

NAME: _____

DATE: _____

ACTIVITY

Savings Stoppers

What + Why: Before you can save smarter, you have to recognize what's trying to stop you.

Saving plans often break down because of emotions, social pressure, or changing circumstances. Emotional barriers come from internal reactions. Social barriers involve influence from others. Situational barriers stem from real-life events that affect your money.

Part 1

Instructions:

1. Review the partial list of barriers in each category.
2. Brainstorm at least two additional barriers that fit in each.
 - **Emotional** barriers come from internal reactions.
 - **Social barriers** involve influence from others.
 - **Situational** barriers stem from real-life events that affect your money.

Savings Stoppers

Emotional	Social	Situational
• stress • fear of missing out (FOMO) • self-reward • impulse buying	• peer pressure • social media posts • influencer ads • limited-time sales • friends going out • family expectations	• irregular paycheck • car repairs • medical bills • job loss • unexpected bills • rising prices
• _____	• _____	• _____
• _____	• _____	• _____

PART 2**Instructions:**

1. Rank the three categories from most to least likely to disrupt your savings.

Most likely to disrupt savings: ☐ Emotional ☐ Social ☐ Situational

Somewhat likely to disrupt savings: ☐ Emotional ☐ Social ☐ Situational

Least likely to disrupt savings: ☐ Emotional ☐ Social ☐ Situational

Why is your top-ranked category the one most likely to disrupt your saving?

2. **Connect to the Case Study:** Where do you see your most disruptive category showing up in Jordan's situation?