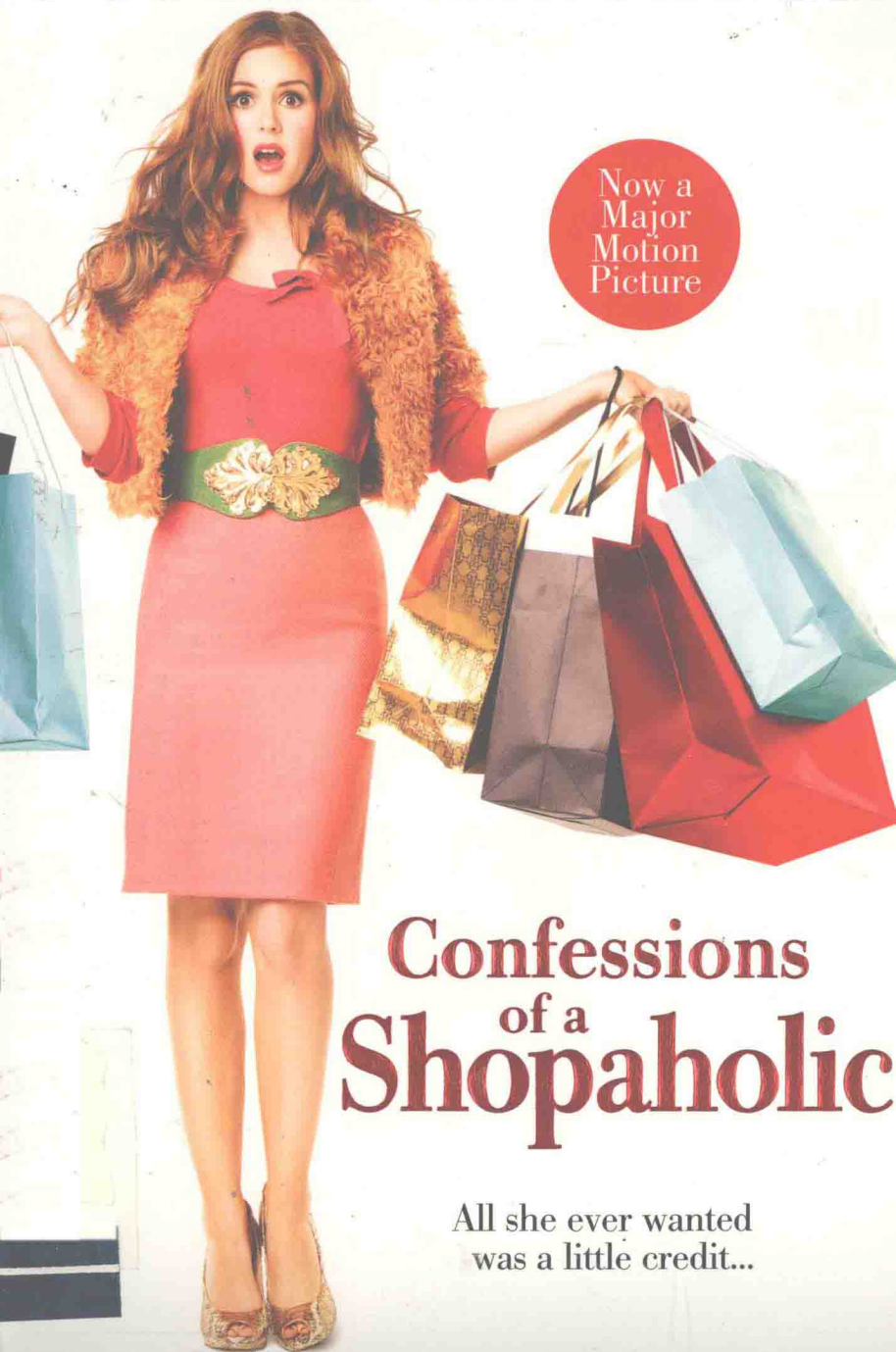


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• ENDWICH BANK •

FULHAM BRANCH

3 Fulham Road

London SW6 9JH

Ms. Rebecca Bloomwood
Flat 2
4 Burney Rd.
London SW6 8FD

10 September 1999

Dear Ms. Bloomwood:

Further to my letters of 3 May, 29 July, and 14 August, you will be aware that your free graduate overdraft facility is due to end on 19 September 1999. You will also be aware that you have substantially exceeded the agreed limit of £2,000.

