

Bad Habits Can Be Expensive

Bad habits can be very expensive to maintain. Never mind that they are annoying to others. Do not think about the pain you cause yourself, if you do not want to. Just remember that your bad habits are hitting you where it hurts-in your wallet.

Smoking has always been a bad habit to have. In past times, people smoked more cigarettes, but cigarettes were cheaper. Now, many people have cut down on the number of cigarettes they smoke per day. Yet, those few are more expensive now than the many were back then. That's accounting for inflation, too.

This is because lawmakers have seen fit to put large taxes on cigarettes. In many areas, the taxes are set to go up even higher. Some states are planning hikes of \$10 per carton. If that will not stop you from smoking, what will?

Alcohol, too, is a bad habit that is subject to sin tax. It depends on how expensive your taste in alcohol is whether it will cost you more or less. Usually, most people will go to drinking less expensive alcohol as their dependency grows. However, it is not unusual for someone to go to a bar on a Friday night and spend their paycheck on alcohol.

Many people get into bad habits of taking prescription drugs when they have an injury, such as a back injury. They may be given muscle relaxants and strong pain relievers to get them through the first painful days. This is a reasonable medical response to their condition.

Yet, the medication helps them feel so good that they will want to get more. They may go back to the doctor to get more. If the doctor will not agree, they may go to different doctors to get different prescriptions. All these doctor visits and prescriptions usually come with a price tag. Then, when that no longer works, they will go to get their pain relief medications on the streets. It will cost even more to keep up their bad habits.

Of course, people who have bad habits with illegal drugs probably have some of the most expensive bad habits of all. Whether it is cocaine, heroin, marijuana, or methamphetamine, there are no cheap drugs. At least, there will not be an unlimited supply of cheap drugs. If a person truly has a bad habit with one of these drugs, they will always want more until they quit. The cost can get to be astronomical.

Gambling can lead people into financial hardship. Some people have such bad habits with gambling that they lose their houses and everything else they own. They may be in staggering debt on top of that. Now that there is online gambling, they cannot even get away from their bad habits by staying home.

Shopaholics spend money like there is no tomorrow. This bad habit can destroy a budget. It can take money away from things that need to be paid, like a mortgage or car payment.

It is clear that these bad habits are costly in the short run. Many of them are also costly over time, as health issues settle in. The cost of cigarettes is high, for example, but the cost of lung cancer is very much higher. Ridding yourself of these bad habits can only help your finances to get better.