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HOW TO KNOW! WHEN SHOPPING BECOMES A COPING MECHANISM

IS HOLIDAY SHOPPING BECOMING MORE THAN GIFT-GIVING?

The holidays can bring fun traditions and memorable times with loved ones, but they can also bring pressure to find the perfect gifts or chase tempting sales.

Shopping may feel good when we're stressed or sad, but regularly buying things to manage difficult emotions can lead to regret and financial stress. It can also make it harder to develop healthier ways of coping with feelings.

The holidays are a good time for caregivers to help children and teens build responsible money habits and explore healthier ways to manage difficult emotions.[1-3]

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RECOGNIZING EMOTIONAL SPENDING

When we plan a purchase, we usually consider whether we need or want the item and how it fits our budget. When we shop to feel better, the urge to buy can feel urgent and hard to put off. The purchase may lift our mood in the moment and leave us with regret later.[2,8]

Shopping can briefly lift our mood when we feel stressed, anxious, sad, or bored.[1] Sometimes the excitement comes from browsing or buying itself, which can make shopping especially tempting when we're dealing with difficult emotions.[1,2,8]

Encourage young people to pause and ask themselves a few questions before buying. What am I feeling right now? What do I hope this purchase will change? Did I plan to buy it, and can I afford it? Talking through these questions can help youth recognize what's driving the urge and make more thoughtful spending choices.[2,3]

Talking Tips: "How are you feeling right now, and do you think buying this will help?"

UNDERSTANDING HOLIDAY PRESSURE AND IMPULSE BUYING

Holiday advertisements and limited-time offers can create a sense of urgency, making people feel they need to buy something before the opportunity disappears. Online shopping can make impulse purchases even easier. With payment information already saved, it's possible to complete a purchase in just a few clicks.[1] Remind children and teens that a sale isn't necessarily a bargain if the item isn't needed or isn't in the budget. Tell them it's okay to wait, compare options, or even walk away. The goal is to help young people enjoy the season without feeling they have to buy everything they want or meet every expectation for buying a perfect gift.

Talking Tip: "What are some things we should consider before deciding whether a sale is actually a good deal?"

TEACHING MINDFUL SPENDING AND BUDGETING

Everyday experiences provide opportunities to teach children about money. Talk about wants versus needs, why prices differ, and how families decide what they can afford. Before holiday shopping, make a list and set a realistic budget together.[5,6] Allow children opportunities to get involved. For example, younger children can choose between two items, and older children can save toward a goal or manage a budget.[7]

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Families can also practice a few simple habits to encourage more thoughtful spending:

- Wait before buying. Set aside a nonessential item for a day or a week, then decide if you still want it.
- Slow down online shopping. Remove saved payment details, log out of shopping apps, or put items on a wish list instead of checking out right away.
- Track purchases. Compare what you spend versus your plan, as small purchases can add up quickly.
- Talk openly about financial decisions. Explain how your family prioritizes expenses and saves for bigger goals. Normalize that spending limits are a part of managing money.

Children will make money mistakes, and those moments can be learning opportunities. If your child spends more than planned or regrets a purchase, ask them about what happened and what they might try next time instead of focusing on punishment or shame.[2]

Talking Tip: "Let's figure out how much we have to spend and make a list of the gifts we'd like to buy."

MODELING HEALTHY COPING STRATEGIES

Children learn a lot by watching how adults respond to stress and difficult emotions. After a frustrating day, explain that you're going for a walk, listening to music, or calling a friend to unwind. This shows children that difficult feelings are normal and shopping isn't the only way to feel better.[2,4]

Help children and teens find coping strategies that work for them, such as deep breathing, exercise, journaling, or talking with someone they trust. Of course, caregivers won't always make perfect choices, and that's okay. If you make an impulsive purchase, use it as an opportunity to talk about what influenced your decision and what you might do differently next time.
If spending feels hard to control or repeatedly causes distress for you or your child, consider seeking support from a qualified mental health professional or financial counselor, as spending can become a disorder in some people.[2,8]

Talking Tip: "When you're upset, what helps you feel better without buying something?"

The holidays don't have to revolve around spending money to show others how much we care. Small conversations can help children recognize emotional triggers, make thoughtful money choices, and find healthier ways to cope. Remind young people that difficult emotions are a normal part of life and that meaningful experiences during the holidays don't have to come with a price tag.

RESOURCES FOR CAREGIVERS

- CFPB: Money as You Grow — Age-appropriate activities and conversation starters to help children develop money-management skills.
- Child Mind Institute: How to Model Healthy Coping Skills — Practical ways to demonstrate healthy emotional coping at home.
- Consumer Financial Protection Bureau: A Five-Step Spending Plan to Avoid Holiday Debt — Guidance for planning and tracking holiday expenses.
- Junior Achievement USA Teen Budgeting Worksheet – Provides students with the opportunity to track their income and spending throughout the month.

SOURCES

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