[**Risk of Overspending**](https://youtu.be/XBXehx2Vehc)

**Narrator:**

This Vignette concerns Financial risk.

Interviewees will be discussing the Risk of Overspending.

This risk perception is about the ease of shopping online and the potential of spending beyond one's means. It usually manifests as being more mindful of online spending habits.

In this section, you will hear a number of video vignettes extracted from interviews with older Australians.

Initially, Helen, aged 70, speaks to the ease of online shopping and having others monitor your financial situation.

**Helen:**

The daughter who keeps an eye on my bank account, she told me recently I had to stop buying things online. I'm not buying a lot, I just buy... there's some things you can get on there that you can't get in the shop.

**Narrator:**

Next, Eda, aged 77, expands on this ease of online shopping through how targeted ads are both annoying and effective ways of causing you to spend more.

**Eda:**

One thing I really don't like is when you have been looking around at things, or particularly if you're looking at something you might interested in to buy, a piece of clothing or piece of equipment, the targeted ads that come back to you. The whole way they know what you're looking for and it comes right back in your face for days and days is very annoying. It's clever I suppose.

**Narrator:**

Finally Lindsay, aged 78, brings us the topic of status quo and suggests the latest devices or products only serve to waste money and space.

**Lindsay:**

I know a couple of people that perhaps should keep their wallet in their pocket, but you know, always chasing the new devices with the super-duper things that 99% of them will never use, but it's got to be there. Seems like the old-fashioned got to have a new car syndrome.

**Narrator:**

These vignettes were developed by the Shaping Connections Research Program at RMIT University’s School of Economics, Finance, and Marketing.

Our research develops insights on social inclusion and technology use among older Australians.

Please find additional information about these vignettes in the video description below.

You can get more information about the project by visiting www.shapingconnections.org. if you have any questions, comments, or feedback please use the contact us section of the website and we will get back to you.