



# DETAILED REPORT

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Puff, Puff, Pay: The  
Economic Hit

**HEAVY SMOKER | ECONOMIC**



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- Financial Strain & Dependencies
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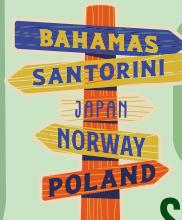
**AGE: BELOW 30**

# IMPACT OF SMOKING ON FINANCES

## Indicator 1

### WHAT IS THIS INDICATOR ?

Smoking has a direct and often hidden impact on your financial stability. If you're prioritizing cigarette purchases over essentials, this behaviour could be causing financial stress without you realizing it. It may disrupt your budgeting and even strain your relationships as funds meant for shared responsibilities are redirected toward smoking.



If you smoke just 5 cigarettes a day, you'll burn through ₹1.2 lakh in 10 years—the cost of a MacBook, an international trip, or even a solid investment!

### SHORT TERM OUTLOOK



Behavioral Symptoms	Short-Term Effects
Daily Financial Crunch:	The money you should be saving for emergencies – a medical bill, a car repair, or just a rainy day – is going towards cigarettes. This leaves you vulnerable to financial shocks.
Uncontrolled Spending	Borrowing to support your smoking habit creates a cycle of debt. Even if you're not visibly struggling yet, the underlying tension is there.
Borrowing to Sustain Habit	The financial strain can create tension with family and friends.



### CURRENT FINANCIAL STATUS

- You might be experiencing some financial stress already. It's that nagging feeling that you're not where you should be financially, that you're falling behind your peers, or that you're constantly scrambling to make ends meet.
- This stress can even affect your relationships, causing tension with family and friends. Studies show that smoking-related financial stress can isolate you, creating a ripple effect on your overall well-being.

### LONG TERM OUTLOOK



Behavioral Symptoms	Long-Term Effects
Depleted Savings and Missed Investment Opportunities:	Spending ₹66,000–₹1.32 lakh annually on cigarettes severely impacts your ability to save.
Debt and Financial Instability	The borrowing you started in the short term can spiral out of control.
Limited Future Prospects:	Saving for major milestones like a house, children's education, or retirement becomes incredibly difficult. Your standard of living could decline as you age.

## SHARED FINANCIAL RESPONSIBILITIES

## Indicator 2

### WHAT IS THIS INDICATOR ?

You prioritizing smoking over joint financial obligations may give rise to tensions within shared financial arrangements. This can lead to disagreements or resentment, as others may feel the financial burden is disproportionately falling on them.

The tendency to dismiss warnings or the perceived minimal short-term impact of smoking-related spending may delay the recognition of how it affects long-term financial health.

### CURRENT STATUS

It's a consistent drain on your finances that's making it tough to participate in shared activities and meet family commitments. Money that should be going towards group activities, leisure, or even helping out at home is constantly being diverted to cigarettes.

Global Youth Tobacco Survey (2020) says that 48% of young smokers like you reported arguments with family or peers over their smoking expenses, particularly when it hindered collective activities.

### Daily Spending Behavior & Shared Finances



#### Cigarettes vs. Household Contributions



#### Frequent Small Transactions Add Up



#### Spending Priorities & Financial Mindset

Your wallet's on a diet—but only because your cigarettes are eating all the money!

- You find yourself hesitating, knowing that if you contribute, you'll be short on cash for your cigarettes.
- It's not just about the money; it's about the feeling that you're not prioritizing shared experiences and responsibilities.
- Too often, the cigarettes win, and you end up missing out.

- You might not notice it day-to-day, but when you add it up over a week, a month, or a year, the total is shocking.
- how many times have you skipped out on something fun only to buy another pack of cigarettes?
- Those small, frequent purchases are preventing you from having the financial freedom

- You might prioritize cigarettes over other essential things, like contributing to household bills, saving for a shared vacation.
- According to a 2022 Nielsen India Report, 55% of 18–25-year-olds with smoking habits report financial strain in peer activities, affecting their social lives.

