



RANDOM HOUSE AUSTRALIA

**CONFESSIONS OF A SHOPAHOLIC**  
by Sophie Kinsella

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**One**

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.

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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)  
Millets...

I stop in my tracks. Millets? I never go into Millets. What would I be doing in Millets? 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 scabble 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?"

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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."

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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.

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