

AVOID IMPULSE BUYING

A simple pause before spending.

FREE PRINTABLE MONEY GUIDE | READ, PLAN, TAKE ONE STEP.

1 NOTICE THE TRIGGER

Why do you want it?



Stress

Are emotions driving this?



Advertising

Is urgency manufactured?



Boredom

Would another activity help?



Social pressure

Is it for someone else?

2 USE A PAUSE

Create thinking space



Wait 24 hours

For non-urgent purchases.



Ask why

What problem does it solve?



Check budget

What will you give up?



Compare

Look at alternatives.

3 MAKE IT HARDER

Reduce temptation



Unsubscribe

Reduce marketing messages.



Remove cards

Avoid one-click checkout.



Use a list

Stick to planned purchases.



Set limits

Choose an optional-spend cap.

4 BUY WITH PURPOSE

Keep balance



Enjoyment matters

Plan guilt-free fun money.



Quality

Buy less but suitable items.



Return rights

Read the policy first.



Review

Learn without self-blame.

MY NEXT MONEY STEP:

One action I will take: _____ By date: _____

AVOID_IMPULSE_BUYING — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

1

A PAUSE IS A TOOL, NOT A RULE

Urgent essentials should not be delayed. A waiting period is most useful for optional purchases.

2

SALES ARE NOT AUTOMATIC SAVINGS

A discounted item still costs money. Compare with your actual needs and budget.

3

AVOID ALL-OR-NOTHING THINKING

A realistic budget can include enjoyment. The goal is conscious choices, not deprivation.

4

WHEN SPENDING FEELS OUT OF CONTROL

If spending causes serious distress or repeated financial harm, consider trusted debt and mental-health support.

MAKE IT PRACTICAL

Choose one small action, write it on page 1, and review it after a week. Use trusted, free advice services when you need help.

REFERENCE POINTS (check your local rules):

moneyhelper.org.uk/en/everyday-money/budgeting

consumerfinance.gov/consumer-tools/