

Forum: [Hack Forums](#)

Thread: [\[need advice\] Parents are mad at me for not having money](#)

mawrek - June 14, 2018, 6:56 am

i live in a europe country where the average salary is \$200-300/month.

my parents took a bank credit loan somewhere in 2009. they loaned about \$175,000 USD and put the whole house in exchange in case they can't pay.

literally less than a year, they fucked up and can't pay anymore, so they are struggling to pay it since 2009.

the whole house is now on the edge to be lost.

now they have to pay \$1500/month until the year 2020.

in 2017 they went completely broke. they had \$0.2 in their pockets just for food which is the reason i joined this site, to find the fastest way to earn money on any way i could find.

i found ewhoring. took me 11 days to accept to become an immoral person, but i had no choice. on 12th day i started earning.

since i joined here, june/july 2017, i "worked", ewhored, 8-12 hours every day and earned hundreds of dollars from that just to burn it on their monthly debt.

since they can't afford \$1500/month anymore, they extended \$600/month but until the year 2023.

it's 2018 right now. i have to pay \$600/month until the year 2023.

in 2017 i paid them july, august, september, october, november, december | (6)

in 2018 i paid them january, february, march, april, may (5)

$6 \times 5 = 30 \times 600 = \$18,000$ is the approximate total amount i paid, and now i am finally completely broke, just like them.

ewhoring fucked up my personality. a few months ago i decided to stop doing this because it's horrible and immoral and dumb.

now they think i dont want to pay them anymore. i told them i dont have any more money. i have to study for college (computer science) and i have no time. they think im hiding money from them. they don't believe i dont have money and are mad at me.

i'm 21. if i continue ewhoring until the end of this year, because i have to nolife 8-12 hours a day, i'll fail a year in college and fuck up my future.

if they don't pay \$600 every month, we lose the house and become homeless.

when i told them i'll move out and live by myself because of this, they got offended saying "what did we do to deserve this?"

on the second hand, what problem would moving out solve? i would have to be paying for food, bills, etc, i'll just be wasting more money while their debt would still be unsolved.

what am i supposed to do?

daymon - June 14, 2018, 7:06 am

Their debt isn't your issue. Do whatever's best for your own personal well-being.

Condoms - June 14, 2018, 7:10 am

Change your identity, and get a new house?

AlwaysAwesome - June 14, 2018, 7:17 am

Honestly sounds like they are just selfish people. They took a debt that they knew they possibly couldn't repay and instead of working harder and longer to correct their fuck ups, they have their son hussling his ass off to pay off their debt. Now when you don't want to pay they bring money hungry af. I say don't pay them a fucking penny and let them pay off their own debt. Their inability to make smart decisions doesn't warrant a hassle for you. It isn't your problem and it isn't your fuck up. Go live on your own man honestly you'll be spending roughly that money on your own place but it's your place and nobody can bother you in it.

(Also btw is 6+5 not 6*5, you paid a total of 11 months not 30 btw math is slightly off)

SIM-1097664 - June 14, 2018, 7:22 am

(Jun 14, 2018 07:06 AM)Sin+ Wrote: [\[CITE\]](#) Their debt isn't your issue. Do whatever's best for your own personal well-being.

This. Your parents debt is not your problem. Move the fuck out, you can live on less than \$600 a month, rent with friends, eat cheap, don't splurge on dumb shit.

Juffar - June 14, 2018, 8:14 am

Your parents is the issue here. Get your own place.

HIGH_JAX - June 14, 2018, 8:44 am

Whatever you want to hear is what I recommend you doing. If you want to leave your parents go for it. If you want to help your parents go for it. You know what is best for you.

Compulsive - June 14, 2018, 8:51 am

Use the e-whoring money to start your future.

CyberStrike - June 14, 2018, 8:52 am

I kinda agree with everyone, after really thinking about it, your parents took on a debt which was initially untenable for them to make good on not to mention how things go till 2020 or 2023. While some parents expect help from their children, and that is normal, yet terrible judgement on their part not to mention the high price of completing this loan makes it a really moot point to try like they have to realize that. I have an odd thought, that they figured that all this could happen they knew all this was going to happen and were okay with this exact circumstance.

Manks - June 14, 2018, 8:55 am

So your parents take a loan they cant pay for, and now its up to you to fix it?