# FINANCIAL STRAIN AND DEPENDENCIES

## Indicator 3

### WHAT IS THIS INDICATOR ?

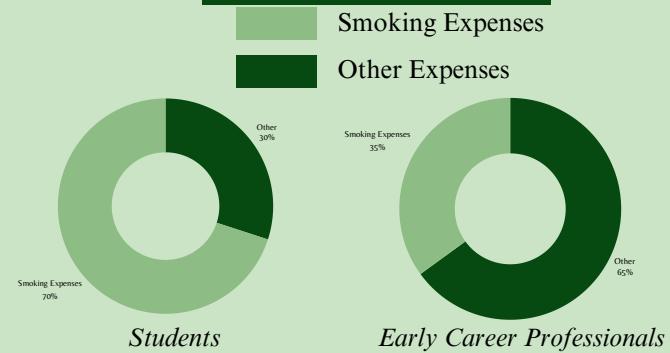


This indicator highlights the financial strain caused by smoking, revealing how it can erode long-term financial security and independence. It measures how smoking-related expenses reduce savings capacity, increase financial dependency, and limit future opportunities. A higher financial strain suggests a greater likelihood of delaying key life goals such as education, asset-building, and healthcare investment.

### IMPLICATIONS OF THIS STRAIN

Short-Term	Long-Term
You're constantly having to prioritize cigarettes over other things you want or need, and that can be incredibly frustrating.	Think about where you want to be in five years, ten years, even twenty years. Do you want to own a car? Buy a house? Start a family? These big life goals require financial planning and saving.
Constantly asking for money can put a strain on your relationships with family and friends. They might be understanding at first, but eventually, it can become tiresome for them, and it can create tension and resentment.	You're dependent on cigarettes, which drains your finances, which makes you dependent on others for support, which makes you feel trapped, and the cycle continues.
A spontaneous trip, a networking event, a chance to learn a new skill – these opportunities often require some financial outlay.	Your smoking habit isn't just affecting your current financial situation; it's jeopardizing your future. You're spending money that could be going towards your education, career development, or savings.

### CURRENT STATUS



A study by the Global Tobacco Economics Consortium found that smokers in low- to middle-income countries like India are 30% more likely to face financial instability, forcing many to delay or forgo significant milestones such as buying a home, funding children's education, or investing in healthcare.

## EXTERNAL INFLUENCES & CONSEQUENCES

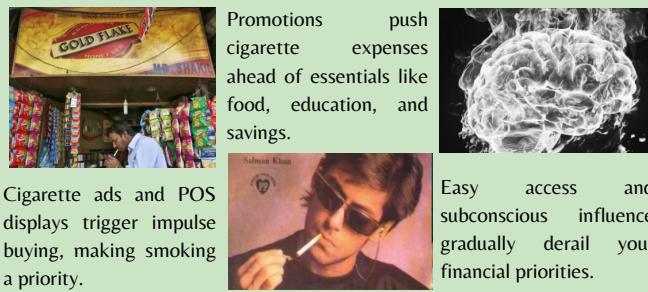
## Indicator 4

### WHAT IS THIS INDICATOR ?



Cigarette advertising, point-of-sale (POS) displays, and promotions often push you toward immediate gratification, influencing you to prioritize cigarette purchases over essential expenses like food, education, or savings. The subconscious pulls of these external influences, coupled with the ease of impulse purchases, can steer your finances off track.

### CURRENT STATUS



### BLIND SPOTS

- It feels like your choice to light up, but those constant reminders at the point of sale, the clever advertising, and even the way smoking is portrayed in media all play a significant role.
- You might also be blind to the long-term financial implications. Right now, it's about satisfying the immediate craving. The future costs – the potential health problems, the lost opportunities – seem distant and abstract. You tell yourself you'll quit later, but that "later" keeps getting pushed further down the road.

