

Student Name

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Course

Date

### Do I Use Money Sparingly?

As someone with limited financial resources, I realize that I should be careful with money and choose what to buy wisely. I inherited this philosophy from my parents, who struggled to make ends meet to ensure I had everything I needed. As of now, I cannot say that the situation is better, but I have money of my own, for which use I am fully responsible. I used to believe that I adhered to frugal principles, but the history of my recent purchases may tell otherwise. In this essay, I would like to reflect on how I have used money recently and what could have caused the problem.

While I tried to save as much as possible during the second half of the year, something happened during the past month, and my saving evaporated, which made me extremely frustrated. It all started with me relying too much on food orders, as the pandemic makes me wary of leaving the house and doing groceries at a supermarket or visiting a fast-food restaurant. Initially, I thought that I could control myself, but the simplicity and the responsiveness of the process made me quite addicted to making orders, even when I did not have much need. During a stressful period, the sense of security provided by deliveries also contributed to my addiction. Moreover, I enjoyed tipping the delivery staff, especially when they followed all protection procedures. I would say I was mostly happy spending money, although I began to notice that I was gaining weight. After realizing how much I had spent, I began to feel frustration and regret over my actions.

My overall judgment of the situation may be negative, considering the outcome, but I cannot deny that it had some positives. First of all, I managed to avoid the disease, which has

devastating health effects on three major body systems, so I would consider the point to be extremely beneficial (del Rio et al. 1723, 1724). Another advantage was the fact that I was able to sustain myself with the delivered food. I also cannot ignore that the experience brought me mostly positive emotions and distracted me from the harsh realities of the ongoing situation. The negative consequences are the ruined plans to save for a new phone, gained weight, which I had been trying to control, and my anxious state. I would say that the process was overall a pleasant journey, but the outcome was full of disappointment and self-blaming.

Reflecting on why I allowed myself to lose control, I believe it is related to the circumstances and what I ordered. I was under pressure, trying to cut my expenses to save money, but I did it begrudgingly. The same was true for my attempts to keep my weight on the same level, which also required some mental effort. At some point, I got tired of having to do those taxing tasks and found solace in ordering food. It is an important point, as I could have chosen something else, and the weight gain would not be an issue. However, eating food helped me ease the stress from facing the pandemic and being isolated, and I doubt I would have been addicted to ordering something else. Altogether, my irrational decision was fueled by external factors (the pandemic) and the pressure while engaging in exhausting practices.

In general, I believe I had big expectations for myself during a grueling time, and my failure to meet them resonated painfully. I also lacked foresight, believing that expenses and weight gains would be insignificant. After analyzing the situation in detail, I can acknowledge the issue now and plan how to resolve it. I have already stopped ordering more than necessary, and the next step is to do exercises to lose weight. As for the financial aspect, I will begin saving again and follow my original principles.

Works Cited

del Rio, Carlos, et al. "Long-term Health Consequences of COVID-19." *JAMA: The Journal of the American Medical Association*, vol. 324, no. 17, 2020, pp. 1723-1724, <https://jamanetwork.com/journals/jama/fullarticle/277158>. Accessed 18 Dec. 2020.