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Compulsive Buying Clinical Practice Workbook

A clinically branded, function-preserving edition retaining the original exercises, psychoeducation, checklists, logs, planning tools, and response space.

DSM-5-TR · ICD-11 CLINICAL ALIGNMENT

1 · Self-Assessment

2 · Tracking Spending Behavior

3 · Identifying Triggers

4 · Delaying Tactics

5 · Creating a Distraction List

6 · Identifying Emotions

7 · Managing Strong Emotions

8 · Self-Compassion

9 · Understanding Cognitive Distortions

10 · Identifying Values

11 · Imaginal Exposure for Compulsive Buying

12 · The Difference Between Needs and Wants

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15 · Analyzing Relapses

16 · Practicing Self-Forgiveness

How to use this workbook

- Use this workbook selectively and collaboratively; it is educational and does not replace individualized assessment, diagnosis, treatment, medical care, or crisis services.
- Skip, pause, or modify any activity that increases distress, danger, shame, or loss of functioning. Adapt language for culture, disability, neurodivergence, health, resources, and lived context.
- Ratings in this workbook are reflection tools unless a named, validated measure and interpretation are explicitly provided.

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Self-Assessment

The following are common signs you might be struggling with compulsive buying. Rate each statement on a scale from 1-5 (1 being “strongly disagree” and 5 being “strongly agree”):

Statement	Rate (1-5)
1. “I often buy things to feel better when I'm sad, stressed, or bored.”	1-2-3-4-5
2. “I frequently spend more money than I can afford.”	1-2-3-4-5
3. “I buy things on a whim without considering if I really need them.”	1-2-3-4-5
4. “I have many items in my home that I never use or even take out of the packaging.”	1-2-3-4-5
5. “I feel ashamed and embarrassed about how much I shop.”	1-2-3-4-5
6. “I feel unable to control my urge to buy things, even when I try to resist.”	1-2-3-4-5
7. “I often make excuses to justify my purchases, even when they're unnecessary.”	1-2-3-4-5
8. “Shopping often takes precedence over more important tasks and obligations.”	1-2-3-4-5
9. “I experience a rush or high when I make a purchase, followed by guilt or regret.”	1-2-3-4-5
10. “I constantly think about shopping, even when I'm not doing it.”	
11. “I know that my shopping habits are harmful, but I can't seem to stop.”	1-2-3-4-5

Score: ____/55

The score reflects the severity and impact of your compulsive buying.

1. What statements resonated with you more than the others?

2. Which of the identified patterns or habits from the assessment do you feel most interested in working on changing?

Compulsive buying is also known as shopping addiction or oniomania. Despite being recognized by researchers as a potential behavioral addiction, the latest version of the DSM (DSM-5TR, 2022) has not yet classified shopping addiction as an official mental health condition or a mental disorder.

Tracking Spending Behavior

1. Record Each Purchase: Every time you make a purchase, write it down immediately. Include details such as the date, item, cost, and reason for the purchase.

Date	Item	Cost	Reason for Purchase	Consequences
<i>e.g., May 1, 2024</i>	<i>Pair of shoes</i>	<i>\$75</i>	<i>Felt stressed after work and wanted to treat myself.</i>	<i>Missed a utility payment; experienced anxiety over mounting debt.</i>

2. Categorize Your Purchases: At the end of each week, review your spending log. Categorize each purchase into necessary (e.g., groceries, bills) and unnecessary (e.g., luxury items, impulse buys).

Necessary	Unnecessary
<i>e.g., Groceries (\$70)</i>	<i>Pair of shoes (\$75)</i>

3. Identify Spending Patterns: Reflect on the reasons behind your unnecessary purchases. Identify any patterns or triggers that lead to compulsive buying.

Example: Frequently buy items online late at night.

4. Identify Short-Term Impact: Consider the short-term effects of each purchase on your life. Think about impacts on your mood, relationships, and daily activities.

Example: Temporary boost in mood, tension with partner due to spending, distraction from work responsibilities.

5. Identify Long-Term Impact: Reflect on how ongoing compulsive buying has affected your life over time. Consider financial, emotional, relational, and psychological impacts.

Example:

- *Financial Impact: Accumulating debt and financial instability.*
- *Emotional Impact: Chronic stress and anxiety about finances.*
- *Relational Impact: Strained relationships with family and friends.*
- *Psychological Impact: Lowered self-esteem and feelings of guilt.*

Financial Impact	
Emotional Impact	
Relational Impact	
Psychological Impact	

Identifying Triggers

1. Recognizing Emotional Triggers: Reflect on the emotions you frequently experience before you feel the urge to buy. Write down these emotions in a list.

