What the Real World is Like

By Austen Duplessis

"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time."(Thomas Edison). This quote accurately conveys the severity of my situation and the mindset I must have to succeed. I am currently 20 years old and I have just moved out of my mom’s house. Luckily, I have found a somewhat decent job as an administrative assistant to a real estate group. My yearly salary amounts to about $31,500.00 after taxes, which is not a lot. Since I live alone, I will be able to better utilize and allocate my income. If I plan on surviving and improve my standard of living, I need maintain my occupation and adequately manage my currency.

All of the income I receive comes from the revenue I get at my job, so I must spend in relation to my monthly income. My first area of spending involved the purchasing of my residence. I located a residence in the Seven Pines apartment complex in Alpharetta, Georgia 30022. It cost around $650.00 plus the twelve-dollar insurance. While the apartment is nothing fancy or luxurious, it gives me a place to sleep, which is all I require. The location of the apartment is convenient for me because my workplace is in North Point Mall, which is also in Alpharetta, Georgia, which is only thirty minutes from my residence. The convenience factor also comes into play because I am not required to spend large amounts of money on gas due to the proximity of my job to my residence. As one can see based on the cart, I received the same amount of money each month.

Another part of the funds I allocated went to the transportation expenses. This includes car payments, gas and auto insurance. Before I moved here, my mom already put forth a down payment on my used car(Nissan Murano- $13,000.00) of about 1000$. My payment plan involves about 5% interest of the $12,000 I have to pay that is divided equally each month for three years. This totals to about $350 per month. Additionally, my insurance runs around $300. Normally, I would receive an insurance quote tallying around $200 due to my location, car model and care model; all of this irrelevant because people under twenty-five have to pay higher insurance due to their increased risk of accidents. The last of my transportation payments is my gas payment. This can vary depending on the amount of miles I drive. My first month is the highest due to the amount of basic necessities I had to purchase for my apartment. Prices can range from as low as $120-$180.

I also had to distribute my funds to other vital aspects of my life. For one, I had to maintain my apartments utility bill. This is what allows me to use water, power, cable, internet, cell phone, etc. I also had to ensure I had food on the table. One of the first things I did was go to the grocery store and stock up on food items. My first month groceries were probably the most expensive as I had to ensure food items such as flour, sugar, and salt were at my disposal so I could cook organic foods as well as eat out. Groceries amounted to about 150$ while the rest of the money was allocated to restaurant purchases. I have lost some weight due to my under consumption of food because of a lack of adequate funds to meet my demand. Although funds are limited, my proper management of my currency allows me to eat out every once in a while.

Retail spending also came into play. My first month was the highest because I had to purchase a laptop(150$), microwave(70$) and a television($100). The rest went to helpful house items such as shampoo, haircuts, paper-towels, clothes, etc. This leave little room for purchasing desires such as clothes. The last vital spending areas included entertainment and other expenses. I spent the least amount of income on entertainment because I was more concerned with surviving (eating, sleeping, etc.) rather than having fun but I was able to have a steady increase in the amount of entertainment expenses as I accumulated more money. Even with the limited funds I possessed, I was still able to treat myself to some forms of entertainment; this included movies and Atlanta Hawks tickets.

The other expenses included my gym membership which ran at about 50$ for the whole year and security money which I would use in the rare case of receiving a ticket or other emergency purposes.

The three primary shifts that occurred on my graph came to past due to two unexpected events. The IRS didn’t remove enough taxes, so I owed them $1000 in May. The other event occurred in August. My refrigerator broke, so I had to purchase a new one. My results are displayed in the graph. For May, you can see a $1000.00 increase in other expenses. I utilized 57$ of my savings from the previous month to cover this costly expense. I did the same thing for November. I used some of October’s savings to cover the lost expenses. One might also notice that for May, I paid $200.00 less than normal for monthly residence bill. This was not a beneficial thing because paying bills late contribute to bad credit and late fees but it had to be sacrificed to compensate for other wants and needs. The following month in June, I made up for it by adding $200.00 to my June’s residential fee plus a thirty-five dollar late fee. In August, my utility bill is significantly higher than normal to compensate for my broken fridge. The property tax bill in November also put me at a loss in the month, so I decided to withdraw from savings from the previous month to pay for it. Another interesting tidbit of my graph is how my November and December expenses are higher than the other months. I took into consideration the Thanksgiving and Christmas holidays.

I had many incentives for creating this budget. For one, it aids one in partitioning his or her money and allocating it to multifarious needs and wants in your life. It also helps one keep track of how much money on he or she has expended, so they know how much money is being saved versus being spent. This increased awareness of how much money is being saved vs. expended can help an individual in future endeavors such as investing and vending. Lastly, budgets are alluring because they provide accurate, statistical measurements that helps one in valuing his or her options. Often times, people contemplate on the value/importance of different things. Budgets can be beneficial in this area because they put a measurable statistic on different areas of live. This helps one partition wants and desires and can help one reassess his or her value on certain products or services.

Overall, I have a long journey ahead of me. Although I’ve managed to save more than I’ve spent, I am still not in a well-to-do situation. As with today’s economy, anything can happen at any moment and any time. What really set me back were the unexpected events. These events really cut into my pockets because they forced me to use money from my savings on two occasions and they also forced prevented me from paying my May residential bill on time. With the expected comes the unexpected and the economy is a full-fledge representation of that. Spontaneous events will occur and can either make or break an individual. This is why one must always manage his or her money via a budget so, he or she will be able to account for these various mishaps. Although I do not prefer my current situation, it still puts food on the table and a roof over my head. My leisure time is limited along with my ability to purchase a plethora of desires, yet I can still provide the basic necessities a human being requires. Maybe through hard work, better management of money, and a little bit of luck, I can improve my current standard of living and live a more prosperous stress-free life.

Resume

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Objective:

My goal here today is to explain why I am deserving of acquiring a writing position at allwriting.net. What distinguishes me from the competition are my superior writing skills and my adeptness at this craft.

Career Summary/Highlights: My career highlights include awards, accolades and recognition from various writing competitions and school-related functions. I have garnered positive recognition due to my consecutive and consistency in triumphing different levels of contention. My most recent award came from a county wide function in which hundreds of students entered a writing competition with the intentions of garnering the 400$ price. I finished in the third place out of over five-hundred individuals. I’ve also published work at websites such Helium.com and Triond.com.

Experience: As a high school senior, my opportunities to obtain a writing job and gain experience is very limited, so I currently have no formal/professional writing experience because I’ve never officially had an occupation in writing. Despite this, I have worked for multifarious volunteer organizations in which I have had to submit articles under strict time constraints.

Education: I am currently a high school senior at Dutchtown High School.

Skills: Despite my young age and lackluster experience, I believe my skills differentiate me from others. I can write multifarious forms of literature including essays, artcles, letter, journals, short stories, etc. Hopefully, this is evidence my the sample piece of writing I provided via attachment. I also am available 24/7 if instant writing submissions are required.

I am grateful for the opportunity of you allowing me to apply to this position.

Thank you.