

Set 'No-buy' Rules to Save Money, Cut Waste

今回は無駄遣いを減らす工夫を取り上げた記事です。欲しい物を見てもすぐには買わず、まず書き留めて冷静に考える人もいます。こうした小さな工夫は、買い物習慣を見直すきっかけとして広がっています。文中の「urge」は「衝動」という意味で、**resist the urge**（衝動に耐える）、**an urge to buy**（買いたい衝動）のように、ふと何かをしたくなる強い気持ちを表すときに使います。あなたは買い物の衝動にかられたとき、どうやって抑えていますか？講師と話してみましょう。



1. Article

Read the following article aloud.

Some Americans have been setting their own “no-buy” rules in an **attempt** to reduce wasteful spending and save money.

Creating no-buy rules themselves can be easy. People simply make a list of non-essential things they plan not to buy for a specific period of time. The idea has caught attention on social media, with people and groups sharing progress on their goals.

But keeping such rules can be difficult, especially for **extended** periods of time.

Reporters from The Associated Press (AP) spoke to some people who have set their own no-buy rules, as well as experts. Here are some of their ideas on how to come up with a list of rules, as well as ways to keep no-spend promises.

Identify your weaknesses

Whether it is beauty products, ordering takeout food or buying unnecessary low-cost items at the store, experts suggest knowing your weaknesses so you can make realistic plans.

Mia Westrap is a Ph.D. student in Southampton, Britain, who decided to [establish](#) a no-buy promise, or pledge. But before starting, she took a close look at what she spent money on during the previous few months. Through that process, Westrap realized that unnecessary food and drinks were her big weakness.

“I figured out that I was spending four figures on just carbonated drinks and Pepsi Max,” she said.

Make your own rules

Experts say one of the fun parts of no-buy rules is that there are no set rules. Individuals get to choose what to include and what not to.

Amea Wadsworth is a 22-year-old living in San Diego, California. She told the AP she used to love spending hours looking at clothes and interesting knickknacks at places like Target and Goodwill. But when she moved back home after finishing college, she realized how many things she had built up over the years.

“When I have those decluttering moments and I look through all my stuff, I was finding things that I bought and spent a lot of money on and then never ended up wearing,” Wadsworth said.

To keep her rules, she chose not to buy new clothing and to center most spending only on experiences involving loved ones. Wadsworth also set her rules to be on a month-to-month basis.

Experts say it can be a big help for people to write down their rules to help remember and keep them. However, it is also fine to slightly change some rules, if needed, during the process.

Take a pause

Take a break before buying. When Wadsworth feels a strong desire to get something she sees on social media or at a store, she writes it down instead of immediately buying the item.

At the end of each month, she then goes over the list and decides what, if anything, is worth buying.

Consider unfollowing

Between pop-up offers and influencers praising new products, social media can be a trigger for unnecessary shopping, said Courtney Alev. She is a financial adviser at the company Credit Karma.

If someone feels they are spending too much because of long periods spent on a computer or a device, Alev says they should take a break from any services providing an [urge](#) to buy things.

Make changes if needed

As Westrap began her no-buy year, things did not start well. During the first month, her car broke down. Then, she received a costly parking [fine](#).

Experts say unexpected costs or weak moments happen to everyone. So it is ok if people do not end up following their no-buy rules exactly.

Carrie Rattle is the chief executive of financial advisory company Behavioral Cents. She told the AP, "If you fail, you probably need a bit more help. You are not a failure. You have simply failed at one method."

Rattle added that the realization is very important so that people don't feel "dejected."

The Associated Press reported this story. Bryan Lynn adapted the report for VOA Learning English.

2. Key phrases and vocabulary

First repeat after your tutor and then read aloud by yourself.

1. attempt (n.) a try, especially for something difficult or challenging

A team of scientists is going to make an attempt to explore the bottom of the Atlantic Ocean in a submarine.

2. extended (adj.) long (time)

Christa took an extended vacation to the Canadian Rockies.

3. establish (v.) to set up or arrange

The elementary school established a scholarship for its graduates.

4. urge (n.) a strong feeling of wanting or needing to do something

Alex had an urge to watch a movie in the theater with other people.

5. fine (n.) a punishment of money

My library books were late, so I had to pay a fine.

3. Questions

Read the questions aloud and answer them.

1. What exactly are “no-buy rules”?
2. List each of the major rules and explain them briefly in your own words.
3. How is social media connected with spending?
4. Have you ever bought something based on the advice of an influencer?
5. Do you ever take time during the year to “declutter,” or get rid of things that you do not need? If “yes,” describe the process you follow. If “no,” do you want to?