

## Practical Ways to Resist Spending

### 1. Make a budget and stick to it

### 2. Limit Exposure

- Less TV
- Less Web Surfing
- Less catalogs, magazines
- Less shopping

### 3. Cultivate Contentment

- Advertisers frequently try to create discontentment with what we have and who we are.
- Contentment enables us to live within our means. Contentment places value on the true riches of relationships with God, family, and friends
- Use friends/family for support, encouragement, and accountability
- Surround yourself with financially like-minded people; don't hang out all the time with people who bring temptation, are bad examples, and will pressure you into spending more than you really want to
- Make it a game to see how long you can go without something!
- Volunteer to help those less fortunate (really helps put things in perspective)
- Ask God to bring you contentment!

### 4. Cooling off period before you buy

- Wait 24-48 hours before you actually make a purchase of something you think you want.
- Make a list of things you want, mark the date you put in on the list, then wait thirty days. If you still want it at the end of thirty days consider acquiring it.

### 5. Pray for God to provide