Example: Stress, boredom, loneliness, anxiety, sadness.

2. Identifying Situational Triggers: Identify and list situations or environments that commonly lead to compulsive buying. Consider both physical and online environments.

Example: Browsing online stores, visiting shopping malls, receiving promotional emails, watching TV commercials.

3. Analyzing Thought Patterns: Reflect on the thoughts that go through your mind before making a purchase. List these common thought patterns.

Example: "I deserve this," "This will make me feel better," "I need this to be happy," "It's on sale, so I have to buy it now."

Delaying Tactics

Purpose: Delaying purchases gives you time to reconsider if you really need the item, reduces impulsive spending, and helps you make more mindful decisions.

1. List Simple Delaying Tactics: Brainstorm and list simple tactics you can use to delay a purchase. These should be easy to implement and can be done anywhere. The following are some suggestions. Check off the ones that may be helpful or add more to the list:

- ☐ Wait 24 hours before making any non-essential purchase.
- ☐ Take three deep breaths and count to 10.
- ☐ Walk away from the store or close the online shopping tab.
- ☐ Set a timer for 15 minutes before deciding.
- ☐ Call a friend or family member to discuss the purchase.
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

2. Creating a Delaying Plan: Create a step-by-plan that outlines your personal delaying tactics. Include specific actions you will take when you feel the urge to buy.

Example:

- 1. When I feel the urge to buy, I will take three deep breaths and count to 10.*
- 2. I will walk away from the store or close the online shopping tab.*
- 3. I will set a timer for 15 minutes and engage in a different activity (e.g., read a book, take a walk).*

4. *After 15 minutes, I will revisit the urge and consider if the purchase is necessary.*
5. *If I still feel the urge, I will wait 24 hours before making a decision.*

Creating a Distraction List

Purpose: Distractions help to redirect your focus away from the urge to buy and towards healthier activities, reducing the likelihood of impulsive purchases and improving overall well-being.

1. Brainstorming Distraction Activities: Think about activities that you enjoy and that make you feel good. Write down a list of these activities.

Example: Enjoyable Activities: Reading, going for a walk, cooking, painting, listening to music, watching a movie, gardening.

2. Include Physical Activities: Include physical activities that can help release pent-up energy and reduce stress.- Write down a list of physical activities you enjoy or would like to try.

Example: Physical Activities: Jogging, yoga, dancing, hiking, cycling, swimming.

3. Create a Go-To List: Compile your categorized activities into a go-to list that you can easily reference when you feel the urge to shop. Keep this list in a convenient place (e.g., on your phone, in your wallet).

Identifying Emotions

1. Recognizing Emotions: Write down a list of common emotions you experience. Be as specific as possible. Use an emotion wheel or a list of emotions if needed.

Happiness	Admiration, Affection, Amusement, Appreciation, Awe, Calmness, Cheerfulness, Compassion, Contentment, Delight, Eagerness, Empathy, Enthusiasm, Excitement, Exhilaration, Fondness, Gladness, Gratitude, Happiness, Hope, Inspiration, Joy, Love, Optimism, Pride, Relief, Satisfaction, Serenity, Trust
Sadness	Agony, Anguish, Bereavement, Despair, Disappointment, Discontent, Dismay, Dolefulness, Grief, Heartache, Hopelessness, Melancholy, Misery, Regret, Remorse, Sadness, Sorrow, Unhappiness, Woe
Fear	Alarm, Anxiety, Apprehension, Concern, Dread, Fright, Horror, Nervousness, Panic, Scare, Shock, Terror, Trepidation, Unease, Worry
Anger	Aggravation, Annoyance, Bitterness, Disgust, Exasperation, Frustration, Fury, Hostility, Indignation, Irritation, Outrage, Rage, Resentment, Vexation
Disgust	Aversion, Contempt, Distaste, Hatred, Loathing, Repugnance, Revulsion
Surprise	Amazement, Astonishment, Bewilderment, Shock, Startlement, Wonder
Love	Affection, Adoration, Caring, Compassion, Fondness, Infatuation, Longing, Lust, Passion, Tenderness

2. Identifying Emotional Triggers:

- Reflect on recent situations where you felt a strong emotion. Describe the situation and the emotion you experienced.

Example:

- *Situation: "Yesterday, I had a disagreement with a coworker."*
- *Emotion: Anger*

- Identify what triggered the emotion in each situation. Consider factors such as people, places, thoughts, or events.

