



DETAILED REPORT

Puff, Puff, Pay: The
Economic Hit

LIGHT SMOKER | ECONOMIC



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Contents

Age Division

AGE: BELOW 30

[CLICK HERE](#)

AGE: 31 - 60

[CLICK HERE](#)

AGE: 61 ABOVE

[CLICK HERE](#)

Indicators

- Impact of Smoking on Finances
- Shared Financial Responsibilities
- Financial Strain & Dependencies
- External Influences

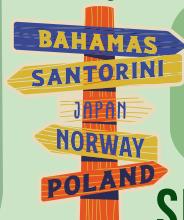
AGE: BELOW 30

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



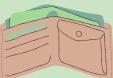
| Behavioral Symptoms | Short-Term Effects |
|---|---|
| Smoking feels harmless, funded by allowances or part-time earnings, masking the growing cost. | Limited Savings: ₹1,000–₹1,500/month could be saved for experiences or emergencies. |
| Cutting back on discretionary spending, like meals or books, to afford cigarettes. | Reduced Independence: Family questions spending, causing strain and limiting financial freedom. |
| Smoking to fit in, normalizing it as part of your lifestyle and budget. | Health Costs: Mild health issues lead to doctor visits, paving the way for recurring costs. |



CURRENT FINANCIAL STATUS

- At this stage, your financial responsibilities are minimal, allowing you to manage smoking costs without major disruption. nicotine dependency grows over time, leading to higher expenses.
- For instance, smoking 20 cigarettes daily costs around ₹11,000 per month, totaling over ₹1.32 lakh annually—money better spent on studies, skills, or other goals. Quitting now could save up to 10 years to your life expectancy if you quit before 30.

LONG TERM OUTLOOK



| Behavioral Symptoms | Long-Term Effects |
|---|--|
| Spending ₹12,000 annually on cigarettes adds up to ₹1.2 lakh over 10 years. | Lost Career Advancements: Smoking costs delay funding for higher education or career growth. |
| Low smoking habits often escalate into medium dependency. | Increased Debt Risk: Growing financial responsibilities may lead to credit card reliance. |
| Small expenses like smoking reduce budgeting awareness, affecting savings. | Conditioned Dependency: The habit becomes ingrained, leading to higher health and financial costs. |

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.



Cigarettes vs. Household Contributions

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

Daily Spending Behavior & Shared Finances



Frequent Small Transactions Add Up



Spending Priorities & Financial Mindset

- You may readily spend ₹300 on a cigarette pack but hesitate to contribute the same amount to household expenses.
- Studies show that you are more likely to justify habitual expenses over irregular shared financial obligations.

- A ₹50 cigarette purchase feels negligible, but at 5 cigarettes/day, it totals ₹2,500/month—equal to a shared Wi-Fi bill or gym membership.
- Data suggests that small but frequent expenses often go unnoticed in budgeting.

- You might delay saving ₹500/month for an emergency fund but spend the same on cigarettes in days.
- Research highlights that impulse-driven spending habits can shape long-term financial behaviors.

CURRENT STATUS

At this stage, shared financial responsibilities, if any, are relatively minimal, such as contributing to household chores or personal spending. Smoking-related expenses have little impact on collective financial planning, and you're able to balance personal expenses with the needs of others.

30% of Americans believe sharing financial accounts leads to more relationship problems than it prevents. Disagreements over money management can cause resentment, arguments, and even breakups.

FINANCIAL STRAIN AND DEPENDENCIES

Indicator 3

WHAT IS THIS INDICATOR ?

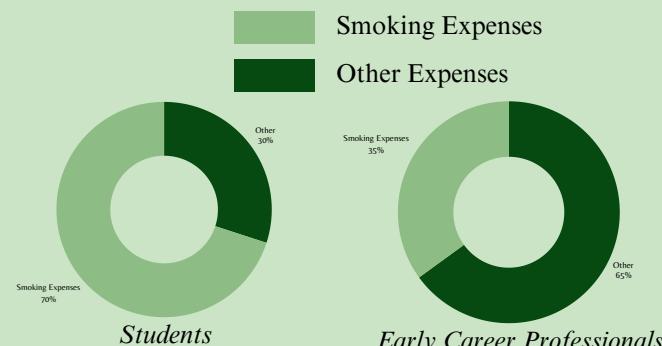


This indicator highlights the financial strain caused by smoking, revealing how it can erode long-term financial security and independence. It measures how smoking-related expenses reduce savings capacity, increase financial dependency, and limit future opportunities. A higher financial strain suggests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

