



# What are some strategies for Overusing:



Planning	Security
Do your goals reflect your interests and values as an adult? Or are you doing what was expected of you or sticking to a decision made by your younger self?	Know the average pay for your work. If you are being paid less for no apparent reason, negotiate pay or benefits, charge more or consider other employment options.
Ask yourself: What if...? How will you recognize the cues that the plan isn't working? What Plan B can you put in place?	Check your credit score. Instead of totally avoiding using credit, use it wisely to have an excellent credit score.
Be tolerant and patient with people who have different lifestyles or values. Try to take their perspective.	Check if you are getting the best rates for checking, savings and mortgage. Change may be worth it.
Challenge yourself to experience new or different activities that are not related to your plan and out of your comfort zone.	Commit to using a set amount of money to treat yourself or someone else on a regular basis.
Learn effective communication skills to use when others pressure you to spend in ways that don't fit your values or plan.	Determine how much money you realistically need for living expenses to reach your goals and to save for the future. It may surprise you!
If you feel stuck or want to make changes to the plan but can't, talk with a counselor to get another perspective and learn new strategies.	Talk to a counselor if your need to save is interfering with your ability to enjoy life or you fear there will never be enough money.