

OPTIMA EAP THOUGHT OF THE WEEK

October – Spending

There are two main types of expense categories—non-discretionary and discretionary. Understanding the difference between the two can make you a smarter spender.

Non-discretionary expenses are the things you need for everyday living such as housing, food, basic toiletries, utilities, and debts or loans. Discretionary expenses are costs outside your everyday needs such as hobbies, travel, entertainment, and personal luxuries.

The easiest way to reduce your spending is to limit discretionary expenses. Before purchasing something, ask yourself, “Is this a want or a need?” Asking yourself this question regularly may help you make better overall financial decisions.

For additional information, sign into OptimaEAP.com with your username and type into the search box in the upper right corner of the homepage: “**Spending**”



EAP Thought of the Week is developed exclusively for Optima EAP clients by the Optima EAP staff.

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1-800-899-8174

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