What Money Can Actually Buy?

People have a varied range of opinions concerning money. Whilst few of them weighs down on the negative side, others do consider money to be important. There is also a crowd which is ignorant to this entire concept. Money is usually taken for granted in their minds. They do not necessarily think like that by choice but rather due to sheer lack of awareness. In my opinion when the realization dawns on the fact what money can buy something whose value they can't even comprehend, that's when things would change.

People are usually carefree on their early stages. If I ask someone in their 20s about their retirement planning, they will consider me to be a lunatic or an overthinking-freak.

“Dude! It’s time for me to enjoy life! Why would I bother about retirement? I have decades of **time** in my hand.” – the usual course of replies.

The very thing they can’t comprehend, and which money can buy them is **time.** They feel that they can always work and keep the flow of money intact. What they miss out is the fact that they are exchanging time for money; time which cannot be *purchased back* even with money. More precisely, they are exchanging time, energy, and skills for money. Unfortunately, all of them are limited.

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We don’t realize the kind of exchange that goes on, neither do we see the obligations attached to such an exchange. For people who understand the transaction involved the next set of challenge is to grasp the fact that by buying time, money helps one to achieve a state of freedom. It must be kept in mind that money, buying time, is one of the factors that impacts our state of being free. Freedom is indeed quite subjective to individuals; it’s a state of mind. One can definitely argue one that.

But imagine this situation:

You have a family to feed, your house is mortgaged against a huge loan, you need to pay for your son’s education, your daughter is getting married the next month and you need a huge sum for that, and as a cherry topping you have recently lost your job and are left without an emergency fund. No matter how optimistic, happy-go-lucky person you are, you can’t be free in such a situation. Money doesn’t solve every problem but it is something that helps.