Psych experts and economists have uncovered some seriously wacky reasons we spend more than we plan to. But you can retain your brain. Alexs helps show you how.

YOU'RE CARRYING ONES
Economists call it the denomination effect: When you have small bills, you're more apt to spend them on little stuff. On the other hand, you wouldn't break a $50 or a $100 bill to buy a pack of gum or a soda. Keep singles and lives out of your wallet, and stick to larger bills.

THE PRICE ENDS IN NINE
Retailers love to end a price with the number nine. Why? Customers associate nines with getting a deal, because it always feels like less than the number above it. When researchers at the University of Chicago priced women's clothing at $34, $39, and $44, customers were 55 percent more likely to buy the one that cost $39 than the other two options. Try rounding up and then see how you feel about the price.

YOU CHECKED THE TAG
Retailers know you'll be swayed by the first price that you see, thanks to the anchoring effect. Your first reference point is the "anchor." Let's say the tag on a jacket says $200. If it's on sale for 50 percent off, you'll think that $100 is a great deal even if you'd normally pay only $60 for a jacket. Think about what you're willing to pay for an item—literally have a number in mind—before you check the tag.

WHAT GIRLS' NIGHT
Group dinners are a blast. But we end up spending more than we want to because of what economists call the freeload effect, where we assume others will order big, so we order more than we would otherwise so we're not stuck paying for their splurge. ("I know she'll order an appetizer, and a second glass of wine, so I'm having the lobster"). Next time, kick off the meal by saying you're "ordering light" and witness the power of suggestion.

YOU WERE ON FACEBOOK
Experiments have shown that a mere five minutes on social networks like Facebook and Instagram lowers your spending self-control. (Shades off.)

It may be that connecting with friends online bumps up your self-esteem and makes you feel more confident and ready to spend. Or it could be that seeing other people's fabulous lives triggers impulse buys so you feel better about your own status. Either way, don't surf and shop.

THE S WAS MISSING
Ever notice that some menus don't show dollar signs and instead float numbers (the dish's price) in the margin? When currency symbols are missing, it makes the cost seem abstract, according to a study from Cornell University. And that makes us less likely to freak out about how pricey a dish is.

IT WAS A ONE-DAY SALE
Almost half of product advertisements reference time. (Limited Time Offer!) Act Now! Sale Ends Today! Only 20 Left!, according to a Stanford University study. That's because retailers know that if you think a product is about to sell out or a deal is about to expire, you're more likely to pull out your wallet. Take a deep breath, and give yourself 24 hours to make the decision.

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