

A woman with long dark hair, wearing a pink ruffled top and a pink beaded bracelet, is sitting at a white desk. She is holding a pink pen and writing in a lined notebook. On the desk, there is a grey pot with a succulent, a pair of scissors in a pink wire holder, and a small white dish with orange candies. The background is a plain white wall.

*Discover Your  
Hidden Spending  
Triggers & Habits*

*shopaholicshift*

# Welcome

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If you've ever looked at your bank account and thought, "How did I spend that much again?" — you're not alone, and it's definitely not your fault.

I studied business and finance and still found myself overspending, frustrated and wondering why I couldn't just stop.

The truth is, most of us associate money with stress, worry, and anxiety — powerful emotions that quietly shape our choices.

Research even shows that women are especially likely to spend emotionally, using money to soothe, reward, or escape.

Overspending isn't a flaw — it's a signal that your emotions are guiding your money choices.

My hope for you is that this quiz helps you feel seen, understood, and empowered.

By uncovering your hidden spending triggers, you'll gain clarity about why you spend, feel calmer and more in control around money, and finally enjoy spending without guilt or regret.

You'll also walk away with simple, actionable strategies that help you make intentional choices, feel confident in your decisions, and even enjoy treats without the stress — giving you freedom, peace of mind, and a sense of real financial confidence.

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# Quiz

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Studies show 95% of our purchasing decisions are driven by emotions—not logic. This quiz will help you uncover yours. Answer the questions honestly. Don't overthink it - Circle the answer that feels most like you in each situation.

Q1. When you're stressed, what's your go-to spending move?

- A: Buy myself a little treat — I deserve it.
- B: Shop to soothe or distract from feelings.
- C: Make a quick online impulse buy.
- D: Stock up on things “just in case.”
- E: Buy something that makes me look successful.

Q2. When you get a raise, bonus, or extra cash, what do you do first?

- A: Treat myself to celebrate.
- B: Book a relaxing experience.
- C: Splurge on something I've been eyeing.
- D: Buy something practical for the future.
- E: Upgrade my wardrobe, tech, or lifestyle.

Q3. If you've been “good” with money for a while, how do you react?

- A: Splurge because I've earned it.
- B: Break down and shop for comfort.
- C: Rebel and overspend just to feel free.
- D: Feel anxious that I'll never have enough.
- E: Get jealous of others who spend freely.

Q4. Which phrase feels most like you?

- A: “I earned it.”
- B: “This makes me feel better.”
- C: “YOLO — why wait?”
- D: “Better safe than sorry.”
- E: “If I look the part, I'll be enough.”

Q5. What's your biggest regret after spending?

- A: The “treat” wasn't worth it.
- B: I bought to comfort myself and now regret it.
- C: I don't even know why I bought it.
- D: I realize I already had too many.
- E: I only bought it to impress others.

Q6. A flash sale pops up. What's your instinct?

- A: Perfect excuse to reward myself.
- B: Buy because it lifts my mood.
- C: Add to cart instantly.
- D: Stock up while it's cheap.
- E: Grab it before my friends do.

Q7. Which situation stresses you most?

- A: Not enjoying the money I work hard for.
- B: Feeling lonely, sad, or bored.
- C: Missing out on a good deal or fun.
- D: Not being prepared for emergencies.
- E: Feeling like I don't measure up.

Q8. If you had \$500 of “fun money,” what would you do?

- A: Buy a reward I've wanted.
- B: Treat myself to comfort or an experience.
- C: Blow it on a spontaneous splurge.
- D: Buy useful things for security.
- E: Invest in something that upgrades my image.



Q9. How do you usually justify a purchase?

A: "I deserve this."

B: "This makes me feel better."

C: "Why not? It's fun."

D: "I might need it."

E: "It makes me look good."

Q10. What happens if you don't buy something you want?

A: I feel deprived and splurge later.

B: I feel restless and down.

C: I feel trapped and rebel.

D: I feel unsafe or unprepared.

E: I feel inadequate or left out.

Q11. What kind of purchases are your weakness?

A: Celebratory splurges.

B: Cozy comforts or mood boosters.

C: Flashy impulse buys.

D: Household supplies or "backups."

E: Trendy or luxury items.

Q12. How do you feel after shopping?

A: Proud at first, then guilty.

B: Comforted, but only briefly.

C: Excited, then regretful.

D: Relieved I'm prepared.

E: Confident, but the feeling fades fast.

Q13. Which describes your childhood around money?

