

# 5 Things That Keep Us Broke



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With the economy the way it is these days, it's no wonder people are broke. The 90's and most of the 00's brought prosperity and people were literally throwing money away (see "making it rain"), and that prosperity created a culture of leisurely addictions that people have carried over into this current period of economic downturn.

Even though these things seem like necessities, they are not. There are alternatives. It's easier said than done, I know. But knock one or two of these out of your life, and you could probably go on a short vacation or pay your rent on time this month. Take it from me. I'm broke and guilty of abusing everything on my list. I'm an expert in being broke.

Don't get me wrong—I'm not trying to hate on anyone's hustle (Green Bean, Pour Farm Tavern, etc., I still love you!). I just think that we are enjoying our lives a little too much sometimes, and it's making us broke.

Here's a list of 5 things that keep us broke.

5. **Smartphones:** There are an estimated 90 million or so smart phone users in the United States. With an average monthly cost of around \$100 (never mind the price of the phone), it's no wonder so many people are struggling to pay the bill(s). **Estimated money saved: \$1,200 per year.**



4. **Cable:** The mortgage crisis saw millions of homes foreclosed on, but how many of those homeowners bothered to have their cable shut off in the months leading up to their foreclosures? It's probably not too many. "Miss the new episode of Son's of Anarchy? I don't think so. I have it DVR'd." **Estimated money saved: \$1,200 per year.**

3. **Coffee:** It isn't everywhere, but in the cities and in the Northeast at least, people drink coffee, and they drink it like crazy. Plus, there's a coffee shop culture that's prompting people to hang out for hours on end, caffeinating and socializing (and writing "5 things" articles). A medium coffee at Dunkin' Donuts costs around \$2 a day, and things like lattes, espresso, and cappuccino are all extra, with drinks coming in excess of \$5 at some places. Often times, we're getting more than one a day. **Estimated money saved: \$910 per year (\$3.50 x 5 days x 52 weeks).**

2. **Booze:** It seems that these days, almost everyone has a taste for the hooch, and heavy drinking isn't saved for Fridays and Saturdays anymore. Now we have excruciatingly popular "Sunday Funday" that everyone seems to love so much, and with "Thirsty Thursday" easing us back into the weekend, there are less days that we don't drink than ones we do. (Monday Night Football \$1 drafts don't make things any easier.) **Estimated money saved: \$2,600 per year (\$50 per week x 52 weeks).**

1. **Christmas:** No one who's reading this is likely to believe in Santa Claus, and people seem to be less religious than they were years ago, but everyone is still spending big time dough in Jesus' name. A family with two children is probably spending in excess of \$1,000 on Christmas, and many families simply can't afford it, but they're pressured into purchasing to keep up with the Joneses. **Estimated money saved for a single individual: \$500 per Christmas.**

Now I'm only a writer, but if my estimations and math are

close to accurate, you could save yourself (on average) about **\$6,410** by throwing away your cell phone, drinking only water, watching your programs through illegal downloads, and committing heresy. Good luck.