IMPLICATIONS OF THIS STRAIN

| Short-Term | Long-Term |
|---|---|
| Increased Daily Expenses: ₹1,27,750 annually spent on cigarettes, reducing savings potential. | Cumulative Financial Drain: ₹1,26,000 over 10 years, money that could have been saved or invested. |
| Limited Ability to Save: ₹18,200 a year could be saved, but smoking prevents that. | Lost Investment Opportunity: ₹12,600 annually could grow to ₹10,00,000 with an 8% return over 10 years. |
| Financial Dependency: Relying on family for expenses, straining relationships. | Delayed Milestones: Smoking delays major life goals like buying a home, funding education, or healthcare. |
| Compromised Lifestyle Choices: Cutting back on leisure or essentials to afford smoking. | Increased Instability: Smokers are 30% more likely to face financial instability and debt. |

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

- Smoking feels like a small, manageable expense—₹350 per pack might not seem like much. But a pack every 2-3 days adds up to ₹40,000+ per year—an amount you probably wouldn't justify spending in one go.
- Unlike planned purchases (a new phone, a gym membership), cigarettes are bought impulsively. You rarely track how much you're actually spending.
- Financial priorities shift without you realizing it—you might delay upgrading your laptop, skip buying a book, or cut back on savings, all while regularly spending on cigarettes.

INFLUENCE AND NORMALIZATION

- In shared spaces (hostels, colleges, work), offering cigarettes can feel like a social obligation. You're not just funding your own habit—you might also be covering others without noticing the cost.
- Seeing people around you smoke normalizes the expense, making it less likely that you'll critically evaluate its financial impact.

COST OF “AFFORDABLE” SMOKING

- While a few cigarettes a day might seem like a small expense, those dollars add up over time, impacting your budget and limiting what else you could do with that money.
- Beyond the direct costs of cigarettes, lighters, and other smoking-related items, there are hidden expenses like increased insurance premiums, laundry costs, and the need to freshen up.

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 has a direct and often hidden impact on your financial stability. If you're prioritizing cigarette purchases over essentials like food, housing, education, or healthcare, this behaviour could be causing financial stress without you realizing it. Over time, it may disrupt your budgeting, create debts, and even strain your relationships as funds meant for shared responsibilities are redirected toward smoking.

Indicator 1

| <u>Behavioral Symptoms</u> | <u>Short-Term Effects</u> | <u>Behavioral Symptoms</u> | <u>Short-Term Effects</u> |
|----------------------------------|---|-------------------------------------|---|
| Occasional Financial Adjustments | Reduced Savings for Milestones – Smoking expenses limit your ability to save for a home renovation, vacation, or your child's activities. | Missed Investment Opportunities | Compromised Retirement Savings – Money spent on smoking could have grown through investments, reducing your financial security. |
| Socially Conditioned Spending | Undermined Health Goals – Increased spending on health supplements or fitness regimens to counteract smoking effects. | Steady Decline in Disposable Income | Increased Family Tensions – Rising smoking costs, combined with family responsibilities, create strain over financial priorities. |
| Mild Financial Strain | Normalizing Unnecessary Spending – Regular cigarette purchases make it easier to justify other non-essential expenses. | Hidden Health Costs | Persistent Health Risks – Minor health issues now escalate into chronic conditions, leading to high long-term medical expenses. |



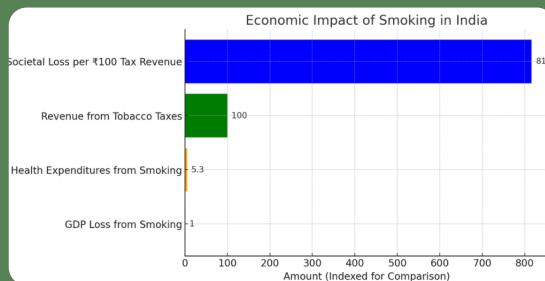
If you smoke 1–2 cigarettes daily, you're basically burning ₹24,000 a year—enough for a vacation abroad or to keep funding your future kid's tuition. Keep going, and in 10 years, you'll have sponsored a smoke cloud instead of a getaway!!!!

Indicator 2

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.



- Your financial commitments—home loans, school fees, and family expenses—are well-managed, and smoking costs seem negligible.
- You may not feel financial strain, but small expenses like cigarette purchases accumulate unnoticed.
- Your spouse or family may tolerate the habit, but disagreements over unnecessary spending might arise.

