



The Consumer Council

Spending Habits and Impulse Buys

- A. Think about how much money you spent over the last few months and answer the questions below.
- B. There is nothing wrong with spending, but if you do have areas of weakness you should try to identify them.

Questions	Yes	No
1. Did you make a lot of trips to the supermarket that ate away more money than intended?		
2. Did you spend any money that was set aside for necessities such as rent or electricity?		
3. Did unexpected bills turn up that you didn't budget for?		
4. Did you have spending urges in any clothes shops?		
5. Did you make a lot of trips to the takeaway or chippy?		
6. Do you impulse buy to give yourself a boost?		
7. Did your car insurance, electricity, phone, gas/oil bills arrive at the same time and cause you headaches?		
8. Did you weigh up different loan interest rates?		
9. Do you have any credit cards? Do you know what the interest rate is on each one?		
10. Do you ever get caught short before payday?		