A: Spending was a "treat" for being good.

B: Shopping was comfort when things were hard.

C: Money felt restrictive, so I rebel now.

D: I was taught to "stock up."

E: Image and appearances mattered most.

Q14. When you scroll social media, what triggers spending?

A: Seeing influencers reward themselves.

B: Feeling left out and buying to cope.

C: Seeing deals, ads, or FOMO.

D: Emergency prep or "must-have" lists.

E: Comparing myself to others' lifestyles.

Q15. Which word describes how shopping feels?

A: Rewarding.

B: Comforting.

C: Thrilling.

D: Reassuring.

E: Empowering.

Q16. If you overspend, what's usually the reason?

A: I wanted to celebrate.

B: I was stressed or sad.

C: It was spontaneous.

D: I felt unprepared.

E: I wanted to keep up appearances.



17. Your shopping cart is most likely filled with...

- A: Rewards or little luxuries.
- B: Comfort items or experiences.
- C: Random fun things.
- D: Bulk items or safety purchases.
- E: Trendy, stylish, or high-status goods.

Q18. What's your biggest money fear?

- A: Missing out on enjoying life.
- B: Always feeling empty or down.
- C: Living a boring, restricted life.
- D: Not having enough when I need it.
- E: Not being enough compared to others.

Q19. Which statement feels most like your mindset?

- A: Life is short — enjoy it.
- B: I deserve comfort when I'm hurting.
- C: If I want it, I'll get it.
- D: I need to be prepared for anything.
- E: How I look shows who I am.

Q20. If your bank account surprised you with an extra \$1,000, you'd...

- A: Splurge to celebrate.
- B: Book a comforting getaway.
- C: Blow it on impulse fun.
- D: Put it toward "practical" stock-ups.
- E: Buy something that boosts your image.

# Scoring Guide

Add totals for each letter.

A = \_\_\_\_\_ B = \_\_\_\_\_ C = \_\_\_\_\_ D = \_\_\_\_\_

Mostly A's → You're a Rewarder

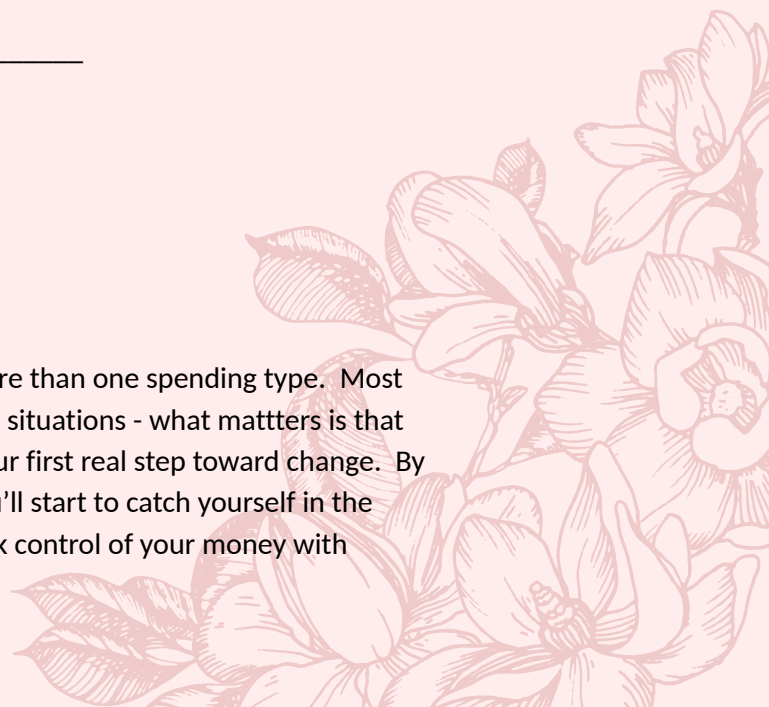
Mostly B's → You're a Comforter

Mostly C's → You're a Reactor

Mostly D's → You're a Protector

Mostly E's → You're an Image Seeker

Remember, it's completely normal to identify with more than one spending type. Most people have a mix of triggers that show up in different situations - what matters is that you're becoming aware of them. This awareness is your first real step toward change. By understanding the patterns driving your spending, you'll start to catch yourself in the moment, make more intentional choices and take back control of your money with confidence and clarity.



# The Rewarder

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Shopping is like blowing out birthday candles — it marks the moment, feels joyful, but the flame is gone in seconds.

