

No More Buyer's Remorse

Impulse Shopping Plan of Attack



Joanna Griffin

THRIVE IN THE CHAOS

www.thriveinthechaos.com



You've got this!

I MPULSE SHOPPING

I hate to break it to you, but if you're an impulse shopper, you'll probably always be an impulse shopper!

So rather than pretending that's magically going to change one day, let's expect it and prepare for it.

I think of managing impulse shopping in 3 different ways:

- Protecting your money
- Removing temptations
- Planning for impulse

Protecting Your Money

Since we're planning on impulse shopping happening, we want to make sure it doesn't get out of hand and cut into the money we need for living expenses. So we're going to put some limits and protections in place to protect that money from overspending.

Removing Temptations

Just because we're planning on impulse shopping doesn't mean we need to put ourselves into tempting situations. Let's remove some of the day-to-day temptations from our lives.

Planning For Impulse

Even with protecting your money and removing temptations, impulse shopping is going to happen! So let's have some tools in our toolkit to create some space between getting the impulse and hitting the buy button!

I'm so proud of you for being here to change your relationship with impulse shopping! Let's jump in!

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ROTECT YOUR MONEY

Let's put some limits and protections in place to keep our expenses money protected from overspending

Keep it separated

Keep spending money and expenses money separated.

When all your money is in the same account you have to do mental math to figure out how much you can spend,

It's also easy to accidentally overspend and spend the money you need for expenses.

So instead of all that drama and worry, just keep your money in 2 different accounts.

...really separated

Keep spending money and expenses money at different banks.

If having an account with money sitting around for expenses is too much of a temptation, keep it at a separate banking institution from your spending money.

That way you'll see it less and it's harder to spend.

I also recommend keeping savings at a separate banking institution from your spending for the same reason.

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ROTECT YOUR MONEY

Real money only

Don't use a credit card for day-to-day spending.

It's easy to overspend on credit cards because the only limit is the credit limit. That's a dangerous place to be in!

Instead, use a debit or cash only, so you're always spending "real" money that has an actual limitation.

I prefer debit because the bank tracks where it all went so I'm not left wondering where all my money disappeared to.

Use gift cards

Buy gift cards or use a reloadable visa card

Use your fun money to buy gift cards to your frequent haunts or a reloadable visa card. This allows you to still have fun but also sets a limit to how much you can spend.

And you can enjoy yourself guilt-free without having to touch your bank account.

REMOVE TEMPTATION

Let's remove some day-to-day temptations

Tackle your inbox

Unsubscribe and use unroll.me to remove and hide tempting sales emails.

Your inbox can be a hotbed of temptation with sales emails from your favorite stores coming in daily.

Rather than trying to resist, either unsubscribe or use a service like unroll.me. Unroll.me saves all the emails you mark into a separate folder and then sends you a summary email the next day. It hides and delays the temptation!

Don't go in

Avoid going into physical stores.

There are temptations at every turn and if mental math doesn't jive with your brain (*raises hand*), you can be in for a shock at the checkout total.

I've even found in some cases it's cheaper to pay someone else to go in for me- like Costco. 2-3 impulse items pays for the Instacart fees.

Use curbside pickup or delivery- save time and temptation!

REMOVE TEMPTATION

Don't save it

Don't keep your card info saved.

Use your "laziness" to your advantage, Having to get up and get your physical card can create enough buffer space to help you add some logical thought into the mix before hitting the "buy" button.

And if you've managed to memorize your card number- get ahold of your banking institution and request a new card.

3-Day Rule

Wait 3 days before hitting the buy button.

After you've spent hours filling your cart, let it settle for 3 days before hitting the buy button.

Give yourself some time to let the honeymoon phase wear off before you make the purchase.

If you still want it after 3 days- go for it! It passed the test.

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PLAN FOR IMPULSE

Let's plan for impulse shopping and do it safely

fun money account

Have a dedicated checking account just for impulsive, fun spending.

If you try to cut out spending entirely, it's way too restrictive and you'll "binge".

Let's do the opposite- plan for it and create space for it.

How to fund it

How to fund your fun money account:

- Add it to the budget
- Make money with a side hustle
- Couponing/ Cashback app
 - Drop app is my favorite, use my link to get \$10: [learn more here](#)
- RECOMMENDED WITH CAUTION: Credit card rewards
 - If a credit card is too much of a temptation, don't try it. Only use the credit card to pay for recurring living expenses and autopay it in full every month

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PLAN FOR IMPULSE

Remember this?

Have reminders for your brain

Keep a **want list** so when you have money you can spend it on things you've been wanting instead of the next shiny object you see.