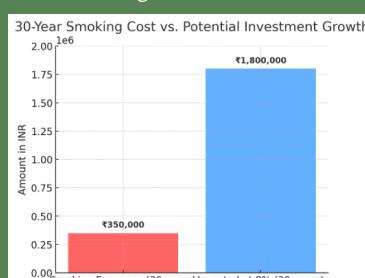
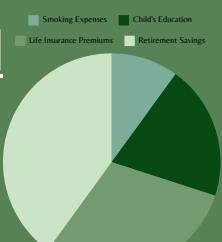


Smoking daily for 30 years costs more than ₹15 lakh—enough to buy a house's down payment. Instead, you're paying rent to lung disease!

HEALTH AND FINANCING FOR THE FUTURE

- As you age, smoking-related health issues (even mild ones) could lead to more medical visits, insurance premium hikes, or unexpected expenses that disrupt financial stability.
- You might find yourself increasingly relying on joint savings or health insurance claims to cover preventable smoking-related conditions.

LONG-TERM FAMILY SAVINGS



INCREASED FINANCIAL CONCERN

- As you age, smoking-related health issues (even mild ones) could lead to more medical visits, insurance premium hikes, or unexpected expenses that disrupt financial stability.
- You might find yourself increasingly relying on joint savings or health insurance claims to cover preventable smoking-related conditions.
- Even if smoking doesn't cause direct financial strain, it can create emotional friction, especially when finances are tight.

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

A cigarette pack might seem like a small expense, but over time, it eats into your savings and investment potential.

- WHO research shows that moderate smokers save 5-8% less for retirement than non-smokers, limiting your financial independence later in life.
- If you had invested your 30-year smoking expenses in an 8% return plan, you could have built a ₹50 lakh fund—enough for a comfortable retirement or a debt-free life.

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

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

- Cigarette brands often target professionals and older consumers by associating smoking with stress relief, success, or sophistication.
- You may not actively seek promotions, but strategically placed ads at stores or online subtly reinforce your habit, making quitting harder.

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



EMOTIONAL SPENDING & STRESS MANAGEMENT

- Financial pressures increase as responsibilities grow—home loans, tuition fees, medical expenses—yet smoking remains a perceived stress reliever.
- While it provides short-term relief, it diverts money from actual stress-reducing solutions like therapy, fitness, or mindfulness practices.
- Studies show smokers are twice as likely to delay essential payments due to cigarette-related

GROWING FINANCIAL RESPONSIBILITIES



Your financial commitments are more—mortgages, children's education, retirement savings, and household expenses become priorities.

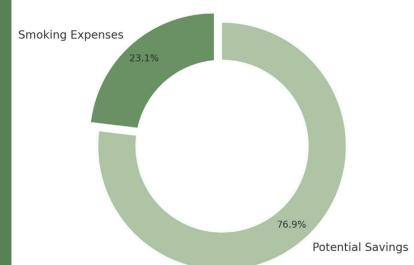
As you age, health issues (even mild ones) could lead to more medical visits, insurance premium hikes, or unexpected expenses that disrupt financial stability.



Savings Pension

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

Lost Investment Opportunity Over 30 Years



AWARENESS VS DENIAL

- Smoking breaks at work become routine, making cigarettes a “necessary” expense rather than an indulgence.
- Social gatherings with peers who smoke may encourage continued spending, reinforcing the habit even when you're trying to cut back.
- You are likely more aware of smoking's long-term risks, yet workplace stress and social influences make quitting difficult.
- If peers around you haven't quit, you might downplay the need to stop, assuming you have “more time” to worry about the consequences.
- Long-time smoking peers may discourage quitting by dismissing health concerns or

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 appears robust, possibly supported by retirement funds or savings. Smoking expenses may feel negligible now, but they could still detract from healthcare or leisure activities that enhance your quality of life. Additionally, post-retirement income is typically fixed or limited, making even small smoking-related expenses a larger burden over time.



SHORT TERM OUTLOOK



LONG TERM OUTLOOK



| Behavioral Symptoms | Short-Term Effects | Behavioral Symptoms | Long-Term Effects |
|---|---|---|--|
| Minimal Financial Strain Smoking costs ₹550-₹2,750/month—manageable but adds up over time. | Controlled Spending Low impact on budget now, but still eats into savings long-term. | Manageable cost, but could strain limited incomes. | Unlikely to cause financial instability, especially in retirement. |
| Occasional Social Pressure Family and friends may urge you to quit, causing mild discomfort. | Social & Family Strain Concerns from loved ones may lead to occasional tensions. | Persistent but not immediately life-threatening issues (e.g., decreased lung function). | Fewer problems than heavy smokers, but still increased risk of chronic diseases. |
| Mild Health Impact Occasional coughing, shortness of breath, or stamina loss. | Ongoing Health Risks Reduced but not eliminated risks of long-term diseases. | Slower than heavy smokers, but some mild age-related health impacts possible. | Easier to quit or reduce compared to heavy smokers. |

SHARED FINANCIAL RESPONSIBILITIES

Indicator 2



WHAT THIS INDICATOR TELLS YOU

Your financial stability appears robust, possibly supported by retirement funds or savings. Smoking expenses may feel negligible now, but they could still detract from healthcare or leisure activities that enhance your quality of life. Additionally, post-retirement income is typically fixed or limited, making even small smoking-related expenses a larger burden over time.

