ANTI-IMPULSE LIST

Black Friday without regrets

Decide with a cool head what you are going to buy, before the countdown decides for you.

1. What I really need

Fill it in before you see any deal. If it isn't here, you don't buy it this Friday.

What I need	Price today	Maximum price I'll pay	Bought?

2. My limit

Maximum budget for the whole of Black Friday: _____ € · It comes out of my money to enjoy, never from my emergency fund or deferred payments.
Threshold for my 72-hour rule: _____ € (any non-essential purchase above it waits three days).

3. Before Friday 27 November

- ☐ I have checked today the price of what is on my list (to know whether the discount will be real).
- ☐ I have deleted the saved card from the apps where I buy most on impulse.
- ☐ I have turned off shop notifications this week.
- ☐ I have decided not to use "pay in instalments" for anything that isn't on my list.

4. The 5 questions before paying

1. Was it on my list before I saw the deal?
2. Would I buy it if I had to pay for it **in full today**?
3. Is the previous price they show the lowest of the last 30 days? (That is what the law requires in Spain.)
4. Would I still want it if there were no countdown or "last units"?
5. Does it fit within my limit without touching my savings?

If any answer is "no", wait 72 hours.

5. Afterwards

- ☐ Total spent: _____ € against my limit of _____ €.
- ☐ Do I regret anything? For online purchases within the EU I have **14 days** to return it without giving a reason (with some exceptions).

Was this useful? This sheet summarises ideas from *The Price of Not Knowing*, a personal finance guide for young people, without jargon or promises of quick riches, with a 24-hour Action Protocol in every chapter. Find it at claruabooks.com.

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