Example: I felt disrespected when my coworker interrupted me during the meeting.

3. Identifying Physical Sensations: Pay attention to the physical sensations you experience when you feel a strong emotion. Write down these sensations.

Example: When I felt angry, my heart rate increased, my face felt hot, and my muscles tensed.

4. Identifying Underlying Thoughts: Identify the thoughts that accompanied this emotion. What were you thinking at the time?

Example: I feel disrespected and undervalued.

5. Analyzing Emotional Responses: Reflect on how you responded to the emotion. Consider your thoughts, behaviors, and any actions you took.

Example: I raised my voice and argued with my coworker.

6. Evaluating the Impact: Evaluate the impact of your emotional response on yourself and others. Consider both short-term and long-term effects.

Example: In the short term, I felt justified, but in the long term, it strained my relationship with my coworker and created a tense work environment.

Managing Strong Emotions

1. Develop Coping Strategies: Identify healthy coping strategies to manage the emotion. The following are some suggestions. Check off the ones that may be helpful or add more to the list:

- ☐ **Holding a Cold Ice Cube:** Hold an ice cube in your hand to focus on the intense cold.
- ☐ **Splashing Cold Water on Your Face:** Splash your face with cold water to shock your system.
- ☐ **Using a Cold Compress:** Place a cold compress on your neck or forehead.
- ☐ **Holding a Warm Beverage:** Hold a cup of hot tea or coffee to focus on the warmth.
- ☐ **Warm Bath:** Take a warm bath to relax your muscles and calm your mind.
- ☐ **Using a Heating Pad:** Place a heating pad on tense areas of your body.
- ☐ **Squeezing a Stress Ball:** Use a stress ball to release physical tension.
- ☐ **Tearing Paper:** Tear a piece of paper into small pieces to relieve stress.
- ☐ **Using Playdough or Clay:** Mold and shape playdough or clay to focus on the tactile sensation.
- ☐ **Touching Different Textures:** Feel different textures, like soft fabric or rough surfaces, to ground yourself.
- ☐ **Biting into a Lemon:** Bite into a lemon to experience a strong, sour taste.
- ☐ **Using a Weighted Blanket:** Lie under a weighted blanket to feel a sense of security and pressure.

- ☐ **Hugging a Pillow:** Hug a pillow tightly to feel physical comfort and pressure.
- ☐ **Wrapping Yourself in a Blanket:** Wrap yourself snugly in a blanket for a sense of containment.
- ☐ **Chewing Gum:** Chew gum to create a repetitive, soothing sensation.
- ☐ **Smelling Strong Scents:** Smell strong scents like peppermint or lavender to engage your senses.
- ☐ **Grounding Exercise:** Focus on five things you can see, four things you can touch, three things you can hear, two things you can smell, and one thing you can taste.
- ☐ **Deep Breathing:** Practice slow, deep breaths to calm your nervous system.
- ☐ **Exercise:** Engage in physical activity like walking, running, or yoga.
- ☐ **Spiritual Practices:** Engage in prayer, meditation, or other spiritual activities.
- ☐ _____
- ☐ _____

2. Create an Action Plan: Create a plan for how you'll handle similar situations in the future. This could involve setting boundaries, practicing assertive communication, or developing a regular mindfulness practice.

Example:

- *Set a boundary by asking colleagues to provide feedback in private.*
- *Practice assertive communication by expressing how I feel calmly.*
- *Incorporate daily mindfulness exercises to stay grounded.*

Self-Compassion

Definition: Self-compassion is treating yourself with the same kindness, care, and understanding that you would offer to a good friend. It involves recognizing your struggles, being gentle with yourself, and understanding that everyone makes mistakes.

1. Identify Self-Critical Thoughts: Write down self-critical thoughts you have about your compulsive buying behavior. Be specific about the language you use with yourself.

Example: "I'm so irresponsible with money. I can't believe I bought that again. I have no self-control."

2. Challenging Self-Critical Thoughts: For each self-critical thought, write a compassionate and understanding response. Think about what you would say to a friend in a similar situation.

