

Smart spending habits

Super Satang



Suppose you want this:



What would you do if you were illiterate?



What would you do if you were financially literate?



What should you do?

- Suppose you want it on day 1 and you should wait for 3 days
- On the third day ask yourself:
 - Do I really need this?
 - Do I want it as much as I wanted it on the first day?

Your answer should dictate your action and follow your gut



Think about yield

Will this yield you returns? Could you turn this into an asset that will yield you money?

Not everything is about money – sometimes “happiness yield” is important too

What do you think this means?







What does impulsive buying mean?



Who does this?

Month 1 – Save 3,000
Month 2 – Save 3,000
Month 3 – Save 3,000
Month 4 – Save 3,000
Month 5 – Save 3,000
Month 6 – 15,000 to buy
a new Apple watch!!



Saving to spend

Vs

Saving to build wealth



Only buy something you can afford two of

What does this mean?

Why is it important?



Thank You

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