



Spent: Break the Buying Obsession and Discover Your True Worth

Sally Palaian

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Today, Americans are saving less, carrying larger debt loads, losing their homes to foreclosure, and filing bankruptcy in record numbers. Yet, people continue to spend more than they can afford.

The advice of financial planners only treats the symptoms of overspending. In *Spent*, Sally Palaian offers proven plans for taking on a range of personal issues with money by examining those underlying emotional, familial, and societal factors that trigger spending behaviors.

Spent teaches readers to control shopping, pay off debt, develop budgets, and become financially competent through:

- easy-to-use assessment tools designed to pinpoint the severity of a problem
- questionnaires that facilitate the exploration of the root causes of unhealthy financial behaviors
- user-friendly exercise created to influence change from within

Palaian's system for financial recovery is also designed to help hoarders, financial codependents, and underachievers attain lasting, positive change and a healthy view of one's true value in life.

Leading psychologist and financial commentator Sally Palaian offers a tested, step-by-step guide to help people break the spending obsession by looking within. She has spoken about financial disorders for various therapy associations and has served as an expert in the media on mental disorders and spending, most recently for MSN Money.

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