Keep a **purchased list** so when your brain is feeling deprived you can remind it of all the fun things you've already purchased.

Keep a **pic of your savings goal** on your card to remind your brain what you're working towards. Don't have a goal? Use a picture of Disapproving Terry instead 😏

I need space

Create some buffer space before you buy.

Ask yourself these questions (from Jessica McCabe of How to ADHD):

- Why am I here at the store?
- How do I feel?
- Do I need this?
- What happens if I wait to buy?
- How will I pay for it?
- Where will I put it?

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PLAN FOR IMPULSE

Triggers

Look for patterns in your impulse shopping:

- Time of day
- Environments
- Feelings
- People
- Situations

Create a plan for what you can do instead. Use the Dopa-menu (next) to help.

Dopa-Menu

Create a Dopa-menu of things you can do instead of spending money.

Impulse shopping is often your brain's way of looking for dopamine, so make a list of other things you can do that would also give you a dopamine boost- that don't require you to spend money.

Make a list of things that satisfy PINCH: Play, Interest, Novelty, Challenge or Hurry up (by Moira Maybin)

[Click here to learn more about Dopa-menus](#)

WHAT ARE YOUR TRIGGERS?

Look for patterns...

What time of day does your impulse shopping tend to happen?

Where are you when you tend to impulse shop?

How are you feeling when you tend to impulse shop?

What people are you around when you tend to impulse shop?

What situations are you in when you tend to impulse shop?

WHAT CAN YOU DO INSTEAD?

PINCH: Play, Interest, Novelty, Challenge or Hurry up

Make a plan...

What are fun things you enjoy?

What are your interests?

What're some things you've been wanting to try?

What's a challenge you're interested in taking on?

How can you create deadlines to spice things up?

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- Listening to a song or podcast
- Dancing
- Doing some deep breathing
- Taking a walk around the office
- Making a cup of coffee
- Grabbing a snack
- Creative hobbies like drawing or painting
- Learning a skill, like playing an instrument
- Cooking/baking
- Spending quality time with friends and family
- Going on a hike/going outside/going for a walk
- Watching a show
- Calling a friend
- Lighting a scented candle

Ideas from [Alana Stern of Thrive ADHD](#)

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PLAN FOR IMPULSE

Accountabili-buddy

Get a coach to help you reach your goals and stay accountable.

Sometimes you just need some extra help to get a handle on your money and stay on track- and there's no shame in that!

A money coach can help you get your money set up in a way that works *with* your brain and help you plan (and reach) your money goals.

That's exactly what I help with! If you're looking for 1:1 support just send me a DM on Instagram! [Click here to DM me](#)

Enjoy the rest

Don't focus so much on restricting your spending.

My philosophy when it comes to spending money is, once you've taken care of all the important things you should have fun with the rest!

What are the important things?

- monthly living expenses
- future expenses
- debt payments
- rainy day savings
- long-term savings

This is exactly what I help you set up in ADHD Budget Revolution

JOIN THE REVOLUTION

While I can give you all the one-off tips and tricks for managing money as an impulse shopper, at the end of the day, **the best thing you can do is set up an impulse-proof budget.**

When I say "budget" I don't mean a rigid, restrictive plan you have to follow, I **just mean a plan to manage your money.**

How do you make an impulse-proof budget?

Get all your recurring living expenses optimized and running on autopilot so you're only managing your day-to-day spending and enjoying the rest of your money.

I walk you through step-by-step how to do this in ADHD Budget Revolution.

ADHD Budget Revolution is a 12-week program that transforms your financial chaos into a personalized, automated, and impulse-proof budget.

While it has been specifically designed with the ADHD brain in mind, anyone who jives with my money management style is welcome!

JOIN THE REVOLUTION

In the program you learn how to:

- Find easy savings without deprivation or willpower
 - because I don't want to be a gazelle, I want to take a nap
- Transform your transactions into a personalized budget
 - because you are a unique sunbeam and deserve a money plan that fits your life
- Convert your budget into an automated, hands-off system
 - so you don't wake up in the middle of the night remembering there's a bill you forgot to pay because it got buried in your doom pile
- Get prepared for future expenses
 - So your heart doesn't clench every time you open your inbox or your mailbox, afraid there's a bill you forgot about

Join the waitlist so you'll be the first to know when the doors open next!

[Click here to join the waitlist](#)



I help people with ADHD to create personalized, automated, and impulse-proof budgets.

Having ADHD doesn't mean you're doomed when it comes to managing your money. You just need to do it in a way that works *with* your ADHD brain!

Follow me on all the socials for more ADHD-friendly money tips! [@jo_thriveinthechaos](#)

Hi! I'm Jo