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Been Busting Your Budget Lately? Frugal Fatigue May Be to Blame For Those Online Shopping Marathons.

If your budget is too rigid, you might find yourself taking an unexpected – and expensive – vacation from it. Find out why.

By [Angela Colley](#)
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NEW YORK ([MainStreet](#)) — You scrimp and save, [cutting coupons, spending hours looking for the cheapest price](#) on everything. You meticulously track every penny you earn and spend. You turn down invite after invite, saying it just isn't in the budget. And then one day, [you stop](#).

Suddenly, you quit cooking at home and buy five takeout meals in a week. Online shopping becomes a routine and paying full price doesn't seem so unreasonable anymore.

You might realize you're hemorrhaging money, [but knowing you've blown your budget just makes you resent having one in the first place](#).

It's called frugal fatigue—when we get burnt out on budgets and financial goals, then respond by blowing our budgets with impulsive spending. It can happen to anyone, and when it does, it can be difficult to get back on track.

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Folding to Outside Pressures

There is no singular reason why people become fatigued. Whether you'll reach that level depends largely on how you handle life and money. For a few people, outside temptation is enough to push them into burnout.

"It is an advertiser's job to make us want something so much that we think we need it," says Dan Meader, CEO and founder of the investment company Landmark Enterprises.

If you're over-exposed to advertising, you can begin to resent your inability to buy the things you see on TV or in magazines. [Being frugal doesn't make you immune](#).

"There is a part of our brains that senses pleasure when we realize a bargain or a special deal," Meader says. If you continually deny yourself a great deal because of budget restrictions, it can cause fatigue. So can avoiding certain sales you normally enjoy using.

Feeling Over-Burdened

For other people, life just gets too heavy. When you already feel stretched too thin, unplanned events can push you over the edge.

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"Unexpected expenses can leave you feeling like you're spinning your wheels and never getting anywhere," says Joseph Ritter, Jr., president of Zacchaeus Financial Counseling Inc. This is especially true if you're already dealing with a host of everyday problems and struggling to keep up when an unforeseen expense punches you in the wallet.

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Dropping Short of the Goal Line

It is proven that setting small goals can help us feel motivated, but if you're not careful, setting goals can have the opposite effect.

"A person might abandon their frugal lifestyle if it's not creating the results they were hoping for," says Gail Cunningham, spokesperson for the National Foundation for Credit Counseling. "If it were, the motivation to continue would exist and theoretically outweigh any social or cultural pressures to begin spending again."

Big goals like saving for [the down payment on your first house](#) or paying for a new car in cash can start to weigh on you. When that happens, your brain might react with frugal fatigue.

When Frugality Goes Bad

When it comes to frugality, you really can have too much of a good thing.

"You can try so hard to be frugal that it consumes you and defines who you are, the same way narcotics and alcohol can consume a person," Ritter says. "This is the opposite end of the spectrum, a sort of hyper-frugality that can lead to an unhealthy emotional imbalance."

If you maintain that high level of frugal living for too long, you can burn out and find yourself unable to continue to live the way you have in the past. When you start spending more, you can set yourself up for a huge amount of stress.

Warning Signs

Recognizing how close you are from burnout can be difficult to tell, especially if you're pushing yourself to reach a goal or struggling to keep afloat. Do yourself a favor and check your emotions and recent lifestyle trends.

Keep an eye out for being so concerned with money you aren't doing anything fun or social.

"[Being frugal] can strain relationships and lead to feelings of isolation, loneliness and distress," Meader says. If you and your partner have been bickering more and you're turning down invitations from friends and family, this can be a warning sign, especially if you're starting to feel lonely.

Stress can also be an indicator of a problem to come. If you find yourself feeling overwhelmed, frequently worrying or heightening your anxiety levels, you're likely feeling the effects of too much stress, which could be stemming from an excessive focus on money.

How you're managing your money now can also be an indicator of future frugal fatigue. "Nothing will lead to frugal fatigue quicker than not having clearly defined goals, having unrealistic goals or even having too many goals," says Ritter.

If you're not sure if your goals are reasonable, look at what you've accomplished recently. "I believe you should be reaching one goal about every six months and certainly no more than every 12 months," Ritter says. If you weren't able to reach any of your goals in that time, you may be over-reaching.

Prevention Is Better Than a Cure

People suffering from frugal fatigue can blow through their savings, create new debt or put themselves impossibly far away from a financial goal before they're able to identify the problem and get back on track. Rather than let yourself reach that point, it is better to take smaller steps now to prevent burnout from happening in the first place.

While no one solution will work for everyone, the experts recommended a few proven methods for keeping yourself sane and frugal:

- "Start saving money toward something you want," says Cunningham. "After all, you've undoubtedly earned it." If you're [only saving for emergencies](#) or other things you might need, that pattern can start to feel stale. Instead, set aside special savings for something you've always wanted to keep yourself motivated.
- "If you have several goals, it's best to rank them by importance and start with small steps, such as paying off one small credit card or saving \$1,000," Ritter says. Since you'll be able to reach smaller goals easier, you'll stay motivated.
- "Plan to spend a little on [yourself] about every six months," Ritter says. Set a limit for how much you can spend and reward yourself with a night out, weekend vacation or something you've been wanting to buy. Regular rewards will help you feel more fulfilled.
- "One thing is certain: we'll all know when it is time to take a break," Meader says. "We feel it coming on, and when we do, we should take that break. If you have been clipping coupons and shopping sales religiously and you're starting to feel worn out, take a short break from the routine and shop without coupons and weekly circulars for a change.
- "When a ship is taking on water, the captain doesn't rely on himself or the crew to solve the problem," Ritter says. "He calls for help." If you're stretched thin and struggling, call in reinforcements. Ask a friend for advice or seek out a financial counselor. The fresh set of eyes could be all you need to lighten the load.

--Written by Angela Colley for MainStreet.

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