

# Behavior experts: Some tricks can make it easier to go Christmas shopping when money is tight

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## **The Washington Post:**

Trying to apply will power “should be your last resort,” he said. Much better is to stay away from the mall in the first place, “and it will be much easier to exert self-control.”

It might be preferable to shop on the Internet so you’re not surrounded by buyers, although the convenience of online shopping holds its own temptations, he said.

If you do go to a mall, commit yourself beforehand to a hard limit on spending, Loewenstein recommends. “Generally, people tend to be a lot more tempted when there is some kind of uncertainty about whether you’re going to get whatever it is you’re tempted by,” he said.

A definite budget removes that uncertainty when a shopper spots something extra, and so it’s easier for the brain to say no, he said.

But how to make that budget limit stick? “The last thing you want to do is spend with a card, especially a credit card, or even a debit card,” he said. “It doesn’t feel like spending.”

Read the full story: [\*The Washington Post\*](#)

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