THE BLACK FRIDAY EDITION

The Mindful Shopping Workbook

Nine practical checks before a tempting deal becomes your decision.

> **A QUESTION WORTH KEEPING**
> When did keeping my money start to feel like losing something?

ONE OFFER. YOUR OWN PACE.
Choose one purchase and use the nine exercises to examine its price, pressure and fit. Finish with the decision sheet. The final page is optional if you have already bought something.

On paper: print A4 at actual size and write in the white boxes.
On a computer: download the PDF, open it in Adobe Acrobat Reader, click a box and type. Use Tab to move between fields. Save a copy, reopen it and check your answers before printing. Viewer support varies.
Keep answers brief: use short paragraphs; the boxes have character limits to help keep your responses visible. No totals calculate automatically.

The offer I want to explore

My name or initials / date / currency

An educational reflection workbook based on the companion article at careandselflove.com. These exercises are not a validated assessment. There is no score and no required outcome.

TEST 01

Put the money back into the sentence

Rewrite the advertised saving as an actual payment. Compare it with what you would otherwise spend, including the option of buying nothing.

> **HYPOTHETICAL EXAMPLE**
> "I saved $86" can also mean "I spent $140 on boots I had not planned to buy."

The promotion says I would save...

Record the advertised amount and the price it is compared with.

I would actually spend...

Include the product, quantity, delivery and unavoidable charges.

Without this promotion, I would otherwise...

Name your original plan and what it would cost.

If I keep the money, it remains available for...

A future need, an experience, flexibility or simply staying unspent.

A discount changes a comparison price. It does not make the payment disappear.

TEST 02

Let the price stand on its own

Imagine the item without a sale badge. Then compare the exact version, condition, quantity and included accessories with a credible alternative.

USE THIS CALCULATION

Alternative delivered total minus offer delivered total = savings against that alternative.

The exact item and total in this offer

Include the model or version and any required extras.

A comparable alternative and its total

Record the seller, link or source, and the date you checked.

My calculation and what remains unverified

If you cannot verify the original price, say so. Do not guess.

Without the sale wording, I would choose this because...

Or explain why the current price does not work for you.

Example: $128 elsewhere minus $120 delivered here = $8 saved against that alternative.

TEST 03

Separate the deadline from the fear

Copy the actual deadline. Distinguish what the seller states from the prediction you are making about missing the offer.

A USEFUL BOUNDARY

A short deadline does not reduce the information I need.

The offer actually states...

What ends, on what date, at what time, and in which time zone?

The terms I found / what is still unclear

Record a source or location so you can check it again.

The consequence I am imagining is...

Separate a practical consequence from fear of missing out.

If I cannot check the offer in time, I will...

Decide what uncertainty you are willing to accept.

A real deadline can expire. You can still choose to miss an offer you cannot evaluate.

TEST 04

Rebuild the basket you wanted

Compare two complete baskets. Include delivery and unavoidable charges in both. Add extras only if you actually want them.

HYPOTHETICAL EXAMPLE

Original: $44 + $6 delivery = $50. Add $16 for free delivery: $60 total. Extra spent: $10.

Basket A: only the items I originally wanted

List the items and complete total, including delivery.

Basket B: everything needed for the promotion

List the extras, quantity changes and complete total.

Basket B minus Basket A = ...

Calculate manually. What does the extra amount actually buy?

The extras are / are not worth it to me because...

Consider use, storage, expiry and purchases they genuinely replace.

A lower unit price and a lower total bill are different benefits.

TEST 05

Give the product an ordinary Tuesday

Imagine the purchase after the packaging is gone. Use your current schedule, space and energy rather than an ideal future life.

MAKE IT CONCRETE

Where will I use it, when will I use it, and what will it help me do?

On an ordinary day, I would use this...

Name a place, time and realistic activity.

The practical benefit I expect is...

Enjoyment or beauty can be a valid benefit too.

The feeling I hope it will give me is...

Can the product reasonably provide that feeling?

Owning it will require...

Time, space, upkeep, refills, learning or something I would give up.

The product does not have to be essential. It needs a plausible place in your life.

TEST 06

Translate pressure into a real question

Copy a message that makes declining feel like a judgment about you. Rewrite it as a neutral question about the actual purchase.

TRY THIS TRANSLATION

"You deserve this" becomes "Is this how I want to use my money right now?"

The promotional wording that catches me is...

Copy it accurately, including any refusal button.

The judgment it seems to invite is...

What does it imply about me if I do not buy?

My neutral version of the question is...

Focus on usefulness, price, conditions and personal fit.

My answer and a boundary I want to keep

For example: I can care about myself and decline this offer.

Illustrative wording is not proof of wrongdoing. Context matters; your choice still matters.

TEST 07

Give popularity a smaller job

Treat demand and praise as reasons to investigate. Find evidence about the requirement that matters to you, not just a star rating.

ASK YOURSELF

Even if the popularity message is true, does it establish that this product suits me?

The popularity or review claim I noticed

Record what it says, who says it and where you found it.

My personal requirement is...

Fit, dimensions, features, durability, content or another real need.

Relevant evidence and its limitations

Check the exact version, review dates and commercial disclosures.

One finding that would make me decline is...

Look for that information, even if it might change your mind.

Enthusiasm can attract attention. Relevant detail helps you decide.

TEST 08

Read the whole commitment

Inspect the final order before submitting it. Check selected extras, future charges, payment dates and the route to cancellation.

PAYMENT REALITY

Four payments of $35 still mean $140 before any applicable additional charges.

The complete amount and all selected extras

Include delivery, required fees and anything preselected.

What I pay now / later / at renewal

List amounts, due dates and any continuing commitment. Write N/A if none.

How cancellation or returns work

Record the process, deadlines, charges and where the terms are stated.

How this fits my existing obligations

What is unclear? What must I confirm before I commit?

Terms and rights vary. Do not assume every item or subscription has the same exit options.

TEST 09

Write both endings

Step away from the product page. Make buying and declining equally concrete, including the experience of owning the item afterward.

KEEP BOTH OUTCOMES HONEST

Include real practical consequences as well as the feeling of missing an offer.

If I do not buy it, the consequence will be...

What will I do instead? What inconvenience would remain?

If I buy it, next month I will...

Include use, payment, storage, upkeep and time.

After leaving the page, what changed?

New information, less pressure, or just a wish to stop deciding?

The choice that fits my life best is...

Explain your reasoning without relying only on the sale.

You do not have to buy the bargain to prove you recognised it.

BRING IT TOGETHER

My decision, in my words

Complete the seven lines before reopening the offer. Uncertainty is useful information. There is no score and no obligation to buy.

I am considering...

I would pay...

I want it because...

My realistic alternative is...

The information I still need is...

I will decide by...

My decision is: buy, wait or decline, because...

Keep one clear reason. A genuine saving can still be the wrong purchase for you.

REFLECT & REPAIR

A practical next step

Use this page if you already bought something. Start with the order and available options. Review the decision without turning it into a judgment about yourself.

START HERE

Check cancellation or return terms promptly. Keep order details and relevant confirmations.

What happened, described without blame

Name the specific message, extra item or term you overlooked.

My available next step and its deadline

Check the seller, payment provider or relevant consumer service as appropriate.

The action I took and the record I kept

Include dates, confirmations and anything that still needs a response.

One small rule I will use next time

Choose a repeatable action, such as checking basket totals or renewal terms.

Let the offer end without deciding what you are worth.