Example:

- *Self-Critical Thought: "I'm so irresponsible with money."*
- *Compassionate Response: "It's okay to make mistakes. I'm working on improving my financial habits, and it's a process that takes time and effort."*

[illegible]

4. Self-Compassion Exercises: Choose one or more self-compassion exercises to practice regularly. The following are some suggestions. Check off the ones that may be helpful or add more to the list:

- ☐ **Loving-Kindness Meditation:** Sit comfortably, close your eyes, and silently repeat phrases like "May I be happy, may I be healthy, may I be safe, may I live with ease."
- ☐ **Self-Compassion Break:** When feeling stressed, pause and silently say: "This is a moment of suffering. Suffering is a part of life. May I be kind to myself in this moment."
- ☐ **Journaling:** Write a compassionate letter to yourself as if you were writing to a dear friend who is going through a tough time.
- ☐ **Mindful Self-Compassion Breathing:** Focus on your breath and silently say, "Breathing in, I feel calm. Breathing out, I feel kind to myself."
- ☐ **Physical Comfort:** Give yourself a warm hug, wrap yourself in a blanket, or place a hand over your heart and feel the warmth and connection.
- ☐ **Self-Compassionate Phrases:** Repeat phrases like "I am enough," "I am worthy of love and respect," or "I am doing the best I can."
- ☐ **Gratitude Practice:** Each day, write down three things you are grateful for about yourself or your efforts.
- ☐ **Visualization:** Visualize a compassionate figure (real or imagined) who accepts you unconditionally, and imagine them comforting you.
- ☐ **Body Scan Meditation:** Perform a body scan meditation, focusing on sending love and compassion to each part of your body.
- ☐ **Acts of Kindness:** Do something kind for yourself each day, such as treating yourself to a favorite activity or taking a break when needed.

- ☐ **Forgiveness Practice:** Practice forgiving yourself for past mistakes, acknowledging that everyone makes mistakes and that they are opportunities for growth.
- ☐ **Inner Child Work:** Write a letter to your younger self, offering words of love, support, and compassion.
- ☐ **Compassionate Movement:** Engage in gentle, compassionate movement such as dancing or stretching, focusing on being kind to your body.
- ☐ **Nature Connection:** Spend time in nature, appreciating its beauty and allowing it to bring you a sense of peace and self-compassion.
- ☐ _____
- ☐ _____
- ☐ _____

5. Develop a Self-Compassion Plan: Create a plan to integrate self-compassion into your daily life. Include specific actions and strategies to remind yourself to be kind and understanding.

Example Plan:

- *Morning Affirmations: Start each day with positive affirmations, such as "I am doing my best" and "I deserve kindness."*
- *Mindful Moments: Take short breaks during the day to practice mindfulness and check in with your feelings.*
- *Evening Reflection: End the day with a reflection on your self-compassionate actions and any progress made.*

Understanding Cognitive Distortions

1. Identifying Cognitive Distortions

- **All-or-Nothing Thinking:** Viewing situations in black-and-white terms, without recognizing any middle ground.

Example: "If I can't buy this dress, my whole day is ruined."

- *Recognizing Middle Ground: "Not buying the dress might be disappointing, but it doesn't have to ruin my whole day. I can still enjoy other activities."*

- **Overgeneralization:** Making broad conclusions based on a single incident.

Example: "I bought something I didn't need today, so I'll never be able to control my spending."

- *Specific Realistic Thinking: "One slip-up doesn't mean I'll always lose control. I can learn from this and do better next time."*

- **Mental Filtering:** Focusing only on the negative aspects of a situation while ignoring the positives.

Example: "I forgot my budget once, so I'm terrible with money."

- *Balanced Perspective: "I've successfully stuck to my budget many times. This one mistake doesn't define me."*

- **Discounting the Positive:** Rejecting positive experiences by insisting they "don't count."

Example: "I managed to save money this week, but it doesn't count because I still have debt."

- *Acknowledging the Positive*: "Every bit of savings is a step in the right direction. It's important to acknowledge my progress."

- **Jumping to Conclusions**: Assuming the worst without evidence.

Example: "If I don't buy this now, I'll never find it again and I'll regret it forever."

- *Evidence-Based Thinking*: "There will be other opportunities to buy something similar. I can take my time to decide."

- **Magnification and Minimization**: Exaggerating or downplaying the importance of events.

Example: "Spending money on this item is a disaster, but saving a bit of money isn't really that important."

- *Proportional Thinking*: "Buying this item isn't the end of the world, but saving money consistently is a significant achievement."

- **Emotional Reasoning**: Believing that feelings reflect facts.

Example: "I feel anxious about not buying this, so it must mean I need it."

- *Fact-Based Reasoning*: "Feeling anxious doesn't mean I actually need this item. I can explore why I feel this way without making an impulse purchase."

- **"Should" Statements**: Having rigid rules about how you and others should behave.

