

To buy or Not to buy

- When we overshop, though we often don't realize it, we are trying to fill emotional needs with material goods
- To change your behavior, you've got to change the way you feel about yourself and the way you go about meeting your authentic needs

A serious problem that's gaining attention

- Acquiring and maintaining objects can so fill up our lives and environment that there's little time or space to use what's been acquired
- What we consume can end up consuming us.
- The high of the buy briefly lifts your spirits – then you're down again, a little lower, already beginning to pin your hopes on the next purchase
- Nearly all overshoppers suffer from chronically low self-esteem and insecurity and have difficulty tolerating negative moods
- Money and material goods are central to their understanding of having a good life. Material goods become the yardstick by which to measure self and others. Net worth becomes self-worth

What are you shopping for?

- Overshopping is a coping mechanism, a way you temporarily distract yourself from authentic personal needs that aren't being met
- Look carefully, then at your feelings when you experience the urge to shop; ask "what am I really shopping for?" perhaps it's the stimulation of the visual feast, the contact with other shoppers or salespeople, the relaxation of the time away from family obligations, or the need for a reward
- Whatever authentic needs underlies your urge, there's a healthier and ultimately much more satisfying way to meet it
- Wealth and power don't make people happy. Quite the contrary – happiness comes only from within and has much to do with how you look at the world and its possibilities rather than how the world looks at you

How did it all begin?

- What the child learns, the adult remembers. You're acting from a set of attitudes and beliefs that you learned when you were young. You may not be conscious of the messages you got as a child; you may not remember the shopping behavior you observed

- But it's all in there, embedded in your psyche. The past lives on in the present, quietly but powerfully shaping it
- When you're more aware of your childhood influences, you're less likely to be at their mercy

The urge strikes: what's triggering you?

- A trigger is a starter, some stimulus that elicits a response, something that stirs you up, an itch that makes you want to scratch. It's anything that inclines you in particular toward shopping: something you see or hear or think or feel or experience or remember that stimulates you
 - o Situational
 - o Cognitive
 - o Interpersonal
 - o Emotional
 - o Physical

Aftershocks

- Aftershocks are the undesirable consequences of overshopping. The financial impact of your overshopping behavior is the most concrete and most countable aftershock, but it's merely the visible tip of the iceberg
- Lurking beneath are other, sometimes even more important costs – costs to your relationships, your emotional life, your work life, your physical body or your living space, your personal development and your spirit.
- Are you consocious, most of the time, of your triggers, actions and aftershocks?

Record your shopping urges

- An important technique for gaining control of your shopping urges is to be fully conscious of them, and the best way to do this is to log them in your shopping journal

How do you want to be remembered?

- One common way to tap into your values and long-term vision is to think about how you'd like to be remembered after you die. What do you want to leave behind? What do you want to have stood for?
- The way you want to be remembered will give you a pretty good idea of what you value and how you want to be

Cost versus benefits

- Central to the balance between the benefits and costs of stopping overshopping is the distinction between short and long term effects, because what feels good right now may feel anything but good later on
- Continuing to overshop has significant short and long term costs, but the costs associated with stopping are mostly short-term. Once the overshopping habit has been broken for a while, almost all the effects are positive

When your heart and head disagree

- Facing specific purchase, you may lose sight of the reasons for stopping. In the heat of the moment, when the urge to overshop has struck, your heart will argue passionately that even though in principle, you're going to stop overshopping, it's ok to go shopping again "just this once" or "just to look."
- But also listen to your head. Whenever overshoppers overshop, they're strengthening their pattern and working against recovery. To break a pattern, you've got to stop enacting it
- When your heart and head disagree, listen respectfully to both. No matter what you see, no matter how much your heart goes pitter-patter, your head must win out
- How can we rein in this toxic sense of entitlement? The first step is to recognize it for what it is. But recognition is only the beginning
- After that, we need to choose, consciously, to engage our better judgment, to act in our own best interests
- You've got to accept your urges to overshop; accept the feelings of loss that may result from giving up the behavior; and accept the emotional pain that will come, at least initially, when you stop relying on overshopping to manage your feelings
 - o Understand that the difficult feelings preceded your overshopping habit, that your buying behavior is an excitement designed to mask those feelings, to distract you from them. Naturally enough, when the distraction ceases, the feelings reemerge, unmasked now and raw as ever
 - o Brace yourself. When you first begin to resist the impulse to shop, your feelings are likely to be strongest. Having solid strategies for riding out those intense initial feelings is crucial
 - o Take comfort in the power of process. As you continue to resist the shopping impulse and begin to practice healthier ways of dealing with your feelings, the intensity of the difficult feelings will lessen, and your power to resist overshopping will grow

- Don't judge yourself. Overshopper has been a part of your identity, and as you cast that part away, you may feel disoriented, scared, hurt, angry or lost

Becoming financially fit

- Financial health, too, required a broad base of knowledge. You need a clear picture of your financial position. You must recognize the central importance of savings and the lurking subtleties of the credit system
- You also need to recognize the ways in which our culture works to undermine monetary well-being and learn what strategies are available to turn financial disease into financial health
- Financial health and living by skillful means can only be achieved if you know what you earn, what you spend and where it goes

Self-care

- So how can you begin to take better care of yourself? The trick is to give up the habit of reacting to your needs. Instead, each day act as your own loving caregiver.
Anticipate your needs
- Be acutely conscious of the existence and strength of the pull. recognize how and why it resonates within you. Second, keep your distance. Reduce your exposure to buy-messages. Avoid them whenever you can. Third, find and strengthen your own center of gravity
- Ground yourself in your priorities, your values, your goals and create a solid plan for your next shopping trip. Fourth, when you do shop, slow down and shop mindfully, so you don't get carried away.
- Finally, if you need to, reach out for someone who can help pull you out of the worst of the storm until you can get your bearings

Countering the pressure to consume

- Certain simple and practical strategies can counter the pull of nearly any shopping magnet:
 - Avoid your danger zones
 - Reduce your exposure
 - Choose creative, smarter alternatives for meeting your material needs

What if I start again?

- Six types of triggering situations commonly associated with lapse and relapse
 - Negative emotional states
 - Interpersonal conflict
 - Social pressure
 - An excited emotional state
 - An event that changes your brain or body chemistry, lowers your inhibitions, or lowers your mood
 - Any big change in habit or life circumstance
- You can't completely avoid these situations – nor would you want to avoid some of them. But recognizing them when they occur will help you ward off the overshopping they can trigger. Compulsive habits run deep

Tips for lapse and relapse prevention

- Acknowledge and anticipate
- Identify and avoid triggers
- Evaluate and troubleshoot possible aftershocks
- Listen to your heart and head, and identify and restructure automatic thoughts
- Ferret out what you'll really need in this upcoming situation
- Don't give yourself an excuse for failure. Create self-control strategies well in advance
- Evaluate any expenditures against your values and goals