

Compulsion

The Shopping Spree

by Janis Leslie Evans

*Spending lots of money
No matter how recklessly,
Relieves my tensions, not to mention,
Sets my spirit free.*

If you can relate to this poem, you may need some help getting control of your spending. When was the last time you felt out of control with your money? When was the last time you didn't have enough? How often does it feel like you're riding a roller coaster blindfolded when it comes to balancing your spending habits with prompt payment of bills? Are you mostly irresponsible when it comes to management of your funds? In our "American as apple pie" society where much emphasis is put on money, status, credit, image, competition, assets and ownership, you've probably wrestled with these questions but can't seem to find the answers that resolve the problem. My guess is that the answer is not in your wallet. It will not be found in your salary and it's definitely not in your bank account

The answer lies in this tucked away little placed called the "Internal Money Pit." It's a deep, dark abyss that needs to be filled periodically with all the treasures money can buy and all the status, comfort, security and gratification these treasures represent. The problem with the Internal Money Pit is that it has no bottom so it never gets filled. The comforts received from the treasures are temporary. By the time the comfort wears off, the emptiness of the Money Pit returns and must be refilled. The consequence of having to refill the Internal Money Pit is that you may become lax about taking care of external responsibilities, i.e., bills, rent and other financial obligations.

Many people, regardless of economic status, have, at some point, been faced with the unfortunate circumstance of being in financial crisis. Financial problems can result from a number of circumstances, some more controllable than others. Those which usually fall within the category of outside one's control: include medical expenses due to serious illness, sudden unemployment or family death, natural disaster or other unexpected catastrophe. Those circumstances falling under the category of "inside one's control" may include overuse of credit cards and loans, spending sprees and purchasing more than one can really afford.

The forms of advice given regarding how to overcome financial problems typically include statements such as, "Write out a budget and stick to it;" "Save or invest 10 percent of your income;" "Consult a financial advisor;" "Go to a credit counseling service;" or, "File bankruptcy." All of these options appear to be great on the surface in terms of correcting an immediate problem, however, they do not address the underlying issues that create and sustain the financial crisis. Time after time, people who have reached a desperate point in their financial crisis choose one of these options only to eventually repeat the cycle again. Debt consolidation,

loans and bankruptcy end up serving as temporary solutions to long-standing patterns and lifestyles that are directly related to one's unhealthy relationship with money.

The solution to your money problems lies first in the examination of your Internal Money Pit. That will entail taking a close look at what needs are met or what void is filled when money is spent. This exercise of self-exploration includes looking back at family and childhood history, life experiences, past relationships, and what you've learned consciously or unconsciously about money and its value. You will also need to look at the ways in which you sacrifice external responsibilities for internal conflict where you become financially unstable and how you repeat these cycles. Once you identify and remove those unhealthy cycles, you can finally fill the void with what you may really be longing for, i.e., a sense of self-worth, dignity, self-respect, control over your finances and, ultimately, your life.

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