

Some people get into debt by buying things they don't need and can't afford.

What are the reason for this behavior?

What action can be taken to prevent people from having this problem?

For better or worse, nowadays individuals are inclined to purchase unnecessary items due to the modern lifestyles, giving rise to enhancing their life expenditure at the expense of outstanding debt burden.

First and foremost, when asked about human's greed for acquiring luxury products, we encounter a barrage of the advertisements through the media due to luring individuals purchasing out of their needs. In other words, the marketing ploy leads individuals to buy a great deal-number of both luxury and inessential products by monthly instalment. For instance, picking up the really amazing bargains in the markets, individuals are burdened with amass debt. Individuals tend toward a consumerist culture, hence their heavy debts.

On the other hand, developing the culture for consumption must be considered by authority figures. To put it in a perspective, the authority figures have to alter the contemporary consumer culture to growth in productivity whereby people are not keen on obtaining unnecessary items shining through the advertisements. By way of illustration, whereas the advertisements encourage individuals to shop surplus to requirements, the authority figures have to launch awareness campaigns to promote enlarge on being highly productivity as the dominant culture in society. Therefore, only when people can decline to buy out of their needs, do they find their purchase are surplus to requirements.

To put it in a nutshell, despite the fact that people are incredibly enthusiastic about purchasing both luxury and modern products, it should be taken into account that more purchase in excess of requirements incur-impose more debts. Consequently, not only should individuals make ends meet, but also they have to lower their greediness.