The current balance stands at a debit of £3,794.56.

Perhaps you would be kind enough to telephone my assistant, Erica Parnell, at the above number to arrange a meeting concerning this matter.

Yours sincerely,

Derek Smeath
Manager

• ENDWICH BANK •

1 Stallion Square
London W1 3HW

Ms. Rebecca Bloomwood
Flat 4
63 Jarvis Road
Bristol BS1 0DN

6 July 1997

Dear Ms. Bloomwood:

Congratulations! As a recent graduate of Bristol University you are undoubtedly proud of your performance.

We at Endwich are also proud of our performance as a flexible, caring bank with accounts to suit everyone. We pride ourselves particularly in our farsighted approach when it comes to customers of a caliber such as yours.

We are therefore offering you, Ms. Bloomwood—as a graduate—a free extended overdraft facility of £2,000 during the first two years of your career. Should you decide to open an account with Endwich, this facility will be available immediately.* I do hope you decide to take advantage of this unique offer and look forward to receiving your completed form.

Once again, congratulations!

Yours sincerely,

Nigel Fairs
Graduate Marketing Manager

*(subject to status)

• ENDWICH -- BECAUSE WE CARE •

• ENDWICH BANK •

FULHAM BRANCH

3 Fulham Road

London SW6 9JH

Ms. Rebecca Bloomwood
Flat 2
4 Burney Rd.
London SW6 8FD

22 September 1999

Dear Ms. Bloomwood:

I am sorry to hear that you have broken your leg.

When you have recovered, perhaps you would be kind enough to ring my assistant, Erica Parnell, and arrange a meeting to discuss your ongoing overdraft needs.

Yours sincerely,

Derek Smeath
Manager

OK. DON'T PANIC. Don't *panic*. It's only a VISA bill. It's a piece of paper; a few numbers. I mean, just how scary can a few numbers be?

I stare out of the office window at a bus driving down Oxford Street, willing myself to open the white envelope sitting on my cluttered desk. It's only a piece of paper, I tell myself for the thousandth time. And I'm not stupid, am I? I know exactly how much this VISA bill will be.

Sort of. Roughly.

It'll be about . . . £200. Three hundred, maybe. Yes, maybe £300. Three-fifty, max.

I casually close my eyes and start to tot up. There was that suit in Jigsaw. And there was dinner with Suze at Quaglinos. And there was that gorgeous red and yellow rug. The rug was £200, come to think of it. But it was definitely worth every penny—everyone's admired it. Or, at least, Suze has.

And the Jigsaw suit was on sale—30 percent off. So that was actually *saving* money.

I open my eyes and reach for the bill. As my fingers hit the paper I remember new contact lenses. Ninety-five pounds. Quite

a lot. But, I mean, I had to get those, didn't I? What am I supposed to do, walk around in a blur?

And I had to buy some new solutions and a cute case and some hypoallergenic eyeliner. So that takes it up to . . . £400?

At the desk next to mine, Clare Edwards looks up from her post. She's sorting all her letters into neat piles, just like she does every morning. She puts rubber bands round them and puts labels on them saying things like "Answer immediately" and "Not urgent but respond." I loathe Clare Edwards.

"OK, Becky?" she says.

"Fine," I say lightly. "Just reading a letter."

I reach gaily into the envelope, but my fingers don't quite pull out the bill. They remain clutched around it while my mind is seized—as it is every month—by my secret dream.

Do you want to know about my secret dream? It's based on a story I once read in *The Daily World* about a mix-up at a bank. I loved this story so much, I cut it out and stuck it onto my wardrobe door. Two credit card bills were sent to the wrong people, and—get this—each person paid the wrong bill without realizing. They paid off each other's bills *without even checking them*.

