

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

*What are the reasons for this behavior?*

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

In recent years, buying unnecessary items has become a big concern which has led to wasting money. Advertisements and people's lifestyle are two main causes for this issue. On the other hand, increasing people's awareness and knowing how to manage a-their budget can-be-used-to-can prevent such issues from happening.

No one can deny the potent effect of advertisements on people's mind. Their subliminal messages may change tastes of people toward buying expensive goods or even unnecessary things(goods). What is more, superficial observation is another important reason. To illustrate it, buying luxurious or fashionable things is a way for competing with others. Probably most of us like to have items just trying to "keep up with the joneses". These important factors besides the ease of buying goods nowadays from online markets may lead into spending money more than it is needed in reality.

To get a balance between revenue and expenditure is not impossible. To achieve this goal (to that end), one should learn how to manage his one's budget. Knowing about financial planning or even recording ing your costs weekly or monthly can be useful. In addition, to raise awareness among people is another important item. Knowledge is a powerful tool against deceiving (deceptive) advertisements.

On the whole, buying useless or expensive things has become a big problem (pressing challenge) in today's societies. Advertisements and lack of financial knowledge are two main reasons for making (rendering) people vulnerable. In this situation, raising awareness besides knowing how to manage a budget (fiscal discipline) would be critical for all people to encounter with this issue.