

## Vacation memories that linger as regretful purchases

*Curb your spending by only using cash*

As Beth Jones dug through the closets of her Brookline home, memories of trips came flooding back to her — mainly in the form of frivolous, forgotten souvenirs.

“Here’s some things that I bought in Japan, from a year-and-a-half ago,” Jones said as she rummaged. “I stuck all of these in the corner and forgot about them. This is a lovely cutting board that I found for my parents and forgot to give to them. Oh, here’s tea from Kenya, because Kenya’s known for tea. What’s this? A rhino bottle cork?”

Jones admits she has a problem: When she goes on vacation, she shops and buys bric-a-brac she doesn’t need. But, caught up in the moment, she couldn’t resist those Kenyan beads that now collect dust. Or the hot sauce she purchased in Puerto Rico — and threw out last week because it was two years old.



“I absolutely spend more than I anticipate when I go on trips,” Jones said. “When I travel, I tend to lose that perspective. It adds up.”

It’s almost too easy to justify vacation spending. The thrill of obtaining exotic goods can be irresistible. You may say to yourself, “I’m in Peru. When will I ever again have a chance to buy this Alpaca sweater?” Or, “I must have this flamenco dancer’s fan” when you’re in Madrid. Fast-forward a year and (surprise!) you realize you had no need for a flamenco dancer’s paper fan.

Don’t forget those gifts for co-workers, family members, and the neighbor feeding Mr. Pickles, your guinea pig.

“There’s a larger pull to purchase while on vacation that’s related to a positive mood and feeling of optimism. The discipline of normal life is often what keeps people on budget,” said Kit Yarrow, a consumer psychologist and author. “That’s lifted while on vacation.”

Don’t feel bad if you’re a victim of vacation regret spending. Yarrow said we’re all guilty of it.

“I snoop in people’s homes as part of my job,” she said. “I’ve found piles of forgotten things purchased on vacation, everything from beaded necklaces in junk drawers to art work stashed in garages. I’ve heard tales of splurges which later weren’t enjoyed but served as a painful reminder of extravagance.”

That’s what happened to Jeff Stein of Newton. On a trip to Toronto this year, he bought a pair of chairs on a whim.

“I thought they looked cool and the US dollar is strong right now in Canada. It seemed smart,” Stein said. “I got them back to Boston and realized that not only do I not need them, I don’t really like them.”

Those chairs ended up going to a lucky buyer on Craigslist who got a great deal.

Some travelers justify their indulgent purchases because they’ve procured a bargain on airfare, or work long hours and think they deserve to treat themselves to a Bruce Lee commemorative plate found in a Hong Kong market.



*Tourists chose a Matryoshka at a gift shop on Moscow’s Red Square.*

No one wants to hear this, but there are ways to cut back on frivolous vacation purchases. The idea of reining in spending while trying to forget about your workaday existence is about as appealing as a pineapple garlic smoothie. But the trade-off is fewer tchotchkes cluttering your home office, more money in your pocket, and perhaps less guilt when you look in your closet.

You can start training before you leave home by familiarizing yourself with exchange rates and downloading a currency converter app in your smartphone. Too often foreign currency doesn't feel like currency. It's multi-hued, pretty, and covered with portraits of people you've never seen. It's practically funny money.

"It's a testament to how poor our mental arithmetic skills are," said Paco Underhill, an environmental psychologist and the author of "Why We Buy: The Science of Shopping." "Someone will look and say 'Oh, I don't quite know what this price is. If it's eight to the dollar, then what does 134 translate to?' People don't want to be bothered on vacation."

Financial planner Donna Skeels Cygan avoids overspending on vacation by leaving her credit cards in the hotel safe and using cash instead. She'll budget herself a certain number of euros per day. If the cash gets low quickly, she'll know she's overspending.

Yarrow, the consumer expert who picks through people's belongings, suggests that you pause before you make a purchase.

"The trick is to put as many impediments between you and what you want to buy as possible," she said. "Bring someone with you and give them veto power, or at least the power to question your decision. Wait 20 minutes. Have the store owner hold the item and think about it. Try to picture how it will fit in your life when you get home. Pay in cash."

Had he followed the advice of these experts, perhaps Josh Gates, host of the Travel Channel's "Expedition Unknown," would have resisted spending \$29 on a poolside quesadilla in Aruba.

"Each hideous giraffe carving and seashell necklace is a tacky badge of honor, a stamp that says, 'I was here,'" Gates said. "It's not until later, once the adrenaline of travel has subsided, that we realize we have no need for an onyx chess set, novelty shot glasses, or that slightly erotic carving of a mermaid. Well, maybe not the mermaid. I'm quite fond of her."

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