**Who you are:** You celebrate yourself. Paydays, goals, surviving a hard week — you reward with purchases because it proves effort mattered.

**Stat:** Roughly 70% of people admit they treat themselves with purchases after a win.

**Common patterns:** payday splurges, “I earned it” purchases, planned restrictions followed by big “reward” buys.

**Emotional triggers / sub-drivers:** achievement, deprivation (after being strict), milestone-marking (achievement).

**Quick win strategy:** Create a Celebrate Fund — allocate a small, consistent line in your budget for rewards (e.g., \$10–\$30 per paycheck). When you want to celebrate, use the fund. Rules: one reward per X milestone, and the reward must fit the fund.

## Questions to reflect on:

Am I rewarding progress or recovering from deprivation?

What non-shopping ways could feel celebratory for me?

Would I still feel proud of this choice in 7 days?



# *The Comforter*

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Shopping is like a warm blanket fresh from the dryer — it soothes instantly, but the warmth fades and you want more.

**Who you are:** You shop to feel better. When life feels heavy, you reach for items that promise comfort or nostalgia.

**Stat:** About 62% of overspenders say emotional relief is a key reason they buy.

**Common patterns:** late-night scrolling, retail therapy after arguments or bad days, sentimental purchases.

**Emotional triggers / sub-drivers:** stress, sadness, boredom, nostalgia, escapism.

**Quick win strategy:** Build a Comfort Menu of 5 go-to non-spend rituals (call a friend, hot bath, walk, playlist, journaling). When you feel the urge, pick from the menu first — only if nothing helps, revisit the buy.

**Questions to reflect on:**

What feeling am I trying to soothe right now?

How long does the comfort actually last after I buy?

Which no-cost ritual could replace this urge?



# *The Reactor*

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Shopping is like fireworks — a sudden burst of light and thrill that vanishes the second after it pops.

**Who you are:** You act in the heat of the moment. Sales, FOMO, boredom, rebellion — any spark launches you into a purchase.

**Stat:** Around 64% of impulse buys happen online and are unplanned.

**Common patterns:** flash-sale splurges, midnight checkouts, “add to cart” without thinking, buying to rebel against restriction.

**Emotional triggers / sub-drivers:** excitement, FOMO, boredom, rebellion, stress-driven impulse.

**Quick win strategy:** Use the 24-Hour Pause + Remove Friction combo: enable a 24-hour rule for non-essentials and remove one-click payment options from your accounts so buying requires extra steps.

**Questions to reflect on:**

What emotion was running when I hit buy?

How often do I regret impulsive purchases?

What would I do with that time/energy instead of shopping?



# The Protector

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Shopping is like building a fortress — each purchase feels like another brick of safety, but soon you're walled in by clutter, not security.

**Who you are:** You buy to feel prepared and secure. Having backups and “just in case” things calms anxiety.

**Stat:** An estimated 57% of people admit to buying extras “just in case.”

**Common patterns:** bulk buying, duplicates, overstocking household items, buying “safety” things you don't use.

**Emotional triggers / sub-drivers:** scarcity mindset, anxiety, fear-based prepping, sufficiency seeking.

**Quick win strategy:** Build a Mini Emergency Fund (\$500) and do an Inventory Audit: list what you actually have, then pause purchases that duplicate usable items. Replace “stuff” spending with auto-savings toward real security.

**Questions to reflect on:**

Am I buying because of a real current need or future fear?

How often do my “backups” actually get used?

What would feel safer: more stuff, or a savings buffer?



# *The Image Seeker*

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Shopping is like slipping into a costume — for a little while you become the person you want others to see.

**Who you are:** You shop to shape how the world perceives you — to belong, to feel worthy, or to prove status. The new thing gives temporary identity.

**Stat:** About 48% of younger buyers say social comparison drives purchases to “keep up.”

**Common patterns:** chasing trends, buying to match friends/influencers, perfection-driven purchases, luxury splurges.

**Emotional triggers / sub-drivers:** worthiness, perfectionism, status, jealousy, fantasy, belonging.

**Quick win strategy:** Do a 7-Day Pause + Worthiness Audit: when tempted, wait 7 days and journal what you want the item to give you (status? confidence?). Pair that with a daily reminder of 3 non-material things that prove your worth.

**Questions to reflect on:**

Am I buying for me or for how others will see me?

When do I feel “not enough” without things?

What would make me feel confident that doesn't cost money?

— only if nothing helps, revisit the buy.

