

[\[https://www.instagram.com/caitflanders/?hl=en\]](https://www.instagram.com/caitflanders/?hl=en), and [@younghouselove](https://www.instagram.com/younghouselove) [\[https://www.instagram.com/younghouselove/?hl=en\]](https://www.instagram.com/younghouselove/?hl=en), as they've talked about spending freezes as a path to financial independence.

I have been thinking about this for a long time, and for some reason I was nervous about stating my intentions. I knew that if I said so out loud, I would hold myself accountable. I'm also increasingly concerned with the environmental implication of our current society—single-use plastic, extra packaging in boxes, trash that will never disintegrate in any single lifetime.

I'm always up for a challenge and enjoy weeding out the unnecessary in my home and donating items or selling them online. This year we are celebrating many milestones, and for 20 months, I sold stuff online and saved up more than \$800 from items I wasn't using anymore: shoes, purses, furniture, etc. My family is used to me doing this, and I always have a bag in the closet for items for St. Vincent de Paul thrift store.

I am extremely fortunate to have a secure job, a home in a safe neighborhood and access to public transportation and healthy food. Even so, I often found myself questioning where our money went each month. I check my balance daily and have done many of the things financial specialists talk about—setting up separate accounts for goals, tracking when payments are made, etc.—but I never understood how it could feel tight at the end of each month.

Only 10 days into it, I'm also keeping track of what "triggers" me as I go through the world, and I'm writing those amounts down to total them at the end of the month. Also, per Cait Flanders' recommendation from her book *The Year of Less* [\[https://www.amazon.com/Year-Less-Shopping-Belongings-Discovered/dp/1401954871\]](https://www.amazon.com/Year-Less-Shopping-Belongings-Discovered/dp/1401954871), I'm unsubscribing to store emails as they come in. Flanders reflects that "browsing leads to buying," and by not browsing "sales," I'm not as tempted. It's also less internet "noise."

My family and I also hope to travel to Scotland next summer to attend a family wedding. Even though we were given a year's notice to prepare and plan, purchasing 3 tickets to Europe in the summer months is expensive. For us to make it happen, it will take some concentrated budgeting. Again, I write this all from a place of privilege.

What did you hope to gain or learn?

I hope to learn more about where my money actually goes. I can see [from my credit union's online software] the categories of "food," but what food? For example, I was purchasing groceries for dinner and wanted to purchase a vitaminwater™. I didn't need it, and I'm also doing what I can to eliminate single-use plastic, so I didn't buy the drink. Instead, I wrote down that it was \$1.29 that I didn't spend. In the past, it would have been categorized by the credit union as "groceries" and I wouldn't have thought any differently about the cost.

I also want to learn what my "triggers" are—is it "free shipping" (at the cost of what?), convenience, laziness, feeling sad or lonely, wanting to "treat" myself? I'm starting to glimpse a connection between spending and what I value as "indulgence." While I don't spend a lot of money on outwardly expensive items, I think I "treat" myself with smaller items that add up—like an expensive salad, bottled tea, convenient ingredients for dinner. While these things are usually labeled with what our society is taught to value—organic, local, etc.—it doesn't mean I need the item to begin with.

Can you describe your spending freeze? Why 1 month? What kinds of purchases did you ban? What kinds of things were allowed?

I decided to start with 1 month so I wouldn't rebel and throw the concept in the trash because it was too lofty. Only 10 days in, and I think I might do it again—not necessarily in September, but maybe do it 2 months a year.

I banned:

[Amazon.com](https://www.amazon.com)

It's often so convenient, but I'm also concerned about the environmental impact of "free" shipping).

Candles

My husband laughs at this because I don't have an issue with candles, but I can sometimes add them in a shopping cart.

