

The Ultimate
Shopping Ban
Guide

Introduction

I've received countless comments, emails, tweets, and messages telling me you're ready to make 2016 the year of the shopping ban. Whether you're doing one for 30 days, 90 days, 6 months or 1 year, my first response is always HECK YES!

I just crossed the 18-month mark of my own two-year shopping ban and it's truly changed the way I think about money and stuff. I am now fully aware of what I value in life, which means I'm wasting less money on stuff I don't, spending (some of) it on the things I do and keeping more of it in the bank. I went from saving 5-10% of my income each month, to saving 20-30% and still getting to do what I love (travel). I've also kicked a few bad spending habits, some of which I'd had for over a decade. And I no longer feel like I'm depriving myself of anything, because I have finally accepted myself for who I am, and know I can't buy anything that will make me or my life better than it already is.

So, when someone tells me they want to do a shopping ban, I think HECK YES, because I wish everyone could change their spending habits, become conscious consumers, get to do more of what they love and feel the way I do...

Of course, I know that *wanting* to start a shopping ban and successfully completing one are two very different things. There are lots of what-if situations to prepare for, personal goals and rules you want to set, and even other people to consider. I get it. You may have job interviews that require a new outfit, kids that seem to grow and change sizes every few months, or a partner who thinks the idea is flat out crazy. I get it. Sure, I'm single and I live alone and don't have anyone at home to worry about but myself. But I am still a daughter, a big sister, an auntie, a travel partner and a friend. I have other people to consider in all kinds of situations. So yes, I get it.

What I get even more is that no two shopping bans will be the same. The same way I always say that personal finance is personal, every shopping ban will be unique. We all spend money on different things, which means our goals and rules have to be different. However, there is one thing that will always be the same: breaking a bad habit isn't easy. And when you try to break a bad habit, you will inevitably come up against triggers that will open your eyes and even knock your socks off. You may realize things about yourself that were always present but hid securely behind your spending power. And if you do a ban for long enough, I bet you'll become more resourceful than you knew you could be.

I want you to get to that point. I don't want any of the what-if situations to hold you back or cause you to relapse or even give up on your shopping ban altogether. I want you to push through each and every one, so you can discover more about yourself and find creative ways to get through this world without pulling out your credit cards. Your goals might be to spend less, save more money in general, save for something specific, use up the stockpile of stuff you already have or simply become a more conscious consumer. My goal with this guide is to help you get organized and push through all the what-if situations, so you can reach your goal – whatever it may be.

How to Start a Shopping Ban

1. Declutter Your Home

Before you embark on a shopping ban for any length of time, I would suggest going through your home and getting rid of as much stuff as you can. Don't just organize all of your stuff – really analyze it, figure out what you need to keep and let go of all the rest. I'm sure that sounds counterintuitive, to some degree. You're not going to be allowed to shop for 3 months, 6 months, a year... and you're also going to get rid of the things you currently have!?! But decluttering first can open your eyes to how much stuff you've wasted money on in the past, which can serve as motivation to not waste more money during your shopping ban. It'll also give you a visual reminder of how much stuff you're keeping...

2. Take Inventory of What You Keep

It's really easy to forget how much stuff you own, when it lives inside cupboards, drawers, closets and boxes. When you're done decluttering, I would suggest taking inventory of the items you own the most of. You don't have to be as exact as I was, where I literally wrote down things like how many pens I owned. Instead, try this.

Step 1: Go through each room of your home and write down the 1-5 items you have the most of. For example, you might have lots of shampoo, conditioner and lotion in your bathroom; t-shirts and pants in your bedroom; and books, magazines, DVDs and games in your living room. To start, write the names of the most popular items.

Step 2: Take inventory of those items. Whether you have 4 bottles of shampoo or 17 t-shirts – add up everything you currently have “in stock” and write the number next to it. **These are some of the things you will not be allowed to buy during your shopping ban – at least not until you run out of them and need more.**

3. Write Three Lists

While you were decluttering, noticing the types of things you were getting rid of and taking stock of what you were keeping, two things probably started to become clear: there are things in your home you definitely don't need to buy more of, and there are probably also a few things you will, in fact, need to buy during your shopping ban. At this point, it's time to write three lists.

