



Signs of Compulsive Spending

Do you...

- Incur unsecured debt to make a purchase?
- Go to stores without a list of planned purchases and estimated costs?
- Go to stores without knowing what funds are available to pay for the purchase?
- Spontaneously purchase items displayed at the checkout stand?
- Usually buy something “extra” at the grocery store or gas station?
- Make major purchases without researching comparative features and prices?
- Make major purchases without considering the long-term financial impact?
- Browse mail-order catalogs, the Internet, or stores with no particular purchase in mind?
- Watch and buy from a shopping channel?
- Shop as one of your recreational activities?
- Spend a lot of time thinking and talking about shopping and the great deals you’ve gotten?
- Own multiple numbers of the same thing?
- Have a closet full of unworn clothing, shelves of unread books, a storage space filled with unused tools, unused hobby equipment, or other unused items?
- Rationalize your purchases because you got it used or on sale?
- Buy things for other people when you can’t rationalize buying them for yourself?
- Spend money to please or impress other people?
- Conceal purchases?
- Frequently return purchases?
- Feel regret, remorse, guilt, or shame after a purchase?
- Feel elated after a purchase?
- Feel let down after a shopping trip has ended?
- Shop to cheer yourself up?
- Shop to calm yourself down?
- Lack money to pay for basics after purchasing less essential items?
- Have a spouse, parent, or child who criticizes, or worries about, your spending?

Have you...

- (or your friends) joked about your spending habits?
- Neglected basic responsibilities because of time spent shopping?
- Stolen items whether or not you had the money to buy them?
- Believed that a given purchase would fix some aspect of your life?
- Lost a relationship or job because of your spending?

If you answered yes to three or more of these signs, you may be a compulsive spender and Debtors Anonymous (D.A.) may be able to help you.