Containers

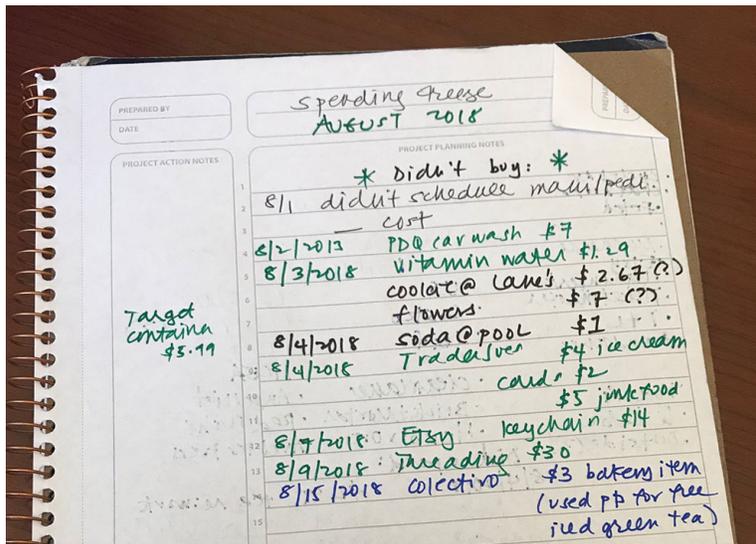
I've always loved baskets and boxes and use them to "organize."

Clothes / shoes / accessories, even used makeup

I need to use up what I have.

Books

I'm a voracious reader and lucky to live close to a library. Our family frequents the library weekly. But I occasionally buy a book here or there, especially if it's written by a woman or person of color. I want to support people who have been and still are marginalized.



<https://safetynet.com/blog/wp-content/uploads/2018/08/spending-freeze.jpg>

I allowed:

School supplies for my child.

I navigated this by ordering online and doing store pick-up, so I didn't have to walk the store and be tempted by add-ons.

Birthday / wedding gifts

There are two family birthdays this month and one wedding I am attending. I didn't want to make anyone else "suffer" because of my choice. This also included cake and paying for pool access for my child's party at a local pool.

Personal products, but only if I ran out

We ran out of soap so far, and I've only replaced what we needed. I decided to not buy any new toothpaste until I use up all of the samples I've received from the dentist. I counted and I have seven mini tubes of toothpaste.

Coffee only with friends.

I'm not a huge coffee purchaser, but I do have a standing coffee date with a friend. If a friend wanted to meet up, I wanted to do that and not miss out on important social connections. We regularly make coffee at home in the morning, and there is a coffee pot at work, so I will use those more often, but I do find summer to be a time where I would typically allow myself more coffee shop trips because of iced coffee, etc.

Did you experience any unexpected challenges?

fortunate to have health insurance and a spouse who also works, if that were to be pitted against someone struggling financially and without the mountains of support I have.

I did allow the purchase of school supplies for my child. How I navigated not going into a coma in Target™ was to order it online for pickup at the store. It wasn't seamless because there were issues with my order, but I stayed at the front counter with the employees and didn't aimlessly wander the aisles, where I might have grabbed a candle, looked at the book section, purchased a snack, looked at other sales. I was on auto-pilot doing the order and was about to add another container to the order when I reminded myself that, while I was okay with getting the supplies, I didn't need an extra container for organization.

Four days in, I did purchase an iced tea for \$2.95 at a local coffee shop because I worked for a few hours outside of the house.

I should also note that my husband is not participating. He supports this, but doesn't think it's necessary for him.

Any unexpected rewards?

I can't say for certain that I've had immediate rewards, but I want to notice how my mind reacts to temptations and see why I am reacting to those temptations—am I bored, lonely, sad, hungry, tired or unsatisfied in some way? And if so, why am I allowing myself to have those emotions and is there something more at the root of what is going on that I can tackle?

To date, I have unsubscribed from 19 store emails / promotions. I had no idea I was on so many lists!

Do you think you'll do it again? If so, what will you do differently?

Definitely! I think I will add items to the "No" list by adding a more environmentally friendly component. For example, I am moving away from paying a monthly fee for dedicated parking, so I will need to rely on the bus and bike more. So I would add limits on paying for things like parking and gas, for example.

Do you have any advice for people inspired to do the same?

Start with an inventory of 1) why you want to do this and 2) what you have in your home. For me, I have a goal of a summer trip to Scotland next summer. This meant doing an inventory of what we already have at home (like plenty of toothpaste!) and making a careful list of what we needed when I went to the grocery store. Having been twice, I made myself stick to the list of our actual needs. I've always been a strong meal planner, like making sure I had extra food at dinner so I have lunch for the next day.

Consider picking up Cait Flanders book, and also follow @brownkids on social media.

Above all, you do you. Honestly and truly. If this seems appealing, go for it. Notice what about it appeals to you—the benefit for the environment, your checking account, more time, less worry? If not, don't make it another chore that feels cumbersome.

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