

**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?**

It is impossible to argue against the fact that every human being tends to raise their life style, and own devices which facilitate making their life more convenient. However, purchasing these devices is affordable for some someone, but there are many people that buying these by spending more than their income, so why do they do that and what are the consequences of it?

One of the most important reasons is advertisement, which persuades people to buy their products by using several techniques such as implying that everyone is using a specific product and that others should too, in order to be part of the group. What is more, enterprises might manipulate people's emotions or prove the superiority of a product with statistics and factual information. As a result, some people are convinced to buy these products. However, they do not have enough money.

A way to tackle the problem would be the limitation for people so that they spend to spend less than their income. For instance, we can curb the use of credit cards, which is one of the reasons that lead people to become indebted are get into owe. Moreover, the government could put a tax on luxury and expensive products, which are not a basic need for our life. These solutions not only can reduce their enthusiasm for buying beyond their income but also leads the industry not to do not advertise these expensive products for everyone.

From what has been discussed above we may draw the conclusion that advertisements and credit cards are the most important reasons and the government should pass a law for using cards and control the content of advertisements.