Extension News You Can Use

Still, Small Voice Saying Don’t Spend? Listen!

Is there a still, small voice telling you that you really need to get control of your finances? If so, you really should be listening. Making a spontaneous decision to overspend may be a symptom of the deeper problem of not having financial control. In order to decide if you need to beef up control of your finances, ask yourself five simple questions:

$ Sometimes, do I buy things without knowing for sure that I can afford them?
$ Do I make spending decisions without really having a plan?
$ Do I often have less than $1,000 in my checking account?
$ Do I carry a balance on my credit cards from month to month?
$ Do I sometimes not have enough money to pay bills when they are due?

If you answer yes to any of these questions, then make correcting these issues your goal this year. The good feeling of being in control of your finances can help you resist the temptation to spend thoughtlessly and without a plan.

UT Extension provides a gateway to the University of Tennessee as the outreach unit of the Institute of Agriculture. With an office in every Tennessee county, UT Extension delivers educational programs and research-based information to citizens throughout the state. In cooperation with Tennessee State University, UT Extension works with farmers, families, youth and communities to improve lives by addressing problems and issues at the local, state and national levels. UT Extension and TSU Extension provides equal opportunities in programs and employment.

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