



There once was a ...

Description

Time when people balanced a check book. The days of check registers are declining as the population ages. If you are wondering what a check register is, it is the recording of every check written. Yes, people still write checks!

Why is this an important emotional task?

When people kept a running balance they could readily see and feel the emotion of spending. There was a thought process of reaffirming the expenditure in writing the check. This was an awareness check, no pun intended, to remain conscious and thoughtful about spending.

Now with the ease of debit or credit cards the regular awareness is waning.

Awareness is a key ingredient in our relationship with money. Just like any relationship remaining present and engaged in the relationship can provide greater satisfaction.

Consider looking at your checking account balance or credit card balance before discretionary expenditures. Discretionary are the ones are you are choosing to spend, versus rent, utilities, car payments and the like.

This will help in two ways. The first helps in overspending and the second is that you begin to think of the value, or satisfaction, in the purchase. Value buying is the understanding of what you are truly receiving in your purchase and you may find your desires shifting over time as you realign your relationship with money.

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