



yet expensive product is viewed as an investment. A 2024 Reserve Bank of India report found that 64% of women prioritize long-term value over short-term savings when making financial decisions. And according to the Indian Retail Forum, off-season purchases account for 38% of discretionary spending among millennial women.

Another hallmark of Girl Math is calculating "cost per use." Purchasing an expensive handbag, for example, may be justified by dividing its price by the number of expected uses, thus framing it as a cost-effective decision over time. This value-based approach underscores the practicality behind what might seem like frivolous spending.

Additionally, a study conducted by Bain & Company in 2023 revealed that women are 1.3 times more likely to evaluate the cost-per-use of items they purchase, making decisions that align with both their budgets and lifestyle aspirations.

## **Being High Maintenance To Be Low Maintenance**

A significant aspect of Girl Math is premiumization—the willingness to spend more on products that align with self-care, well-being, and personal growth. According to a 2024 Nielsen India study, 68% of women aged 25-45 are willing to pay extra for premium products that reflect their values, whether in health, beauty, or luxury.

For example, investing in high-quality skincare or attending a luxury wellness retreat can yield emotional and physical benefits that outweigh the initial cost. These choices are framed as long-term investments in well-being, reinforcing the practicality embedded in Girl Math.

Even the cultural dimensions of Girl Math cannot be ignored. A PwC India report from 2024 highlighted how women in urban areas now control 35% of discretionary household spending, a sharp increase from 23% in 2015. This growing financial power has brought with it a redefinition of priorities, from luxury goods to experiences that promote self-care and personal growth.

## **Why Girl Math Matters**

Critics argue that trends like Girl Math reinforce outdated gender stereotypes, portraying women as frivolous spenders. The naming conventions—Girl Math, Girl Dinners, Lazy Girl Jobs—can trivialize women's contributions and ambitions, feeding narratives from media like *Confessions of a Shopaholic*. Yet, it's worth noting that for centuries, women have skilfully managed household budgets and demonstrated financial acumen despite systemic barriers.

It also brings attention to the unique challenges women face in achieving financial independence. A 2024 study by Deloitte found that 72% of working women in India feel they have to justify discretionary spending more than their male counterparts—a reflection of ingrained societal biases.

## **Impulsive Spending & Debt Traps**

However, not all equations add up. The urge to justify unsustainable purchases can lead to unnecessary debt. A 2024 survey by the Financial Literacy Association revealed that 36% of young women in India admitted to excessive credit card use, often rationalizing with "I'll pay it off later." This mindset can snowball into debt accumulation and high-interest payments, negating any perceived value.

Dhawan shares a vital cautionary note about debt, saying, "When you start off spending on debt, you run the risk of getting trapped in a situation where you need to continue spending to maintain the impression you've created." He also adds, "The danger of debt is when you start using high-cost loans or credit cards to bridge the gap between what you want and what you can afford."

Striking a balance between emotional satisfaction and financial discipline is crucial to avoiding these pitfalls. But rather than dismissing it as a fad, Girl Math can open up conversations around money management. It encourages thoughtful consideration of purchases—whether it's asking, "How often will I use this?" or "Can I resell it later?"

Vishal Dhawan's advice rings clear here, "As long as you're being balanced in your approach, not taking on unnecessary debt, and not getting trapped, it works well. You don't need to feel guilty about spending on your preferences."

At the end of the day, whether the math is math-ing, or not, you do with your money what you wish to.