Example: "I should always be able to buy what I want when I want it."

- *Flexible Thinking*: "It's okay to want things, but it's also important to make thoughtful choices about spending."

- **Labeling:** Assigning negative labels to yourself or others.

Example: "I'm such a failure for buying that unnecessary item."

- *Descriptive and Objective Thinking: "Buying that item doesn't make me a failure. It's a learning experience and I can use it to make better decisions in the future."*

- **Personalization:** Blaming yourself for things outside your control.

Example: "If my friend is upset, it's my fault because I couldn't afford to go out with them."

- *Balanced Thought: "My friend's feelings are influenced by many factors. My financial choices are not solely responsible for their mood."*

2. Identify Your Cognitive Distortions:

- **Situation:** Describe the situation that led to the compulsive buying behavior.

- **Thought:** Identify the specific thought that went through your mind.

- **Cognitive Distortion:** Identify which cognitive distortion(s) the thought represents.

- Evidence For: List any evidence that supports this thought.

- Evidence Against: List any evidence that contradicts this thought.

- Balanced Thought: Develop a more balanced thought considering the evidence against.

3. Keep a Thought Journal: Keep a journal to track your thoughts, identifying and challenging cognitive distortions as they arise. Note the situation, the distorted thought, how you challenged it, and the reframed thought.

Situation	Distorted Thought	Challenging	Reframed Thought
<i>e.g., Saw an online sale and bought a new gadget impulsively.</i>	<i>"I always give in to sales. I'm hopeless."</i>	<i>"Is it true that I always give in to sales? What about times when I've resisted?"</i>	<i>"I've resisted sales before, and I can do it again. This was a moment of weakness, but I can learn from it."</i>

Situation	Distorted Thought	Challenging	Reframed Thought

Identifying Values

1. Identifying Core Values: Think about what matters most to you in life. Write down a list of your core values. The following are some examples:

Accountability, Achievement, Adaptability, Adventure, Ambition,
Authenticity, Balance, Bravery, Calmness, Charity, Commitment,
Compassion, Contribution, Creativity, Curiosity, Decisiveness,
Dependability, Determination, Dignity, Empathy, Empowerment, Faith,
Family, Freedom, Friendship, Generosity, Gratitude, Growth, Happiness,
Health, Honesty, Hope, Humility, Humor, Knowledge, Leadership,
Learning, Love, Loyalty, Nurturing, Open-mindedness, Patience, Peace,
Privacy, Punctuality, Reliability, Resilience, Respect, Responsibility,
Safety, Security, Self-Discipline, Self-Respect, Service, Simplicity,
Spirituality, Success, Teamwork, Thoughtfulness, Tolerance, Trust, Truth,
Understanding, Vision, Wealth, Wisdom

2. Prioritize Your Values: Rank your values in order of importance. Consider which values are most critical to your well-being and life satisfaction.

3. Connecting Values to Behavior: Reflect on your compulsive buying habits. Write down how these behaviors align or conflict with your core values.

Example: "My compulsive buying often conflicts with my value of financial stability. It also causes stress, which affects my health and my relationships with family."

4. Identify Value-Based Actions: For each core value, identify specific actions that reflect and support that value. Consider how you can align your spending habits with your values.

Example: Family: Spend quality time with loved ones instead of shopping.

5. Setting Value-Based Goals: Set specific, measurable goals that align with your core values. Write down these goals and how they support your values.

Example: Family: "Have a weekly family game night to strengthen relationships."

Imaginal Exposure for Compulsive Buying

1. Choose a Triggering Situation: Think of a specific situation that frequently triggers your urge to buy compulsively. Write down a detailed description of this scenario.

Example: "Browsing my favorite online shopping site during a lunch break and seeing a flash sale on clothes."

2. Describe the Environment: Describe the environment in detail, including where you are, what you see, hear, and smell.

Example: "I am sitting at my desk in my home office. The room is quiet except for the hum of my computer. I see the bright screen with the online store's homepage filled with colorful images of clothes on sale. I smell the faint aroma of my coffee."

3. Experiencing the Urge: Imagine the feelings and physical sensations you experience when you see something you want to buy. Write down these sensations and emotions.

Example: "I feel a rush of excitement and anticipation. My heart starts racing, and my palms feel sweaty. I think about how great it would be to own the new clothes on sale."

4. Stay with the Urge: Allow yourself to stay with the feeling of the urge without acting on it. Write down what it feels like to sit with the urge.

