

How to shop properly?

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1. Shop with a list.

- ▶ Many people overspend or buy things they don't want, don't need and never end up using because they haven't prepared properly.



2. Set a budget.

- ▶ You want to feel great about this shopping trip long after the ink has faded on the receipt, right? And one way to do that is to make sure you don't buy more than you can afford.



3. Pay with cash.

- ▶ The research is clear: we pay 20 – 50% more when we shop with magic plastic, whether it's using a credit or debit card. There's something about that magic plastic that can make us feel like we're using Monopoly money, play money. Like it's not real.



4. Set a time frame.

- ▶ Don't allow yourself to meander around a shopping centre in an aimless fashion. Many people use shopping in a lollabout fashion, whiling away an afternoon in their favourite mall. Not a strategy I would promote or advocate. If you want to shop smart, this isn't the way to go – no meandering shopping!



5. Pick the best time for you.

- ▶ Shopping can be a fatiguing and stressful activity if you don't shop at a time that works well for you. Remember that our physical environment affects us and overcrowded, jostling environments like congested shopping centres rarely bring out the best in anybody.



6. Shop alone.

- ▶ Many people find that shopping partners are more akin to accomplices in crime! They can egg us on to making purchases that we don't want or need, and can have their own (sometimes unconscious) motives for encouraging us to shop.





7. Don't shop when you are tired, hungry, lonely, bored or upset.

8. Ask "where will I wear this?"

- ▶ This is not an exhaustive list of the emotional states that lead some people to overshop and end up buying things they don't want or need.
- ▶ Too many of us buy impulsively with no thought to what we'll do with the things we buy. Our hard earned cash and even more precious time is wasted on things that have no place in our closets, our homes or our lives.

10. Don't buy just because it's on sale.

- ▶ 'Sale' really is a four-letter word! Accompanied by the word 'shoe', it is possibly responsible for more impulse shopping than almost any other word! Remember that a bargain is not a bargain if it's not you, doesn't fit correctly, you don't love it, or it doesn't fill a legitimate gap you have and is therefore a real need.



Thank you for attention.

