

PAUSE AND REDIRECT YOUR SPENDING...



Take a moment to check in with what's driving your impulse to make a purchase

How am I feeling right now? (select all that apply)

- Tired or overwhelmed Bored or restless Anxious or uneasy Lonely or disconnected
 Frustrated or upset Celebrating something I'm not sure- I just want to feel better

Will this purchase matter in 24 hrs?

- Yes – it's something important I've planned for Maybe – I should give it some time
 Probably not – this might be more about how I feel right now

What am I trying to fix with this purchase?

REMINDER

This isn't about guilt. It's about building awareness. Every time you pause before spending, you strengthen your ability to save with intention, and that's a win.

WHAT TO DO AFTER FILLING THIS OUT

- **If you** marked that you're feeling emotional, pause for 24 hours.
- **If you're** still unsure, redirect the energy:
 - transfer \$10 to savings: take a short walk
 - open your Veteran Saves Spending & Savings Tool to revisit your goals and check if this expense supports your plan.

- **Reflect** on your win – even practicing the pause is progress.
- **Keep** this worksheet handy for the next time the urge strikes!

Take the Veteran Saves Pledge and get tools, reminders and resources to help you stay on track.