And ever since I read that story, my secret fantasy has been that the same thing will happen to me. I mean, I know it sounds unlikely—but if it happened once, it can happen again, can't it? Some dotty old woman in Cornwall will be sent my humongous bill and will pay it without even looking at it. And I'll be sent her bill for three tins of cat food at fifty-nine pence each. Which, naturally, I'll pay without question. Fair's fair, after all.

A smile is plastered over my face as I gaze out of the window. I'm convinced that this month it'll happen—my secret dream is about to come true. But when I eventually pull the bill out of the envelope—goaded by Clare's curious gaze—my smile falters, then disappears. Something hot is blocking my throat. I think it could be panic.

The page is black with type. A series of familiar names rushes past my eyes like a mini shopping mall. I try to take them in, but

they're moving too fast. Thorntons, I manage to glimpse. Thorntons Chocolates? What was I doing in Thorntons Chocolates? I'm supposed to be on a diet. This bill *can't* be right. This *can't* be me. I can't possibly have spent all this money.

Don't panic! I yell internally. The key is not to panic. Just read each entry slowly, one by one. I take a deep breath and force myself to focus calmly, starting at the top.

WHSmith (well, that's OK. Everyone needs stationery.)

Boots (everyone needs shampoo)

Specsavers (essential)

Oddbins (bottle of wine—essential)

Our Price (Our Price? Oh yes. The new Charlatans album. Well, I had to have that, didn't I?)

Bella Pasta (supper with Caitlin)

Oddbins (bottle of wine—essential)

Esso (petrol doesn't count)

Quaglinos (expensive—but it was a one-off)

Pret à Manger (that time I ran out of cash)

Oddbins (bottle of wine—essential)

Rugs to Riches (what? Oh yes. Stupid rug.)

La Senza (sexy underwear for date with James)

Agent Provocateur (even sexier underwear for date with James. Like I needed it.)

Body Shop (that skin brusher thing which I must use)

Next (fairly boring white shirt—but it was in the sale)

Milletts . . .

I stop in my tracks. Milletts? I never go into Milletts. What would I be doing in Milletts? I stare at the statement in puzzlement, wrinkling my brow and trying to think—and then suddenly, the truth dawns on me. It's obvious. Someone else has been using my card.

Oh my God. I, Rebecca Bloomwood, have been the victim of a crime.

Now it all makes sense. Some criminal's pinched my credit

card and forged my signature. Who knows where else they've used it? No wonder my statement's so black with figures! Someone's gone on a spending spree round London with my card—and they thought they would just get away with it.

But how? I scrabble in my bag for my purse, open it—and there's my VISA card, staring up at me. I take it out and run my fingers over the glossy surface. Someone must have pinched it from my purse, used it—and *then put it back*. It must be someone I know. Oh my God. Who?

I look suspiciously round the office. Whoever it is, isn't very bright. Using my card at Millets! It's almost laughable. As if I'd ever shop there.

"I've never even been into Millets!" I say aloud.

"Yes you have," says Clare.

"What?" I turn to her. "No I haven't."

"You bought Michael's leaving present from Millets, didn't you?"

I feel my smile disappear. Oh, bugger. Of course. The blue anorak for Michael. The blue sodding anorak from Millets.

When Michael, our deputy editor, left three weeks ago, I volunteered to buy his present. I took the brown envelope full of coins and notes into the shop and picked out an anorak (take it from me, he's that kind of guy). And at the last minute, now I remember, I decided to pay on credit and keep all that handy cash for myself.

I can vividly remember fishing out the four £5 notes and carefully putting them in my wallet, sorting out the pound coins and putting them in my coin compartment, and pouring the rest of the change into the bottom of my bag. Oh good, I remember thinking. I won't have to go to the cash machine. I'd thought that sixty quid would last me for weeks.

So what happened to it? I can't have just *spent* sixty quid without realizing it, can I?

"Why are you asking, anyway?" says Clare, and she leans forward. I can see her beady little X-ray eyes gleaming behind her

specs. She knows I'm looking at my VISA bill. "No reason," I say, briskly turning to the second page of my statement.

But I've been put off my stride. Instead of doing what I normally do—look at the minimum payment required and ignore the total completely—I find myself staring straight at the bottom figure.

Nine hundred and forty-nine pounds, sixty-three pence. In clear black and white.

