

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?

Today, the manner of purchasing items, irrespective of whether they are essential and affordable or not, is one of the societies' concerns. Hence, some countries intend to make people aware of its lasting, not ephemeral, and dangerous effects on economy.

Mainly, ~~the~~ consumerism has been ~~cited as~~ the major culprit of people's buying behavior. It has a deleterious effect on consumer culture in society, so people tend to spend their money on buying things which are mostly not necessary. Moreover, in some cases, individuals are not worried about the cost of ~~which-what there-they~~ are supposed to buy when they pay it by credit cards thereby actually getting into debt, whereas they may not really need them.

Another factor is faddism that, nowadays, should be taken into consideration. A newly ~~modern-emerging~~ phenomenon which deceives individuals, especially ~~the~~ youth, ~~into~~ ~~wasting~~ their income keeping up to speed with ~~the~~ latest trends, hence the occurrence of "slave to fashion". Therefore, not only can this irresistible impulse to purchase irrationally unnecessary objects affect their economy, but also it can be considered one of the social ills, so is it reasonable to expend a lot of money on buying inessential items?

Inevitably, while unneeded acquisition is a potentially imminent communities' problem, some extremely practical measures should be taken into account to reshape the public's culture in this area. For example, schools have a crucial role to play ~~to addressin~~ ~~addressing~~ it by teaching students to have a plan for their future ~~and~~ subsequently spending money in a sensible way. Moreover, governments should make ~~aware~~ people ~~aware~~ of ~~its-the~~ destructive influences of such behavior on the country's economy.

Consequently, acquiring unnecessary objects, particularly in leasing, even with some excuses such as retail therapy, seems not to be a sensibly economical decision. Thus, ~~be~~ preparing to prevent and dealing with it in societies by both people and officials ~~is-are~~ a seemingly rational determination.