The Treat Economy breakthrough workbook

By Tapos Kumar | Founder, Finance Ideas

Stop Treating Yourself into financial trouble

Our 30-day guide to intentional spending

What this workbook does?

The "treat economy" is the cultural norm of rewarding yourself constantly; a coffee here, a pastry there, a lip balm, a candle.

This workbook helps you:

√ Track your "little treat" spending

√ Identify your emotional spending causes

√ Build a 30-day plan for intentional treating

Estimated time: 5 minutes/day

Step 1: What are you treating yourself to?

List every "treat" you bought in the last 7 days:

Day 1: _______________ $____

Day 2: _______________ $____

Day 3: _______________ $____

Day 4: _______________ $____

Day 5: _______________ $____

Day 6: _______________ $____

Day 7: _______________ $____

Total weekly treat spending: $____

Total monthly (×4): $____

Total yearly (×12): $____

Step 2: What is this costing you?

Your Monthly Treat Spending: $____

Your Yearly Treat Spending: $____

If you invested this instead (7% average return):

After 5 years: $____

After 10 years: $____

After 20 years: $____

After 30 years: $____

[Calculation: Monthly amount × 12 × (1.07^{years})]

Now ask yourself:

Is this coffee worth $____ in future wealth?

Step 3: Why are you treating yourself?

For each treat you bought, circle what you were feeling:

□ Stressed

□ Bored

□ Tired

□ Lonely

□ Sad

□ Anxious

□ Celebrating

□ Boredom

□ "I deserve it"

□ No reason; just habit

Pattern detection:

What emotion comes up most often?

____

What is one non-spending way to address this emotion?

____

Step 4: Create your intentional treat budget

How much can you afford to spend on treats each month?

$____

[Rule of thumb: No more than 5% of your take-home pay]

My monthly treat budget: $____

Weekly allowance ($____ ÷ 4): $____

Daily allowance ($____ ÷ 30): $____

When your weekly allowance is gone, it is gone.

This isn't deprivation; it is choice.

Step 5: The 30-day treat challenge

Week 1: Track every treat

□ Day 1-7: Write down every treat. Don’t do any judgment. Just awareness.

Week 2: Identify the cause

□ Day 8-14: Before each treat, ask: "What am I feeling?"

□ Write down the emotion.

Week 3: Delay the decision

□ Day 15-21: Wait 24 hours before buying a treat.

□ Most urges pass. Track which ones don't.

Week 4: Bundle your rewards

□ Day 22-28: Instead of daily treats, save for a weekly "treat fund."

□ Buy one bigger treat instead of seven small ones.

Day 29-30: review and reflect

□ How much did you save?

□ What did you learn?

□ What will you continue?

My total savings this month: $____

Resources

- Bank of America Institute: Gen Z spending research
- NIH: Dopamine and reward processing research
- CFPB: Financial well-being resources
- Financial Therapy Association: www.financialtherapyassociation.org

Disclaimer

This workbook is for educational purposes only. It does not constitute financial or mental health advice. If you are experiencing severe financial anxiety, consider speaking with a financial therapist or mental health professional.