

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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## THIS MONTH'S TOPIC: AVOID BUYER'S REMORSE WHEN CLOTHES SHOPPING

It happens to a lot of us. We buy clothing, and soon realize that we don't really like it or it doesn't fit well. Then, *those jeans* or *that shirt* hang unworn in the closet as wasted money. In fact, research estimates the average U.S. consumer tosses 81.5 pounds of clothing a year, wearing an item only 7 to 10 times before purging it.

If your closet is full of clothes you don't wear, this is a good example of the **"Pareto Principle,"** otherwise known as the "80/20 rule." So many of us wear only **20% of our clothes, 80% of the time.** This suggests many of us can make do with less. Especially if we have a closet full of unworn clothes. If this describes you, keep what you wear most, then donate or sell the rest.

### REDUCING BUYER'S REMORSE

After decluttering your wardrobe, be intentional to only buy items you plan to wear moving forward. First, **choose quality over quantity.** You will get more use from a few clothes that are well made than having lots of clothes that are cheaply made and may "fall apart" after washing. Buy the best you can afford.



Also, make sure you **FEEL good** wearing your clothing. Buy items that fit well and are flattering for your body to help you feel confident and comfortable. Think about clothes you already own that you continually reach for day after day.

Consider the additional tips below to avoid buyer's remorse.

### Don't buy clothing...

- **Just because it is on sale.** It's tempting to spend money to save money, but you'll get "100% off" when you don't buy it at all.
- **"Just in case."** Make sure you have a place to wear your new item; otherwise, it will never get worn. (But it's fine to have one or two outfits to wear "in case" of a funeral, job interview, formal event, etc.)



## **IT'S TEMPTING TO SPEND MONEY TO SAVE MONEY, BUT YOU'LL GET "100% OFF" WHEN YOU DON'T BUY IT AT ALL.**



- **Because it's trendy.** You'll get more wear out of classic styles. If you buy something trendy, make sure the fit and style are right for you.
- **As retail therapy.** It's best to shop when you can think clearly about your purchases and you're not in a bad mood. Instead, rest, go for a walk, or get some fresh air.
- **For a "someday" body.** Buy flattering clothes that fit your body now, not for when you lose 10 pounds. Don't buy or keep clothing that makes you feel bad about yourself.
- **That needs alterations.** If the item won't work until you hem it, add buttons, or shorten the straps, don't invest in another "project" unless you know you will mend the garment.
- **That's "high maintenance."** If you're not willing to hand-wash, iron, or take clothes to the dry cleaner, select easy-care items. Read the care label before buying.
- **Without knowing the return policy.** Clarify how long until the item is no longer returnable. 7 days? 30 days?

Some "final sale" items may not be returned, or returns may be for "store credit only."

### **REGRET YOUR PURCHASE?**

- **Return it!** Take it back to the store for a refund. If you shopped online, don't let too much time pass! Follow the return procedures so you're not stuck with something you regret.
- **No receipt or already cut the tags (but not worn)?** Take it back to the store and be honest. If you bought it recently and never wore it, you may be able to at least get store credit to buy something you WILL wear.

If you're stuck with your mistake, offer the item to a friend, donate it, or consign it. It's OK to let go of clothing you regret buying, no longer wear, or that no longer fits you even if you "spent good money" on it. The money is already spent and keeping too many unworn items in your closet makes it harder to locate the clothes you DO love to wear.

### **REFERENCES**

<https://earth.org/statistics-about-fast-fashion-waste/>  
<https://www.simplypsychology.org/pareto-principle.html>

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