

Picture: TONY SPENCER

SHARON BULL, 56, is a motivational speaker and author who lives in Mansfield, Nottinghamshire

AS I packed my stuff into boxes to take to my mum's house, I was overwhelmed with regret. It was shortly after my 50th birthday and I was moving back into my childhood home.

My crippling shopping addiction had left me £50,000 in debt and I could no longer afford my rent or my mounting credit card bills.

I'd never meant for it to get as bad as it did.

Looking back, I realise that my spending was a way of boosting my low self-esteem.

I'd left school without any qualifications but felt I needed to have a good job in order to be taken seriously.

I started working on the factory floor at a glass decorating plant near my home in Derbyshire.

As the years went by, I worked my way up through the company and by the time I was in my early thirties I was a high-flyer in the marketing department.

By 1997, I was working in sales at another company and finally began to feel like the professional woman I'd always dreamt of being.

Yet while on the surface I looked successful, there was still a voice in my head which told me I wasn't good enough.

So I bought a house, stretching my paycheck to the limit with a huge mortgage and got a flashy company car.

What's more, I started shopping for the kind of wardrobe I felt I needed as a professional woman.

At first, I would make the odd purchase before a big meeting or night out.

Yet because my job often involved visiting clients on the high street, it was all too tempting to pop into the shops between appointments. Before long I was

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shopping every day and sometimes spending hundreds of pounds at a time.

I was no longer satisfied with clothes from high street shops and started buying designer brands such as Just Cavalli and Versace.

I told myself that because I had a good job, I could afford the fancy brands.

In reality my finances were in turmoil.

My friends and family noticed that I'd started buying flashy clothes but I always laughed off their comments.

"This old thing? I've had it for ages," I'd tell them.

When in 2003 my beloved dad died, my spending addiction got even worse.

We were incredibly close and his death left a gaping hole in my life so I started taking out credit cards to pay for shopping splurges to make myself feel better.

When I tried on designer goods in the changing rooms, I felt a rush of adrenaline and for a moment it quietened my self-doubt.

Once I went to my favourite boutique and tried on three Just Cavalli dresses, each costing £150.

I didn't need any of them. Rather than choosing one and putting the other two back on the rail, I bought all three.

Though my wardrobe was bursting with brand new clothes, I couldn't seem to stop spending.

Shopping addiction left me £50,000 in debt

When her spending habit was at its peak SHARON BULL lost her home. Here she shares her cautionary tale



NEW GOALS: Sharon is now a motivational speaker and author. Left, during her spending-spree days

Every time I went to the shops, I was determined to buy something. I was a woman on a mission.

Yet sometimes when I got home the guilt was so intense that I felt physically sick.

By 2007, I had five credit cards, all of which were maxed out and was struggling to make the minimum repayments.

I started getting threatening letters from the bank telling me to pay up.

My financial woes were so bad they kept me up at night and I'd stare at the ceiling and sob.

Then in 2008 things got so bad I had to sell my house and move into rented accommodation.

Realising what I'd lost I was devastated and it was then I knew I had to do something to get back on track.

So I took out a loan to consolidate all my debt, which had racked up to £50,000.

Seeing the number, I was so ashamed that I didn't even tell my

best friends. Instead I said I was moving to a rented house so I could have more room when my brother and his family came over to stay.

However my dirty secret was eating away at me.

TWO years later in 2010, I was made redundant from my job. Although I quickly found another sales position, I quit after just two weeks because I realised that the stress from my job was feeding my spending problem.

In tears I went around to my mum's house and told her everything. As soon as the words spilled out of my mouth, I felt a huge swell of relief inside me.

I'd been keeping the debt under wraps for so long, it felt good to get it out in the open. Thankfully,

my mum was firm but supportive. In the past few months, she had realised I hadn't been myself.

"It's not good, Sharon, but we will get through it together," she told me.

I started selling my dresses on eBay to pay off some of the debt.

They were designer brands and most of them had only been worn a handful of times, so some of them fetched a pretty penny.

Then I packed up all my things and moved into my mum's house.

It was just after my significant birthday and it felt odd to be moving back in with her after being independent for so long.

However she'd been on her own since my dad died and we found we were both grateful for the company.

She helped me make a plan for paying off the debt and supported me while I searched for a new job.

I knew I didn't want to return to my career in sales but I couldn't think what else to do.

Then a friend suggested becoming a motivational speaker and it seemed like a great fit.

I've always loved helping people and even when I was working long hours I still found time to raise money for my favourite children's charity.

I wanted to stop others from making the same mistakes I did

with my spending. So I started giving talks for addiction charities and before long my new career took off.

Without rent to worry about, I was able to pay off my shopping debts much faster.

By sharing my story, I also realised that lots of people struggle with debt but feel too afraid to tell anyone.

However I know from bitter experience that bottling up money worries only leads to more debt.

Helping people gave me a sense of satisfaction that I'd never had in my sales job.

Slowly but surely, the hole I'd been trying to fill with shopping all those years began to heal.

Now, my wardrobe is much emptier and I've only held on to two dresses from when my addiction was at its worst.

Surprisingly, neither of them cost more than £30 but when I wear them I always feel fantastic.

It just goes to show that money really can't buy you happiness.

Interview by ELIZABETH ARCHER

● *Stripped Bare* by Sharon Bull (£9.99, Matador) will be published on August 28. To pre-order call the Express Bookshop on 01872 562 310 or visit expressbookshop.co.uk.