



COMPULSIVE SPENDING STOPS HERE

**HOW TO TRULY GAIN FINANCIAL
FREEDOM BY GETTING RID OF
THOSE BAD SPENDING HABITS**

This book was kindly sponsored by:



This book was kindly sponsored by:

An advertisement for TEFL courses. The top text reads "Teach English Online or Travel the World and Teach! Internationally Accredited TEFL & TEFL Degree Courses". Below this is a photo of a diverse group of young adults sitting around a table, all giving thumbs up. In the top right corner is the seal of "THE TEFL UNIVERSITY". In the bottom left, a red circle contains the text "Degree Courses \$995.00". In the bottom right, there is a circular logo for "tecca International" with the text "ACCREDITED TECID: TTU05984273 tecca.org". At the very bottom is the website address "http://thetefluniversity.com".

Terms and Conditions

LEGAL NOTICE

The Publisher has strived to be as accurate and complete as possible in the creation of this report, notwithstanding the fact that he does not warrant or represent at any time that the contents within are accurate due to the rapidly changing nature of the Internet.

While all attempts have been made to verify information provided in this publication, the Publisher assumes no responsibility for errors, omissions, or contrary interpretation of the subject matter herein. Any perceived slights of specific persons, peoples, or organizations are unintentional.

In practical advice books, like anything else in life, there are no guarantees of income made. Readers are cautioned to rely on their own judgment about their individual circumstances to act accordingly.

This book is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek services of competent professionals in legal, business, accounting and finance fields.

You are encouraged to print this book for easy reading.

Table of Contents

Foreword

Chapter 1:
Understanding The Addiction

Chapter 2:
Signs, Symptoms, Troubles

Chapter 3:
Getting Over Childhood Traumas

Chapter 4:
Stop Seeking Approval

Chapter 5:
Stop Impulse Spending Tactics

Foreword

The dictionary specifies addiction as a way "to devote or surrender oneself to something habitually or obsessively; behavior that impairs the performance of a vital function(s), a harmful development." Dependency causes you to lose your equilibrium and reason.

Below all addictions is a yearning for immediate gratification--to feel great, mighty, worthy of appreciation, and problem-free--and an insistence on discounting the long-range, self-destructive deductions of the behavior.

If you endure a spending addiction, one out-of-control buying spree is never adequate. Local malls and Net shopping sites have a bewitching attractive appeal for you. You gift the most pricey, plushest presents. Your buys reflect how aware you are about all the most voguish brands and designer tags.

When you eat out with acquaintances or business affiliates, you're invariably the one who takes a firm stand on picking up the tab--whether you are able to afford to, or not.

Despite negative results that unavoidably overtake you--like guilt, debt, or feeling ashamed and tightlipped about your obsession to purchase things--you discover yourself on yet some other shopping splurge, charging or writing checks for stuff you don't truly need and might never even

use. You might lie about how much you've spent (to yourself and to those near to you), hide price labels and receipts, and do financial flips in an endeavor to juggle your finances and sustain monthly payment demands. Spending addiction is an effort to attempt to "purchase" happiness—to feel looked up to, to feel recognized, to feel empowered, to push aside distressful feelings, like self-distrust or self-disappointment—and may risk wrecking everything you treasure.

Stop Compulsive Spending Right Now!

Rescue your finances and develop self control.

Chapter 1:

Understanding The Addiction

Synopsis

Spending addiction induces "I've have to purchase something at once" behavior. Every "cha-ching!" of the register or charge card "Approved!" message makes you feel so great, you receive enough of a chemical charge to drown in. One buy is never adequate. You wish to feel that inebriating "high" over and over, and again--and keep those hen-pecking, disturbing feelings at some distance.

And so you go out and purchase something.

Knowledge Is Power

There are chemical couriers called neurotransmitters that convey communication from your brain to throughout your body. When you're nervous, nervous, or feeling concerned (like when self-critical ideas begin sneaking in), you receive a flood of panic-inducing epinephrine that may feel like undiluted jet fuel.

When something occurs that makes you feel particularly great (like when you purchase something!), you receive a rush of unbelievably satisfying neurotransmitters known as serotonin that feels dandy.

