



While this problem plagues many people, holiday overspending can be an especially acute issue for some adults with AD/HD. For instance, impulsiveness, impatience, poor planning, poor money management skills, lack of self-control, or the use of shopping to fulfill psychological needs can heighten vulnerability to overspending.

Holiday spending can be better controlled. Know your personal vulnerabilities and be aware of the marketing strategies used by merchandisers that can cause overspending. Also, utilize some strategies to overcome the common pitfalls of the shopping process. By implementing these suggestions, you can get through the holidays with your wallet intact.

Know Thyself. It is important to understand how AD/HD affects your life in general and your spending behavior in particular. For example, for some, overspending may be linked to key weaknesses associated with AD/HD such as impulsiveness/impatience, poor planning, limit setting and adherence to structure or rules. For others, shopping and spending may satisfy psychological or social needs-making them feel better when they're sad, helping them fit in or gain attention, and providing stimulation to counter boredom.

Know Thy Enemy. Merchandisers have expertise in getting people to part with their money. Advertisers know how to make their products highly attractive.

For instance, they use highly stimulating visuals that heighten excitement, stimulation and attention to novelty. Some adults with AD/HD may find these tactics particularly difficult to resist. In addition, sales pitches (e.g., free gifts, 50 percent off now, offer closes in 10 minutes) are aimed at getting people to act immediately.

Know The Consequences. Many adults with AD/HD have a "here and now" time orientation and often do not consider the future consequences of spending in the purchasing process. Obviously, overspending may have short-term (e.g., credit card finance charges and late payment fees) and long-term (e.g., no private schooling for children due to large debt) consequences. Additionally, overspending may have interpersonal consequences. Free spending can tarnish your image, jeopardize trust or lead to arguments with family members. Consideration of potential financial and interpersonal repercussions can motivate you to spend within limits.

Plan. Devising a shopping plan and operating within limits are keys to gaining control over your holiday spending. Your shopping or spending plan should be developed in advance and should identify specific tasks that need to be accomplished. It should also have a timeline that includes deadlines to keep you on pace and help you avoid the last minute shopping that usually results in overspending.

While the consequences caused by holiday overspending plague many people, it can be an especially acute problem for some adults with AD/HD.



Tips for Successful **Shopping**

- ☐ Plan in advance
- Window shop first
- Set a budget
- Limit shopping trips
- Stick to the list
- Limit your spending ability
- Monitor your progress
- Don't make quick decisions
- Don't shop when you are sad or bored



Consider going on "window shopping days" just to get ideas and narrow choices. Don't bring your wallet.

Holiday Overspending

Divide and Conquer. Shopping involves two separate phases—selection and purchasing. Impulsive spending is most likely to occur when selection and purchasing occur at the same time, since merchandisers want you to act quickly.

In order to spend more wisely, separate the selection phase from the purchase phase and conduct selection outside of the store. Do your research at home by reading ads or searching online to narrow your choices and make your selections. Also consider going on "window shopping days" just to get ideas and narrow choices. Don't even bring your wallet on those days because you're just pricing. Bring a notepad and write down your selections and the recipients. You can return later on "purchase days" to execute your selections. By giving yourself more time to think and decide in the non-pressured environment of your home, you are more likely to make informed choices and less likely to overspend.

Sticking to Your Guns. As noted earlier, you can control your holiday spending by establishing a shop-

Holiday Overspending

ping plan and sticking to it. The following are limitsetting strategies to help you maintain your spending plan:

- Limit Exposure. Don't make as many shopping trips. Don't subject yourself to the temptation of seeing items not on your shopping list and making point-of-purchase decisions. Before you enter the store, remind yourself that you are walking directly to the item on your shopping list, paying for it and leaving. Don't browse the store to see what is there. Save that for your "window shopping days."
- Limit Options. Make a list and check it twice. Be specific about your gift selection or alternative choices and identify a price or spending limit. This is where your research and selection activities will pay off. Keep this rule in mind—"If it's not on my list, I won't buy it." Also, get it right the first time to avoid returns. Ask for "wish list" suggestions from others or pick up on clues that they may drop. Having to return something brings you back to the store.
- Limit Social Pressures. Don't take a companion who will pressure you to buy. For instance, if you have difficulty saying "no" to your children's constant begging or pleading, leave them at home. Either go alone



Either go shopping alone or take someone who will support you in sticking to your shopping plan.

Avoid making quick decisions or acting too quickly. Getting advice or opinions from others will help you consider all of the factors and avoid rash decisions.

Holiday Overspending

or take someone who will support you in sticking to your shopping plan.

- Limit Your Ability to Spend. If you have extra cash in your pocket, you are more likely to find something to spend it on. Also, if you have a credit card instead of cash, it's still a problem because you have purchase power—the ability to spend beyond your means. To avoid overspending, limit the amount of money or purchase power you bring into the store. For instance, leave your credit cards and checkbook at home, and only bring enough cash to make your purchase. Or, use a debit card that accesses only your budgeted amount of funds for holiday spending.
- Keep Tabs. Your spending plan should include your spending limit for each item. Monitor your progress by writing down what you actually spend and compare it to your budgeted amount. This immediate feedback can reinforce your successes or point out difficulties that need to be addressed before they get out of control.
- *Use the Rule of Three.* Try to get prices from three different sources before finalizing your selection. This

not only gives you time to contemplate your decision, but also gives you the benefit of knowing you got a good price.

■ Slow it Down. Avoid making quick decisions or acting too quickly Getting advice or opinions from others will help you consider all of the factors and avoid rash decisions. Sleep on it; give yourself a night to think things through. Beware of the seduction of convenience (e.g., shopping via the Internet, catalog or TV), which may result in impulsive spending.

Holiday overspending can create serious problems for some adults with AD/HD. Through knowledge, planning, setting limits and implementing appropriate strategies, spending pitfalls can be avoided, resulting in fewer financial, personal and interpersonal difficulties.

Michael Romaniuk, Ph.D., is coordinator of special programs in the department of psychiatry and behavioral sciences at Akron General Medical Center. He leads the adult AD/HD support group and can be reached at www.akrongeneral.org/add.

Cristen Marek is a freelance writer affiliated with Canisius College and a Summer Research Fellow at Akron General Medical Center.