

RECOGNIZING AND AVOIDING *spending addictions*

Building balanced spending habits takes awareness and ongoing effort. This article, provided by the Consumer Credit Counseling Service of Rochester, shares practical strategies to help you stay in control of your finances, avoid overspending, and develop a healthier relationship with money. By applying these tips, you can make more mindful financial decisions and support your long-term financial well-being.

Understand Your Triggers

Spend some time thinking about what triggers your spending. Are you more likely to spend when you're stressed or bored? Do you feel a rush of excitement when you make a purchase? Identifying your triggers can help you avoid them.

Set Financial Goals

Set financial goals for yourself, such as saving for a down payment on a house or paying off debt. Having concrete financial goals can help you prioritize your spending and avoid overspending on impulse purchases.

Create a Budget

Creating a budget can help you track your spending and ensure that you're living within your means. Include all your income and expenses in your budget, and allocate a portion of your income to discretionary spending.

Use Cash

Consider using cash for discretionary spending instead of credit cards. When you use cash, you can physically see the money leaving your wallet, which can help you be more mindful of your spending.

Delay Gratification

Delay gratification by waiting a day or two before making a purchase. This can help you avoid impulse purchases and give you time to consider whether you really need the item.

Find Alternative Activities

Find alternative activities to replace shopping as a way to relieve stress or boredom. Consider taking up a new hobby or spending time with friends and family.

Seek Professional Help

If you're struggling with spending addiction, consider seeking professional help. A therapist or counselor can help you develop coping strategies and address any underlying emotional issues that may be contributing to your addiction.



Avoiding over spending requires self-awareness, discipline, and a willingness to seek help when needed. By identifying your triggers, setting financial goals, and developing healthy coping strategies, you can avoid overspending and maintain a healthy relationship with money.

This article is from the [Consumer Credit Counseling Service of Rochester](#).