Example: "I notice the intense desire to click 'Add to Cart.' I feel uncomfortable and restless, but I remind myself to just observe these feelings without reacting. The urge feels strong, but I realize it will pass."

5. Challenge Your Thoughts: Identify and challenge any irrational thoughts you have about needing to make the purchase.

Example:

- *Irrational Thought: "I need to buy this now or I'll miss out on the sale."*
- *Rational Response: "There will always be more sales. Missing this one won't make a significant difference in my life."*

Irrational Thought	Rational Response

6. Create Alternative Actions: List healthy alternatives to buying that you can do when you feel the urge. Choose activities that you enjoy and that can distract you from the urge.

Example: "Go for a walk, read a book, call a friend, practice deep breathing, do a hobby."

7. Visualize Using a Coping Strategy: Imagine yourself successfully using one of these alternatives instead of buying. Describe how you would feel and what the outcome would be.

Example: "I close the online store tab and pick up my book. I start reading and feel my mind shift away from the urge to buy. I feel proud of myself for choosing a healthier option."

8. Reflect on the Experience: Reflect on what it was like to go through the imaginal exposure exercise. Write down your thoughts and any insights you gained.

The Difference Between Needs and Wants

1. List Your Needs: Make a list of items or services that are essential for your daily life and well-being. Be specific about what you consider a need.

Example:

1. *Rent/Mortgage*
2. *Groceries*
3. *Utilities (electricity, water)*
4. *Healthcare (medications, doctor visits)*
5. *Basic clothing (seasonal appropriate)*
6. *Transportation (fuel, public transit pass)*

2. List Your Wants: Make a list of items or services that you desire but are not essential for survival. Be honest about what you consider a want.

Example:

1. *New fashion accessories*
2. *Dining out at restaurants*
3. *Latest tech gadgets*
4. *Subscriptions (streaming services, magazines)*
5. *Luxury home decor*
6. *Vacations*

3. Analyzing Spending Habits: Review your recent purchases from the past month. Categorize each purchase as a need or a want.

Purchase	Need	Want

4. Reflect on Spending Patterns: Reflect on the proportion of your spending on needs versus wants.

5. Create a Decision-Making Process: Develop a process to help you make more mindful spending decisions. Include questions to ask yourself before making a purchase.

Example: Questions to Ask:

1. *"Is this a need or a want?"*
2. *"Why do I want to buy this item?"*
3. *"Can I afford this without compromising my financial stability?"*
4. *"How will this purchase impact my long-term goals?"*
5. *"Can I wait 24 hours before deciding to buy this?"*

6. Establish Budget Categories: Create budget categories for needs and wants. Allocate a specific portion of your income to each category.

Example:

- *Needs: 70% of income*
- *Wants: 20% of income*
- *Savings: 10% of income*

Needs: _____

Wants: _____

Savings: _____

7. Set Financial Goals: Set specific financial goals to prioritize your needs and reduce spending on wants. Write down these goals and how you plan to achieve them.

Example:

- *"Save \$500 in emergency fund within 6 months."*
- *"Reduce dining out expenses by 50% over the next 3 months."*
- *"Limit luxury purchases to once a quarter."*

8. Automate Savings: Set up automatic transfers to your savings account to ensure consistent savings. Determine the amount and frequency of transfers.

Financial Management

1. Calculate Your Monthly Income: List all sources of income, including salary, freelance work, benefits, etc. Calculate the total monthly income.

2. List Your Monthly Expenses: Write down all monthly expenses, including fixed expenses (rent, utilities) and variable expenses (groceries, entertainment). Calculate the total monthly expenses.

3. Determine Your Disposable Income: Subtract your total monthly expenses from your total monthly income to determine your disposable income.

4. Allocate Your Income: Allocate your disposable income into different budget categories, such as savings, essentials, and discretionary spending. Set specific limits for each category.

Example:

1. Savings: \$500
2. Essentials (e.g., groceries, transportation): \$600
3. Discretionary Spending (e.g., entertainment, dining out): \$300

5. List All Debts: Write down all your debts, including credit cards, loans, and other outstanding balances. Include the amount owed, interest rate, and minimum monthly payment.

Example:

- *Credit Card: \$2000, 18% interest, \$50 minimum payment*
- *Student Loan: \$5000, 5% interest, \$100 minimum payment*
- *Personal Loan: \$3000, 7% interest, \$75 minimum payment*

6. Create a Debt Repayment Plan: Develop a plan to pay off your debts, prioritizing high-interest debts first. Allocate a portion of your disposable income to debt repayment.

