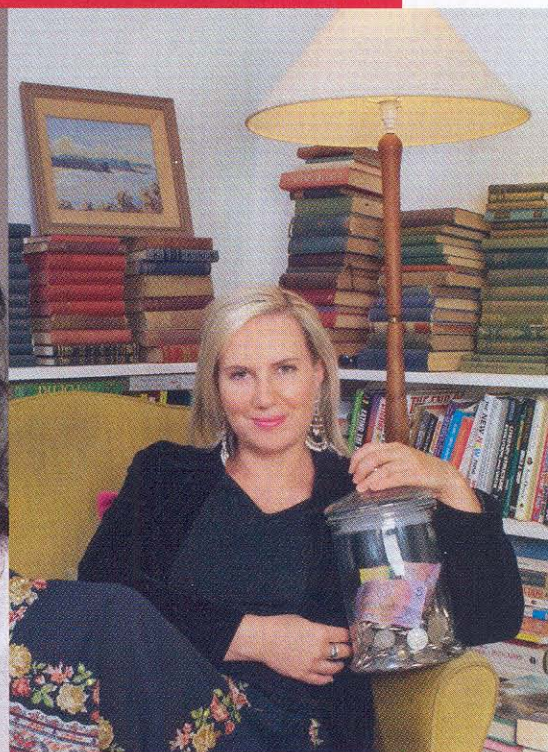


ww | you



FASHION

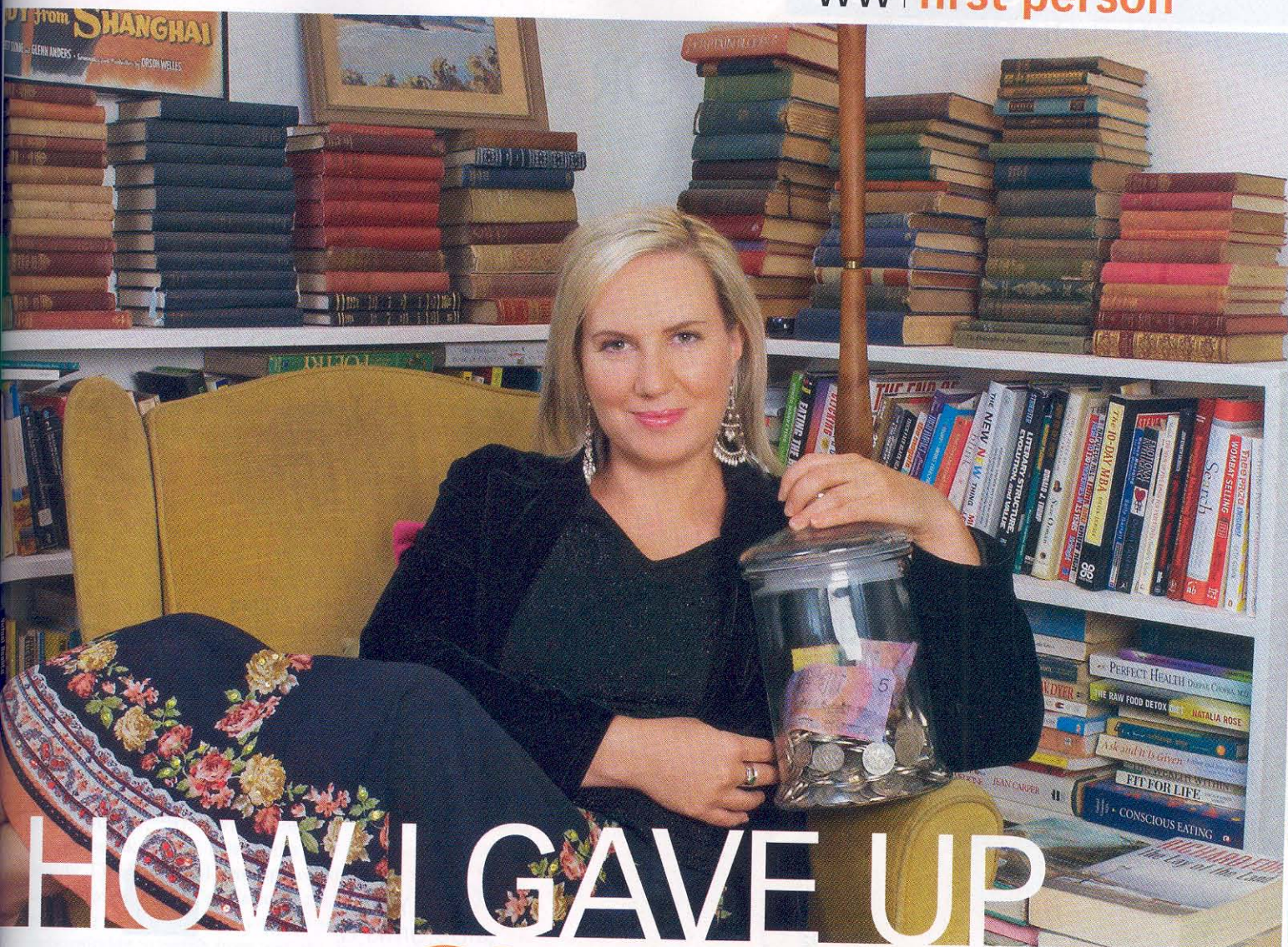
Want to be cool in the cold this winter? See our guide to the key trends for the coming season.

