

Hi Terry,

I wanted you to know that my recovery and my true gratitude began in my sessions with you. I feel like I'm back on track with my work, my family and my creative passions. I've started art classes weekly and being featured in an exhibition at my local art museum, I'm currently being vetted for the Alumni Board of Directors for my alma mater, and I was also recently elected to the Board of Directors for my Condo Community.

Thank you for starting down this path with me. It's been an interesting journey. I still struggle at times with shopping, but have more awareness and working on how to fix it - it's so much more difficult than I ever imagined and the collateral damage from it is really awful now that I see it. It's good to know you're there if I need you and also to be an ongoing member of your private email support group for recovering shopaholics. --N.S., NYC

Dear Terry,

I'm sincerely grateful for your specialized support during what has been a very challenging period.

I'm looking forward to continuing as a member of your groups by email as well as participating when possible in calls and meetings!

I'm approaching retirement age, but won't be retiring although my career at times placed me in the top 5% of women earners. My inability to quench my appetite for things has robbed me of any chance of a financially secure retirement.

Working with Terry and participating in the groups in-person, by phone and email has allowed me to leverage others' experience to change my own.

Although sober for many years, I have found that Terry has shined a spotlight on a growing addiction that has grabbed a hold of me but whose grip is loosening.

Thank you! Terry for your warm and generous support! --Barbara, Boston

Hello there! I want to say THANK YOU for the resources and tools you provide to people like me who are recovering compulsive shoppers. Spending money is my addiction and I'm very proud to claim that. There's power in naming something.

I am 34. I went bankrupt at 27 because of my destructive pattern of spending money when times got tough. It was so counterintuitive to keep adding to the problem instead of owning the situation head-on, and taking care of my financial responsibilities first. I had no heat, hot water, and eventually no electricity- but years later, I was able to turn that around with your help. I hit "rock bottom" when I had to file that bankruptcy. The biggest hiccup on the road to recovery so far was that my car, that I had from 2013 to 2017, was still repossessed in January of 2017 after buying it as part of a bad deal, spending money and time on repairs, lapsing payments, refinancing, and finally losing the car after being upside down for too long. Enough backstory! Here comes the fun part.

I just got off the phone with the lienholder to check progress. NO INTEREST has accrued on my settlement, and with today's payment included I only owe \$2888 left. If I kick butt and pay more each month I can have that mess paid off by Christmas. She confirmed that they have received all my payments on time 100%. Wow. Feels so good.

THIS KIND OF SUCCESS is what keeps me motivated and GRATEFUL for my job. True there's not a lot leftover for fun stuff, or savings yet, but once that car is paid then it's time to consider tucking some away for emergency savings.

If someone who experienced financial losses like me at so young, and if I can climb out one day at a time, so can anyone.

Thank you again, I am so grateful for the Shulman Center. Many blessings, --MM, Tucson, AZ

Dear Terry,

I just wanted to point out that I'm glad you are helping people. There are people who need serious help. My mom was a life-long shopaholic and hoarder. I wish I had known there were experts to help. She's slowed down a bit now but still has issues with HSN. Anyway, in case people don't thank you enough, I just wanted to say thanks for helping people not be like my mom. The shopaholic-hoarder is a double whammy because then you can see all the stuff you bought. God Bless you for saving people's lives. I wish people had warned us that these are real addicts and how we could help them. When I was growing up they just said "some women like to shop". I think if it were a man people would have taken it seriously and tried to stop it. We were trained to think it was one normal end of the spectrum of women. This is not normal for any gender. I have spoken to some of my friends and they have admitted having family members who were hoarders. It feels good to know this and it makes you more likely to try to tackle the issue. --KH

Your guidance and support has been an enormous help to me in the last few months. I am extremely grateful for all of encouragement you've given me. You created a safe space for me to reveal my addiction fully to myself and to move into recovery. I still have a long way to go and last week life's lesson has been a blessing in disguise. It really has shown me the consequences of my lack of responsibility and integrity to my creditors very clearly. I needed it. This growing pain was very necessary. Our work together has been extremely beneficial for me.

Thank you so very much for everything!

