

I've been exploring how to get the best deal on the things you buy, but sometimes it is important to just not spend money. Let's look at ways to not spend.

*Stay out of the stores.* We've become a country that spends its free time in stores where there are all those beautiful things to buy. Don't go to malls or stores for entertainment. This is just an encouragement to spend money on things you can do without. Spend your free time at the park, playing games with friends or family, at home, or at a friend's house. Don't substitute shopping for entertainment.

*Turn off the television.* Let's face it, those ad writers are good! They will encourage you to spend your hard earned dollars on things you may want but not need. It's important to know the difference. Besides that, less television means less need for cable—another expense.

Take a jaundiced look at what you are watching. My husband is particularly fond of the outdoor shows, which tend to be one long litany of commercials on guns, fishing rods, ATVs, and even travel to exotic places. He also points out that watching the Home and Garden network as I do is also one long ad to spend money on painting and redecorating. Don't be taken in by the commercials, no matter the channel.

*Master the art of waiting.* Consider the 10 second rule and the 30 day rule. If you are in the grocery store and are faced with an impulse purchase, set the item back on the shelf for the count of ten. Consider why you're buying it and whether you actually need the item for at least ten seconds before you put it in your basket. If you can't think of a good reason, put it back.

The larger the price tag, the longer the waiting period. If it is a big ticket item, wait 30 days before buying. You may find over this time that the purchase isn't necessary. If you still want it, you've spent 30 days getting ready—and hopefully figuring out how to pay for it.

*Hide your credit cards.* Take your credit cards out of your wallet where it is easy to use them. Put them in a safe place at home where you have to plan ahead to use them. I had a friend that kept her cards frozen in a block of ice in the freezer. Not only did she have to remember to take her cards to buy something, she had to thaw them out first. This stopped much of her impulse shopping.

*Don't spend money to de-stress or be happy.* We all have ups and downs in our lives and for some, spending money has become a way to fill in those downs. Recognize your feelings and find another way to fill those gaps. Go for a walk, have a visit with a friend or indulge in one of your favorite activities.

*Ask for help.* Talk to your friends and family and tell them you are trying to stop your spending habits. Hopefully, they will offer suggestions and encourage you to help you change those money saving habits. Instead of going out for an expensive meal, you may

choose to picnic or take a walk in the park. The important thing is spending time with those you care about.

Changing the habit of spending money isn't easy. Habits are hard to break. But with a little conscious effort, you can do it.