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

- For individuals 60+, estate planning is a key aspect of shared financial responsibility.
- Smoking-related health issues can significantly impact these plans.
- Potential consequences:
- Increased medical expenses depleting assets
- Financial strain causing stress and conflict among family members
- Addressing smoking cessation is vital for responsible estate planning and a secure financial future for loved ones.

RETIREMENT PLANNING

- While smoking may not be a major factor now, factor potential future healthcare costs into retirement planning.
- Unexpected medical bills related to smoking can strain retirement budgets, impacting shared resources.
- This can limit planned activities or financial assistance to family.

INTERGENERATIONAL SUPPORT

- Chronic health conditions linked to smoking can diminish:
- Financial resources
- Physical ability to offer hands-on assistance
- This can pressure other family members and disrupt intergenerational support patterns.

FINANCIAL STRAIN AND DEPENDENCIES

Indicator 3



WHAT THIS INDICATOR TELLS YOU

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.

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



HEALTHCARE COSTS



- Continuing to smoke after 60 significantly increases your risk of developing several chronic illnesses.
- These conditions often require expensive treatments, medications, and ongoing care. These escalating healthcare costs can strain your retirement income and deplete your savings, potentially leading to financial dependency on family members or government assistance.



LIFESTYLE LIMITATIONS

- Continuing to smoke can limit your lifestyle choices. Health problems may make it difficult to participate in activities you enjoy, like travel or hobbies.
- This can lead to a reduced quality of life and potentially increase your reliance on others for transportation, companionship, and assistance with daily tasks, creating a form of dependency.

UNEXPECTED EXPENSES

- Life after 60 often brings unexpected expenses. A sudden health crisis, a need for home repairs, or assisting a family member can put a strain on your finances.
- If you continue to smoke, the increased risk of health problems makes such unexpected expenses more likely and more costly. This can deplete your savings and create a dependency on others for financial support.



EXTERNAL INFLUENCES & CONSEQUENCES



WHAT THIS INDICATOR TELLS YOU

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.

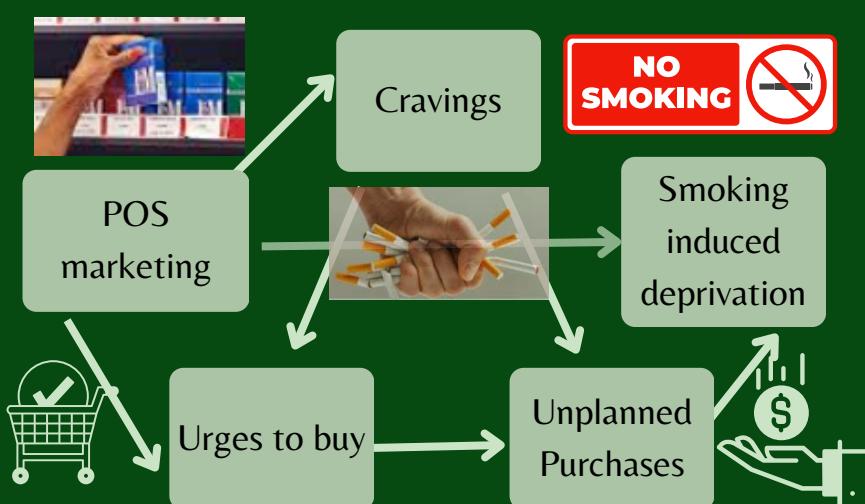
Wrinkles are inevitable, but adding the "smoker's haggard" look is entirely optional.



SOCIAL INFLUENCES

- Even at 60+, social settings where smoking is prevalent can still trigger cravings or make it harder to quit.
- The financial consequences of these social influences become more pronounced at this age, as every pack purchased adds to the growing burden on a fixed income.

ACCESSIBILITY AND HABIT



- For some seniors, the external influence might simply be the easy accessibility of cigarettes and the deeply ingrained habit.
- Years of smoking can create a strong association between certain routines or activities and smoking.
- The cost of cigarettes and related health issues takes a larger toll on a fixed income.

Indicator 4