#1 – The Essentials List*: One of the most frequently asked questions I get about my own shopping ban is how I decided what I was allowed to buy. The answer is simple: **everything you use on a daily basis can be purchased when you run out of it.** Groceries, toiletries, gas or bus passes, gardening supplies and other items you use to make things – when you run out, you can buy more. The easiest way to create this list is to walk around your home and look at what you use in each room every day.

#2 – The Non-Essentials List*: When people ask what a shopping ban is, exactly, I say **it's a period of time where you choose not to buy any of the “non-essentials” in life.** In my home, that includes things I might think I enjoy and (used to) buy often, but don't need on a daily basis, like books, magazines, candles, nail polish, artwork and furniture. The non-essentials you like to buy will be different, so write those down – and don't forget to add the inventory you took stock of, too.

**You'll notice that I didn't include any “experience” costs, like dining out or going on a trip. If you want to include that stuff, you can! Remember, your ban will be unique to you. I added takeout coffee to the list of things I wasn't allowed to buy, because it was definitely my vice and I wasn't happy about how much money I was spending on it, but I still dine out probably once/week.*

#3 – The Approved Shopping List: Finally, one of the things that seems to trip people up the most is my approved shopping list. I've written two – one at the beginning of each yearlong shopping ban – and each one included things I knew I was going to need during the next year. The list for Year 1 was based on what I discovered when I was decluttering; like I only owned 1 hoodie and it was full of holes, so I needed to replace it.

When you declutter and take stock of what you own, think of what's coming up during the timespan of your shopping ban and figure out what you need to add to this list. Note: Don't include things like a new sweater when you already own 4, or 6 different outfits for the 6 weddings you're attending. If you have 1-2 of something, that's often enough. But if you can look ahead and see something will need to be purchased, add it to the list.

4. Unsubscribe From All Store/Coupon Newsletters

Now that you have your three lists of all the things you are and are not allowed to buy, it's time to remove as many temptations as possible – starting with what gets delivered to your inbox. Before I started my shopping ban, I probably got at least 3 emails/day from stores claiming they were having an incredible sale I couldn't miss because prices would never be that low again. Guess what? Prices were usually that low again within the next 45 days, but I never noticed. Instead, I saw that the stores I loved buying things from were having sales, went to their websites and made purchases – all within 5 minutes of receiving an email. If you've ever been guilty of doing the same, you need to try the site: Unroll.Me.

Unroll.Me lets you unsubscribe from any and all newsletters you're currently subscribed to with just a few clicks of your mouse. Amazon, Apple, Bath and Body Works, Best Buy, Groupon, clothing stores, etc. etc. etc. – click click click, gone. If you want to take this one step further, I would also suggest unfollowing and unliking all the stores on social media (don't forget about Instagram!). Don't feel bad about it, even if you know the person who runs the store. **For the next 30 days to 1 year, you are actively choosing to NOT shop, and allowing yourself to see sales and promotional materials will only tempt you.** Remember that stores aren't loyal to you, and their sales aren't real sales – they are just promotions to lure you into spending money you probably wouldn't have otherwise.

If you want to take this one extra step further, I'd also suggest deleting ALL the bookmarks you have saved of things you want to buy one day. I used to have at least 50 Amazon pages bookmarked, mostly of books I wanted to read. With two clicks, I selected them all and deleted them. Now, I couldn't even tell you what 1/10th of them were... out of sight, out of mind, friends.

5. Setup a Shopping Ban Savings Account

Finally, no matter what your ultimate goal is, you are going to save money by not shopping – I can guarantee it. What you do with that money is up to you, but I would suggest opening a new savings account (or renaming an existing one you don't use) and making it your dedicated Shopping Ban Savings Account. How much money you decide to put in each month is up to you. I started by putting \$100/month in, because I knew I was saving that by not buying takeout coffee anymore.

A better idea might be to transfer over every penny you stop yourself from spending by NOT giving into impulse buys. For example, if you're tempted to buy a few books, and even find yourself putting them into your online shopping cart, look at the total amount you almost spent and transfer that same amount of cash into your Shopping Ban Savings Account. I had nearly \$3,000 in my account, after the first year, and had spent another \$700 on a new bed (which was on my approved shopping list).