## INFLUENCE AND NORMALIZATION

- Tobacco companies are targeting you aggressively. They know that getting you hooked now means decades of profits. They use sophisticated marketing tactics to make smoking seem cool, glamorous, and even rebellious.
- The normalization of smoking in your social circle also plays a big role. This social pressure, combined with the constant marketing and easy access that makes it incredibly difficult to break free from the addiction.

## COST OF "AFFORDABLE" SMOKING

- Even if you're buying the "cheaper" brands or rolling your own, the cost of smoking adds up fast. Those small daily expenses accumulate into a significant drain on your finances.
- Are you putting off buying that new gadget, that concert ticket, or even just saving for a rainy day because your money is going up in smoke?
- Those "affordable" cigarettes are actually costing you a lot more than just the price of the pack.

Five years of smoking costs more than five brand-new iPhones—or a lifetime of medical bills. Your choice!

**AGE: 31-60**

# IMPACT OF SMOKING ON FINANCES

## ABOUT THE INDICATOR

Smoking-related expenses might occasionally lead to short-term friction with shared financial responsibilities, such as delaying contributions to shared savings goals or unexpected family expenses. While manageable, it requires attention to avoid long-term disruption.

Indicator 1

<u>Behavioral Symptoms</u>	<u>Short-Term Effects</u>	<u>Behavioral Symptoms</u>	<u>Long-Term Effects</u>
Increased Financial Dependency on Credit	Because you're relying so heavily on credit, you're probably getting stuck with higher interest rates. This means you're paying even more for borrowed money, making it even harder to get out of debt.	Deep Financial Setbacks	Bankruptcy or foreclosure become real possibilities, and you're facing the prospect of losing everything you've worked for.
Health-Related Absenteeism from Work	Those nagging health issues are becoming more frequent and more serious. More doctor visits, more medications, maybe even some hospital stays.	Chronic Debt and Family Reliance	With little to no savings and declining health, your retirement years could be filled with financial hardship. You might be forced to rely on government assistance or family support just to make ends meet.
Neglecting Other Financial Priorities	Your family is starting to notice the financial strain. They're frustrated that money is being spent on cigarettes instead of on family needs.	Chronic Illness and Inability to Work	You'll be facing mounting medical bills, and you might even need long-term care, which can be incredibly expensive.

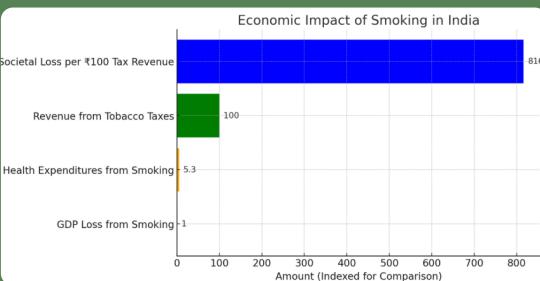


*If you smoke 1–2 cigarettes daily, you're basically burning ₹24,000 a year—enough for a vacation abroad or to keep funding your future kid's tuition. Keep going, and in 10 years, you'll have sponsored a smoke cloud instead of a getaway!!!!*

## SHARED FINANCIAL RESPONSIBILITIES

## ABOUT THE INDICATOR

Smoking creates friction in shared financial responsibilities, especially when others view cigarette expenses as selfish or unnecessary. You prioritising smoking over joint financial obligations—such as family expenses, household savings, or emergency funds—may give rise to tensions within shared financial arrangements.



- You might be delaying payments for joint responsibilities, like contributing to family support or shared savings accounts. This isn't necessarily because you want to, but because you feel like you don't have a choice.
- The constant worry about money, the arguments over spending priorities, and the feeling that you're not pulling your weight can create a toxic environment.



*A 2023 survey by Consumer Analytics India found that 32% of smokers reported skipping payments toward shared savings or family commitments to cover their smoking expenses.*

## HEALTH AND FINANCING

Your high dependency likely means you're already experiencing some health effects, even if they seem minor. These health issues, even if not immediately debilitating, can lead to increased medical expenses down the line, further straining your shared finances. It's a vicious cycle: smoking hurts your health, which hurts your finances, which puts pressure on your shared responsibilities.

