

Your Smart Spending Checklist

Created by Credit Direct to help
you spend wisely and live fully



Before you Begin

In today's economy of rising prices and conflicting financial advice, one question keeps coming up: should you wait or take action now?

This checklist is designed to help you make smart, confident decisions by assessing your current needs, mindset, and financial position, so every choice moves you forward, not just sideways.



The Smart Spending Decision Table

Use this quick self-assessment to guide your next big purchase decision.
This table can also be used anytime you need to make a big purchase as well. Tick the column that best reflects your situation.

Decision Factor	Take Action Now	Delay for Later
The item is essential to your work, health, or daily life		
Waiting will affect your productivity or income		
The price is expected to increase soon		
You have no stable source of income right now		
The purchase will improve your overall wellbeing		
You already own a functional version of the item		
This purchase is crucial for your business growth		
You are eligible for flexible payment options like Buy Now Pay Later (BNPL)		
You're feeling pressured by trends, social media or peers		
Delaying this purchase will cost you peace of mind		
Saving for it aligns better with your long-term goals		
You need time to research or explore alternatives		

Guidelines for Your Answers

Mostly "Take Action Now"

Delaying might be best. You're focusing on essential needs and building financial stability. Keep saving and planning for the long term.

Mostly "Delay for Later"

Acting now could be the right move. Don't miss out on opportunities. If cost is a concern, consider flexible payment options like Credit Direct Checkout.

Mixed Responses

If you're torn, take a moment to evaluate your situation. Consider saving a bit more or using flexible payment options like BNPL to make the purchase more manageable.

The Mindset Check

Before you make a major financial decision, take a moment to check in with your money mindset. These questions help you identify if your beliefs are building you or holding you back.

Answer honestly:

1. Do I avoid all forms of credit even when they could unlock income or opportunity?
2. Am I delaying purchases out of fear rather than planning?
3. Have I turned financial discipline into a badge of pride even when it costs me progress?
4. Do I equate all debt with failure?
5. Do I feel guilty for wanting comfort or convenience?
6. Am I clear on the difference between healthy delay and harmful procrastination?
7. Is this decision shaped more by social expectations than personal goals?

What this tells you:

- If you answered yes to more than 3 questions, your mindset might need a refresh.
- Consider whether your financial beliefs are aligned with growth, flexibility, and evolving realities.

Making the Most of This Checklist

Smart financial decisions are not always about waiting or acting quickly. They are about knowing what aligns with your needs and goals today. Use this checklist to stay clear, confident, and in control of your choices. No pressure, just progress.

Want to act now with flexible payment options?

Scan the QR code to explore Credit Direct Checkout and get started.