Move out, and emancipate them before it actually does become your burden

SeekerOfPandora - June 14, 2018, 9:03 am

Something is strange. In your country average salary is 300\$ and your parents got 175K loan to be paid in 10 years? So your parents didnt earn so little, your parents dont work anymore?

If you think they wasted money in silly way and dont do the enough to earn more, just leave home and start fresh.

Amp - June 14, 2018, 9:21 am

Seems like all they're doing is playing the victim card. It's not your responsibility to pay for their expenses.

SIM-2501407 - June 14, 2018, 9:27 am

(Jun 14, 2018 07:06 AM)Sin+ Wrote: [\[CITE\]](#) Their debt isn't your issue. Do whatever's best for your own personal well-being.

Exactly. You have to seek your own happiness, and not let their attempts of guilt change your future.

Kash Only - June 14, 2018, 9:34 am

What to do?

I'll tell you what to do:

- You are 20/21 years old, meaning in Europe you are legally an ADULT.
- Your parents are guess what, ADULTS.
- You helped them A LOT, and they don't respect that.
- Move out, because you are an ADULT and you have your own life to take care of.

Some parents don't realize how great their kids are, sorry to hear this, but i think your parents are using you a little bit, it's their own shit. You helped them, now when you are broke, they are mad on you.

Just imagine what would they do to you if you would be in their situation, they would give you an 'i told you so life lesson'. In my opinion, if i would really be in the asshole mood, i'd sit them down and teach them a lesson and ask them why the fuck did they go in such a huge debt especially in Europe, where the average salary is like, \$1k (even much lower in some countries).

ZeroDay™ - June 14, 2018, 10:12 am

Focus on yourself and graduate. You will be able to get a good job afterwards, and if you still feel like you need to help your parents out you will have the means to do so with a steady job. But in the end it is their fault that they borrowed more money than they could pay back, they should be the ones working to fix it.

Juffar - June 14, 2018, 10:14 am

(Jun 14, 2018 10:12 AM)ZeroDay™ Wrote: [\[CITE\]](#) Focus on yourself and graduate. You will be able to get a good job afterwards, and if you still feel like you need to help your parents out you will have the means to do so with a steady job. But in the end it is their fault that they borrowed more money than they could pay back, they should be the ones working to fix it.

Yeah I mean he already have good work experience.

Spoiler [\(Click to View\)](#)In ewhoring ?

Flash ? - June 14, 2018, 10:20 am

how can parents do this to their kids
damn

Narrate - June 14, 2018, 10:25 am

(Jun 14, 2018 10:20 AM)Flash ? Wrote: [\[CITE\]](#) how can parents do this to their kids damn
because parents are people too
so they're inherently scumbugs

Vazku - June 14, 2018, 10:25 am

Wow, that's your family though. I mean they took care of you for over a decade, I mean the least you could do is help them out in their time of need...

ZeroDay™ - June 14, 2018, 10:28 am

(Jun 14, 2018 10:25 AM)Vazku Wrote: [\[CITE\]](#) Wow, that's your family though. I mean they took care of you for over a decade, I mean the least you could do is help them out in their time of need...
He seems to already have done a lot for them. It isn't his fault that his parents can't pay back their loan, he should be able to focus on himself and finish his degree.

Vazku - June 14, 2018, 10:36 am

(Jun 14, 2018 10:28 AM)ZeroDay™ Wrote: [\[CITE\]](#) He seems to already have done a lot for them. It isn't his fault that his parents can't pay back their loan, he should be able to focus on himself and finish his degree.

But again, that's your parents though. If it was a friend, that would be a different story altogether. However, his parents took care of him, when they didn't have to do that.

I understand speaking from a logical perspective, he has probably done well over enough for his parents, but still I couldn't let my parents go homeless if they were going through shit. Could you?

Wolf - June 14, 2018, 10:38 am

We probably live in the same country. I don't know what you parents spent money on, but if you are capable enough to give them \$600 a month, you'll be capable enough to live on your own. Yet, they are still your parents who took care of you. Work your ass off for a couple of more years and you will end up having a great result. You will become a full fledged adult who's actually really capable, went through hardships, has a house (which is a big thing in Serbia) ,has finished all the studies at your uni and most importantly is a man who helped his parents in the time of need.

People went through worse shit and still ended up victorious. You can do it,

Vazku - June 14, 2018, 10:40 am

(Jun 14, 2018 10:38 AM)V u k Wrote: [\[CITE\]](#) We probably live in the same country. I don't know what you parents spent money on, but if you are capable enough to give them \$600 a month, you'll be capable enough to live on your own. Yet, they are still your parents who took care of you. Work your ass off for a couple of more years and you will end up having a great result. You will become a full fledged adult who's actually really capable, went through hardships, has a house (which is a big thing in Serbia) and has finished all the stuides at your uni.