You've gotten inebriated by your own conduct. The only thing that feels crucial is to be able to carry on spending--because shopping for and getting fresh stuff makes you feel so great about yourself, about your life story, about everything! Just like the definition for addiction states, you've surrendered yourself to a behavior that's chronic, obsessive, and impairs your critical functioning.

Spending dependency is a symptom—or blinking warning light—that there are deep-seated feelings you're attempting to prevent facing. Indulging yourself in buying helps dull those disquieting feelings—for a while.

Each time you attempt to stop the practice of compulsive spending, you discover you have to deal with the disturbing feelings "cold turkey," and the terror and fear that crops up is nearly unspeakable. Even though you might have called yourself you were going to truly conquer your spending, in an endeavor to feel better quickly, you go on still a different shopping binge.

What feelings may be so painfully terrible that they're capable of placing you on a spending path of self-annihilation? Perhaps you're afraid that you're not as magnetic or successful as you would like to be. Maybe your fearfulness stems from trusting that the true you isn't lovable.

Or perhaps you're afraid that the window dressing—the "outer" you--you've worked so hard to construct and have maintained so fastidiously will collapse, and that other people will then see what, in your brain, is behind that front: that you're a sham, a fake, a loser.

When you have spending addiction, what you're really trying to "purchase" is to be liked and looked up to by other people and to not feel devoured by self-doubt and self-disappointment.

It doesn't matter how much income you have, how successful you are, or what prestige you bear in your community, it's the inside of you that feels void and trivial.

When you're out there dropping money, that huge emotional hole within you feels almost filled and--if only for a bit --you feel great.

Heavy-duty self-denial is a major element of addictive behavior. In order to ascertain whether or not you're enduring spending addiction, you're going to have to do a unsparingly truthful "inspection" of your spending habits: how much and how frequently you spend; what harm your spending has on your bank account, your employment, your loved ones, and your very personal life; and, first and foremost, what feelings of dread and/or insecurity your spending habits try to cover.

Realizing you might have an addiction is the beginning big step toward recovery. If you surmise that spending is a probable source of troubles for you, you may consider speaking with a therapist.

Together you are able to view what motivates you to purchase things and how your spending habits impact the gist of your life, which is to say, how it forms the way you relate to those near to you, how you imagine you're viewed by other people, and how you truly feel about yourself.

Addictive conduct is treatable. If you really wish to put a stop to how your spending habits are absorbing your life, therapy may provide insight that will help you un-learn counter-productive conduct, and guide the way to acquiring

fresh coping skills that will let you claim the "invaluable" gift of true happiness and self-contentment.

Chapter 2:

Synopsis

The signals and symptoms of compulsive spending addiction or shopping addiction are really like to other addictions such as sexual addiction, Net addiction, and food addiction.

What To Look For

Demeanors distinctive of compulsive shopping and spending include the accompanying:

- Shopping as a result of feeling downhearted, defeated, dejected, angry or frightened
- Shopping or spending habits inducing emotional distress in one's living
- Getting into arguments with other people about one's shopping or disbursal habits
- Experiencing a sense of loss without charge cards
- Experiencing an on edge feeling, disturbed, or cranky when you have not been able to purchase something
- Spending more than you are able to afford
- Purchasing items on credit that wouldn't be purchased with hard cash
- Experiencing a rush of euphoria and anxiousness when spending money
- Experiencing guilt, feeling ashamed, embarrassed or discombobulated after shopping or spending money
- Lying to other people about purchases made or how much revenue was spent
- Thinking overly about money
- Spending a lot of time juggling accounts or bills to oblige spending

- Spending more time and/or revenue purchasing on the Net, in catalogues, or on the shopping channels than you wish to

Compulsive shopping or spending might result in interpersonal, occupational, family and financial troubles in one's life story. In a lot of ways the results of this behavior are similar to that of whatever other addiction.

Damage in relationships might occur as a consequence of excessive spending and attempts to cover up debt or purchases. Individuals who engage in compulsive shopping or spending might become obsessed with that conduct and spend less and less time with crucial individuals in their lives.

They might experience anxiousness or depression as a result of the spending or shopping which might interfere with employment or school functioning.

Financial troubles might come about if money is borrowed or there's unreasonable utilization of credit to make purchases. Frequently the extent of the financial harm is distinguished only after the shopper or spender has amassed a big debt that necessitates a drastic alteration in life-style to resolve.

