

COMPULSIVE SPENDING

NEED FOR BEHAVIOURAL MODIFICATION



Compulsive spending is spending beyond what is required. It has various detrimental effects not only in terms of financial harm but it generates to become a behavior and in turn becomes a coping mechanism. Living in the increasingly materialistic world, drawing a demarcation between over spending from overbuying is difficult. Compulsive spending can make an individual feel irritable and overwhelmed, it might turn into personal and emotional distress.

Every now and then there comes a thought, I want that, I want to buy that and if we start humoring ourselves on this notion, it becomes a very expensive affect. Most of the time when people shop it is a defense mechanism against some stress, low affect and boredom. Since, we feel good indulging in this act of spending money, as it is a good distraction from our problems we keep on going without checking exactly how much should we spend or how much should have been enough to make us feel good.

This mechanism is actually to keep you busy. When you are not doing anything. We always find ourselves scrolling down a shopping site. Or when we are out, this seemingly harmless thought always swayed us, "there is no charge to try it on". But this behavior of window shopping affects us in a way that we start to realize our growing tendency to plan to spend when it's too late. But the good thing is, you don't have to succumb to this money syphoning behavior. All you have to do is pick up hobbies that are interesting, intellectually stimulating and not very expensive. For instance, taking up any activity that interests you and could also benefit you in some way, which could be physically exhausting and cognitively stimulating. When you are busy, you are more likely to be happy and less likely to be bored. This distracts your mind from the possibility of spending.

Now shopping is not the only place where you overspend when you feel low, stressed, have low affect or are bored. Cause the other way we tackle

these conditions is to go out. But when the first thing/place that comes to your mind, and the first suggestion we get from our cell phones, they makes us check our wallets. Cause apparently most of the interesting things are expensive outside. And more often than not we, again, give in to money syphoning behavior. For most of us, going out means going places with friends and when we are in a group we hardly watch our wallets while spending, weather it is cause you think that this is how much everyone is spending, or not when we are here. It would be odd if I say "guys this is expensive".

So the first thing you could do is reconsider your idea of fun outside. Is going to Café's and Clubs is all you can do? You necessarily do not have to shed big some of money to spent good time. Invite your friends over for coffee at your place, watch a movie on TV together, go and play sports in the local park, - these activities could be rejuvenating without having to pay large sum of money.

Often, overspending happens because you don't really know how much money you have spent. So the first thing to do is to know who much do you get in a month, it could be your salary or you allowance. Then you have to keep that amount aside that just have to be spend on. And start making a budget. Budgeting is integral, when you are done with making budget, you will be left with some spare spending money. Now it's important to remember that just because you have spending money, that doesn't mean that you just have to spend it. When you reconsider your options you should see the activities that consumes a lot of money relatively, cause if you don't cut down major expenses than working on little things won't help. Also remember



that it won't work out the first time you try figure things out, and find alternative to your current practices, so you have to be persisting about making a change in your spending habits.

Also avoid buying subscriptions and premium versions of apps and services, just because you think that it is convenient or something exclusive that you think you want

Finally start using cash to shop or to pay bills. When we use cards to pay our bills we don't really feel like we spent something valuable. And it makes spending a lot more carefree. And when we don't realize what we have done we can't stop it either. So it's better to start carrying cash. Also it will be better if you carry some certain amount of it, a predefined limit. That will help you have a clear idea about spending less money but in an efficient way.



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VIDEO GAMES AND ITS IMPACT ON COGNITIVE FUNCTIONING

Cognitive development is basically a field of neuroscience and psychology that deals with cognition and publishes empirical and theoretical work on child's development in terms of information processing, language learning, perceptual skill, concepts memory. It is basically how child's brain work, think, explore and figure things out.

Video gaming has now become a very popular form of entertainment. Videos games and playing these games as a different character make us feel good and free us from our daily boring and monotonous life.

People feel they are running away from themselves and running towards their ideal self, that is, the character they play as. The feeling you get when you complete a good game is the best feeling as your brain secretes dopamine which is the pleasure hormone. The games are designed in such a way that the pleasure centre of the brain remains active.

Irregular intervals that makes the video games addictive and entertaining.

Video Games bring in immense amount of organic changes in the brain. A growing body of evidence,



shows that video gaming can affect the brain and, cause changes in many regions of the brain. Scientists have collected results from many studies to determine how video games can affect our behaviour and brain. Attention span of an individual is affected by video games. Video games can change the structure of our brain. It has been researched that people who play video games have higher attention span and also display improvements in sustained and selective attention.

Although research has found that prolonged use of video games can also deplete the attention span and concentration in classroom. The particular structure of the brain that is involved with the process of attention is more efficient in games as compared to children who don't play games. Video games also increase the functionality of parts of the brain that are responsible perform visuospatial skills that is, an

individual's ability to identify visual and spatial relationship between objects. Video games boosts memory. A study found that children who play video games especially which include quicker movements and quicker decision making have a better cognitive development than children who do not. A research conducted a memory test on video gamers that engaged their brain's hippocampus and found out that video gamers had improved memory functioning that non gamers.

Flexibility of cognitions, focus and concentration, working memory, and abstract reasoning all tend to decline with age. Many experiments, with elderly participants, show that video game play can result in improvement in all of these abilities Older people who have cognitive distortions due to age, video games can actually be like a mental exercise.

There was a study which stated that games like candy crush, Tetris might be a better way to assess cognitive decline than any other traditional methods which can be effective in early and effective treatment.

The series of swipes, touch, gestures, and rotational gestures told a great deal about the speed, length and intensity of the user. A recent study indicated that video games like Super Mario Bros. can slow down dementia. Even further 3D games that require a greater inclusion of Hippocampus can increase the skill learning process. The researcher could observe the changes and variations in motor abilities. The negative effects of videos games are just a myth and they have a loads and loads of positive effect on human brain.



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