

What Are You Really Shopping for This Holiday Season - - I'm just saying...

Continued from newsletter...

To determine if this is you, next time you feel a strong impulse to buy, complete this short exercise:

1. What were the circumstances? (Who were you with? Was the item on sale? Were you online sipping a martini? What was going on around you?)
2. Describe the physical sensations you were feeling.
3. What was your general mood/emotion or feeling?
4. Was there a pleasant feeling you thought this purchase would give you? If so, name the feeling (peace, comfort and pleasure are the big ones).
5. What were you saying to yourself that made you want to buy this item? (I deserve it, I work hard)
6. As you reflect on your thoughts and circumstances, explore what the real need or desire was that you may have been trying to fulfill. (Intimacy, connection, peace?)



Here are some interesting facts. Social psychologists have found that we're actually happiest when we spend money on things that buy social and personal engagement rather than shell out for stuff. Researchers have also found that shared experiences offer greater value than material buys. Think back to your own holiday experience. What do you remember as meaningful? Was it the play station you bought for your child or the family dinner you shared? Was it the latest gadget you bought for your partner or Christmas caroling? Last year, my family and I went to Hollywood and fed the homeless on Christmas day. Not only was it an eye-opener for my kids, we had a unique experience that only we shared.

Here are **my top 5 tips for helping you stay within your budget** and keep you aligned with the true spirit of the holidays:

1. When considering an impulse purchase, apply the "24 hour" rule. Put the purchase on hold for a day. Walking away will allow you to recover from the dopamine surge so you can think more clearly about whether you need and/or can afford the item.
2. Avoid the holiday hype. If you are triggered by "day after Christmas" sales or "one day only" at Macy's, plan an activity that will more likely fulfill your true needs or desires. For example, have a potluck dinner and play games or go see *The Blind Side*, my new favorite movie, if you want to connect with family or friends!
3. Consider gifts from the heart – think home made items (breads, jams, photo albums) or even donating your time (babysitting, organizing someone's closet)
4. Create a shopping list and stick to it. By saying NO, to compulsive purchases you are saying YES to what's important to you; i.e., peace of mind and staying out of debt.
5. Don't shop when traveling or visiting relatives. Shopping in a new place adds to the novelty of shopping and is oh so risky. You might leave with unnecessary purchases.



Now, if you don't mind, I must go order my triple latte because I am exhausted. Better, yet, maybe I'll just lie down. \$4.00 is a getting just a little pricey for my budget!

Want to know more? Check out the Martha Beck teleclass I taught with Susan Beekman,

["How to Keep the Grinch from Stealing Your Christmas...and your credit cards"](#).

All the best, Jackie

