

HSA Spending Decision Check (1-Page)

Purpose: Reduce fear of “using it wrong”

Decision Check	Yes	No
Is this medical care?	<input type="checkbox"/>	<input type="checkbox"/>
Is it IRS-recognized medical treatment?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have (or can I keep) a receipt?	<input type="checkbox"/>	<input type="checkbox"/>

How to Use This:

If you answered **Yes** to the first three questions, you are usually on solid ground using your HSA.

Choose One Path	
Use HSA now (swipe the card)	Good for routine expenses and cash-flow relief
Pay cash + reimburse later	Good if you want to let your HSA stay invested

Tip: HSAs are meant to reduce friction around healthcare, not create fear. When in doubt, document and move on.