Example Plan:

- *Credit Card: \$300/month*
- *Student Loan: \$100/month*
- *Personal Loan: \$100/month*

7. Write a Commitment Statement: Write a statement committing to managing your finances responsibly and reducing impulsive spending. Sign and date it to reinforce your commitment.

Example: "I commit to managing my finances responsibly, prioritizing my needs, and reducing impulsive spending. I will track my expenses, stick to my budget, and work towards my financial goals. Signed, [Your Name], [Date]"

Boundaries With Yourself

1. Identify Triggers: List situations, emotions, or environments that trigger the urge to buy compulsively.

2. Set Clear Boundaries: Define specific rules and limits to prevent excessive spending. The following are some examples. Check off the ones that apply or add more to the list:

- ☐ Establish a monthly budget for discretionary spending and stick to it. Track your expenses to ensure you don't exceed this limit.
- ☐ Do not shop when feeling stressed, sad, or overly excited, as emotions can drive impulsive purchases.
- ☐ Always make a list of items you need before shopping and avoid buying anything not on the list.
- ☐ Use cash or a prepaid card with a set limit to control spending and avoid using credit for purchases.
- ☐ Restrict access to online shopping websites and apps. Use browser extensions or apps that block these sites during specific times.
- ☐ Stay away from malls, shopping centers, and other places where you are tempted to make unnecessary purchases.
- ☐ Establish curfews for yourself to avoid late-night shopping when impulse control may be weaker.
- ☐ Regularly attend meetings of support groups for compulsive buying to stay accountable and share experiences.
- ☐ _____
- ☐ _____

Analyzing Relapses

1. Describe the Relapse Incident: Write a detailed description of the relapse incident. Include the date, time, place, and context of the relapse.

Example:

- *Date and time: May 8, 2024 - 3.00 PM*
- *Place: Online shopping site*
- *Context: "I was feeling bored at work and decided to browse an online store. I ended up buying several items on impulse."*

2. Identify Emotional Triggers: Reflect on the emotions you were experiencing before and during the relapse. Write down these emotions and rate their intensity.

Example:

- *Before Relapse: Boredom (8/10), Anxiety (6/10)*
- *During Relapse: Excitement (7/10), Guilt (4/10)*

3. Identify Situational Triggers: Consider the specific situations or environments that triggered the relapse.

Example:

- *"Browsing the internet during a break."*
- *"Seeing a flash sale advertisement."*

4. Identify Thought Patterns: Reflect on the thoughts you had before and during the relapse. Write down these thought patterns.

Example:

- *"I deserve a treat for working hard."*
- *"This sale is too good to miss."*

5. Assess Immediate Consequences: Write down the immediate consequences of the relapse, both positive and negative.

Example:

- *Positive: Temporary excitement and satisfaction.*
- *Negative: Instant regret, guilt, and financial impact.*

6. Assess Long-Term Consequences: Reflect on the long-term consequences of the relapse on your financial situation, emotional well-being, and relationships. Write down these long-term consequences.

Example:

- *Increased credit card debt.*
- *Ongoing guilt and anxiety about finances.*
- *Strained relationship with partner due to spending habits.*

7. Identify Lessons Learned: Reflect on what you have learned from the relapse incident. Write down the lessons learned and how they can help you in the future.

Example:

- *"Boredom is a significant trigger for my compulsive buying."*
- *"I need to find healthier ways to cope with boredom and anxiety."*
- *"Impulse purchases during sales lead to regret and financial stress."*

8. Develop Coping Strategies: Based on the lessons learned, develop specific coping strategies to manage your triggers and prevent future relapses.

Practicing Self-Forgiveness

1. Identify Specific Incidents: Write down specific incidents where you engaged in compulsive buying. Include details such as the date, what you bought, and how you felt before and after the purchase.

2. Reflect on the Consequences: Reflect on the consequences of your compulsive buying behavior. Write down the impact on your finances, emotions, and relationships.

3. Embrace Your Humanity: Write a statement acknowledging that everyone makes mistakes and that compulsive buying is a behavior you can learn to manage. Reflect on the fact that making mistakes is of being human.

Example: "Everyone makes mistakes, and I am no different. Compulsive buying is a behavior I can learn to manage, and it does not define me as a person."

