



Extension News Column

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We've all been there. We head to the store to pick up three small items and we end up with the cart full. That urge to pick up whatever strikes our fancy can add lots of dollars to our bills.

So the advice is to make a list before you go shopping and stick to it. You should never go to the store without a strong idea of what you want to buy. Make a careful plan of what you need to buy before you leave home, then stick to it when you are in the store.

Don't put anything in the cart that's not on the list, no matter how tempting, and you'll come out of the store saving a bundle.

Impulse buying is a major factor in what you spend at the store. So take some of the temptation away. Eat before you go. If you are hungry you'll be far more tempted by goodies. Studies have shown that when shopping while hungry, depressed, tired and stressed you buy more. Before you go to the store, eat something. If you are upset or feeling blue, calm yourself or wait until you feel better before you shop. Having a clear mind is important when it comes to shopping and spending money.

Leave the kids (and maybe the husband) at home. That way you're not tempted to give into a crying child for an extra treat or toy. Or you won't get to the checkout and find all kinds of surprises in your basket.

Take fewer trips to the store. By limiting the amount of times you are in the store, you will limit your impulse shopping. In fact, almost half of all grocery shoppers go to the store three or four times per week. Shoppers making a quick trip to the store usually purchase 54% more than they planned, according to the Marketing Science Institute.

If you go to the store three times a week and spend \$10 on impulse buys each trip, that adds up to \$120 per month. If you go only once a week, you'll spend \$40 per month on impulse buys. That saves you \$80 per month or \$960 per year.

I have one more hint on impulse shopping. Drive a different way to go to or from work, particularly if you find yourself driving by places you are tempted to buy at. The coffee shop may be calling your name at 7:30 in the morning when you are heading to work, but that fancy coffee and a muffin can add up to \$7 a day to your expenditures, or \$1750 per year.

I have problems at the end of the day. I'm tired and don't want to cook dinner, and I'm passing lots of places on the way home that I can stop and pick up my supper. So even if the new route is a little longer, you'll still be time ahead, since you aren't stopping, and you'll definitely be money ahead.