What causes it?

- Emotional lack in childhood
- Incapability to tolerate negative feelings

- Need to fill an interior void
- Thrill seeking
- Approval seeking
- Perfectionism
- Genuinely impulsive and compulsive
- Need to be in control

Chapter 3:

Getting Over Childhood Traumas

Synopsis

There are as a lot of reasons to overshop as there are over shoppers. Every one is a way of trying to deal with barbed individual problems and unmet personal wants. Mostly individuals shop to comfort themselves, temporarily ease depression, defeat negative self image, or to prevent dealing with something else. For a few individuals, compulsive shopping is a reaction to stress, lose, or trauma, and an attempt to feel more in control.

Occasionally individuals utilize compulsive shopping as a weapon, to express angriness or seek revenge. Or, a few might shop to hang on to love, as in the compulsive gift giver. In the final analysis, compulsive purchasing is an attempt to settle a personal issue or spiritual quandary.

Heal

Distinguishing the Trauma.

In order to comprehend, defeat and prevent these hurts, we must recognize what they are and what we may do to finally break the cycle from carrying on in our own family. For instance, picking up on our parents' personality traits may be one of these. If you've a parent that's hot-tempered and raised their voice a great deal, this is one thing that may be prevented.

When you are able to identify the trauma and reach the core of it, you'll be able to keep it from cycling through your own family.

Forgiving Other People.

To be able to march on after any trauma (at any time) is to forgive the individual who induced it. If you were ill-treated as a youngster in any way, this might be a really hard step for you. It's even difficult as a grownup. It's difficult, yet really crucial.

Emotional Mending.

Individuals have different means of dealing with matters, emotionally. There might be times where you'll feel the

anguish from trauma, as a similar occasion sneaks up. Perhaps something occurred that reminded you of that harm. How will you defeat those negative emotions? You might find it in prayer or another form. Coming through trauma, emotionally is a chore, but may be done.

Mental Welfare.

When you're traumatized mentally, it impacts your whole being, from emotional to physical facets. There are things that you are able to do to get yourself back into your correct mind. Naturally there are medicines to cover up the root of the issue. Then there are physicians to give it a name. All the same, in order to truly get over it, you must distinguish it and be strong enough to master it, when it comes back to you.

Faith.

This is a really big word when it bears on sufferers of trauma. Who do you have faith in and why? Being a trauma survivor, I'll say that it begins with you. When you understand how to distinguish a potential situation that may lead to trauma, understand how to deal with it when it attempts to come at you and in the end prevent it, this makes it easier to trust other people. Keeping your guard up is great, depending upon the circumstance. All the same, when you learn not to let individuals impact you, while maintaining an open mind, you'll discover that it becomes

easier to trust other people on a certain level. Faith is obtained in levels and trauma survivors may relate to this. Time is a healer and faith is a must!

Relinquishing.

In order to trust other people and wholly, understand that relinquishing these past pains is something that you must do. You might never forget about them, but letting them go from impacting your life, is crucial for advancing, trusting and holding new relationships.

Marching On.

Not mastering your past pains, traumas and bombed relationships (whatever the instance) keeps you from marching on. Sure you might advance; all the same you'll be carrying these with you to impact your relationships. These may be relationships with your own youngsters or even your mate. It harms them, as you're hurting. There's nothing that they may do and it may finally ruin that relationship with them. The reason is because they're attempting to make you happy and happy. It's impossible for them to do this, as it's something you may only do for yourself.

Encountering, Knowing and Loving Yourself.

This is the greatest step of all. Once you've gone through the mending, trusting and relinquishing process, it's time to

take your life back. This is a big step and it's like a new start. You know that you are able to love again, beginning with yourself and deal with your addictions. This is the most crucial step. Loving yourself looks like its miles away when you've been traumatized as a youngster. Youngsters look to grownups for all their needs. These include emotional needs. The last thing that they anticipate is to be hurt by any grownup. Ultimately loving yourself lets you really see the love that other people have for you.

Loving and assisting others.

This is a good step and helps to carry on your emotional mending. When you get to a place where you are able to assist others, it makes you feel great. It enables you to be free to love and it likewise assists you mentally, also. There's a lot of self gratitude in loving individuals and you are able to easily assist them, when you've gone through the same that they're experiencing.

