

Are You Or Someone You Love

-a compulsive shopper?
-addicted to e-Bay?
-a compulsive spender?
-a compulsive hoarder?
-always in debt?



S. T. O. P.

Specialized **T**reatment of
Overspending **P**roblems

A Program of
Life Enrichment Services, Inc.
2238 Appleby Drive
Wheaton, Illinois 60187

What is it?

Compulsive shopping, spending, hoarding and / or **debiting** have only recently been seen as the addictions they are...an out of control, impulsive way of handling tension, boredom, anger, anxiety, joy and the fear of being hurt. The behavior takes the place of a “tranquilizer” and becomes a source of “aliveness” and / or “numbness” which can overtake one’s life. What follows is guilt, embarrassment, shame and fear, and often huge **debt**, that undermines relationships and can even be law-breaking.

Are you a Compulsive Spender?

1. Are you preoccupied by **money** – thinking of it constantly? _____
2. Do you buy things you don’t want or need because they’re on sale? _____
3. Is your entire identity wrapped up in plastic or **money**? _____
4. Are you always trying to beat your checks to the bank? _____
5. Do you believe that having more **money** would solve most of your problems? _____
6. Do you pay only minimum balance on your accounts each month? _____
7. If you have **money** left at the end of a pay period are you obsessed by having to **spend** it quickly? _____
8. Do you always have to **charge** emergencies- flat tires, sick pets, unexpected company? _____
9. Are your closets filled with items still unopened? _____

10. Do you insist on picking up the check at a bar or restaurant? _____
11. Do you put dinner tabs on plastic, then collect **cash** from others with you? _____
12. Do you buy things on credit you would NOT buy if you were paying **cash**? _____

If you answered yes to any FIVE of the above questions, you are a compulsive spender and need help.

To get what you really want you must find other ways to fill the hole in your soul.

Warning signs of credit card abuse

- | T | F | |
|---|---|---|
| ψ | ψ | Life would be terribly difficult if they took away all my credit cards. |
| ψ | ψ | I pay my bills on time. But I have to keep using my credit cards because I run out of cash between paychecks. |
| ψ | ψ | I’d love to get a consolidation loan and pay off all my charge cards. |
| ψ | ψ | I usually borrow from friends and relatives to make ends meet each month. |
| ψ | ψ | When I come home from shopping, I usually hide the things I bought so my family won’t see them. |
| ψ | ψ | The balance in my savings account is shrinking and it’s hard to save money . |
| ψ | ψ | I’m a good juggler. I can always find a way to put off paying a bill so I can pay my charge cards on time. |

- ψ ψ I have at least two Visas and two MasterCard.
- ψ ψ Yes, I've used the **cash** advance on one credit card to make **payments** on my other credit cards.
- ψ ψ My credit card **payments** are eating up more than 20 percent of my monthly income.
- ψ ψ I usually **pay** only the minimum monthly **payment** on my credit cards.
- ψ ψ Someday I'll get the **money** to pay off all my charge cards.

Score: Answer True to six or more and you're headed for trouble.
 Answer True to nine or more and you may have a serious problem.



The **S. T. O. P.** Program is directed by Cynthia A. Power, MA, LCPC, CAS, CST, CCGC, CSAT. "Cindy" is a Licensed Clinical Professional Counselor, Certified Addictions Specialist through the American Academy of Health Care Providers in the Addictive Disorders, an AASECT Certified Sex Therapist and a Compulsive Gambling Counselor, certified with the State of Illinois and Nationally. She is also a Certified Sex Addiction Therapist through IITAP (International Institute for Trauma and Addiction Professionals)

FORMS OF COMPULSIVE FINANCIAL DISORDERS

- **Compulsive Spending**
 Has your spending jeopardized your financial viability? Do you consistently spend more than you can afford? Do you spend money as a solution to emotional support or anxiety? Have you experienced a pattern of binge and purge by purchasing and then returning merchandise, land or businesses? Do you acquire just to acquire? Do you have trouble knowing what is enough?
- **Compulsive Debting, Hoarding**
 Do you stockpile goods that you will never use? Have you seen skimping as "virtuous"? Have you had significant resources and still did not take care of yourself? Do you consistently neglect yourself? Has anyone called you miserly? Do you buy poor quality merchandise to save money? Have you ever had so significant a debt you felt constantly impoverished?
- **Money Obsession**
 Are you preoccupied with money or the acquisition of money? Do you worry about money you do have? Do you spend an inordinate amount of time checking accounts, e-trading or reviewing your portfolio? Do you obsess about retirement and having enough? Does obsessing about money affect any other obsessions?
- **Compulsive Under earning / Under achieving**
 Are you not working to your full potential? Are you significantly overqualified for what you do for a living? Do you find yourself fantasizing about some windfall such as winning the lottery or some job falls in your lap that solves your problems? Does your fear of failure paralyze you? Are you compulsively working at unrewarding mind-numbing jobs?
- **Money Avoidance**
 Do you have difficulty managing your finances, such as problems with records, balancing checkbook, or getting taxes filed? Do you feel inadequate around money matters and simply ignore money problems until they become a crisis? Do you have other people handle your finances so you will not have to deal with them? Are you skeptical of people's motives if they have money? Have you consciously rejected any signs of affluence in your life?

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- Despite common stereotypes often talked or laughed about, the "Typical Spendaholic" does not exist. Compulsive shoppers, debtors, spenders, and hoarders come from a wide range of backgrounds, encompass both sexes, and earn a wide range of incomes.
- They even have a wide range of spending patterns, including compulsive daily shopping, "lay-away" stashes, occasional binging, collecting, bargain hunting, refund specialists, buying multiples of each item, eternal T.V. shopping, sale addicts, e-Bay auctioning and many more variations.
- Recent research indicates 8-10% of the U.S. population has a problem with shopping and spending behaviors...that's upwards of over 18 million people! FYI Credit card bureaus claim the number is even higher.

THERE IS HOPE

For more information on Compulsive Spending (addictive financial disorders) see website:
www.debtorsanonymous.org

THERE IS HELP

For personal and family member help from a specialized spending recovery program **S.T.O.P.** at Life Enrichment Services, Inc.:
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 Fax: 630-653-8592
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