FAMILY  
SAVINGS

- You might be delaying payments for joint responsibilities, like family support or shared savings goals.
- Those joint savings goals you had they're probably feeling further and further out of reach. The money you're spending on cigarettes is directly impacting your family's ability to achieve these shared goals.

## INCREASED FINANCIAL CONCERN

- You're probably experiencing a constant anxiety about money.
- You might find yourself constantly juggling bills, trying to figure out how to make ends meet, and feeling guilty about the financial burden you're placing on others.
- You might be avoiding conversations about money with your family or partner because you know your smoking is a contributing factor to the financial stress. This avoidance can create further tension and mistrust.

# FINANCIAL STRAIN AND DEPENDENCIES

## ABOUT THE INDICATOR

Smoking isn't just an expense; it's a financial trap that eats into your independence. Every ₹350 pack of cigarettes you buy translates into ₹1,27,750 annually—money that could fund a year of higher education, buy a second-hand bike, or grow into ₹10,00,000 over ten years if invested at an 8% annual return.

Indicator 3

### LONG TERM WEALTH EROSION

- that dream of owning a home, providing a comfortable education for your children, or retiring early – those things are becoming increasingly difficult, if not impossible, to achieve because a significant portion of your income is literally going up in smoke.
- the longer you continue to smoke, the harder it becomes to break the cycle. The lost opportunities, the compounding interest you're missing out on – it all adds up to a massive erosion of your potential wealth.

A study by the Global Tobacco Economics Consortium found that smokers in low- to middle-income countries like India are 30% more likely to face financial instability, forcing many to delay or forgo significant milestones such as buying a home, funding children's education, or investing in healthcare.

### GROWING FINANCIAL DEPENDENCIES



As you age, health issues (even mild ones) could lead to more medical visits, insurance premium hikes, or unexpected expenses that disrupt financial stability.

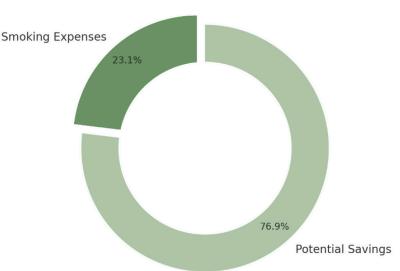


Even if smoking doesn't cause direct financial strain, it can create emotional friction, especially when finances are tight.

### INCREASED DEPENDENCY ON CREDIT

- You're probably using credit cards, loans, or other forms of credit to a much greater extent than you'd like to admit.
- You're using credit to plug the holes in your budget that are created by your smoking habit.
- Interest payments pile up, and you find yourself trapped in a cycle of debt. It becomes harder and harder to break free, and your financial situation becomes increasingly precarious.

Lost Investment Opportunity Over 30 Years



## EXTERNAL INFLUENCES & CONSEQUENCES

### ABOUT THE INDICATOR

At this stage, you are more financially responsible, managing household expenses, education costs, and savings. However, external influences—advertising, social norms, and stress-related triggers—still play a role in sustaining your smoking habit. Despite being aware of its financial burden, smoking remains a discretionary expense that quietly drains your savings and affects your long-term security.

Indicator 4

### ADVERTISING & SUBTLE REINFORCEMENT

The placement of cigarettes in stores, the way smoking is depicted in media, and even the social cues from friends and colleagues who smoke. It's a constant, low-level pressure that makes it harder to resist the urge to light up, even when you know you should.

**By midlife, you're not just burning cigarettes—you're torching your retirement fund one puff at a time!!**



### AWARENESS VS DENIAL

- You might be avoiding the hard truth about the long-term costs. It's easier to focus on the immediate gratification of a cigarette than to confront the potential for serious health problems and the huge medical bills that come with them. In India, out-of-pocket medical expenses for cancer treatment linked to smoking amount to ₹2.5–3.5 lakh per year. That's a staggering figure, and it should be a wake-up call.
- You might tell yourself that you'll quit later, that you can control it, or that it's not that bad. But the reality is, the financial consequences are becoming increasingly difficult to ignore.

