Pause Before You Purchase

A practice for intentional, aligned spending

Most of us spend money far more unconsciously than we realize. A stressful day, a quiet evening with nothing to fill it, a friend who suggests a purchase, or a steady stream of messages telling us what we should own can all move money out of our hands before we have had a chance to ask whether we actually want to spend it. When you create a moment between the impulse and the purchase, your body has time to register that you are safe, and from that place of safety you can make a clear, deliberate choice that reflects your values, your priorities and your goals.

STEP 1 · NOTICE

Notice your spending patterns

Think of a recent purchase you regretted making.

What did you buy, and what made you feel that way afterward?

What tends to lead you to spend impulsively?

Check everything you recognize.

- [ ] Stress
- [ ] Loneliness
- [ ] Celebration
- [ ] Sales and limited-time offers
- [ ] Feeling I deserve a reward
- [ ] Boredom
- [ ] Exhaustion
- [ ] Pressure from other people
- [ ] Scrolling social media
- [ ] Other: _____

STEP 2 · CREATE

Create your Pause Questions

Your Pause Questions are a short set of questions you ask yourself before spending money. Here is an example set to help you begin.

AN EXAMPLE TO GET YOU STARTED

1. Is this a need or a want?
2. Does this purchase align with my values and my goals?
3. Can I afford this without jeopardizing my financial stability?
4. Will I still want this in 24 hours?

My Pause Questions

Choose three to five questions that feel true and powerful for you.

1. _____
2. _____
3. _____
4. _____
5. _____

STEP 3 · PRACTICE

Practice the 24-hour pause

Whenever you feel drawn to a purchase you hadn't planned to make, wait 24 hours before you buy. That single day gives the initial urge time to settle, lets you see the purchase more clearly, and allows you to decide where it fits among your priorities.

How will you remind yourself to pause?

- ☐ A note on my phone
- ☐ A sticky note on my laptop
- ☐ Other: _____
- ☐ A card in my wallet
- ☐ Removing saved payment details

TRACK

Track your pauses this week

Each time you pause before a purchase you hadn't planned to make, write down what happened.

Date	What I wanted to buy	What I was feeling	My decision
			☐ Bought ☐ Released ☐ Still waiting
			☐ Bought ☐ Released ☐ Still waiting
			☐ Bought ☐ Released ☐ Still waiting
			☐ Bought ☐ Released ☐ Still waiting
			☐ Bought ☐ Released ☐ Still waiting
			☐ Bought ☐ Released ☐ Still waiting
			☐ Bought ☐ Released ☐ Still waiting

What did you notice about yourself and your spending as you practiced pausing this week?

I pause before every purchase to ensure it aligns with my goals.

Standing for your Greatness,

Dr. Helen

This practice is adapted from the Woman-Centered Coaching for Prosperity Playbook by Dr. Claire Zammit.