Blessings,

M.B., Boston, MA

I had been struggling with my demons (shoplifting, overshopping, and hoarding) for years and it has taken a terrible toll on my physical and emotional health, family, relationships, work and home. I contacted Terry after I had dug myself into a hole yet again and found him to be empathic, knowledgeable, and understanding. At the same time, Terry lay ground rules and never let me minimize or deny the frightening consequences that these addictions, if left unchecked, will inevitably have. I found Terry's three month program to be of immense value. Thank you Terry for helping me to uncover a healthier self and a healthier life. This is not a battle I could have fought on my own. --Laura from Illinois

I felt like I was beginning to drown in debt, clutter, and in emotions. I made a decision to seek help and just starting going through the website and came across Terrence Shulman's website which was informative and gave me hope. Call it a divine connection! I read Mr. Shulman's book and joined his private online support group. I could feel and see myself slowly coming out of economic decline, and disarray. I am now filled with hope, light-heartedness, and have tranquility in my life.

I am now on the right track. I'll continue to use the tools in Mr. Shulman's book, his personal words of encouragement, and of course the daily online group of inspirational words (all of which she has kept) to read over again.

Terrence Shulman is a man of phenomenal intelligence in his field as a therapist. His insight into my situation was exceptional in a short period of time. I highly recommend him to anyone who is searching for assistance. Thank you Terry for allowing me to be of service. --*M.T. New York, NY*

Hi Terry,

I hope you had a wonderful holiday! I wanted to let you know that I'm doing

well. I posted an update in the group tonight. I just thought I would check in with you. This is the first year I have ever missed Black Friday and it was okay. Not as hard as I thought it would be. This is the first year I can remember that I didn't over shop, spend or shoplift anything. Wow. It feels good to say that, I have been tested but have not given in to the urge to actually go to a store. I am still working on going through the clutter at my house. I have too much stuff... Salvation Army was happy to see me today. I can't thank you enough for writing your books, your program has changed my life and helped me stay safe. I'll continue to keep you updated too... --*Catherine, Michigan*

Dear Mr. Shulman,

I would like to express my gratitude to you for writing your wonderful book "Bought out and spent!".

This book has changed my life in both spiritual and financial terms. I understood from the reading of the book that handling one's spending issues is basically an inside job because one needs to learn the discipline that one needs to have in order to handle money and, from that moment on, life in general. As you explain it very well in the book, one needs to come face to face with one's issues in order to confront them and most importantly to find new ways to manage them in a healthy way, which doesn't involve compulsive spending. In my case, it's about finding new ways to manage my overall anxiety.

Once again, thank you very much for your fantastic book and I wish you all the best. Kind Regards, --K.V. *Switzerland*

Hi Terry,

Things are going well. My husband and I have gone over my bills so everything is an open book. Now it feels like we are a team working toward the same outcome. Thanks for all your help and guidance and I will be in touch. Take care, --M., *Ontario, Canada*

Thank you for everything you have done for me. I greatly appreciate your help. I will keep you updated on my court and I am so happy I found your services. Thank you again. --J. P., *Michigan*

Terry,

I thought I would update you about my progress. I am happy to say that even though I have similar, if not the same, likes, I am not shopping. I find catalog browsing is fun but not engrossing or distracting. Making a "wish list" (such as on Amazon) is fun and very revealing. These 2 activities are not daily (maybe 2 times per week), do not distract me, nor do they cause me to desire the things nor desire to shop/spend.

I am so happy. Thank you again for your help and your book. --M.K.

Terry,

Thank you so much for the counseling you gave me. My shopping and overspending problem is in check and in remission. For me the best part of the counseling from you of my overspending & shopping problem was knowing someone was there to listen. I didn't have to have all of the answers of why I shop & spend. Talking it out and feeling you on my team gave me the strength to slow down and think about my choices and allow myself to think of goals before spending. The most important part was being able to make the changes to relieve those who suffered from my shopping and overspending.

