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## THE FRUGAL CLOSET CHALLENGE: COULD YOU REFRAIN FROM BUYING YOURSELF ONE PIECE OF CLOTHING FOR AN ENTIRE YEAR?



SafetyNet™ Head of Customer Experience Roshni Chowdhry admits to her own materialistic tendencies. Specifically, she says, she is well-acquainted with the short-term thrill of the impulse buy, especially when it comes to clothing.

But that was several years and three separate no-shopping challenges ago.

Having twice refrained from buying herself any new clothing for an entire year and once for a full 500 days, Chowdhry has come to enjoy her thoughtfully frugal closet. In the process, she's built up not only a healthy savings, but also an incalculable sense of pride and gratitude.

### Building your savings: "I knew I had to either earn more or spend less"

Chowdhry says it all started when she found herself downsizing to a one-income household and allocating most of her savings into the down payment for a new house. Knowing she'd need to build that savings back up, she says, "I knew I had to either earn more or spend less."

At the time, putting more of her paycheck away each month just wasn't feasible. Bringing in more money each month wasn't an option. So she began to look for ways she could curb her spending. "I was already trying to get into this minimalistic household," Chowdhry remembers, "and I wanted to teach my daughter to not be materialistic." She furnished her new home with recycled and refurbished wares. She also cut back on her own entertainment costs and made numerous small changes, like adopting a less costly cell phone plan. Still, it wasn't enough to get her savings back on track.

Refusing to skimp on her daughter's expenses, Chowdhry faced her financial Achilles heel. "My biggest vice was clothes," she says. "I'm not that good at putting things together and so I would get bored with my wardrobe quickly."



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## Adopting the frugal mindset: Going from 'I can't have it' to 'I don't need it'

No doubt about it, Chowdhry admits, the first months were difficult. "It was just hard," she says of the early shopping trips with friends and family. "When you decide to not buy anything, suddenly everything around you is super cute, and everything seems on sale!"

After a few months, however, she turned a corner. The monthly amount she was tucking away started to add up and she had found a new way to put mind over matter: "I went from saying, 'I can't have it' to 'I don't need it.'"

In fact, she realized, that was true. The occasional gifts from friends and family meant she almost always had something new to enjoy. A sense of gratitude came over her. "Be happy with what you get," Chowdhry found herself saying. "You don't need more and more."

## Financial discipline: "A new level of strength"

With time, additional and somewhat more surprising benefits began to appear. Without regular trips to the mall she found herself with more time to do things she enjoyed. A stable savings plan meant she could enjoy a good meal and even take an extra vacation: "I would rather spend my money eating good food and having good experiences anyway."

The inability to supplement her wardrobe also kept her in shape. "Every time I felt my clothes get tighter I'd think 'what am I going to wear if my clothes don't fit?' I had to make sure I was eating right!"

Most important, Chowdhry says, was her growing sense of pride as she and the people around her watched her succeed. "It was almost like a challenge," she says looking back. "I felt a level of strength that was completely mind-boggling."



<https://safetynet.com/blog/wp-content/uploads/2017/11/image001.png>

*Roshni has an older brother, who is older only by 14 months. Each year for his birthday, she would get new clothes. "I had new clothes for every occasion, and it's so ridiculous that I got new clothes for his birthday too," Chowdhry said.*

## The Frugal Closet

When the 365 days were up, Chowdhry rewarded herself with a nice pair of earrings and gave herself a \$100 budget to replenish staples like t-shirts and undergarments that had seen better days. Somewhat surprisingly, the craving for impulse shopping didn't return—at least for a spell. After several months, though, her new habits began to wear off. "I wasn't compulsively buying, but I could see it was creeping up," she remembers.

The decision to embark on a second challenge—this time refraining from buying clothes, accessories and shoes—ended 500 days later when Chowdhry treated herself to a pair of cowboy boots on a work trip. "I also realized your things get worn out and you have to replenish some things," she says. By then, however, the challenge to maintain a frugal closet had become ingrained.

In fact, Chowdhry's latest year-long challenge ended only because her family relocated from the Midwest to more cosmopolitan city in the south, rendering impractical her closet of sweaters and casual attire. Still, for each new piece of clothing she has purchased, she has donated two to charity. She's still debating how to adapt to the more formal style of her new community, but it's hardly preoccupied her.

## TIPS FOR FRUGALITY WITH SUCCESS

### Wondering if you should take the Frugal Closet Challenge?

"If you have things in your closet that have tags on them" that's a good sign, Chowdhry offers, "also if you don't have enough hangers for all your clothes!"

### Set yourself up for success

"Give up a little at a time. See if you can sustain a shorter temptation. I don't know if I'd recommend a year to everyone, you might rebound."

### Tackle your vice

"Say you will just stop buying purses or trendy jewelry or shoes," Chowdhry recommends, "whatever your particular vice is."

### Focus on purpose

When you're considering an impulse buy ask yourself, "Is this worth it, or will it just be something more in my closet?"

### Make it physical

"Each time you want to buy something, look at the amount it is for and put that money aside. Physically, actually put the dollars in a piggy bank," Chowdhry suggests. At the end of the month, use that money to pay off your credit card.

### Be a model not a mannequin

"I wanted to teach my daughter to not be materialistic. I wanted her to recognize that Mom and Dad are more important than things."

## Join us on Social Media for the Frugal Closet Challenge

Do you have a shopping addiction you need to get under control? If you are up for the Frugal Closet Challenge, use the hashtag #FrugalClosetChallenge on [Twitter](https://twitter.com/billsafetynet) [<https://twitter.com/billsafetynet>] or [Facebook](https://www.facebook.com/SafetyNet-970887459661833/) [<https://www.facebook.com/SafetyNet-970887459661833/>], (be sure to make your post Public) and tag SafetyNet. Keep us posted on your goals and how you're doing with not buying new clothes! Goals are always easier to achieve if you make them known to your family and friends. Good luck!