**A horrible story on how purchase of a new phone nearly ruined my life.**

Buying a brand-new model of phone any time you want. It sounds so exciting, doesn’t it? I already see a number of people whose eyes are glistening with desire. You could think I’m going to tell you a nice tip on how to get this phone immediately. But I should slightly disappoint your expectations. This story is tending to be a long one and definitely teaching and thought-provoking.

There exists a bunch of saving money hints. We read them from time to time, remind ourselves this is the right time to start, even do some active moves and never accomplish the mission.

What distract us? How do we fail to succeed?

OK, this is where my story begins…I should admit that I’ve never led a careless and extravagant lifestyle. My first really expensive phone was bought in cash. It was a part of my birthday present, partly my own savings. My original idea was to get a phone of good quality for reasonable money. But something went wrong and I got the latest model of the most famous digital company on the market. How could it happen? Believe me there is no difficulty in such things. I was delighted with my purchase. The phone shell was so modern, fashion forward, recommendations and expectations really high, a trustworthy company…This is it. As a consequence, I’ve become an adept of this company for ages ahead.

Not even 2 years passed when I decided I needed a new phone. The one that I owned was in a rather good condition, it was still reliable and helpful. But my desire for a brand-new variant was so strong that it seemed as I had no choice. That time I didn’t have enough cash for the purchase, although it didn’t stop me. I got that new phone on bank credit duration of a year. I knew about rather high commission above the price, but who cares. That year my work wasn’t able to give as much profit as I expected. And I still had a liability to pay for my highly necessary purchase. To cut the story short, I spent that year in a constant fear that I would totally ruin my credit story. I couldn’t go abroad on holiday as usual, I worked as much as possible and was sick and tired of everything around me.

The moral of the situation is “Don’t spend or waste money you don’t even own. After such an experience I strongly decided that buying something on credit is not a choice for me. Though I’m not against mortgage, for instance.

Now when things are getting better, I don’t even think of purchasing a brand-new phone. I know that maybe I could afford it and there is no harm in a new phone. But experience goes first. I fully understand my limits, I’ve got short-term and long-term goals and needs and I’m not going to risk my quite stable life because of a new toy.

That situation has helped me greatly in spite of everything. I‘ve found out working saving tips, learnt how to apply them and started to enjoy a feeling of control over my personal finances.

Here are some tips than can be suitable for you as well.

1. Always question yourself before purchasing something that’s not on your shopping list.

Do I really need this item? How can it change my life in a useful way? Do I have short and long term goals? Wait for 24 hours and think over a big and unplanned purchase.

1. Try saving at least 15$ a week. Make it a new routine and you’ll have a pleasant sum of money in a year.
2. Eat out less. I know, we all enjoy relaxing in cafes, restaurants, pubs. We prefer buying takeaways in supermarkets. Is it really worth its price? You can easily prepare your meals at home and only once a week or less eat out.
3. Don’t spend any money on your weekend, enjoy it for free. There is such a great variety of ideas how to spend your weekend and don’t pay anything at all. To start, give walking in the park a try.
4. Give up smoking. Cigarettes are so expensive and they do noticeable harm to your health.
5. Stop drinking alcoholic beverages. It is a well-known fact that alcohol leads to accidents and damage, extensive blood pressure, a number of diseases including pancreatitis and even cancer. Hangover is not such a pleasant condition either. Moreover alcohol can really cost a fortune.
6. Always pay your credit card bills monthly.
7. Take books from the library for free. You can get useful knowledge and maybe promote your career. Besides intelligence is always a priority.
8. Write a list before doing shopping. Let it be your constant rule.
9. Skip shopping if you don’t have it on your list.

To sum it up, in a century where a brand-new I-phone is a must, most of us are suffering from excessive consumption. A motto of most of us is “Live better today”. As a result our wonderful today will ruin our tomorrow by borrowing imprudently and purchasing unthoughtfully. A number of people has already got addicted to excessive consumption by buying unlimited supplies of numerous items. Our will has become unable to kick our habit as we are used to living beyond our means. There exists a right solution to the problem. You should learn ways of saving money and always keep in mind you are able to live a better life but not by cost of you future.