

Good vs. Bad Spending

JEN: Junk mail, junk mail, coupons, bill, hmm? My tax refund!

DEVIL JEN: Three hundred bucks? Party time!

ANGEL JEN: If by 'party', you mean 'do not spend that money', then 'party time' indeed.

JEN: Awww! I've always wanted some of these!

ANGEL JEN: Jen, you're an adult. What are your priorities?

DEVIL JEN: Priority #1: don't listen to her. This is like free money. Have fun with it!

ANGEL JEN: Oh, and is going broke over an emergency expense fun for you? Write down your financial goals on pretty paper, tape them to your mirror and whisper compliments to them every morning.

DEVIL JEN: That's the dumbest thing I've ever heard.

ANGEL JEN: You need to remind yourself of what's important.

DEVIL JEN: Not everyone fits in a neat little budgeting box.

DEVIL JEN/ANGEL JEN: What are you doing?

JEN: Making a note. I'm going to prioritize my goals.

DEVIL JEN: Gross.

JEN: But not necessarily the way you want me to.

DEVIL JEN: Ha!

JEN: Everyone is different. My priorities are unique to me. It'll be easier for me to make decisions if I'm aware of my goals.

ANGEL JEN: Pbbbth.

JEN: I'll set up a reminder to pop up on payday.

ANGEL JEN: Uh, according to this bank statement, your spending does not align with those goals.

DEVIL JEN: Here we go.

ANGEL JEN: Did you know that if you stopped buying lattes for one month, you would—

DEVIL JEN: —Be an absolutely miserable person?

JEN: I do like fancy coffees...

DEVIL JEN: Fluffy Wings over there is trying to deprive you of all the things that make you happy.

ANGEL JEN: Achieving your goals will make you happy.

DEVIL JEN: Barf.

ANGEL JEN: Carry a journal around with you and diligently jot down every financial transaction you make in a day.

DEVIL JEN: Who does that? You'll give it two weeks, get bored and give up.

JEN: What if I really put my mind to it this time?

DEVIL JEN: Oh riiiiight, you mean like that time you ran a marathon?

JEN: Well, I never actually ran that marathon.

DEVIL JEN: Exactly.

JEN: Every transaction, no matter how big or how small, is either contributing to a goal or taking away from it.

ANGEL JEN: I couldn't have said it better myself.

JEN: There's no way I'm carrying a journal around with me...

DEVIL JEN: Well, duh.

JEN: ...but tracking my expenses with a budgeting app sounds easy enough.

DEVIL JEN: OK, but the real question is what are you going to do with your bonus 300 bucks?

ANGEL JEN: It's not a bonus—it's income that should be budgeted!

DEVIL JEN: Come on, treat yourself!

ANGEL JEN: If your goal is to save, then rewarding yourself by spending money isn't gonna help!

DEVIL JEN: Spend it! Spend it!

ANGEL JEN: Save it! Save it!

JEN: Guys!

JEN: Rewards are motivation for good behavior. They'll help me stick to my goals.

DEVIL JEN: In your face!

JEN: And they don't have to be big or even money-based.

ANGEL JEN: In your face!

JEN: For example, if I check my budget app every day this month, I'm totally giving myself permission to spend an entire day playing video games guilt-free as a reward.

DEVIL JEN: Can't wait!

JEN: Prioritize, track, reward. This is gonna go toward my emergency fund and my new laptop. Except for \$5 that's going toward a fancy coffee!

JEN: Look, I know spending money isn't good.

ANGEL JEN: Pbbbbth!

JEN: But it also isn't bad.

DEVIL JEN: Pbbbbth!

JEN: I'm the one who needs to be responsible, and I can do that by prioritizing my goals, tracking my spending and rewarding myself for creating smart financial habits. I can't let my ideas of what's good or what's bad make my spending decisions for me.

DEVIL JEN/ANGEL JEN: You... can't?

JEN: Cool.

JEN: So... Does the fact that I can see you guys mean I'm going crazy?

DEVIL JEN: Yes.

ANGEL JEN: No.

ANGEL JEN/DEVIL JEN: Just kidding!

JEN: Wuh-oh.