

*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?*

The economic growth in the world directly influences people's financial status and it resultings in social distance. When different levels of society gets blurred and there just left the poor and the rich are left, problems like debts arise. In my opinion, the two mainly reasons that people buy stuffs/item they do not need or cannot afford, at the first place, is advertisement, and secondly imitation.

In this time day and age people want to imitate their friends' or neighbors' lifestyle without thinking that even they are in the same financial level or not. For instance, they spend a lot of money for their weddings to compete with their cousins. Or they buy the newest version of iPhone at on its launch day and pay more money than its real cost just to keep up with joneses.

Sometimes they try to imitate celebrities' lifestyle because they think getting along with fashion trends brings them high statue status in society. And it's just comes from advertisements. For instance, people are ready to pay a lot of money for the newly expensive strange shoes that a famous singer wears at her last videoclip.

This is a trick in marketing that a large amount number of people, in different financial level, are affected by an advertisement. It is out of people's hand that they face a lot of advertisement during a day on billboards, TVC, and social media.

Surrounded people wherever they are, advertisements teach them new fashion trends and tell them if they want to be attractive they should be up-to-date and follow these trends. For example, an ad shows a lot of men who try to flirt with a girl who uses the new perfume of a famous brand, teenagers think that if they have the perfume, everything will happen the same and pay a lot to buy it.

Having credit cards and paying a lot of money without considering your budget are common these days, hence the high amounts of debts.

Fortunately, in my country people do not use credit cards. In conclusion, I think one of the best actions is to stop using credit cards. And governments can put restrictive ed rules for advertisements and teach people to not to be duped by these attractive and tempter ads.