Living a Good Life.

Now you're able to live and be glad. You are able to place trauma, address it, get over it and assist other people. There's no keener feeling in the world then to be able to assist other people that you recognize you are able to help. You are able to enjoy your loved ones and assist them as well. You'll recognize what not to do, forbidding the cycle of harm in your own family. You'll feel triumphant in knowing

that you've overcome and now you are able to love and know you're loved.

Being free from childhood injury seems like its a million miles away to somebody who's affected and can't break the cycle. It may be done, even if it takes a long time.

Synopsis

We approval seekers are individuals who will do anything to get affirmation and acceptance from other people.

Approval seekers like me tend to believe that we're being great (saintly! angelic!) when we let other people have their way with us in exchange for a hit of praise. The individuals in our lives are likely to reward our sickness, as we'll do pretty much anything to please them, and what's not to enjoy about that?

Here's what: Being dependent upon approval—so dependent that we trade away all our time, energy, and personal finances to get it—wrecks lives.

Approve Of Yourself

In our world of blended cultures and customs, we might face countless moral codes, all different from each other. There's simply no way to earn approval from each of these disparate origins; attempting to do so will make you feel even more insecure. Rather, clearly specify your own moral code and then stick with it whether or not other people approve.

Right now consider something you plan to do in the coming days that you don't wish to do: host a boring guest, send greeting cards to people you scarcely know, overspend to the point of severe financial strain. Then make believe that your best friend, instead of you, is the one pondering this action. What would you say is her ethical obligation? Don't think manners; think ethical code. Would it be sincerely unethical for your friend to invite only people she likes, or send out no greeting cards, or purchase fewer presents? Take a little time working out your true beliefs.

If you resolve your objectionable plans aren't ethical requirements, but you do them anyhow, you're selling out. Anything we do entirely to please other people, in the absence of either true desire or ethical necessity is a way of selling ourselves, our lives, and our power.

Ask yourself whether the dosage of approval you look to gain from this behavior is worth losing a piece of the true you. I would be the last one to label you if the answer is

yes. All I expect is that you be cognizant that this is selling out, not virtuousness.

Among the most beneficial ways to break your dependency on approval is to arrange up a situation in which the sole way to acquire approval is to get disapproval. To utilize this technique, call an acquaintance, tell her you're going out to acquire some disapproval, and ask her to shower you with praise later. It works even more if you have several individuals—your best chums, your therapy group, your stitching circle—waiting to hear the narrative of your uprising.

The brilliance of the strategy is that whether or not you carry through with your intents, somebody is going to disapprove. Finding out how to deal with that may prevent a lifetime of selling out.

Are you committed to saying yes to each request? Are you fatigued from accepting every invitation to help other people in one way or another? Do you find yourself finishing tasks for other people before attending to your responsibilities?

I've often found myself in YES domain. In Yes domain the sole answer that matters pleases somebody else. How do you say no to colleagues, loved ones, and friends when you're overwhelmed? It's not simple to say no, but it's essential in order to maintain healthy limits.

Arrive at a list of reasons why you feel the want to please other people. How do you feel when you agree to a request that causes you to overextend yourself? If you're perpetually displaying this type of conduct, tension, anxiety, stress, and physical exhaustion are inevitable.

Make healthy limits. Individuals will persist in taking as long as you give. It's crucial to understand when you reach your limit. If you don't make boundaries and convey your expectations effectively, you'll continue to feel overpowered.

Accept yourself. Why are you saying yes to so many requests? Are you looking for approval from other people? Is your need for approval linked to prior events in your life? Be truthful with yourself, quit seeking approval, and recognize that true love isn't contingent on your reaction to please others.

Don't regret your reaction. What good are you to yourself if you spend all of your time pleasing other people? The individuals in your life will learn to live with a no from you, or they'll ask somebody else. You must walk in truth, and walking in truth entails giving an honest reaction to a request!

Chapter 5:

Stop Impulse Spending Tactics

Synopsis

Shopping isn't simply a woman's thing. Studies demonstrate that men and women were nearly equally likely to be compulsive buyers. They do shop differently, though. Men tend to shop more in a "work" form and women are more "leisure time" shoppers. Women--who tend to be other-oriented and relationship-centered--tend to purchase apparel, jewelry, cosmetics, and appearance orientated goods. While men--who tend to be self-oriented and activity-centered--often buy electronics and sporting goods, chiefly functional goods. Men and women likewise relate differently to what they have...women treasure their emotional and symbolic possessions, while men prefer their functional and leisure items.