For thirty seconds I am completely motionless. Then, without changing expression, I stuff the bill back into the envelope. I honestly feel as though this piece of paper has nothing to do with me. Perhaps, if I carelessly let it drop down on the floor behind my computer, it will disappear. The cleaners will sweep it up and I can claim I never got it. They can't charge me for a bill I never received, can they?

I'm already composing a letter in my head. "Dear Managing Director of VISA. Your letter has confused me. What bill are you talking about, precisely? I never received any bill from your company. I did not care for your tone and should warn you, I am writing to Anne Robinson of *Watchdog*."

Or I could always move abroad.

"Becky?" My head jerks up and I see Clare holding this month's news list. "Have you finished the piece on Lloyds?"

"Nearly," I lie. As she's watching me, I feel forced to summon it up on my computer screen, just to show I'm willing.

"This high-yield, 60-day access account offers tiered rates of interest on investments of over £2,000," I type onto the screen, copying directly from a press release in front of me. "Long-term savers may also be interested in a new stepped-rate bond which requires a minimum of £5,000."

I type a full stop, take a sip of coffee, and turn to the second page of the press release.

This is what I do, by the way. I'm a journalist on a financial magazine. I'm paid to tell other people how to organize their money.



Of course, being a financial journalist is not the career I always wanted. No one who writes about personal finance ever meant to do it. People tell you they “fell into” personal finance. They’re lying. What they mean is they couldn’t get a job writing about anything more interesting. They mean they applied for jobs at *The Times* and *The Express* and *Marie-Claire* and *Vogue* and *GQ*, and all they got back was “Piss off.”

So they started applying to *Metalwork Monthly* and *Cheesemakers Gazette* and *What Investment Plan?* And they were taken on as the crappiest editorial assistant possible on no money whatsoever and were grateful. And they’ve stayed on writing about metal, or cheese, or savings, ever since—because that’s all they know. I myself started on the catchily titled *Personal Investment Periodical*. I learned how to copy out a press release and nod at press conferences and ask questions that sounded as though I knew what I was talking about. After a year and a half—believe it or not—I was head-hunted to *Successful Saving*.

Of course, I still know nothing about finance. People at the bus stop know more about finance than me. Schoolchildren know more than me. I’ve been doing this job for three years now, and I’m still expecting someone to catch me out.

That afternoon, Philip, the editor, calls my name, and I jump in fright.

“Rebecca?” he says. “A word.” And he beckons me over to his desk. His voice seems lower all of a sudden, almost conspiratorial, and he’s smiling at me, as though he’s about to give me a piece of good news.

Promotion, I think. It must be. He read the piece I wrote on international equity securities last week (in which I likened the hunt for long-term growth to the hunt for the perfect pair of summer mules) and was bowled over by how exciting I made it all

sound. He *knows* it's unfair I earn less than Clare, so he's going to promote me to her level. Or even above. And he's telling me discreetly so Clare won't get jealous.

A wide smile plasters itself over my face and I get up and walk the three yards or so to his desk, trying to stay calm but already planning what I'll buy with my raise. I'll get that swirly coat in Whistles. And some black high-heeled boots from Pied à Terre. Maybe I'll go on holiday. And I'll pay off that blasted VISA bill once and for all. I feel buoyant with relief. I *knew* everything would be OK . . .

"Rebecca?" He's thrusting a card at me. "I can't make this press conference," he says. "But it could be quite interesting. Will you go? It's at Brandon Communications."

I can feel the elated expression falling off my face like jelly. He's not promoting me. I'm not getting a raise. I feel betrayed. Why did he smile at me like that? He must have known he was lifting my hopes.

"Something wrong?" inquires Philip.

"No," I mutter. But I can't bring myself to smile. In front of me, my new swirly coat and high-heeled boots are disappearing into a puddle, like the Wicked Witch of the West. No promotion. Just a press conference about . . . I turn over the card. About a new unit trust. How could anyone *possibly* describe that as interesting?

