

# How to Save money: 7 Silly Secrets for Shopaholics

You've already heard advice like "make a list before you shop," or "pay cash for everything you buy," but why bother with silly things like this when you can buy now and pay later? Not many people are willing to give up shopping for a year like Colin Beavan or Judith Levine, but most people can benefit from a few tips on how to save money when shopping. Here are a \$even \$illy \$ecrets for \$hopoholics:

## **1. Wear casual clothes when you shop.**

You know how some people get showered and all gussied up to go shopping? Don't do that. If you go out in a pair of old sweats, your pajamas or your underwear, you're more likely to shop faster. Millions of Walmart shoppers are using this strategy to help save money. Check out the People of Walmart website or the People of Walmart video to see how easy it is to pull together some minimalistic outfits for shopping. The worse you look, the quicker you'll want to get back home.



*Tim Wyatt is a cartoonist who lives on a remote island about 10,000 miles off the coast of New Jersey called Australia.*

## **2. Avoid shopping in malls or stores that are larger than a football field.**

If you spend an entire day in shops and malls searching for shoes when you already own hundreds of pairs, you might be a shopaholic. This is just one of the many **Confessions of a Shopaholic**. Big name stores are set up to entice you into making impulse buys. Even when you have a shopping list, you have to pass by hundreds or possibly thousands of things you had no intention of buying. Bigger stores mean you're going to waste more time wandering around and you're more likely to purchase things you don't need.

Whether you're in a big box store or a mall, you're forced to waste a lot of time getting to the few things you came for. Did you realize that American malls and stores have enough square footage to fit everyone in North America, South America and Europe inside all at one time? These glitzy mazes are full

of hallways, aisles, fountains, slow escalators, endcap displays, music and smells, all designed to hypnotize and consumerize. Shopping atmospheres work so well that millions of people feel good about charging their way into debt.

### **3. Shop with two frugal friends.**

Some people use shopping as a way to zone out and forget their troubles. If you find that you lie about your purchases or hide them from family, you may need more frugal friends on your autodial. You need to shop with people who are so cheap that they wouldn't even consider downloading a 99-cent app for deals. When you shop with frugal friends, you're more likely to make fewer purchases.

Your frugal friends can help you decide whether you need **To Buy or Not to Buy**. If you get into a disagreement or have a shopping breakdown, they'll outnumber you. They'll win the argument and you'll have one on each side of you to grab your arms and pull you out of the store. If your withdrawal symptoms are too bad, they might allow you to get something on **Freecycle** to help ease your discomfort. You can learn a lot from frugal people . . .

### **4. Listen to sermons by Reverend Billy's Church of Stop Shopping.**

Reverend Billy is seriously hilarious! He's on a mission to \$ave People from their \$hopping addictions and their condemnation into eternal debt. "Nearly 1 in 5 Americans may be clinically addicted, compulsive shoppers," he says. **Reverend Billy and The Stop Shopping Choir** are performance activists who have turned the First Amendment into the lyrics for a gospel tune.

Thank God kids go to school to learn how to sit still and pay attention, and to raise money holding bake sales and car

washes, but unfortunately they don't learn other practical things like how to prepare a budget or pay bills and taxes. "Advertising is the art of convincing people to spend money on things they don't have for things they don't need." *Will Rogers*. Watch Reverend Bill's film *What Would Jesus Buy?* for free on YouTube. **Stop shopping!** "The Shopocalypse is coming," he warns . . .

## **5. Track the number of hours you spend shopping.**

If you can go into a clock shop for more than an hour and enjoy every minute of it, you might be a shopaholic. You may know how much money you're spending, but you may not realize how much time you're wasting until you actually keep track of it. Use your calendar or a journal to note how many hours you spend shopping in stores and online. Be sure to include the time it takes you to get to the store and back, wait in line, assemble products, store things and anything else associated with buying stuff.

Keep a supply of rubber bands or bracelets on hand and put one around your wrist for every hour you shop. Let them accumulate for a week. Keep them on all day and night as a reminder. Then start over the next week and see if you can reduce the time. When you're pulling out your credit card or cash for something you know you don't need, you might want to tug on the the rubber bands to remind yourself of the sting of spending money.

Once you have a better idea of how many hours you spend shopping, you can brainstorm better ways you could be using your time. Challenge yourself to have fewer rubber bands on your wrist each week. As you become more like **Miss Minimalist**, you'll have more money and free time to enjoy life in new ways.

***There's no such thing as bad habits***





## 6. Spend time instead of money.

If you go into grocery stores and take other people's full carts when they aren't looking just because you're in a hurry, you might be a shopaholic. Many people feel the urge to shop before they go to a party or family gathering. Some people use the excuse that they need to spend large sums of money to show the depth of their love.

Some people have turned their holiday gatherings into ceremonies focused on how well the house is decorated and how well the gifts are wrapped. All the time you spent shopping, decorating and wrapping is time that you could have spent with family or friends doing more meaningful things.

The media glorifies gift-giving as if the cost of the gift is

the measure of your love. But as Reverend Billy says, “you don’t have to buy a gift to give a gift.” When you’re shopping it’s easy to lose your sense of time. During store hours, there’s no past or future. You won’t find clocks in stores. The system is designed to make you believe that you need to buy more stuff now in order to live life to the fullest in the present moment. It’s a fantastical world of make believe. Next time plan to spend time instead of money, and if you feel you must provide a gift, give a **gift card** . . .

## **7. Get help from Shopaholics Anonymous.**

Terry Schulman of Shopaholics Anonymous is a specialist in shopping addictions such as overspending, hoarding, shoplifting and employee theft. He recently helped a man who got caught stealing ice skates from a sports shop. The guy is making some progress. At least he knows now that he should have waited until he left the store before he put them on.

Here are a few facts from Schulman’s book **Cluttered Lives, Empty Souls: Compulsive Stealing, Spending and Hoarding**. Over 10%, or 30 million Americans, are shoplifters. About 75% of people repeatedly steal from their employers. Check out what he has to say about compulsive shopping . . .

Many of the shiny and beautiful new things in stores are made in **sweatshops** by people living in poverty. Happiness can’t be bought this way. In the long run, it’s bad business for the makers and the buyers. It’s is an evil cycle that’s coming back to bite those who have profited as others have suffered. As Americans continue to buy cheap things made abroad, it’s only fair that they’re now giving up retirement benefits, jobs and in some cases even homes in their homeland.

The average American is \$225,238 in debt and about \$16,000 of that is credit card debt. The problem with credit card debt is



that “the amount you owe increases almost as fast as you can pay it off. In fact, the credit card companies plan it that way,” says Douglas Adams, an accountant who helps people sort out their finances and deal with credit card issues.

Money can buy a clock . . . but not time.

Money can buy a bed . . . but not sleep.

Money can buy a book . . . but not knowledge.

Money can buy medicine . . . but not health.

*Prem Rawat*

But enough of this serious stuff. I’m sure you’re ready to get back to shopping. Before you leave, please be sure to buy everything mentioned in this post. It just might be the smartest buying decision you make all year! Good buy.



Tired of living paycheck to paycheck? You have the power to improve your finances and develop financial fitness. **CLICK ON IMAGE** now to learn the offense, defense and playing field of money. You can become financially free!