

How to stop impulse buying?

Impulse shopping is a habit that many people find hard to break. How can you stop buying things you don't need just because you see them on sale?

Impulse shopping is a habit that many people find hard to break. How can you stop buying things you don't need just because you see them on sale?



Impulse buying—or giving in to those " *I probably don't need this, but...why not?* " temptations—can silently eat away at your wallet. And with flash sales happening all the time amid an uncertain economy, there's never been a better time to be extra mindful of your spending.

Buying things you like is not a bad thing. It makes you feel happy and refreshed. However, if this happens too often, causing a deficit in your tight budget, or even too many unnecessary things that waste your living space, you need to stop this habit as soon as possible.

Because impulse spending is, by definition, ' *unplanned and driven by emotion* , ' it's easy to immediately indulge in whatever you find appealing. Here are **some tips to help you break your impulse buying habit quickly** .

Wait 24 hours - or better yet, until the weekend - before deciding to pay.

When you're bored, stressed , or inspired by a flash sale, an item like a trendy phone accessory or a vintage coffee maker can suddenly become a "must-have." According to Traci Williams, PsyD, CFT, a clinical psychologist and financial therapist in Atlanta, impulse purchases often involve a split-second decision. She shares:

" You see something you think you want, you buy it immediately, and then realize maybe it wasn't worth the money you paid or you didn't really want it ."

That is why every expert recommends that you wait at least 24 hours before deciding to buy any item.

Make an ongoing 'wish list' of things you're considering, whether it's a fancy new toaster to replace your old one, a vintage guitar, or a red light therapy mask... Then, at the end of the week (or during the next big sale), review each item to see which ones still appeal and which ones have lost interest.

With this approach, the sense of urgency often disappears after you fall asleep or move on with your day. And that time is the difference between making an impulsive decision and making a wise one.



Comply with TAPER rules - Timing, Affordability, Purpose, Emotional state, Regret potential

According to Megan McCoy, PhD, LMFT, CFT, associate professor of personal financial planning at Kansas State University, the following list of questions can help you determine whether spending your hard-earned money on your whims is worth it.

1. **Timing** - Have I wanted this item for a long time, or is this a new and sudden desire?
2. **Affordability** : Can I buy this item without using a credit card or sacrificing essentials like bills, groceries, or debt repayment?
3. **Purpose** - Is it to replace or upgrade something that is needed (such as a broken appliance or an old pair of shoes)?
4. **Emotional state** : Am I buying because I'm bored, sad, or excited—or because it actually makes my life better?
5. **Regret potential** - Will I regret not buying it if I wait a day or a week?

If after a pause you still want to buy, it's probably a real decision rather than an impulse buy.

Unsubscribe from marketing emails

Daily texts and emails about 15% off, new arrivals, or " *You left something in your cart* " reminders aren't doing your bank account any favors. That's why you should hit the unsubscribe button and clear out the temptations in your inbox in the first place.

You might also consider unfollowing certain influencers who promote tempting (but expensive) items. Or, if you find yourself constantly falling into a shopping binge when you're bored, distract yourself with a healthier & cheaper alternative, like going for a walk, watching your favorite TV show, or chatting with a friend on the phone.

Remove debit or credit card information from saved payment methods

It's easy to go on a spending spree when your credit card information and billing address are saved, because all you have to do is click "confirm." So it's a good idea to delete them from your favorite shopping sites and apps.

By making the shopping process a little less convenient like putting away your bank card and carrying a wallet or handbag, it forces you to think for a few minutes before buying, thanks to hunger, reducing the likelihood of more impulsive spending.



Implement a cash-only policy

Using cash can help you shop more mindfully. That's because, unlike credit cards, which create the illusion of unlimited funds, you actually see the bills falling out of your hand. This greater awareness can help reduce the "*out of sight, out of mind*" mentality that often comes with contactless payment options.

The goal isn't to never treat yourself, though. Instead, think of pausing before you buy as a way to ensure your money is spent on things that will have lasting value—whether that's building up savings for a rainy day, buying essentials without worry, or investing in something you truly enjoy.

You finished reading the article "**How to stop impulse buying?**" edited by the [TipsMake](#) team. We hope this article has provided you with many useful tech tips and tricks. You can search for similar articles on tips and guides. Thank you for reading and for following us regularly.
