

## 10 QUESTIONS BEFORE YOU BUY





Can I afford it?

Think about if you have the cash now, and how it will affect your future budgeting.



Are there any extra or hidden costs?

Will there be ongoing costs? Do you need to buy accessories? Knowing this will also help you decide if you can afford it.



Do I need it now?

If it can wait, then you'll have more time to save up.



Do I need to own it?

Consider whether it's something you can borrow from someone, instead of buying it yourself.



Does it need to be new?

If you can buy the same thing second hand, you could get a much cheaper price.



Have I looked at reviews?

Reading honest reviews of other people may help you decide if it's the right decision for you.



Is it the best price?

Shop around to see if it's on sale or cheaper elsewhere or find out if you can get a discount



Is there a return policy?

If you decide to buy, find out if you can return it and get your money back.



What else could I do with this money?

Consider the many other things you could with the money. Is there something more in line with your life goals that you could do with the money?



Why am I buying it?

Consider the justification for your potential purchase.



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