If you want an extra reminder to not spend money, print off a couple shopping ban cardholders (located on the last page of this PDF), cut them out and fold them around the cards you use most often, and keep them like this in your wallet. You can write the last day of your shopping ban as the expiry date, and there's also lots of white space on the back you could use to write down the things you are/are not allowed to buy.

How to Successfully Complete a Shopping Ban

6. Tell Everyone You Know

When I decided to do my shopping ban, I published a post and essentially shared the news with anyone who visited this blog – you don't have to go quite that far (unless you want a few more accountability partners, which a blog can surely provide). However, it would be in your best interest to tell everyone you see on an even semi-regular basis.

Start by telling your family, partner and/or kids – especially anyone who lives in the same household as you, and who is part of your family budget. Based on those conversations, you'll need to decide together if it's something you want everyone to participate in, or if you're going to start with leading by example. There might be some resistance from others, if you want everyone to get on board, so don't push the idea. The most important thing, for now, is to make sure they know about *your* intentions to not shop for anything besides the essentials for a period of time. Explain what your goals are, how you think it can help you and your family, and even set some goals for what you'll do with all the money you save.

After that, tell the people you spend the most time with. You could either have some fun with it, and say it loud and proud right from the start, or wait until friends invite you to do things that would cause you to break your ban. Either way, **I would suggest making sure you have at least one accountability partner who you can call/text whenever you get the urge to shop, so they can stop you.** And the more people you tell, the more likely it is that you'll stick to your shopping ban, because you'll feel the need to stay accountable to not only yourself but also them.

7. Replace Costly Habits with Free/Cheap Alternatives

One of the top concerns people who are considering doing shopping bans share with me is what they can replace their costly habits with – especially when it involves other people. Telling people “I can't go shopping” or “I can't go out for dinner and drinks” (if you're cutting back on restaurant spending, as part of your ban) isn't always a fun conversation to have. But if you're willing to suggest other free/cheap activities, I think you'll be surprised by how many people are more than happy to do something that will also save them a few dollars.

For example, instead of walking around a shopping mall or driving to the outlets, go hiking or take a daytrip to somewhere new. And instead of going out for dinner and drinks, take turns hosting potlucks where everyone brings something. You could even have everyone bring ingredients and cook the meal together. Some of the best things I've done with friends, since starting my own shopping ban, are going hiking and snowshoeing, visiting museums and art galleries, and cooking dinners together. I did some of those things before, but not nearly as often when I was a big consumer.

Now, when it comes to the personal spending habits you need to cut out during your shopping ban, make a plan and have everything you need ready to go. For example, to replace my (stupidly expensive) daily latte habit, I made sure my French press was on the counter next to my kettle at all times and that I never ran out of coffee beans. If you have to commute to work and like to take your coffee to go, I'd also suggest leaving your travel mug next to your coffeemaker, so there are no excuses or mornings where you can't find it.

Your personal habits will be different than mine. Maybe you buy new clothes every week (consider creating capsule wardrobes), new games and books every time they come out, or more arts and craft supplies than you could possibly have time to play with. Whatever you typically buy the most of, make sure your current stock is within range/sight, so you have no excuses to buy more. And whenever you get the urge to shop, pick up and start using what you already have, which we'll talk more about next...

8. Pay Attention to Your Triggers (and Change Your Reactions)

Here's where things will start to get tough: when you feel the urge to shop, sometimes texting a friend and asking them to stop you isn't enough. You need to pause and consider everything that's happening in your current environment. How do you feel? Did you have a bad day? Where are you (and what brought you there)? What are you doing? Who are you with? And what justifications are you telling yourself? Any/all of these things can be part of the trigger that urges you to buy something, and spotting them is extremely important so you can ultimately change your reactions.

Some of the triggers I identified for myself include: thinking of picking up a latte before going out to run errands for a few hours; considering putting a few extra items in my shopping basket when I'm out with friends; wanting to buy new and expensive things after a breakup; and basically adding any new book to an online shopping cart when it was released, simply because I wanted to read it "one day". Before the shopping ban, I would've done all of these things as soon as I thought to. When shopping wasn't an option, however, I was forced to face these triggers head on and change my reactions to them.

