

A GUIDED JOURNAL FOR THE CHOICES BEHIND WHAT YOU BUY

Should I Buy This?

The Decision & Gratitude Journal

For money, meaning, and the life you choose.

BEATRICE ORETA

GAIN KNOWLEDGE - LIVE RICHLY

This space belongs to you.

Write honestly. Pause without punishment. Choose without shame.

This journal belongs to:

Money can leave your hands without leaving your life.



YOUR PRIVACY

This fillable journal does not collect, transmit, or store your answers online. What you type remains in the PDF file you save on your own device.

Save a private copy before you begin. If you print it, keep it wherever you keep other personal financial reflections.

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A purchase can serve more than one need.

This journal helps you understand the need before you decide whether the purchase deserves your money.

We spend for practical reasons, but also for comfort, identity, belonging, convenience, hope, and participation in life. None of those desires makes you irresponsible. They simply deserve to be seen.

The goal is not to stop spending. It is to know why you are saying yes.

Use these pages when a purchase matters enough to deserve reflection. Some decisions will end in Buy. Some will become Wait. Others will become Skip. Each can be a good decision when it protects what matters to you.

Begin here

What do I want this journal to help me understand about my relationship with money and choice?

Pause. See. Choose.

A good decision does not require self-denial. It requires enough visibility to choose on purpose.

1

Name the purchase

Write down the actual item, experience, or commitment you are considering.

2

Move through S.H.O.U.L.D.

Follow the six lenses without trying to force a particular answer.

3

Check the numbers

Compare the price with savings, protected money, time, and other possibilities.

4

Choose a verdict

Buy, Wait, or Skip. Record why this is the right decision for you today.

5

Close with gratitude

Notice what the decision preserves, provides, or teaches you.

A note about difficult days

If you feel pressured, activated, or rushed, your first verdict may simply be Wait. Time is a valid decision tool.

Begin with what summoned the money.

The first three lenses reveal the desire, the promise, and the relationship that may begin after the transaction.



Summons

What brought this purchase into focus?

An advertisement, practical need, emotion, person, trend, deadline, memory, or long-held desire may have summoned your money.



Hope

What do you hope it will provide?

Look beneath the object. You may be hoping for relief, confidence, convenience, belonging, beauty, progress, or joy.



Outcome

What relationship begins after the transaction?

Consider maintenance, storage, subscriptions, attention, learning, responsibility, and the effect on your future choices.

Direct the money toward the life you choose.

The final three lenses connect the purchase with your values, your participation in life, and the direction of your money.



Underlying Values

Does this fit what you value?

A purchase can be attractive and affordable while still competing with something you value more.



Life Participation

How will this help you participate in life?

Consider how the purchase supports relationships, work, rest, health, creativity, contribution, learning, or experience.



Direction

Is this the direction you choose for your money?

Every dollar can participate only once. Choose the possibility you want it to support now.

THE THREE VERDICTS

Every verdict can protect something valuable.

A verdict is not a grade. It is the clearest direction available from what you know today.

BUY

The purchase fits your numbers, values, and chosen direction.

What am I grateful this purchase will allow me to experience?

WAIT

Time, more information, or a stronger financial position would improve the decision.

What am I grateful time is allowing me to understand?

SKIP

The purchase does not deserve this money, at least not in its present form.

What am I grateful my money remains available to support?

A conscious yes is as valuable as a conscious no.

PURCHASE DECISION 1

What is asking for your money?

Begin with the desire. You do not need to defend it; you only need to see it clearly.

Date

Purchase I am considering

Price

● **S - What summoned my money?**

What made me notice or want this now?

● **H - What do I hope this purchase will provide?**

Name the feeling, relief, identity, convenience, or possibility beneath the object.

● **O - What relationship begins after the transaction?**

Consider use, maintenance, storage, subscriptions, attention, and responsibility.

● **What do I already have that meets part of this need?**

Pause to appreciate what is already present before adding something new.

PURCHASE DECISION 1

Where do I choose to direct the money?

Connect the purchase with your values, your participation in life, and the numbers that protect your choices.

