

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

What are the reason for this behavior?

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

Some groups believe if they are not able to buy luxury thingsitems, which are unnecessary ~~in~~-most of the times, they will feel like a second-class citizen. That's why they fall in debt and it is necessitate-necessary to explain the consequence of liability for them.

Nowadays, changing expectations from ~~the~~-life, consumerism has many drawbacks in daily life. Buying and spending their money, people is-are find it hard very hard for them to say "I cannot afford to buy". They want to ride the newest model of car, go on trips all around the world, have modern and beautiful furniture as well as smartphones and laptops in somehow waysanyway possible, while they may not have ~~not an~~ enough income for their demandrequests and if they don't-do not adjust their expenditures, they have to get into deficit.

Furthermore, Families need to change their life style and avoid having a tendency to show their abilities in buying goods which are not affordable to them/do not have an affordable price for them.

Governments have to help raising-raise public awareness against the consumer- driven economy and explain that's-its profound negative's effects not only in families' finance-financial situations, but also in leading to economic stagnation. Expensing-Expended in unnecessary methods, the amounts of the money can be invested in productions and developing infrastructures.

Moreover, individuals get into debt because of lack of finance-financial information, and they do not know how the vortex of liabilities can cause them-to-bigger problems. An exorbitant interest rates leads to a finance-financial problems that people have-could not imagined and are not informed about its consequence ~~of that~~.

To sum up, I strongly believe that falling in debt to own ~~an~~-unnecessary goods in life is one of the main effects of the consumerist world and it is necessary to update-inform people regarding ~~to-the~~ consequence of thosethat's manners.

Good/bad/nice/ugly/stuff/things/something/