Instead of picking up a latte, I start each day by making coffee in my French press (and fill up my travel mug before heading out to run errands). If I craved takeout coffee at home during the day, I used to make a cup and sit on my patio. Rather than go shopping with friends, I basically always go alone now. Instead of buying new books, I add myself to the library waitlist. And when I really feel like buying more, I look at my shelves and count how many I still own that I've never read.

If you don't replace bad habits with good habits, you're more likely to "relapse" and go back to your old ways. When something triggers you, figure out what else you can do – besides spending money – and eventually it'll become second nature.

9. Learn to Live Without / Become More Resourceful

Now, I can't lie – if you're doing a shopping ban for more than 3 months, there will be a few times where you'll want to give up and the only way to push through it is to live without an item for a while. For example, last May, my only pair of TOMS (and the only shoes I owned besides runners and boots) did not make it home from a vacation alive. Did I want to run to the store and buy a new pair? Absolutely. Instead, I remembered it was sandal season and decided to live without them, until the shopping ban was over in July. Some might say that purchase was "essential", because I would've been replacing something, but it wasn't! I had other footwear options, so new TOMS were a non-essential item. Unless you really need something, try to live without it for a few weeks or months, and see how many times you actually miss it. If it becomes a daily annoyance, go ahead and replace it. But my guess is you won't buy half of what you normally think you need, when you try this.

Depending on what the item is that you're currently living without, finding other ways to fix or source it (besides just swiping for a new one) may also be easier than you think. We live in a world where it's all too convenient to throw out what's "broken" and buy a replacement (and a cheap one at that) – but it's usually cheaper to fix things yourself. For example, before the shopping ban, I'd never sewn or stitched up anything in my life. All the women in my family know how to sew. My mom and aunt even owned a fabric store on Lower Johnson Street in Victoria, when I was a newborn, where they also sold clothing items they'd made. But the running joke in my family was that if I needed a button replaced on a shirt, I'd travel home and get my mom to do it, lol. Last spring, however, the hem on my one and only pair of workout capris was starting to come undone, so I finally asked my aunt to teach me how to fix them. Since then, I've patched and fixed up 4 different clothing items; that's a skill I'm sure I would've picked up at some point in life, but the shopping ban forced me to come up with a free solution now.

The other way to be more resourceful is to figure out if you can rent the item in question or borrow it from someone you know.

10. Appreciate What You Have

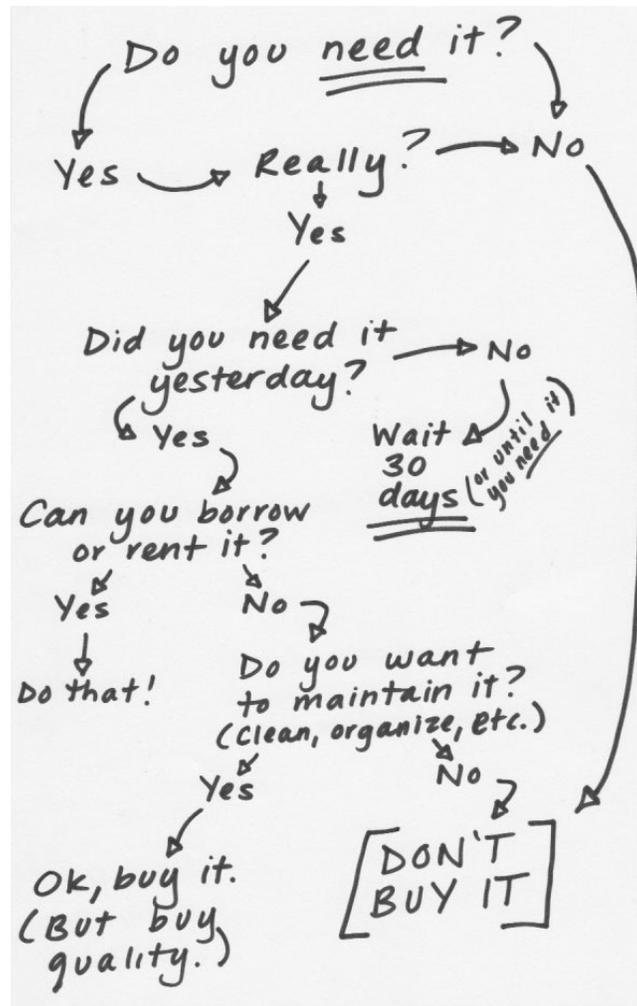
Finally, as time goes on, you'll start to feel grateful for everything that is currently in your life. From the clothes in your closet to the books on your shelves, using what you keep will serve as a reminder that money has already bought you everything you need. Your relationships, and the happiness and health of family and friends, will take top priority. And if you're lucky enough to live somewhere even half as beautiful as where I live, a walk outside will go a long way to brighten your day.

