



# Is Debt Dragging You Down?

## Recognizing the Syndrome

**"I WANT TO SHOP TILL I DROP."** Behind the humor, some find a desperate, life-corrupting truth in this. For the compulsive shopper, shopping becomes an all-consuming passion. A shopaholic's behavior seems to say, "I want it. I'm going to buy it and to hell with everything else." Too frequently, this is exactly what happens: the purchases are made and the rest of the shopper's life goes to hell.

Addicted shoppers experience a "rush" when making a purchase. They find spending a "thrilling," "exciting" and even "wild" sensation. As with other addictions, the "high" experienced while absorbed in the satisfaction of the compulsion is followed by a corresponding "low." Shopaholics commonly suffer depression and guilt in the aftermath of their purchases. Yet they would rather shop than do anything else.

### Symptoms of Addictive Spending

If you live from paycheck to paycheck with little or no savings, and pay only the minimum amount due on your charge accounts, you may have a problem with spending. Consider the following checklist:

- Is shopping your primary activity of choice?
- Do you pay one line of credit with another?
- Have you hidden or lied about your purchases?
- Do you frequently put friends' purchases on your credit cards and collect the cash?
- Have you felt nervous and guilty after a spending spree?
- Do you often charge groceries and toiletries because you're low on cash?
- Would others be alarmed if they knew your spending habits?
- Have you felt hopeless and depressed after spending money?

If you've answered "yes" to more than a few of these questions, you may have a spending problem.



### Changing Spending Habits

One of the first steps in dealing with an addiction is to find the motivation to change. You may find it helpful to look at why you're spending the money. Many times, compulsive shoppers are harboring pent-up emotions, especially anger, and shopping may feel like a release for that anger. Dealing with the anger, rather than ignoring or masking it by shopping, is a step toward health. If the impulse to spend strikes, you can ask yourself, "What is it I really want?" and "What am I avoiding in my life?" Control is the key to ending any addiction. If you've recognized yourself as being a shopaholic, you may be able to overcome your addiction by teaching yourself to monitor and control your compulsive behavior. But it won't be easy. Avoiding sales and limiting your access to credit cards may help. These are avoidable temptations. To help ensure lasting success, learn the skills that will enable you to use credit wisely and responsibly.

### Getting Help

Shopaholics seeking information, advice, support or assistance will find a number of options available. Consumer Credit Counseling Services are available nationwide. You'll find them listed in the yellow pages. Debtors Anonymous is a self-help group for compulsive spenders and credit abusers. Your local telephone directory white pages will help you find it and other programs. If you feel that, as in many compulsive disorders, low self-esteem may be at the root of your problem, a professional counselor may be the answer.