

## Do you Love Shopping a bit too much?

### Take these steps to reduce spending and save money

These days it's hard to break bad spending habits and resist buying on consumer credit. Follow these steps to get into a new frame of mind.

1. Understand what moods are driving you to shop. Is shopping more of a therapy? Perhaps you could add up how expensive your 'retail therapy' is per session... it is probably cheaper to get real therapy!
2. Identify your major weakness. In order to overcome your problems with spending, it's imperative that identify your major weakness. It could be a hobby, it could be clothes, it could be toys for your daughter/son, etc. Once you are aware of this area, remove your name from any direct mail brochures/eazines you may be on and try to avoid the shops where your addiction comes to the fore.
3. Distract yourself with activities:
  - Play with children: dressups, swimming, pictures/craft, Lego
  - Get the kids involved in house-work, show them how and supervise
  - Go to a discount movie (i.e. before 6pm) that you want to see
  - Learn an art or craft, eg. Scrapbooking (DIY), watercolours, sewing
  - Take photos and experiment with them in a photo manipulation program
  - Send a video of your family to relatives overseas, or just give them a call.
  - Pay bills online to avoid the shops and bank queues
  - Write your memoirs, or even a book
  - Go dancing - Salsa is fun - or bellydancing for the ladies
  - Go ice skating with your partner (hilarious!), or a bike ride
  - Volunteer at a community centre
  - Start your own part-time business with low costs, for example party plan craft.

It is very important to find a replacement for shopping, such as making things, or running a business, or writing. Because all these things are good for the soul; buying unnecessary things is not.

Here are more benefits of breaking bad spending habits:

1. You will feel less guilty and your partner will be proud of you
2. Your budget will balance and you'll start to accrue savings
3. You won't have to worry about the credit card bill every month
4. You'll be teaching your children about delayed gratification, by demonstration

5. You'll have more time for family and friends, and for relaxation
6. You will start to realise your dreams (if utilising the time right)

I have lots more tips on replacing your present "incidental spending" and rewarding yourself, but you'll have to buy my book: **How to Kick Bad Spending Habits... and Save for What you Really Want!** Available at [www.pow.net.au/bookstore.html](http://www.pow.net.au/bookstore.html)