[illegible]

2026 Clinical Alignment

DSM-5-TR (including Sept. 2025 update) · ICD-11 CDDR / 2026 MMS

Classification status

- DSM-5-TR: No dedicated DSM diagnosis · non-diagnostic/proposed construct; differential diagnosis required
- ICD-11 CDDR: No dedicated CDDR diagnosis; may be coded elsewhere only when clinically justified · non-diagnostic/proposed construct
- This workbook is non-diagnostic. A title, checklist, or completed activity never establishes a diagnosis.

Pages requiring the updated interpretation

- The audit identified source pages 1, 2, 3, 4, 5, 6, 12, 21, 23, 29, 31, 32, 35, 41, 42. The statements below supersede incompatible diagnostic, scoring, safety, or resource wording on those pages.

Diagnostic and differential limits

- A symptom checklist or self-rating cannot establish diagnosis. Any diagnostic discussion must address clinically significant distress/impairment, required course or duration where applicable, developmental and cultural context, substance/medication and medical causes, comorbidity, exclusions, and reasonable differentials without reproducing copyrighted criteria.

Document-specific corrections

- Describe Compulsive Buying as a contextual, functional, occupational, umbrella, or proposed construct-not a confirmed diagnosis-unless a separately recognized disorder is assessed.
- Where Compulsive Buying discusses symptoms, add the missing diagnostic frame: clinically meaningful distress/impairment, relevant course or duration, exclusions, developmental and cultural context, substance/medication or medical causes, and plausible differentials.
- Supersede diagnostic-sounding scoring on pages [1, 2, 3, 4, 5, 29]: disclose whether each tool is validated or author-created, remove unsupported thresholds, and separate symptom monitoring from diagnosis.
- Revise exposure content on pages [1, 3, 29, 31] to require consent, an objectively safe graded hierarchy, condition-specific response guidance, progress review, and stop/reassessment criteria; never equate flooding with effective exposure.
- Revise trauma/protocol material on pages [21]: distinguish stabilization and reflection from trauma processing, state training/scope requirements, and add dissociation, acute-risk, and destabilization safeguards.
- Clinically review medical or treatment statements on pages [32]; remove prescriptive medication advice, clarify coordination with licensed medical care, and update contraindications or urgent warning signs for the specific topic.
- Replace crisis wording on pages [2, 35] with the current U.S. 988 call/text/chat pathway, 911 or nearest emergency department for immediate danger/medical emergency, and a direction to use verified local services outside the United States.

Measures, scoring, and permissions

- Pages [1, 2, 3, 4, 5, 29] contain named, implied, or author-created screening/rating content; extracted candidate names include: Self-Assessment . These scores are not diagnostic unless the exact instrument, version, validation population, administration, and interpretation are established. Identify provenance for every item set and scoring rule. Obtain publisher permission/license when required; otherwise remove cutoffs and label it as a nonvalidated reflection checklist, or replace it with a properly licensed measure without altering its wording/scoring.

Intervention scope and contraindications

- For Compulsive Buying, exposure must be voluntary, graded, condition-specific, and conducted only in objectively safe and lawful situations. Do not prescribe flooding; screen medical limitations, trauma cues, dissociation, intoxication, and whether avoidance reflects real danger rather than phobic fear.
- Assess intoxication, withdrawal, overdose, medical instability, co-occurring disorders, suicidality, and access to means or high-risk opportunities. Some withdrawal states require medically supervised care.

2026 Clinical Alignment

DSM-5-TR (including Sept. 2025 update) · ICD-11 CDDR / 2026 MMS

- Behavioral tracking does not by itself establish an addictive disorder; confirm diagnostic boundaries and functional impairment.

Crisis and current resources

- For Compulsive Buying, use: · If there is immediate danger or a medical emergency, call 911 or go to the nearest emergency department. In the U.S., call or text 988 or use 988lifeline.org for 24/7 crisis support. Outside the U.S., use verified local emergency and crisis services. · Verify all topic-specific agencies and links at publication.

Authoritative references

- <https://www.psychiatry.org/psychiatrists/practice/dsm/updates-to-dsm/updates-to-dsm-5-tr-criteria-text>
- <https://www.psychiatry.org/getmedia/b68a5776-f88c-45c7-9535-fd219d7aa5cb/APA-DSM5TR-Update-September-2025.pdf>
- <https://icd.who.int/browse/2026-01/mms/en>
- <https://www.who.int/publications/i/item/9789240077263>
- <https://www.samhsa.gov/mental-health/988>
- <https://www.samhsa.gov/mental-health/national-behavioral-health-crisis-care>
- <https://www.healthquality.va.gov/guidelines/MH/ptsd/>
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- <https://www.healthquality.va.gov/guidelines/MH/sud/>