Hi, Terry,

I found Terry Shulman's web site one night during one of the worst periods of my life. I had lost my job, broken up with my partner, and I was spending money like there was no tomorrow. The worst part of it was that I had access to my father's savings, so I was spending his money. I've always had a problem with compulsive shopping, but I had never admitted it to myself before. That night I calculated all the money I had spent for the past three months – it came to a little over \$10,000. I knew I needed help. I looked on the internet and found Terry. The program I followed – reading his book and having weekly phone sessions with him -- changed my life.

I started understanding what triggered my spending and why I was using it as a "fix." I learned to enjoy the things I had, rather than obsessing on the new things I wanted. My relationship with my father was repaired through the process. I still find it amazing, now, that I can go on "Amazon" and not buy stuff. Sometimes I see something I want – I might even get as far as putting it in my cart, but I've learned to step back, think about it for a minute, weigh what the cost (not only financial) would be and then, contentedly, forget about "needing" it. Sometimes it's hard, but I've learned to tell the difference between "want" and "need". I've learned to save my money, not only for basic items, but also for having social get togethers with my friends – stuff that is healthy and healing, not stuff that puts me back into the whirlpool of spending. It has now been about a year and a half since I began the program and I feel as if I'm getting better and better.

Terry helped me incredibly, and I cannot recommend him highly enough. --C.R., *Deerfield Beach, FL*

Dear Terry,

I just want you to know that you're the best therapist in the entire world. I've had several therapists before and none of them were able to help me understand or stop my overspending. I almost gave up but am glad I found you. It's been just over five months since I first began working with you and my finances are greatly improved, my husband and I are communicating better, and I feel good about myself for the first time in a long time. I have hope today and it's because of you. Thank you.--Pat B. (*metro-Detroit*)

I counseled by phone with Terry over a year ago during a very rough time in my marriage. I had been overspending and hoarding for nearly a decade and my husband was at his wit's end! I had tried local counseling but it helped very little. Terry helped me and my husband come together as a team and I finally got the courage to stand up for myself and regain my inner confidence along the way. At the end of our 3-months of therapy, I had not only made a major impact on decluttering but also in improving my marriage and in understanding the origins of my overspending and hoarding and rebuilding my self-esteem. Thanks Terry! -- *Cindy, Pennsylvania*

Dear Terry,

I am doing well. I am continuing to clean up, and my new spending habits have been healthy ones. Although it has taken me almost 3 years to clean, sort, and purge our house of STUFF, I am showing persistent progress. My hoarding and excessive spending have stopped. Honesty in my relationships and setting appropriate boundaries for myself have helped me end my codependent tendencies. Changing myself has encouraged and is making my husband and children change. I am feeling more confident than I have felt in a long time. Thank you for all of your help. -- *Cathy, North Carolina*

Dear Terry,

I don't think I can adequately express my gratitude for the insight, support, and encouragement I have received from you during our work together. I've struggled with compulsive spending for almost thirty years and have had periods when my compulsion was under control and then periods where it was all-consuming. When I first appealed to you for help, I was scared, I was definitely out of control, and I was running out of options. You immediately put me at ease and gave me the feeling that there might be a glimmer of hope. I had been seeking help for this problem for awhile and through other programs was encouraged to "just do it" and then made to feel "less than" when I didn't measure up. I had even been told not worry about it—every woman spends the way I did.

What has impressed and touched me the most during the time I have spent working with you is that I know you, indeed, listen and that you hear not only people's words, but you hear their hearts, their hurts, their longings. I have been equally impressed by the depth of your knowledge and uncanny ability to dig out root issues. Through the entire process I have felt gently nurtured along and encouraged. Thanks to you, I no longer see shopping as a way to deal with the issues in my life. I have learned new coping skills and many of the reasons for my behavior but, more importantly, I feel like I have been given my life back. I am also experiencing freedom from compulsivity in areas where there has been a struggle in the past. I feel you have provided me with the ability to think about whether I am acting on compulsion or treating myself with respect.