### EMOTIONAL SPENDING & STRESS MANAGEMENT

- Smoking might have become your go-to coping mechanism, a way to deal with stress and anxiety.
- This emotional spending creates a vicious cycle. You smoke to relieve stress, but the financial strain caused by smoking only adds to your stress levels.
- You might be prioritizing cigarettes over essential needs, like groceries, utilities, or even your children's activities. This can lead to resentment, guilt, and even more stress.

**AGE: 60 & ABOVE**

# IMPACT OF SMOKING ON FINANCES

Indicator 1

*Smoking 1-5 cigs a day? You're not setting your house on fire, but you are still flicking ashes on your health.*



## WHAT THIS INDICATOR TELLS YOU

Your financial stability is heavily compromised by smoking. Essential payments like mortgage instalments, utility bills, or education fees are likely delayed, leading to penalties and long-term financial strain. A survey by the Association of Mutual Funds of India (2023) revealed that 80% of smokers in this age group regret not investing in mutual funds or retirement savings during their peak earning years.



### SHORT TERM OUTLOOK



### LONG TERM OUTLOOK



<u>Behavioral Symptoms</u>	<u>Short-Term Effects</u>	<u>Behavioral Symptoms</u>	<u>Long-Term Effects</u>
Limited Financial Mobility	You haven't saved as much for retirement as you'd hoped. The constant expense of cigarettes has eaten into your savings.	Complete Health Decline	Losing ₹33,000-₹60,000 annually can make it hard to cover unexpected costs.
Escalating Medical Expenses	If you're already dealing with health issues, the added cost of smoking-related treatments can be overwhelming.	End-of-Life Financial Ruin	You've spent your savings, accumulated debt, and now face a future of financial ruin. You might be worried about leaving your loved ones with nothing.
Increased Risk of Financial Exploitation	Those tempting "financial schemes" targeting seniors are starting to look more appealing, even though you know they might be scams.		

## SHARED FINANCIAL RESPONSIBILITIES

Indicator 2



## WHAT THIS INDICATOR TELLS YOU

At this stage, smoking-related financial strain may significantly affect your ability to maintain financial independence. You may need to rely on others for healthcare costs, family support, or to cover unforeseen expenses, which can lead to feelings of insecurity and loss of autonomy. You are 1.6 times more likely to face financial crises due to combined smoking and healthcare costs,

*Wrinkles are inevitable, but smoking makes them arrive fashionably early...and brings some friends like "emphysema" and "heart disease" to the party.*



### FOCUS ON ESTATE PLANNING

- Think about your legacy. What do you want to leave behind for your loved ones?
- The financial strain caused by your smoking habit directly impacts your ability to build that legacy. Money spent on cigarettes and medical bills is money that won't be available for your children, grandchildren, or other beneficiaries.
- It's not just about the monetary value; it's about the peace of mind knowing you've provided for them.

### RETIREMENT PLANNING

- The financial strain makes it harder to afford those leisure activities, travel, or even just basic comforts. You might find yourself having to rely more on family for financial support, which can be a difficult and humbling experience.
- Are you prepared to compromise your retirement dreams because of cigarettes?

### INTERGENERATIONAL SUPPORT

- The financial strain makes it harder to contribute, and the health issues caused by smoking can make it difficult to provide hands-on assistance.
- Remember, you spend 25% more on medical treatments, a cost that impacts everyone. This can lead to disputes, financial isolation, and further erosion of emotional bonds.

# FINANCIAL STRAIN AND DEPENDENCIES

Indicator 3



## WHAT THIS INDICATOR TELLS YOU

Smoking-related expenses take a heavy toll on your finances, forcing you to rely on loans, family support, or even social welfare to meet basic needs. Your autonomy is compromised, and you find yourself struggling to achieve financial goals.