THERE'S JUST ONE essential purchase I have to make on the way to the press conference—and that's the *Financial Times*. The *FT* is by far the best accessory a girl can have. Its major advantages are:

1. It's a nice color.
2. It only costs eighty-five pence.
3. If you walk into a room with it tucked under your arm, people take you seriously. With an *FT* under your arm, you can talk about the most frivolous things in the world, and instead of thinking you're an airhead, people think you're a heavyweight intellectual who has broader interests, too.

At my interview for *Successful Saving*, I went in holding copies of the *Financial Times* and the *Investor's Chronicle*—and I didn't get asked about finance once. As I remember it, we spent the whole time talking about holiday villas and gossiping about other editors.

So I stop at a newsstand and buy a copy of the *FT*. There's some huge headline about Rutland Bank on the front page, and

I'm thinking maybe I should at least skim it, when I catch my reflection in the window of Denny and George.

I don't look bad, I think. I'm wearing my black skirt from French Connection, and a plain white T-shirt from Knickerbox, and a little angora cardigan which I got from M&S but looks like it might be Agnès b. And my new square-toed shoes from Hobbs. Even better, although no one can see them, I know that underneath I'm wearing my gorgeous new matching knickers and bra with embroidered yellow rosebuds. They're the best bit of my entire outfit. In fact, I almost wish I could be run over so that the world would see them.

It's a habit of mine, itemizing all the clothes I'm wearing, as though for a fashion page. I've been doing it for years—ever since I used to read *Just Seventeen*. Every issue, they'd stop a girl on the street, take a picture of her, and list all her clothes. "T-Shirt: Chelsea Girl, Jeans: Top Shop, Shoes: borrowed from friend." I used to read those lists avidly, and to this day, if I buy something from a shop that's a bit uncool, I cut the label out. So that if I'm ever stopped in the street, I can pretend I don't know where it's from.

So anyway. There I am, with the *FT* tucked under my arm, thinking I look pretty good, and half wishing someone from *Just Seventeen* would pop up with a camera—when suddenly my eyes focus and snap to attention, and my heart stops. In the window of Denny and George is a discreet sign. It's dark green with cream lettering, and it says: SALE.

I stare at it, and my skin's all prickly. It can't be true. Denny and George can't be having a sale. They never have a sale. Their scarves and pashminas are so coveted, they could probably sell them at twice the price. Everyone I know in the entire world aspires to owning a Denny and George scarf. (Except my mum and dad, obviously. My mum thinks if you can't buy it at Bentalls of Kingston, you don't need it.)

I swallow, take a couple of steps forward, then push open the

door of the tiny shop. The door pings, and the nice blond girl who works there looks up. I don't know her name but I've always liked her. Unlike some snotty cows in clothes shops, she doesn't mind if you stand for ages staring at clothes you really can't afford to buy. Usually what happens is, I spend half an hour lusting after scarves in Denny and George, then go off to Accessorize and buy something to cheer myself up. I've got a whole drawerful of Denny and George substitutes.

"Hi," I say, trying to stay calm. "You're . . . you're having a sale."

"Yes." The blond girl smiles. "Bit unusual for us."

My eyes sweep the room. I can see rows of scarves, neatly folded, with dark green "50 percent off" signs above them. Printed velvet, beaded silk, embroidered cashmere, all with the distinctive "Denny and George" signature. They're everywhere. I don't know where to start. I think I'm having a panic attack.

"You always liked this one, I think," says the nice blond girl, taking out a shimmering gray-blue scarf from the pile in front of her.

Oh God, yes. I remember this one. It's made of silky velvet, overprinted in a paler blue and dotted with iridescent beads. As I stare at it, I can feel little invisible strings, silently tugging me toward it. I have to touch it. I have to wear it. It's the most beautiful thing I've ever seen. The girl looks at the label. "Reduced from £340 to £120." She comes and drapes the scarf around my neck and I gape at my reflection.

There is no question. I have to have this scarf. I *have* to have it. It makes my eyes look bigger, it makes my haircut look more expensive, it makes me look like a different person. I'll be able to wear it with everything. People will refer to me as the Girl in the Denny and George Scarf.

"I'd snap it up if I were you." The girl smiles at me. "There's only one of these left."

Involuntarily, I clutch at it.

"I'll have it," I gasp. "I'll have it."