The most important thing I've realized, in all of this, is that **the success of your shopping ban will depend on the stories you tell yourself.** During the two years I was paying off my debt, I was essentially doing a shopping ban but I often felt deprived; this is part of why I think I went back to spending 95% of my income, when I became debt-free. If you tell yourself, "ugh, I can't spend money, this sucks," then you'll probably end up going on a binge. But if you tell yourself, "I truly don't need it," and choose to appreciate what you already have, my guess is you'll never go back for the items you pass up on.

When You Really Need to Buy Something

Now, after writing 4,000+ words about how to NOT shop, I do know there will come a time during your shopping ban when you will, in fact, probably have to buy something that's not on your approved shopping list. The only pair of jeans I owned ripped in the inner thigh 200-something days into my first year and, despite my best attempt to patch them up, I eventually had to replace them. And my cell phone also stopped working; like literally wouldn't turn on, no matter what I tried. Life happens... things come up... it's ok! I get a lot of emails from people asking me how to handle situations like this, and I think the answer is simple: YOU BUY IT! You don't need permission to buy things you REALLY and TRULY need. You just don't. If you need it, buy it. End of discussion.

Let's go back to the definition of what a shopping ban is: **a period of time where you choose not to buy any of the "non-essentials" in life.** That's it! Was a cell phone a non-essential? If I'd just felt like upgrading, sure... but not when I didn't have one! You'll find yourself in lots of situations where you'll potentially need to buy something. When you get to one, ask yourself questions like this:



Note: You don't always need to buy quality pieces. For example, if your kids are young and need new clothes, go for used/cheap wherever possible, since they'll grow out of it soon! But if you're replacing something for yourself that you use often, don't always opt to cheap out. I've made the mistake of buying cheap clothes from Old Navy too many times, and they always need to be replaced within 1-6 months.

Now, if you're buying something from your approved shopping list, be sure to shop around and make the best purchase possible – because you only get to buy it once! I was allowed to buy a new hoodie in my first year, and I tried on dozens before I finally found one that fit right. It took 10 months to find it and I'm glad I waited because it's something I wear 3-4 days/week.

One final thing to consider is the topic of gifts – both gifts (or specifically gift cards) you're given and gifts you give during your shopping ban. Again, a lot of people ask what they should do with gift cards during their shopping ban. My suggestion would be to use them to buy things you NEED, not just something you want; that way, it helps your budget and you're not adding clutter to your home. As for gifts, take the same approach: gift things that will actually be used, not collect dust. (And your time is the best gift of all, but you already know that.)

Conclusion

Ok, I think we've covered everything, friends! I just want to reiterate that a shopping ban isn't meant to leave you feeling deprived. I've read blog posts that call shopping bans stupid, claim they are only for people who don't like spending money (clearly I have no problem spending on travel, lol) and are bad because they'll cause people to binge right after. But if you set yourself up and make smart decisions throughout it, you have the potential to SERIOUSLY change your relationship with both your money and stuff.

Remember: The success of your shopping ban depends on the stories you tell yourself throughout it. If you tell yourself it sucks, you'll fail and binge after. But if you appreciate what you have and only buy what you need, the results could be life-changing. My shopping ban coupled with the massive declutter/purge of stuff I did have taught me what I value most in life, and none of it can be bought from a store. I hope you finish your own ban with the same understanding and revelations.

Good luck!

Blonde on a Budget 

SHOPPING BAN

DO YOU REALLY NEED IT?

EXPIRES _____