Did you know?  
Smokers over 60 are 20% more likely to deplete their savings earlier than non-smokers?



### UNEXPECTED EXPENSES



### LIFESTYLE LIMITATIONS



- When you're heavily dependent on cigarettes, these unforeseen expenses become even more challenging to manage. The money you're spending on your habit could be the very cushion you need to handle life's little curveballs.
- Instead, you might find yourself scrambling, relying on others for help, and feeling incredibly stressed about how to make ends meet.

- You've worked hard your whole life, and retirement should be a time to enjoy it.
- You might find yourself having to say "no" more often than you'd like, and that can lead to feelings of frustration and disappointment. Instead of enjoying your freedom, you're trapped by your addiction and its financial consequences.

## HEALTHCARE COSTS

- You're 1.6 times more likely to face financial crises due to combined smoking and healthcare costs, according to The Hindu. And it's not just about the occasional doctor's visit.
- As you get older, the risk of serious smoking-related illnesses increases significantly. Heart disease, lung cancer, stroke – these conditions can require expensive treatments, medications, and even long-term care. You might be spending ₹75,000 annually on cigarettes, which, shockingly, could cover half of your yearly healthcare costs!



## EXTERNAL INFLUENCES & CONSEQUENCES

Indicator 4



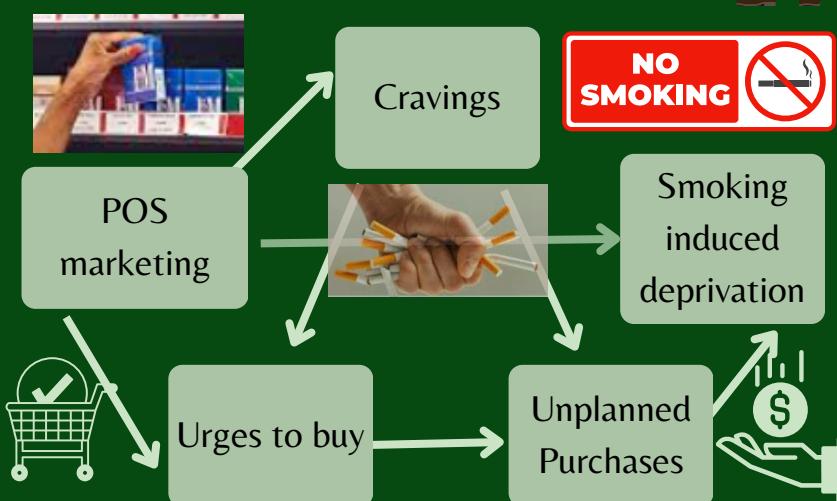
## WHAT THIS INDICATOR TELLS YOU

Your smoking habit is likely dominating your fixed income. It's not just a small expense anymore; it's a major drain on your resources. This isn't about occasional splurges; it's about a consistent, significant outflow of money that's impacting your ability to manage your daily budget and finances. The fact that you're even reading this suggests you're starting to recognize the severity of the situation.

  
Wrinkles are inevitable, but adding the "smoker's haggard" look is entirely optional.  


## SOCIAL INFLUENCES

- It's important to acknowledge that these social connections can make quitting more challenging, but they shouldn't dictate your financial well-being. Remember, your health and financial security are ultimately your responsibility.
- It's also worth thinking about how your smoking may influence younger generations – do you want to model this habit to your grandchildren?



## ACCESSIBILITY AND HABIT

The easy accessibility of cigarettes, combined with these ingrained habits, makes it incredibly difficult to break free. Those familiar places where you buy your cigarettes, the rituals you associate with smoking – they all contribute to the persistence of the habit, even when you know it's causing financial strain. Breaking free requires more than just willpower; it requires a conscious effort to dismantle these ingrained habits and find healthier replacements.