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Exactly, I 100% agree with this.

Only a coward would suggest you give up on the same parents that provided for you throughout your childhood

Kash Only - June 14, 2018, 10:41 am

(Jun 14, 2018 10:38 AM)V u k Wrote: [\[CITE\]](#) We probably live in the same country. I don't know what you parents spent money on, but if you are capable enough to give them \$600 a month, you'll be capable enough to live on your own. Yet, they are still your parents who took care of you. Work your ass off for a couple of more years and you will end up having a great result. You will become a full

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I thought he's from Croatia, well salary here is cca \$500 - \$800

Crypticus - June 14, 2018, 10:51 am

Tbh, without your parents you wouldn't be there. In my opinion you should help them as much as possible and then take off and live your own life once the time comes.

Juffar - June 14, 2018, 10:51 am

(Jun 14, 2018 10:41 AM)Kash Only Wrote: [\[CITE\]](#) I thought he's from Croatia, well salary here is cca \$500 - \$800

Holy shit that salary is not good. I mean it's expensive even buying a upgrade on forums like this with that salary., ?

Crystallize. - June 14, 2018, 11:11 am

(Jun 14, 2018 10:28 AM)ZeroDay™ Wrote: [\[CITE\]](#) He seems to already have done a lot for them. It isn't his fault that his parents can't pay back their loan, he should be able to focus on himself and finish his degree.

Oh yeah?

Who took care of him when he was a baby? You can never repay your parents dude.

OP you are an idiot imho they took the loan for you because I bet they could live under rocks just so you could have a nice future.And don't find excuses.E-whoring doesn't make you lose uni, you can just study harder.People who says to leave the house seriously needs some therapy.Did your partents hit you, did they insult you? If they didn't do that then you should fuck your own life for them.

Just my 2 cents, you don't have to agree with my opinion.

Juffar - June 14, 2018, 11:12 am

(Jun 14, 2018 10:51 AM)F A D E Wrote: [\[CITE\]](#) Tbh, without your parents you wouldn't be there. In my opinion you should help them as much as possible and then take off and live your own life once the time comes.

And why wouldn't the time to move out be now?

Mr Nobody - June 14, 2018, 11:13 am

So u don't have time to get a job, but you have had time to e-whore 8-12 hours a day in the past? Hmm.

Pseudo - June 14, 2018, 11:22 am

Do whatever is best for your own well-being. I would probably ewhore a few more months and then move out into my own place if you can handle the income you claim you made.

Potluck - June 14, 2018, 11:36 am

To everybody saying he should just move out and let his parents loose the house is fucked up, that's his family your never supposed to turn you back on family. I understand it's his parents house and their own fault but what's he supposed to do let his parents become homeless? I would do whatever it takes to help my parents as they raised me and provided me with everything I needed as a kid.

mawrek - June 14, 2018, 1:29 pm

(Jun 14, 2018 07:17 AM)AlwaysAwesome Wrote: [\[CITE\]](#) Honestly sounds like they are just selfish

people. They took a debt that they knew they possibly couldn't repay and instead of working harder and longer to correct their fuck ups, they have their son hussling his ass off to pay off their debt. Now when you don't want to pay they bring money hungry af. I say don't pay them a fucking penny and let them pay off their own debt. Their inability to make smart decisions doesn't warrant a hassle for you. It isn't your problem and it isn't your fuck up. Go live on your own man honestly you'll be spending roughly that money on your own place but it's your place and nobody can bother you in it. (Also btw is $6+5$ not $6*5$, you paid a total of 11 months not 30 btw math is slightly off) they're not selfish, they just took it for granted and believed i would be paying their debt for several more months. but this became extremely exhausting and this is not meant to be done for the long term. yes you're right about the math part, my mistake.

(Jun 14, 2018 07:22 AM)SoftButFirm Wrote: [\[CITE\]](#) This. Your parents debt is not your problem. Move the fuck out, you can live on less than \$600 a month, rent with friends, eat cheap, don't splurge on dumb shit.

i have no problems to live very cheaply if i move out until the state stabilizes. but like i said, i don't see what problem would moving out solve

(Jun 14, 2018 08:55 AM)Manks Wrote: [\[CITE\]](#) So your parents take a loan they cant pay for, and now its up to you to fix it?

