

# Do You Have Credit Card Addiction?

By Amy Scholten, MPH

Compulsive shoppers *habitually* turn to shopping for relief from anxiety, depression, loneliness and other painful feelings. The majority of compulsive shoppers spend large sums of money with credit cards. They increase their debt in the process, eventually feeling out of control and addicted.

This assessment is designed to help you determine if you use credit cards compulsively to fuel a shopping addiction. Please keep in mind that this is not a diagnostic tool. If you have concerns about your shopping behavior, please see a mental health care provider.

**Directions:** Please read each statement carefully and select the answer that best describes your situation. When finished, interpret your score at the bottom of the page.

**1. Which statement best describes your *typical* credit card balance?**

- a) It just keeps getting bigger
- b) It stays the same or goes up and down
- c) I pay it off in full

**2. How much of the balance do you typically pay on your credit card?**

- a) Less than the minimum
- b) The minimum
- c) The full amount

**3. How do you feel about your current amount of credit card debt?**

- a) I feel discouraged that I can't seem to get rid of it
- b) I feel hopeful that I'm going to get rid of it because I'm paying it off, little by little
- c) I feel good because I don't have any credit card debt

**4. How do you pay your credit card bills?**

- a) With another credit card
- b) With whatever money I can manage to gather
- c) With plenty of money to spare

**5. Have you ever reached the limit on your credit card? If so, how did you handle it?**

- a) Yes. When I reached my limit, I opened up a new credit card so I'd have more credit.
- b) Yes. I had to cut back on using the credit card.
- c) No. I have never reached the limit on my credit card.

**6. Do you ever try to hide your purchases and credit card bills from those close to you?**

- a) Yes, I usually do this
- b) Occasionally
- d) Never

**7. Do you have financial and/or legal problems from overusing your credit cards?**

- a) Frequently
- b) Occasionally
- c) Never

**8.) Do you feel a sense of euphoria when you go shopping with your credit cards?**

- a) Frequently
- b) Occasionally
- c) Never

**9. How often do you use your credit card to buy things you can't afford?**

- a) Frequently
- b) Occasionally
- c) Never

**10. Do you ever go on shopping binges where you spend way too much money?**

- a) Yes, I shop excessively when I feel stressed out, bored, lonely, depressed, angry, restless, or discouraged
- b) Occasionally, but it's not my typical pattern of behavior
- c) Rarely or never

**11. How often do you have conflicts with loved ones as a result of overusing credit cards?**

- a) Frequently
- b) Occasionally
- c) Never

**12. How much control do you feel you have over your credit card spending habits?**

- a) Very little control; I've not been able to stop my excessive use of credit cards
- b) Adequate control, but I'd like to have less credit card debt
- c) Excellent control – I have no credit card debt

**13. Which best describes your buying habits?**

- a) I don't think much before buying anything – I tend to shop on impulse
- b) I try to stick to a plan, but sometimes manage to buy things on impulse anyway
- c) I almost always stick to a plan and buy only what I really need or can afford

**14. What is the main reason you spend too much money or buy more than you planned on buying?**

- a) I have a credit card - that makes it easy for me to buy whatever I want
- b) I have some extra cash to spare
- c) I don't usually spend too much money because I'm mindful of my budget

**15. While in a store, you see an expensive item that you want *very* badly. Unfortunately, you don't even have enough money to pay all your bills this month. What would you do?**

- a) I'd buy it with my credit card and worry about paying for it later
- b) I'd cut back on some basic necessities for a while, and then come back and buy it
- c) I'd wait until I had enough money to buy it

## Scoring

Number of a, b, and c Answers	Point Value for Answers	Total Point Value (multiply total number of a, b, and c answers by their corresponding point value)
Number a answers:	All a answers = <b>10 points</b>	
Number of b answers:	All b answers = <b>5 points</b>	
Number of c answers:	All c answers = <b>1 point</b>	
		<b>Score (add total of a, b, and c points):</b>

Your Score	Interpretation
<b>15-27</b>	Your score suggests that you use credit wisely and do not have a problem with credit card addiction. Keep up the good work!
<b>28-75</b>	Your score suggests that you tend to overuse your credit card at times and wrack up too much debt. Though your debt situation is probably not out of control at this point, you need to be careful.
<b>76-105</b>	Your score suggests that you are addicted to using credit cards. Consider seeking help in managing your debt and shopping behavior before the

	problem gets worse.
<b>106-150</b>	Your score suggests that you are very addicted to using credit cards. You are spending beyond your means and burying yourself in debt. You would be wise to seek immediate counseling to help curb your compulsive shopping behavior and manage your debt.

**Source:**

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**Biography**

Amy Scholten, MPH, has a Master of Public Health in health promotion and education from the University of South Carolina and a Bachelor of Science in food and nutrition from Framingham State College. She is a freelance health writer and has taught stress management at Ithaca College in Ithaca, NY, USA.