BEAUTY

Six top make-up artists show you how to look your best no matter what your skin, hair and eye colour.

MONEY

A self-confessed shopaholic advises how she beat her expensive habit and started to live again.



HOW I GAVE UP SHOPPING

Television executive **Neradine Tisaj** had a demanding job, a huge salary and a fabulous wardrobe – but never any money because she was a shopaholic. Here, Neradine tells how she beat her bad habit.

Above: When Neradine Tisaj, 40, realised her shopping was out of control, she came up with smart ways to cut back on her spending.

I'M A SHOPPER. I love shopping and I'm good at it. Yet, after buying my first home, I realised I needed to change my lifestyle. It seems that owning my own home and continuing to add to a fabulous collection of pink shoes wasn't very realistic, especially with accessories such as credit card bills and a mortgage.

I went to see various financial experts, who all told me the same thing: spend less and save more. What they couldn't tell me was how to stop shopping so much. I knew I needed to cut down on my shopping, but no one could actually tell me *how*. How do you cut out something that makes you happy?

I had a really busy job, working in the

TV industry in publicity and was on call 24/7. The more I worked and became stressed, the less aware I was about what I was spending my money on. When you're working hard, it's difficult to keep track. And with credit so easy to get, you end up spending more to treat yourself.

If I was having a bad day, I'd walk into a shop and buy something, and immediately feel better – at least for an hour or so. For a long time, it was a quick-fix solution to everything, instant gratification. I liked shopping alone, so no one could observe my extravagance.

A woman's relationship with money is much more complicated than the relationship men have with money. >>>

"AT WORK, I COULD LOOK AFTER MULTIMILLION-DOLLAR BUDGETS ... YET IN MY PERSONAL LIFE, MY FINANCES WERE A DISASTER."

It's tied up in feelings of self-worth and insecurities. Finance companies tend to target women, too. We look at a picture of Kate Winslet and an American Express card, and think, "I want her life and, if I get the card, I can have it".

For me, it was no different. At work, I could look after multimillion-dollar budgets and still come in under budget, yet in my personal life, my finances were a disaster.

I started to admit things were out of balance in my life and that the reason I shopped was the same reason others might indulge too much in food, cigarettes or alcohol. For me, shopping wasn't an addiction, but it was a bad habit. I realised I needed to get a life outside my job.

