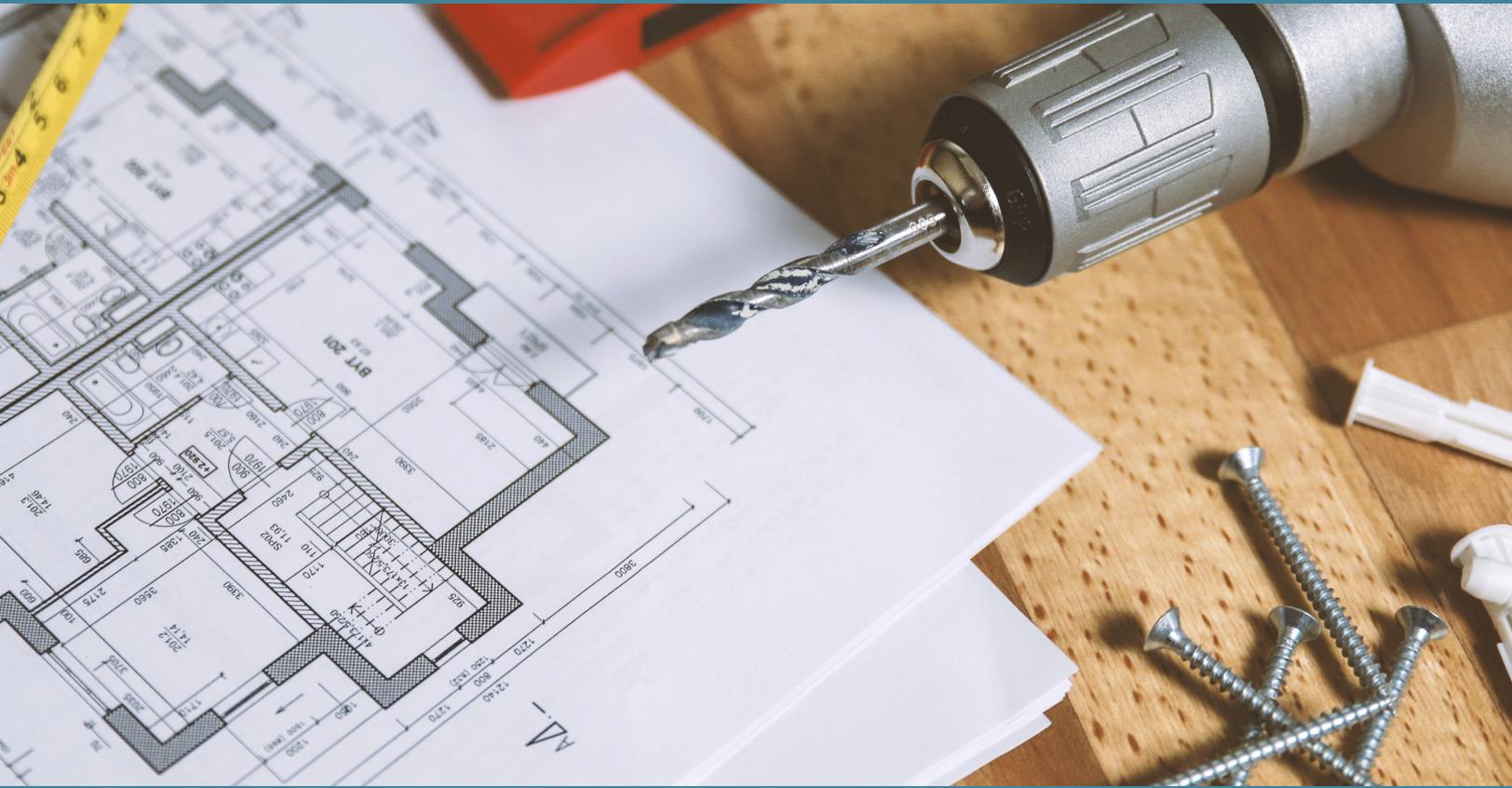


# STOP THE BUDGET BUSTERS



EMPOWERING  
STEWARDSHIP



# Budgets are a blueprint for how we spend our money.

Although, if not careful, we can easily bust our budget by purchasing things on impulse or for convenience sake.

# Signs of IMPULSE buying



- Items around the house are still in their original packaging
- Clothing has price tags still intact
- Running out of money before payday
- Buying take-out food or drinks instead of preparing them at home

# Check out these 9 simple tips to avoid Budget Busters...



1

Wait 3 - 5 days  
before making a  
major purchase



A close-up photograph of a young Black couple smiling warmly. The woman is in the foreground, leaning her head against the man's shoulder. They are both wearing light blue clothing. The background is a bright, sunlit outdoor setting with trees and foliage, creating a soft, bokeh effect. The overall mood is happy and intimate.

**2**

**Make sure your  
spouse agrees  
with all  
purchases**

3

Shop around

Take advantage  
of lower prices  
elsewhere,  
discounts,  
coupons or  
price matching  
offers



A spiral-bound calendar is shown in the foreground, tilted diagonally. The calendar page is white with black numbers for the days of the month. The numbers 5, 6, 11, 12, 13, 18, 19, 20, 25, 26, and 27 are visible. The calendar is set against a background of teal-painted wood with a distressed, peeling texture. In the upper right corner, there is a black circle containing the number 4 in a teal color.

**4**

**Buy seasonal  
items during  
the off season**



**5**

**Avoid  
spending  
for  
emotional  
reasons**

6

# Don't window shop for entertainment





**7**

**Plan meals and  
make a grocery list**

A top-down photograph of fresh ingredients on a dark wooden surface. In the center-right, a bunch of bright red cherry tomatoes with green stems is clustered together. To the left and right of the tomatoes are several fresh, vibrant green basil leaves. In the bottom right corner, a light-colored wooden spoon is positioned horizontally. Below the spoon, a white cloth with a red and white striped pattern is partially visible. The background is a dark, vertically-grained wooden surface.

**8**

**Cook double batches  
and freeze meals to  
reduce dining out for  
convenience**

Use “fun money” or “allowance” funds that are included in your spending plan for impulse purchases.



A brick wall background with a teal text box. The text is centered and reads: 

**So the next time  
you find yourself  
face to face  
with the  
temptation to  
make an  
unplanned  
purchase...**



**TAKE A BREATH,  
STEP BACK  
& APPLY THIS KNOWLEGE TO  
AVOID BUSTING YOUR  
BUDGET.**

*For more tips on how to create a budget, stick to it and reduce your financial stress, read **Balanced Budget, Balanced Life** - available at [MyHealthyChurch.com](http://MyHealthyChurch.com) or Amazon.*

# BALANCED BUDGET BALANCED LIFE



10 Steps to Transforming Your Finances

Rollie Dimos