Move out, and emancipate them before it actually does become your burden that's how it became lately. i'm trying to help as much as i can but i can not study such difficult exams and earn so much money in the same time. i failed exams in order to pay them their debt

(Jun 14, 2018 09:03 AM)SeekerOfPandora Wrote: [\[CITE\]](#) Something is strange. In your country average salary is 300\$ and your parents got 175K loan to be paid in 10 years? So your parents didnt earn so little, your parents dont work anymore?

If you think they wasted money in silly way and dont do the enough to earn more, just leave home and start fresh.

for privacy reasons, i don't want to say what my parents work. they did earn money in the beginning to pay it off. as the time went, they didn't have enough so they borrowed money from our family members (grandparents). now even they don't have enough money to cover such a massive monthly debt which is why i'm trying to help.

(Jun 14, 2018 10:25 AM)Vazku Wrote: [\[CITE\]](#) Wow, that's your family though. I mean they took care of you for over a decade, I mean the least you could do is help them out in their time of need... which is why i'm trying to help them but even i can no longer maintain a \$600/month pace... that's way too much additional stress for a student to do...

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People went through worse shit and still ended up victorious. You can do it, thank you. the thing is i can't study for exams and ewhore \$600/month in the same time. one is making me smarter while the other is making me dumber. i can't get a job because, you know there are no jobs that pay 60,000 dinara u srbiji. especially for beginners/junior developers, which will not help to cover the monthly debt.

(Jun 14, 2018 10:51 AM)F A D E Wrote: [\[CITE\]](#) Tbh, without your parents you wouldn't be there. In my opinion you should help them as much as possible and then take off and live your own life once

the time comes.

i have literally 0\$ in my pocket. i have failed almost all exams last semester and i have to pass them before october this year or i'll fail the whole year. that's the price i paid for earning so much money over the past several months.

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Just my 2 cents, you don't have to agree with my opinion.

what's your problem? i am already helping them. but i can not longer maintain the \$600/month pace. the difficulty in my college is extreme and brainwrecking and stressful. this is just bonus stress. im wasting my early 20s doing nothing but earning money and studying for college. ewhoring doesn't make me lose uni. wasting my time trying to earn money is what makes me lose uni because i'm not using that time to study.

(Jun 14, 2018 11:13 AM)Mr Nobody Wrote: [\[CITE\]](#) So u don't have time to get a job, but you have had time to e-whore 8-12 hours a day in the past? Hmm.

like i said, there is no job in this country that gives you at least \$600/month, unless you're a senior experienced software engineer with 5+ years of work experience + degree, so getting a job would be pointless because i would not be able to cover the monthly debt.

my point is, should i continue paying their monthly debt and risk failing college or should i focus on college to pass the exams first and then pay (if it's not too late)?

SIM-3467872 - June 14, 2018, 1:37 pm

Do something progressive which can help you in future ewhoring won't help. Since you're just 21 I suggest set your goals for the future and follow it strongly and make your future bright. Good luck buddy

sAVITAR - June 14, 2018, 2:55 pm

honestly, I understand you don't want to have your parents in that situation but they are old enough to try and fix it themselves.

You should not be the one to fix their mistakes, talk to your parents about it, most parents wouldn't feel good accepting their own kids' money.

Brill - June 14, 2018, 3:29 pm

the fast ways to make money are the one's where you put your life as collateral. you need to work hard and consistently to make good money online. CPA is always a good place to start making money, takes time and patience but it works.

Account of the Gods - June 14, 2018, 3:47 pm

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well their fault, you should teach me some ewhoring bro

sAVITAR - June 14, 2018, 3:49 pm

(Jun 14, 2018 03:47 PM)Account of the Gods Wrote: [CITE](#) well their fault, you should teach me some ewhoring bro

There are plenty of methods online or even on this forum, it isnt even hard to do but it's not paying as much as it used to in my opinion

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(Jun 14, 2018 03:49 PM)sAVITAR Wrote: [\[CITE\]](#) There are plenty of methods online or even on this forum, it isnt even hard to do but it's not paying as much as it used to in my opinion
nah i tried but i think i have too big faith in people to believe some are stupid enough to pay for nothing. like come on. who would pay u for a picture?lmfao,

sAVITAR - June 14, 2018, 4:05 pm

Yeah i wouldnt but there are people who do