Going through my wardrobe one day, I found two expensive designer blouses that were exactly the same! It made me sad at how unconscious and unaware I was about my life. I'd shop for a special outfit for an event, then wear it once and decide I didn't like it, so I'd have to buy something else. In New York, I bought a pair of orange jeans that I never wore. I have a purple coat and, every time I look at it, I wonder, "What was I thinking?"

One weekend, we launched a new reality TV show and I was embroiled in a crisis over the host's missing Armani pants. In the meantime, my father was in hospital recovering from a stroke, but my family had decided not to tell me because I was away working on the launch and didn't want to bother me.

I was devastated when I found out. My life was so out of balance – all my priorities were wrong.

In the end, I quit my job and went to work for a Hollywood studio. There, I wasn't on call at all hours and it wasn't the same crazy pace. And I started trying to change my life.

I thought back to childhood and the things I enjoyed doing. Like any lifestyle change, it took a while to work out, but I found activities to replace shopping – golf, ocean swimming, meditation and taking time out with friends and family. I'd always liked buying extravagant gifts for my niece and nephew, but I found that they enjoyed spending time with me more than the presents.

I looked at everything I spent money on, including food. I tried to organise

myself better, so that I didn't buy too much that might end up being thrown out, uneaten. I'd loved buying books, so I allowed myself a book fund, but I make purchases in cash, which a lot of research says makes your spending register with you more. I did some charity work, which gave me a lot of satisfaction. Gradually, I became less stressed, calmer and happier.

Then I went to see a financial planner again to get my life in order and decided to write a book because I wanted overspenders to realise they're not alone, especially when they're embarrassed by their overspending habit. So I just want to tell them: look after yourselves, be happy, become conscious spenders, work out what's really important to you – and don't let the credit card monsters bite.

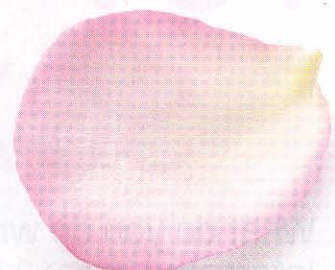
– As told to SUE WILLIAMS

How To Give Up Shopping (Or At Least Cut Down) by Neradine Tisaj, published by Hardie Grant Books, rrp \$19.95.

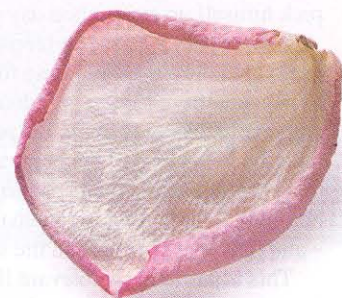
THE NEW SHOPPING RULES

- Only go shopping when you have something specific you really need to buy and then only go to the relevant store to buy it.
- Don't browse.
- Don't shop when you're tired, stressed, emotional or under the influence of hormones.
- Find a hobby. It might take a while to find something you enjoy, but try a few things until you hit on a feel-good activity.
- If you think your over-shopping might be turning into an addiction, seek professional help from a psychiatrist – your doctor can refer you to someone. The Debtors Anonymous website (www.debtorsanonymous.org) can be helpful in assessing if you have an addiction. Work out what you spend money on and how you're feeling when you do.
- Be aware of your weak moments.
- Buying things for other people can still result in over-shopping.
- Kind acts can be even more generous than giving gifts to family and friends.
- Work out the one thing you enjoy buying the most and budget for it.
- Buy only with cash that you've saved, not your credit card – make it a guilt-free, happy purchase.

Imagine if this happened to your underarms.



Dove keeps in more of the vital moisture...



...than others

Dove Deodorant with ¼ moisturising cream contains a unique formula to retain 17%* more of your delicate underarm skin's vital moisture than ordinary deodorants. **Dove Deodorant.**

No other deodorant leaves skin smoother.

 campaignforrealbeauty.com.au

*Dove Roll-on Anti-Perspirant Deodorant tested vs regular anti-perspirant roll-on deodorants.