

# WHAT YOUR SHOPPING STYLE REVEALS ABOUT YOU

Can taking control of your cash help you manage other areas of your life too? Do our quick quiz to find out...

## 1 When do you tend to do most of your clothes shopping?

- a) I usually grab stuff in my lunch hour or on my way home from work.
- b) Fridays are my weakness. If I've had a hard week, I'll splurge on something to wear at the weekend.
- c) I always shop online so I don't get tempted by stuff I don't need.

## 2 Do you ever suffer from spending guilt?

- a) Rarely. I work hard, so I deserve to treat myself!
- b) Yep. I've been known to smuggle shopping bags past my flatmate or boyfriend.
- c) No, as I like treating other people too – I rarely splash out on myself.

## 3 Do you stick to a budget?

- a) Yes. I give myself a monthly clothes budget, which I always stick to.
- b) Kind of. I make a budget for the week, then end up blowing it at the weekend.
- c) What's the point? I'll probably save when I'm older. For now, I spend my money on having fun.

## 4 What's the one thing you hate about shopping?

- a) Queuing for changing rooms. If I like something I'll buy it, and only return it if it doesn't fit.
- b) Shopping alone. I prefer to go with a friend so I can get a second opinion.
- c) When they put loads of tempting stuff by the tills as you're waiting to pay.

## 5 How many items in your wardrobe have never been worn?

- a) None. I always buy classic pieces that I know I'll wear loads.
- b) At least five things still have the tags on.
- c) There are loads of things I've bought for a specific night out and only worn once.

**YOUR SCORE**

- 1 a=2 b=1 c=0
- 2 a=1 b=2 c=0
- 3 a=0 b=1 c=2
- 4 a=2 b=0 c=1
- 5 a=0 b=2 c=1

### 0-3 points: YOU'RE A SELF-CONTROLLED SAVER

Being in control – be it of your finances, your friendships or your future – can be addictive. “I’ve interviewed many women who love being in charge and in control financially,” says Professor Karen Pine from [www.sheconomics.com](http://www.sheconomics.com). “Some say the buzz is as good as the one they used to get from shopping. But often rational spenders find it hard to spend on themselves.” Ask yourself why you want to plan your life with such precision. Are you worried about coming across as less than perfect? Perhaps it's time to stop pleasing other people and learn to be a bit selfish. “It's good to be spontaneous sometimes,” says Karen. “Behavioural flexibility is a positive trait. You can always put by emergency funds to deal with the unexpected. But being in control shouldn't mean you can't grab an impromptu opportunity to enjoy yourself.”

### 4-6 points: YOU'RE AN EMOTIONAL SPENDER

You're a saint Monday to Friday, but at the weekend it all goes out the window. “This bingeing and saving cycle suggests you use spending as a means of emotion regulation,” says Karen. “Like comfort eating, I've found eight out of 10 women say they shop to cheer themselves up – even using terms like ‘shopping binge’ or ‘purging.’” If you set yourself impossible standards – whether it's getting your dream job or the perfect man – it's easy to become disillusioned when you can't achieve them. Don't throw in the towel if you make a little slip, whether it's in a relationship or at Topshop! Instead, try getting to the bottom of your behaviour. “Identify your emotional triggers,” advises Karen. “Keep a spending diary so you know why you spend when you do. Deal with your emotions; don't take them shopping.”

### 7-10 points: YOU'RE AN IMPULSIVE SPLURGER

Buy it now, regret it later, right? But often this attitude can lead to feelings of remorse at your lack of self-control. “Buyer's remorse, the risk of debt and lack of planning for the future are the main dangers of a live-now, pay-later attitude,” says Karen. Applying this to other areas of your life could be risky. “Generally this is a reactive rather than proactive lifestyle,” warns Karen. “It can mean your life lacks direction. On the plus side, you live in the moment and can be fun to be with – and you make the most of sudden opportunities that come along.” The trick is to achieve a balance – being financially savvy doesn't mean you're a dull person. “It gives your self-esteem a boost and that then rubs off on other areas,” says Karen. “You come across as more confident and together, which could bring benefits in your work and personal life.”