

a healthy balance

Did you know your Employee Assistance Program (EAP) could help?

Did you know you could improve your spending habits?

Gaining better control of your spending habits is just one of the ways your assistance and work/life support program can help you. For more information, call or go online any day, any time, for confidential assistance on many topics.

Is debt dragging you down?

"I want to shop till I drop." Behind the humor, some find a desperate, life-corrupting truth in this. Addicted shoppers – "shopaholics" – experience a rush when making a purchase. They find spending a thrilling, exciting sensation. And then, 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

Do you find that some months you're living paycheck to paycheck with little or no savings, and paying only the minimum amount due on your charge accounts? While you may not be a true shopaholic, you may have a problem with spending. Consider the following questions:

- 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 your spending habits

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.

- **Responsible credit.** You may initially want to put credit cards away for safekeeping or even give them to a friend to hold, at least until they're paid off. When you're ready to use credit cards again, it may be wise to limit yourself to one or two all-purpose cards.
- **Record keeping.** Shopaholics spend quickly and impulsively, sometimes not fully aware of where the money goes. Writing down expenditures is an effective way to see where money goes. It will also help to reveal your spending "weak spots" and help you avoid a reoccurrence.
- **Want vs. needs.** Writing down your needs vs. your wants will help you focus your attention on the mental process that goes into differentiating between these two very different ideas. In time, this process can become reliably spontaneous. Meanwhile, making the list will help you avoid impulse buying.

Getting help

Shopaholics seeking information, advice, support or assistance will find a number of options available. Consumer Credit Counseling Services are available nationwide, and Debtors Anonymous is a self-help group for compulsive spenders and credit abusers. If you feel that, as in many compulsive disorders, depression or low self-esteem may be at the root of your problem, a professional counselor may be the answer.

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