

Spending

Let gratitude guide your spending

Noticing what you're grateful for can make spending choices clearer. A short, gentle exercise to try, and what the research says.

5-minute read • Updated October 2026 • Checked against its sources



The short version

- ✓ One small study found grateful people were more patient with money, but attempts to repeat it didn't. Gratitude can still help you pause before you spend.
- ✓ Try the three-things exercise: list what you're grateful for, then ask if your recent spending supports those things.
- ✓ It's not about guilt or perfection. One small switch that fits your values counts.

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Rather talk it through?

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Point your phone's camera at the code, or go to:

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1

Can gratitude change money choices?

Gratitude might not be the first thing you think of when you open your bank app. But the two can make a good team. When you're tuned in to what you already value, it gets easier to see which purchases support your life and which ones just happened.

Researchers have tested one piece of this: whether gratitude changes money choices. In a small 2014 lab study, 75 young adults first wrote about a past event. Some wrote about a time they felt grateful, some about a happy time, and some about an ordinary day. Then each person made a series of choices between a smaller amount of money now and a larger amount later. ¹

The grateful group was more patient. On average, they wanted \$63 today before they'd give up \$85 in three months. The happy and neutral groups would take \$55. But there were only about 25 people in each group, and the gap between the grateful and happy groups was too small to rule out chance. ¹ A later study from the same lab found that people who felt more grateful from day to day over three weeks were more patient in a money task. That study shows a link, not cause and effect. ²

Other researchers haven't been able to repeat the lab result. In 2024, a different research team reported 14 experiments with 758 people, five of them testing gratitude. Recalling good memories, grateful ones included, made no reliable difference to these money choices. ³ A 2023 doctoral study used the 2014 gratitude exercise and money choices in two more experiments. Neither found an effect of gratitude. ⁴

So it isn't proven that gratitude makes people more patient with money. What gratitude can do is help you pause and notice what you already value. That's the part this guide uses.

2

What the research shows, and what it doesn't

Gratitude exercises have been studied for years. Here's a fair summary:

- **Counting blessings can lift your mood.** In a set of experiments, people who kept a regular list of things they were grateful for showed higher well-being on several measures, though not all of them. The clearest change was in positive mood. ⁵
- **It may ease the pull of "more."** In one small experiment, teens who kept a gratitude journal became less materialistic. They also gave 60% more of the money they earned in the study to charity than teens in a comparison group. ⁶
- **The effects are modest.** A review of many studies found that gratitude exercises did a little better than neutral activities, but no better than other exercises designed to boost well-being. ⁷

So gratitude is a gentle tool, not a fix for everything. It won't pay a bill. But it's free, it's quick, and it can help you notice what matters to you before you spend.

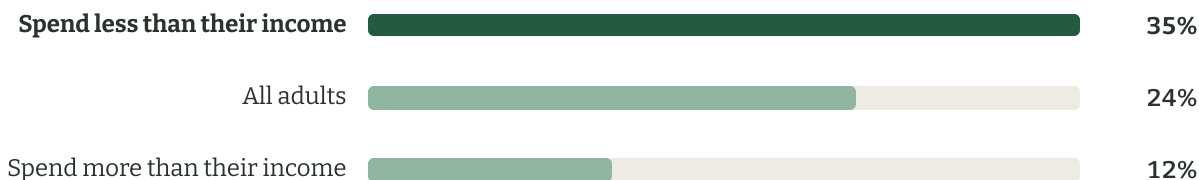
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Spending that fits your life

Spending that fits your income tends to go with feeling better about money. A large national survey shows how closely the two go together. In 2024, 35% of adults who spent less than their income were satisfied with their finances. Among those who spent more than their income, 12% were. ⁸

Spending less than you earn goes with feeling better about money

Adults satisfied with their personal finances, by how their spending compares with their income, 2024



"Satisfied" means 8 to 10 on a 10-point scale. This shows a link, not cause and effect.

Source: FINRA Investor Education Foundation, Financial Capability in the United States: Results from the FINRA Foundation's National Financial Capability Study (6th Edition) (July 2025)

That doesn't prove that spending less causes satisfaction. People with more room in their budgets may feel better for many reasons. But it's a reminder that the gap between what comes in and what goes out shapes how money feels.

That gap has been getting harder to keep. In 2024, 38% of adults said they spend less than their income, down from 43% in 2021. And 26% said they spend more than they earn, the highest share the survey has recorded.⁸ If that's you, you're far from alone.

When we act according to our values, we do good and we feel good.

4

Try the three-things exercise

This takes a few minutes and a scrap of paper or your notes app.

- 1 **Write down three things you're grateful for today.**
Big or small, serious or silly. All of it counts: a friend who called, a good meal, a quiet morning.
- 2 **Look at your recent spending.**
Open your bank or card app and scroll through the past week or two.
- 3 **Ask one gentle question.**
Do these choices support the things I love? Mark the ones that do.
- 4 **Make one small switch.**
Skip a purchase that doesn't fit your priorities. Or send that same money toward something on your list: a cause, a person, or a goal.

For example, say your list is your sister, your morning walks and cooking with your kids. Your last two weeks show three late-night online orders you barely remember. One switch might be to pause late-night shopping, and put that money toward a cooking night with your kids.

**Try it this week**

Do the three-things exercise once. Then pick one purchase you'd normally make on autopilot and pause before you buy. Ask if it supports anything on your list. Either answer is fine. The pause is the point.

5**When the answer is “sometimes”**

The honest answer to “Do my choices support what I love?” is often “sometimes.” That’s okay. This is about tiny tweaks, not perfection.

Some spending will never feel joyful. Rent, insurance and the electric bill keep your life running, and that’s reason enough to pay them. Gratitude isn’t about judging your needs. It’s about the choices you have room to make.

And if money is tight, gratitude doesn’t mean you should feel content with too little. It’s fine to be thankful for what you have and still want more security. The two work well together when you pair them with a plan.

6**Make it part of your routine**

A gratitude check works best when it’s regular. Pair it with something you already do, like a monthly look at your spending. Our [10-minute spending audit](#) is a good match.

Online: advisersgiveback.org/resources/where-did-my-money-go/

Over time, you may notice which purchases you’re still glad you made, and which ones you forgot the next day. That’s useful to know. It can also point you toward giving: our guide to [generosity on a budget](#) has ideas that fit any income.

Online: advisersgiveback.org/resources/generosity-on-a-budget/

If you’d like help building a spending plan around what matters most to you, a volunteer adviser can help you think it through, one-on-one and for free.

Questions to bring to your adviser

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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