It was quite by accident I discovered your book, "Bought Out and \$pent!", then curiosity led me to your website. Never did I think I would ever have I need to contact you. Then several months later, after a spending frenzy led me to realize I had spent my entire "expendable budget" on internet shopping and, having nothing to show for it, I turned to you. I know now it was no accident. I truly believe I was meant to find your book. Thank you for bringing this addiction into the public eye and for all the help and support you have given me. Thank you for going "above and beyond"--there have been times during our journey when you have truly propped me up. Thank you for giving me new hope. -- G. Z. Louisville, KY

I found Terrence Shulman by chance, after finally coming to terms with the fact that I had a shopping addiction. I was searching the internet when I came upon his site and called him. I was pleasantly surprised at how quickly he returned my call and I cannot help but wonder if I would have followed through if he had not called me back so quickly.

Thanks to Terrence and a little of my own resolve, today I am no longer in debt and living on my budget. Terrence was realistic, positive, supportive and nudged me into examining my past and the causes for my shopping addiction. Without his gentle prodding, I would never have connected the dots between my shopping and its root causes.

Terrence is the biggest factor in the honest and open life I am living today and in the improvement in my relationship with my husband. I cannot recommend him highly enough to anyone who may be suffering from a shopping disorder. Thank you, Terry! -- SBV, NY

Hello!

My name is Amy. I'm a past patient of Dr. Terry Shulman. Shopaholics or compulsive spenders tend to be a disease that is not taken seriously. It ruined my life until I got help from Terry. I got help a little too late at age 21. I had a shopping problem since age 13. I started my own business at age 21, and it wasn't until I was at risk of losing the business due to debt and lack of credit that I realized I really need help.

This is a disease I will live with for the rest of my life. Terry has helped coach me in ways to manage this addiction, yet it is not like drugs, you just don't stop doing them. You have to shop every day! You must pay bills, buy groceries, and sometimes you have to buy clothes or dresses. These daily routine activities are difficult for me. I know I will never be able to have a credit card or take out loans, for I do not have the skills to spend correctly or wisely, or even the discipline to repay what I owe.

I use to go to the gas station to buy gas, and leave with a \$10 in unnecessary snack food. I bought a clothing tagger from an online website. The tagger is used to place the price tag on the tag of the clothes. I would buy clothes, wear them, dry clean them, retag the clothes and return them to receive my full refund. I failed to see how this was a way to avoid paying for items (the credit from my return would void out the purchase before I received my credit card bills) but this was also a type of shoplifting!

I realized I was shopping and spending for the wrong reasons and that my mother had at times enabled me to spend. It is a disease that has many layers like an onion, the core(reason we spend) being hard to get to at times. Terry helped peel back every layer and as hard a path it has been, I have payed off much of my debt, while sticking to a plan and preparing for my future.

Thank you! -- A., Michigan

I was a shopaholic for 10 years. Once I finally decided to get help, there was no doubt that Terry Shulman was the BEST in this particular addiction. The day I finally called The Shulman Center, after waiting over a year to really get true help, Terry personally and immediately returned my call. He is not only genuine and makes you feel comfortable, he really understood my feelings and how much my addiction was damaging my life and relationships. After reading his amazing eye-opening book, attending a DA meeting, and completing Terry's 10 week program, I never would have imagined I could be "cured." I say "cured" in " ", because sometimes I experience my old feelings, but Terry has taught me how to best avoid them and deal with them as they come. My life has never been better and more importantly I am now the happiest I have ever been. I am forever grateful for Terry :) Thank you! -- Amy

I grew up in a family of obsessive-compulsive members and I compulsively needed to be loved, liked and accepted. When I lost the only baby I would ever be able to have I felt like the world had cheated me and I was owed something for my loss. I found the only socially acceptable pastime for a single woman – shopping. It was soothing and a form of self-medication. When it became too expensive for me I began to switch tags in order to be able to continue my "medication". I spent the next 20 years medicating myself through shoplifting until one day a young sale associate had to tell me "you're not welcome to shop here anymore". I'll never be able to thank him for answering what I now know was a cry for help.

My fear and cry for help led me to Terry Shulman. After a year of counseling I continue to grow and become the person I wanted to be all along. He helped me to understand I'm not a bad person, I just made bad decisions. He opened the doors so that I could begin to forgive myself and heal. --*Suzie, Georgia*