Impulse Spending Triggers and How to Outsmart Them

Provided by our partner, cuContent

If you've ever gone to a store for milk and left with a new throw pillow, two candles and a gourmet snack you didn't know you liked, you're not alone.

Impulse spending is one of the biggest obstacles to maintaining a healthy budget. The good news is, you don't have to remain stuck in the impulse-buy trap forever. Let's take a closer look at what drives these habits — and how to stop them in their tracks.

Common triggers for impulse spending

1. **Emotional spending.** Shopping when you're stressed, bored, lonely or even celebrating can lead to purchases you don't really need. Retail therapy might offer a temporary boost, but it rarely provides lasting satisfaction.

2. **FOMO (Fear of Missing Out).** Limited-time offers, flash sales or "only 3 left in stock!" messages create a sense of urgency. These pressure tactics play on our fear of missing a deal so we buy before we can stop to think.

3. **Social influence.** Ever see a friend's Instagram post raving about a product and then buy it yourself just minutes later? Social media and peer recommendations heavily influence our buying decisions.

4. **Retail tricks.** Stores are designed to get you to spend. Strategic product placement, tempting checkout displays and sensory marketing, like music and scents, all nudge you toward extra purchases.

5. **Lack of planning.** Going shopping without a list — or browsing online "just to look" — can easily lead to unnecessary buys.

How to outsmart impulse spending

1. **Identify your triggers.** The first step to controlling impulse buying is self-awareness. Note when you tend to make unplanned purchases. Is it late at night? When you're feeling overwhelmed? Recognizing your patterns is the key to breaking them.

2. **Create a budget — and stick to it.** Having a clear, realistic monthly budget gives you a framework for spending. Set categories for necessities, savings and "just-for-fun money." This way, you allow for treats without going off the rails.

3. **Make a 24-hour rule.** Give yourself 24 hours to think over non-essential purchases. More often than not, you'll realize you don't need or want the item after some time passes.

4. **Use a shopping list.** Whether you're at the store or shopping online, always have a list. If it's not on the list, it can wait.

5. **Unsubscribe from temptation.** Those marketing emails and sale notifications are designed to lure you back. Unsubscribe or turn off alerts from your favorite retailers to reduce temptation. You can always check out their websites on your own when you actually need to shop.

6. **Limit your payment options.** Using cash or a prepaid debit card can help keep you accountable. It's harder to overspend when you can literally see the money leaving your hands.

7. **Use apps to track spending.** Budgeting apps, like YNAB (You Need a Budget) or Goodbudget, let you track purchases in real-time. Seeing where your money goes can be a powerful deterrent to impulse buys.

8. **Set financial goals.** Whether it's saving for a vacation, paying off debt or building an emergency fund, having a clear goal can help you say "no" to impulse purchases and "yes" to your future.

Don't let impulse purchases control you! Use this guide to learn how to recognize your triggers, break free and get your budget back under control.