Why Money **Decisions** Feel **Emotional** Even When We Know Better

“This month, I will be serious. I will save. I will not touch this money unnecessarily.”

You know that feeling when your salary hits your account and for about five minutes, you feel like you have finally figured life out?

You open your banking app, look at that balance and think,

“I promise, this month, I will be serious. No spending unless I absolutely must.”

Then you see it.

The new restaurant that opened 4 weeks ago. The one you've been thinking about for weeks. They have Pan Purdue, a French dessert your favorite influencer likes to eat.

Or that power bank that promises to charge your phone for 48 hours straight. It means you never have to carry a wall charger around. It might be a little expensive. But you need it, right?

What about that wedding? They sent the invitations late, but it is one week away, and your seamstress must sow the perfect wedding guest dress.

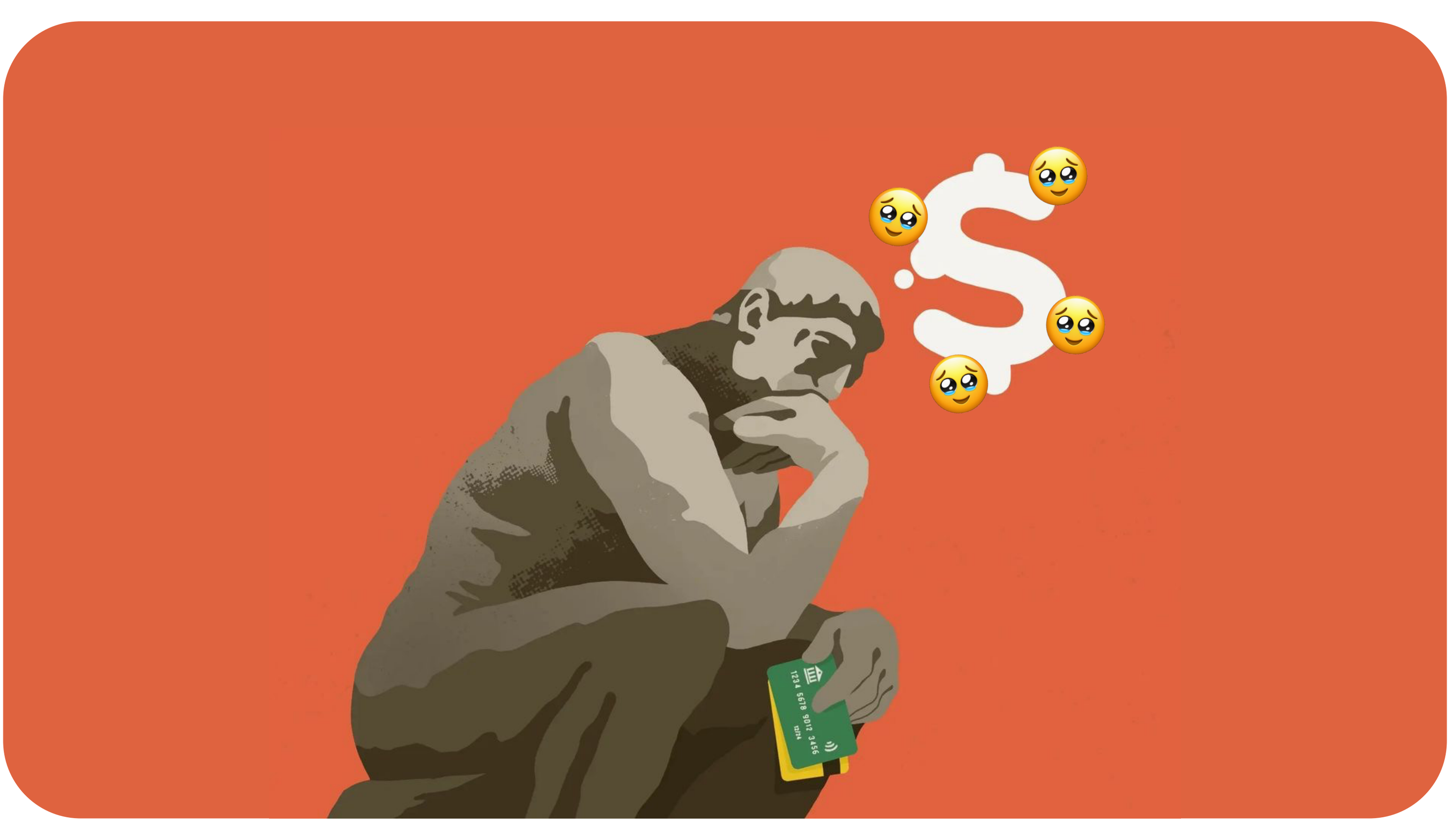
You planned to save this month, but then you think:

"I’ve been working hard. I deserve something nice."

And just like that, your savings plan has been asked to wait.

This is the funny thing about money. We like to think we make financial decisions with our heads, but our feelings often get there first.

Sometimes, we don’t buy things. We buy feelings.



Think about it.

Had a terrible day at work? A chocolate ice cream might help.

Actually, make that a cupcake.

Or maybe we should just order loaded fries?

Having a treat after a long day is not a financial crime. You are allowed to enjoy your money. The problem starts when spending becomes your automatic answer to every feeling.

Bad day? Order food. Good day? Let’s go out. Bored? Let’s shop.

And before you know it, your bank account is carrying the emotional weight of the entire month.

The issue is not the cupcake.

The issue is when every emotion comes with a receipt.

And maybe sometimes, you really do deserve it.

You worked hard and met the deadline. You want to enjoy some of it.

But “I deserve it” can become a very expensive sentence when we use it too often.

You buy the hair, upgrade the phone, go to the Kidi concert and before you know it, you have spent next month’s money trying to reward yourself for surviving this month.

Again, the treat has to fit into the life you are trying to build.

So how do we make better money decisions?

The first step is surprisingly simple, pause.

Not every purchase needs an immediate answer.

If you see something expensive that you want, give yourself some time.

If you are angry, do not run to shopping.

Instead, when emotions are high and as boring and routine as this sounds,

Ask yourself these questions:

Would I still want it next week?

Can I afford it without touching money meant for something else?

Or do I just need a hug?

We can plan around that!

But the decision has to be made from a position of preparation.

The point is to know why you are saying yes.

A non-negotiable

There is one non-negotiable in all of this: the emergency fund. It’s the step that comes right after the pause, the one that tells you exactly how much money to set aside for the unexpected, so you’re not scrambling or guessing when life happens.

Say your phone charger dies and you have no way to charge your phone. That’s a real need, and buying a new one makes sense. But if you already have a working wall charger and you just want the power bank because it lasts 48 hours instead of 24, that’s not an emergency. That’s a want, and wants deserve a plan, not a decision made in the heat of a hard day.

So plan for it. Open a goal on the IC Liquidity Fund and call it "New Tech." Every month, put something toward it, even if it’s small. By the time December comes around, you've done three things at once:

- built your emergency fund,
- resisted the urge to spend where it wasn’t needed,
- and still gotten the upgrade you wanted, guilt free.

Finance can be a win-win, if you give yourself the room to plan for both the emergencies and the wants. But you have to start somewhere.

Once you've worked out what the money is actually for, deciding whether to act now or later becomes easier. The IC Liquidity Fund (ICLF) is one option worth considering for money that needs to stay accessible while still working for you. Instead of leaving your emergency savings sitting there with no clear purpose, give it a job within your bigger financial plan.