No End in Sight:
The Heartbreak of Debt and Compulsive Spending

All of us have made impulsive purchases, but can we honestly gauge when our spending has gotten out of control? Has your shopping and buying become a compulsion? Are you one of the many Americans who feel helpless to resolve their growing problem of debt?

Here are some questions to ask yourself:

• Do you often feel a sense of exhilaration when you are planning or making a purchase?
• Is your shopping frequently accompanied by intense emotion, such as anger, anxiety, depression or loneliness?
• Is your spending often followed by guilt, shame or confusion (i.e., Why did I buy this? I didn’t really need or want it.)
• Are you buying with credit cards what you would not buy with cash?
• Are you continually worried about which creditor will get paid this month?
• Is overspending becoming chronic while income never lasts to the end of the month?
• Is credit card debt climbing?
• Are you hiding your spending from family members, especially a spouse?
• Are you devoting more and more time to spending?
• Do you repeatedly buy things impulsively, only to return them almost immediately?
• Does cutting up a credit card feel like the death of a friend?
• Do you spend money on large purchases in order to keep up your image?

There is more to the problem!

While overspending and its consequences are painful and distressing, they also point to some underlying internal conflicts. As with any compulsive behavior, the hope is to change mood and feel better about oneself. Low self-esteem, depression, fear, and/or anxieties are often at the heart of the issue. If there seems to be no end in sight to spending and debt, here is good news: these problems can be beaten! Treatment must be two-fold. The behaviors must be confronted and changed, as well as facing some of the unspoken emotions that drive the compulsion.

What can you expect at the Antioch Group?

Assessment

First, we will identify sources of stress in your work and interpersonal environments. Then, any accompanying struggles (such as depression, grief, obsessive compulsive disorder, post-traumatic stress disorder) will be assessed. We want to see what unmet emotional needs or personal characteristics might be fueling these behaviors.

Social Support and Responsibility

Change always includes vulnerability and accountability as keys to long term success. Admitting the problem and making small concrete changes are the first steps in the recovery process. Each client is asked to keep a log of their spending and emotions. We will be looking
for clients to identify at least one other person to whom he/she will be accountable. At an appropriate time, we may also suggest getting connected to a support group.

**Education and Self Understanding**

If you answered “yes” to a number of the previous questions, you are not alone; thousands of people struggle with this urge to buy and spend. Our society normalizes overspending and encourages debt! Education about compulsive spending and practical tools to control impulses and anxiety will help give you back a sense of control. In addition, each client has their own individual story -- the context for their compulsive spending. Insight can be crucial in finding the inner strength to get free from the grip of debt and overspending.

**Envisioning a Healthy Spending Future**

We will assist you to develop a plan for the healthy use of money and plan for the future by anticipating stumbling blocks (i.e., relapse prevention). Appropriate referrals are made to a non-profit financial counseling agency to help you with budgeting and money management.

**Transformation**

It will come gradually as these changes become part of you. Eventually money can take a minor role behind the more important aspects of self-discovery, enhanced self esteem and rising confidence. The first step is up to you!

**Taking the First Step**

CALL TODAY: Don’t stay trapped in overspending!

- Most people who are struggling with an issue like compulsive spending feel a lot of shame and embarrassment.
- Unfortunately, this feeling of shame also keeps many people from seeking help.
- Sometimes both individuals and their spouses feel that there is no hope or that no one can help.
- There is hope! There is an end in sight! Discovering the true self behind the spending will be an amazing and life-long journey!

If you have questions or a desire to address this issue, call **THE ANTIOCH GROUP** and ask to speak with:

Donna S. Wasson, LCPC

If she is not available when you call, she will be glad to return your phone call promptly.