

**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?**

Our people have been surrounded by newly invented goods every day more than past. These awesome modern devices, especially electronic ones, increased the demand of buying inside the hearth of the society.

Some say the vast majority of the need to buying more things, particularly those which never have been people's basic needs, is a consequence of the modernized lives that technology have made for us. Technology's achievements prepared the opportunity of using amazing useful commodities and sometimes useless ones like luxury products which are considerably expensive so that usually buying those products make serious financial problems for buyers who have not enough fiscal potential to afford their prices.

Others, mostly scientists, cite that such unconscious activities which occur unwantedly from humankind have roots in their childhood and you must refer them to psychologists for treatment. The main idea about them is that they had difficulties and deterrent problems in their childhood and this resulted a continuous demanding behavior in them and therefore they have a thirst of buying which will never resolve whereas reduces by purchasing.

I think both views can describe as the reason of this issue whereas the most important reason, from my point of view, is the constant barrage of advertising on luxury and costly goods which directed at the public and persuades them to shopping more and more. In addition, I certainly believe that although we cannot or in other words we should not control the rapid pace of technology's improvements, we can control the amount of advertisement which motivates poor people to buy expensive merchandise and get into debt for buying them.

In a nutshell, whether the reason of overbuying is advertisement or the enormous amount of technology's persuasive products or the influence of the person's childhood, I believe with controlling the advertisement and direct it in an appropriate way we can manage people's behavior and decrease such kind of problems.

Time: around 2 hours

Dictionary: Longman, Aryanpour

Ideas:

- Technology's achievements
- Childhood problems
- Effect of advertisement