

Sheconomics[®] Tips

TIP SHEET NO. 9

HOW TO CURB THE URGE TO SPLURGE

1. Take only cash

Decide in advance what you can afford to spend when you go shopping. Take that amount in cash and leave your credit cards at home.

2. Watch your spendships

Just as dining with friends causes you to eat more, shop with the wrong friends and you'll spend more. Do other things with your mates, instead of shopping. Shop alone or choose your companion carefully.

3. Change your plans

If one day of the weekend has become a regular shopping day, plan other activities on that day. Fun things that don't take you near the shops or involve over-spending.

4. A small treat does the trick

If you feel like you can't bear going home empty handed, satisfy the urge by buying your favourite flowers, a soothing foot soak or enticing novel. Indulge yourself with a tiny treat - without spending big bucks.

5. Only shop when you're in good shape!

Never shop when you're hungry or unhappy. If hungry you'll grab the wrong type of food. And when emotions are high, you're more likely to spend in a way you'll regret.
