

A 'No-Buy' List for 2025: How One Creator Paid Off \$34,000 in Debt by Saying 'No'

In a bid to tackle mounting debt, a TikTok creator has sparked a conversation about financial discipline through a simple yet powerful concept: the “no-buy” list. In 2025, as inflation and economic challenges continue to impact household budgets, the strategy has gained traction for its effectiveness.

The creator, Rachel Smith, shared her journey of paying off \$34,000 in debt by cutting out specific, non-essential purchases—a decision that resonates with thousands online. The idea is straightforward: identify spending habits that don't align with your financial goals and commit to avoiding them entirely.

For Smith, this meant saying goodbye to her daily coffee runs, subscription services, and impulsive online shopping. Her candid TikTok videos documenting the process have gone viral, offering both inspiration and practical advice to viewers struggling with their own financial challenges.

Smith's no-buy list began in January 2023 as part of her New Year's resolution. By categorizing her expenses and honestly evaluating her wants versus needs, she created a list of “don'ts.”

These included dining out, fast fashion, and premium memberships, which collectively made up a significant portion of her discretionary spending. Over two years, her disciplined approach allowed her to free up hundreds of dollars each month, redirecting that money toward paying off debt and building savings.

“Seeing the numbers go down was empowering,” Smith shared in a recent interview. “It wasn't easy at first, but it was worth every sacrifice to feel in control of my finances again.”

Smith's story isn't unique; a growing number of people are adopting no-buy challenges to regain financial stability. Personal finance experts highlight the psychological benefits of this approach, noting that clear, self-imposed boundaries can make budgeting feel less overwhelming.

However, critics caution against overly restrictive no-buy lists, which could lead to burnout or resentment. Financial planner Erin Jacobs advises tailoring the list to fit individual circumstances and allowing occasional splurges. “It's not about deprivation; it's about mindful spending,” Jacobs said.

On TikTok, the hashtag #NoBuyList has amassed millions of views, with users sharing their own experiences of cutting back. From avoiding beauty products to skipping unnecessary

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gadgets, participants are discovering creative ways to curb overspending.

The trend reflects a larger shift toward conscious consumption and financial accountability, particularly among younger generations navigating student loans and credit card debt. Smith's advice for anyone considering a no-buy list in 2025? Start small and be realistic.

"You don't have to overhaul your life overnight. Focus on one category at a time and celebrate small wins," she said. For many, the no-buy list represents more than just a financial tool—it's a mindset shift.

As economic uncertainty looms, strategies like this offer a lifeline for those determined to take control of their financial futures. Whether it's skipping a latte or cancelling an unused subscription, small changes can lead to significant outcomes.

And for Rachel Smith, those small steps have added up to a debt-free life—and a new sense of freedom.