

A Reality Check

Here are some realities.

- You are responsible for your own life.
- You need money to live. Food, housing, medicine, car, health insurance, entertainment ... all require money.
- To get money, you need to earn it.
- The amount of money you earn depends a lot on your education or the useful skills you learn.

A key component in the equation of life is *time*. It's one thing you can never get back. *Once you've lost it, it's gone forever*. Of course, you can waste your teen years using drugs, dropping out of school, getting involved in gangs, or getting pregnant. With willpower and luck you might even be able to pull yourself out. But you'll lose the most important time of your life — the teen years — which you could have used to lay a strong foundation for the future.

The end result of wasting teen years is *playing catch-up in life*. While others are enjoying their twenties and

thirties — driving expensive cars, buying homes, traveling for leisure, advancing their careers, raising a family, enjoying hobbies, giving to society — you'll probably be in a lower-paying job, trying desperately to get the right education and skills, and looking for a way up.

Such struggle often looks great in the movies. But real life is a lot harder than that.

Granted, you can undo some of the worst life-changing mistakes, but this comes at a price.

Let's look at an example. Suppose you drop out of school, work at a low-paying job, get sick of it all, and then decide one day to go back to college. Here's the situation you'll probably face:

- You'll have to take evening or part-time classes, thus prolonging your education considerably.
- You'll have costly habits that you'll have to unlearn (a lot harder than it sounds).
- You'll have to make significant changes to your lifestyle to save money for tuition. And you might have to go into debt with school loans, while your peers are paying off theirs.
- Once you graduate, you'll have to compete with graduates much younger than you are, and many employers prefer younger workers. (Don't kid yourself; there is definitely age bias in the workplace.)

Keep in mind that *time does not stand still*. While you're turning your life around, changes are constantly taking place in the job market. Jobs are regularly moved overseas (especially manufacturing jobs). The remaining jobs require a lot more skills, and technology is outpacing almost every other job sector. Getting a head start

could give you a crucial advantage, while falling behind could hurt you.

Life is tough. Don't make it tougher for yourself than necessary.