

Avoiding the Impulse Spending this Holiday Season

Amanda Clasen- Community Vitality Agent
November 2025

KANSAS STATE
UNIVERSITY | Extension
Southwind District

The holiday season is full of warmth, generosity, and celebration, but it also brings a lot of pressure to spend. Between sales, gift exchanges, and festive outings, it's easy to swipe the card without thinking. Many shoppers report that they don't realize how much they've spent until January's credit card statement arrives like an unwelcome guest.



According to Capital One Shopping, 89% of consumers report having made an impulse purchase, and 54% have spent \$100 or more on an impulse buy. The good news is that impulse spending isn't inevitable. With a little planning and awareness, we can keep holiday spending meaningful *and* manageable.

Start With a Spending Plan

Before gift shopping begins, take a few minutes to outline a holiday budget. List who you want to give to, set a spending limit for each person, and include seasonal extras like holiday meals, travel, décor, and community events. Seeing it written down not only helps you stay accountable but also reduces stress—you know what to expect.

Don't Shop Without a List

Much like grocery shopping, heading into a holiday store or online sale without a list is a fast track to overspending. Sales are designed to trigger quick decisions. A list anchors your attention to what you *actually* planned to buy.

Use the 24-Hour Rule

When you find something you want but didn't plan for, pause—don't purchase right away. Save the item to your cart or take a picture, then wait 24 hours. Often, the excitement wears off, and you realize you didn't need it after all.

Beware of Emotional Shopping

The holidays can stir up a lot of feelings—joy, nostalgia, stress, and sometimes guilt. Retailers know this and use it to their advantage. If you find yourself adding items to your cart because “it was a good deal” or “It just feels festive,” take a breath and remind yourself that the value of a holiday is not measured in the number of packages under the tree.

Make Memories, Not Expenses

Research consistently shows that shared experiences are more meaningful than material gifts. Consider alternatives such as baking together, crafting homemade gifts, or planning a family game night. These experiences build connection—and often cost little to nothing.

Keep the Focus on What Matters Most

The purpose of the season is connection, gratitude, and reflection—not perfection. Your presence and kindness hold more value than anything wrapped with a ribbon.

By slowing down, planning ahead, and being mindful of spending triggers, you can enjoy a holiday season that feels full without financial regret come January.

For more information, please contact Community Vitality Agent Amanda Clasen at any Southwind District office or amclasen@ksu.edu.