to three spending triggers you've noticed and create a simple response you can try next time.

TRIGGER 1

My spending trigger

What usually happens?

MY FIX

Instead, I could...

TRIGGER 2

My spending trigger

What usually happens?

MY FIX

Instead, I could...

TRIGGER 3

My spending trigger

What usually happens?

MY FIX

Instead, I could...

NEED A FEW FIX IDEAS?

- ☐ Wait 24 hours before buying
- ☐ Remove the item from my cart
- ☐ Delete or log out of a shopping app
- ☐ Talk to someone
- ☐ Go for a walk or do something else
- ☐ Unsubscribe from sale emails
- ☐ Take a set amount when going out
- ☐ Remind myself what I'm saving for

Your fix doesn't need to be perfect. It just needs to give you another option.

CREATE MY PAUSE PLAN

Give yourself a little space between the trigger and the purchase.

BEFORE I SPEND, I CAN PAUSE

1. NOTICE	2. PAUSE	3. CHOOSE
What's happening right now? What am I feeling? What triggered the urge to spend?	**Do I need to buy this right now?** Can I give myself 10 minutes, an hour or 24 hours before deciding?	**What choice will feel good later - not just right now?** I can buy it, walk away, wait, choose something cheaper or use one of my fixers.

4 MY PERSONAL PAUSE PLAN

When I notice:

.....

I'll pause by:

.....

Instead of automatically spending, I can:

.....

Something I'm working towards that's more important to me is:

.....

YOU'RE NOT TRYING TO NEVER SPEND.

You're learning to recognise the difference between **automatic spending and intentional spending.**

Sometimes you'll still decide to buy something - and that's okay. The goal is to give yourself enough space to make the choice rather than letting the trigger make it for you.

Notice. Pause. Choose.

READY TO GO FURTHER?

Understanding your spending triggers is one part of building a healthier relationship with money.

If you're ready to understand your spending more deeply, build healthier habits and create a practical plan for your money, Budget Right has books, tools and personal support to help you take the next step.

Explore Budget Right – budgetright.com.au

Money Made Practical. Confidence That Lasts.

Important information: This resource provides general financial education and information only. It does not take into account your individual circumstances and is not financial, legal, tax or accounting advice. If you require advice specific to your circumstances, please speak with an appropriately qualified professional.

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