● **U - Does this fit what I value most right now?**

● **L - How will this help me participate in life?**

● **D - Is this the direction I choose for my money?**

Savings today

Savings kept untouched

Strongest alternative

My verdict

☐ **BUY**

☐ **WAIT**

☐ **SKIP**

Revisit date, if I chose Wait

● **The gratitude inside this decision**

What does this decision provide, preserve, or teach me?

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A USEFUL PAUSE

The 48-hour decision reset.

Use this page when desire feels urgent, persuasive, or difficult to separate from the moment.

● What feels urgent about buying this now?

● What do I believe may happen if I wait?

● What information could make the decision clearer?

● What will I do during the pause instead of purchasing?

Pause begins

I will revisit this on

Final verdict

A SPECIAL REFLECTION

Before adding to the wardrobe.

For clothing, shoes, bags, and accessories. Making room can be part of the decision.

● What do I already own that serves the same purpose?

● When did I last wear or use something similar?

● What could I donate, pass along, repair, or enjoy again?

● What will this new item add that is genuinely different?

My make-room decision

☐ Release something first

☐ Replace an existing item

☐ Add intentionally

A SPECIAL REFLECTION

Before buying the experience.

For travel, events, dining, celebrations, and other purchases that become memories rather than possessions.

● What kind of participation in life am I seeking?

● What will remain with me after the money is gone?

● What is the full cost beyond the advertised price?

Include transportation, food, time away, fees, preparation, and recovery.

● Could a simpler version provide the part I value most?

● What am I grateful this experience could make possible?

Before buying technology or learning.

For devices, software, courses, memberships, and tools that promise progress.

● What specific problem will this solve?

● What will I do differently once I own or complete it?

● What do I already own or know that I have not fully used?

● What additional time, subscription, or learning cost follows the purchase?

● What evidence would show that this purchase produced value?

A SPECIAL REFLECTION

Before buying the gift.

Generosity deserves intention too. A meaningful gift does not have to create pressure for the giver.

● What do I want this gift to communicate?

● What would feel meaningful to the person receiving it?

● Am I buying from generosity, expectation, guilt, or comparison?

● What amount allows me to give without abandoning another commitment?

● What non-purchase expression of care could accompany or replace it?

My purchase decision history.

Record completed decisions here. Over time, the pattern may teach you more than any single purchase.

DATE	PURCHASE	PRICE	VERDICT	WHAT I LEARNED

Your history is not a verdict on who you were. It is information for who you are becoming.

A gratitude inventory of my life.

Before asking what to add, notice what your money, effort, relationships, and past choices already make possible.

● What do I own that continues to serve me well?

● What experiences have already enriched my life?

● What financial choices am I grateful I made?

● What possibilities are available because I did not spend everything?

WHAT I NOW KNOW

The patterns behind my purchases.

Use what you observed to create personal principles that support the life you are building.

● What most often summons my money?

● Which hopes appear repeatedly beneath my purchases?

● Which purchases created the participation I wanted?

● Which decisions am I proud to have waited on or skipped?

● Three principles I now choose for my money

Write rules that create freedom, not punishment.

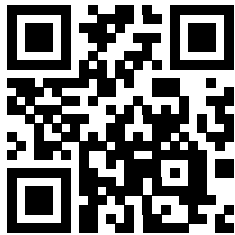
CONTINUE THE PRACTICE

Take the question with you.

The journal holds your reflections. The website offers a quick Decision Check. The app reveals the fuller numerical picture.

FREE DECISION CHECK

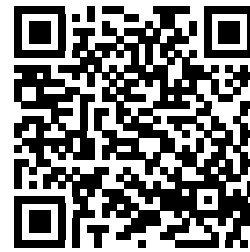
Pause before you spend and receive a Buy, Wait or Skip signal.



shouldibuythis.ai

SHOULD I BUY THIS? AI

See the work hours behind a purchase and what the money could become if invested.



Download on the App Store

Action is the pathway through which ideas enter the world.

Your decisions are also actions. Each one gives your money a direction and your values a place to become visible.

May your yes be conscious, your wait be wise, and your no remain available for something that matters more.

GAIN KNOWLEDGE - LIVE RICHLY