Likewise, men's shopping is more culturally accepted. We tend to see men more as consumers and collectors, but not shoppers. While a woman's buying habits are frequently seen as self-indulgent and insignificant. Call it what you will, the fact is that both genders are subject to severe abuses when it comes to purchasing behavior.

Ways To Curb Buying

Be a private detective around your purchasing behavior. Distinguish the cues or triggers that lead to over shopping or overspending, e.g. a foul day at work, a battle with a mate, feeling lonesome, blasé, or in need of pay back, spare time, or the holidays maybe.

Seek patterns and associations. It's crucial to recognize that shopping is an equal opportunity, general-purpose mood changer, but works only temporarily. After a brief while, your mood will frequently dip even below where it was previously as now the shame and the remorse are imparted to it.

View the outcomes of your over shopping. In what regions of your life is it costing you? Financially? Emotionally? Socially? Occupationally? Spiritually?

Pick out somebody in your life to be a buying back up chum and brainstorm together about how that individual will support you to quit over shopping.

Anticipate that you might very likely feel sorrier before you feel better, since the anesthetic qualities that the purchasing supplied are now gone.

Put down everything you spend and allot each expenditure a score, based on how essential you deem it to be, from

0=totally unneeded, to 1/3=a bit essential, to 2/3=really essential to 1, crucial. At the close of the week, view how many of your buys you rated totally or relatively unneeded and then you'll see how much you may save if you were only purchasing things that were more essential instead of less.

Make certain you apportion a little money monthly for things that make your heart whistle. Otherwise, you're placing yourself at risk for feelings of deprivation and a spending splurge.

Confer with one of the many net calculators that will help you to discover the high cost of charge card debt.

Take charge of your prompts by avoiding them altogether, or limiting your vulnerability. If Wal-Mart is a prompt...
Remain far away!

Likewise build in a break between your impulse to purchase and your real purchasing behavior. During the break, ask yourself:

- How come I'm here?
- How do I feel?
- Do I have to have this?
- What if I hold off?
- How will I pay for this?
- Where will I place it?

Use cash or a debit card, without overdraft protection.

Know what's in your checking account at all times.

Attain a list of your most beneficial reasons to quit over shopping. Retain this "Stop Shopping?" list with you at all times.

Question yourself: What Am I Truly Shopping For? What rudimentary emotional needs have tripped my urge to overshop? Rather than shopping, do something else that's good for you and life-enhancing to meet some of your rudimentary needs. If you shop because you're lonesome, find a different way to feel associated that builds self-regard, not tears it down!

Remember: you are able to never acquire enough of what you don't truly need.

Wrapping Up

If you or a loved one have an issue with overspending or shopping (including a shopping addiction), it's sometimes crucial to seek professional help. Getting a psychological evaluation is a goodness opening move.

To address shopping addiction, therapists use cognitive-behavioral therapy to help the individual realize and change their behaviors. A few compulsive shoppers might learn to limit their shopping and for the most severe people a therapist might be in order.

It's not strange for addicts, as a whole, to have coexistent psychiatric disorders, like depression. Antidepressant medication might be considered as a treatment.

There are likewise 12-step programs for support, like Debtors Anonymous. And a lot of compulsive spenders chalk up of tens of thousands of dollars in bills, so credit counseling is likewise helpful.

Here is a review of a few basic changes in conduct that will have a big affect on breaking a shopping addiction:

- Accept that you're a compulsive spender, which is one-half the battle

- Do away with checkbooks and charge cards, which fuel the issue
- Don't shop by yourself as most compulsive shoppers shop solo and if you're with somebody you're much less likely to be spend
- Discover other meaningful ways to pass time
- Cut back temptations
- Make lists prior to going to the store; purchase what you require only – call people, take a trusted acquaintance
- Wait so many hours prior to purchase
- Do you require this or do you merely want it?
- Formulate other ways to address emotions
- Formulate amusing things to do

And bear in mind that while behavior change is distinctly essential to recovery from compulsive spending, so is reaching out for assistance.

