Temptation’s Itch: Goals, Self-Discourse and Money Management Practices while in a Debt Management Program

ABSTRACT

Our research examines the lived experience of temptation for participants in a debt management program (DMP). We find that participants who are “program-focused” rather than “temptation-sidetracked” have clear weekly goals, exercise effective counteractive control in the moment when tempted, and reappraise resistance to temptation’s itch as victory rather than defeat.