Forum:Hack Forums

Thread: Watch me solve my financial situation [Dirt poor + Debts]

OddRoads - *October 6, 2019, 3:26 am*

Hello,

In this thread you can follow me in my journey to solve my financial situation.

i.imgur.com/Ga3Me8t.png
Ecster Credit card.
Left to spend: 575 SEK (~58 USD)
Used credit: 14 425 SEK (~1465 USD)

i.imgur.com/AslgIwU.png
Swedbank bank accounts.
Left to spend: 1 SEK (~0.1 USD)

i.imgur.com/YdaPOwB.png
Skandiabanken bank accounts.
Left to spend: Approx 100 SEK (~10.1 USD)

i.imgur.com/lj56tNZ.png
EveryDayPlus credit service.
Left to spend: Approx 213 SEK (~21.6 USD)
Used credit: 4786 SEK (~486 USD)

i.imgur.com/AcRzSyP.png
Avanza stock exchange.
Value: Approx 5875 SEK (~596.9 USD)
Lost 3335 SEK (~338.8 USD) so far, the stock died pretty much and I have refused to sell for a loss.

Total funds that I can spend: 889 SEK (~90 USD)
The day I get my salary: 25th of the month
Monthly income: Approximately 10 800 SEK (~1100 USD)

The rent and all bills has been paid, the money I have is strictly for food, nicotine etc. These are all my bank accounts, credit card accounts and stock market accounts. If something would happen then I will be forced to sell my stocks for major losses.

My hopes is to come back here before the end of 2019 and prove that I did it. Thank you for reading.

Electrons - *October 6, 2019, 3:51 am*

It's been centuries since jesus turned water to wine. goodluck amigo

iwantmethods - *October 6, 2019, 5:04 am*

i wanna see this how is going to end

UnpredictableLegacy - *October 6, 2019, 5:37 am*
I wish you all the best with solving your situation :)

QKRLDN - *October 6, 2019, 10:49 am*
I wish you all the best, I'm also pretty broke at the moment but I'm hanging in there. I have a couple of business ideas I may pursure to try and get my income up.

4L CAPONE - *October 6, 2019, 11:19 am*
Good luck man, just keep on pushing through

Sir - *October 6, 2019, 12:11 pm*
When I quit smoking cigarettes I began saving about $30 USD per week.
That's roughly $1560 per year saved.

I also switched low-wattage smartbulbs in all of my lighting fixtures that should save me a few hundred more per year.
I quit buying beverages and began using water filters, that adds up REALLY fast.

Culture - *October 8, 2019, 1:39 am*
Good luck with your journey mate!

I highly recommend quitting smoking, you'll save a lot of money...

kane2026 - *October 8, 2019, 1:51 am*
I wish you good luck OddRoads. I myself have good financial security, but even I examined my own expenditures in order to save a bit. If I were I would get rid of the stock exchange account. There are no short cuts, BitCoin does not work either contrary to what HF people might say.

HunterXO - *October 8, 2019, 9:08 am*
good luck. you'll definitely need it (:

Xavier - *October 9, 2019, 8:55 pm*
(Oct 6, 2019 03:26 AM)OddRoads Wrote: *[CITE]* Hello,

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Interested lol

Crypto - *October 10, 2019, 3:17 pm*
Good luck man, make plans & solve your issue.

Once it's solved don't celebrate and blow your money again because then you'l have to solve it every other year.
Learn from your mistakes & start putting money aside so that you'l hopefully never have to count the penny's as much as you have to now.

GENT - *October 11, 2019, 12:22 am*
This sounds like an story arc in anime where OP is trying to reach his goal

But seriously, good luck man

PrinceOfTruth - *October 11, 2019, 10:30 am*
Good luck and be careful not to violate any HF rules.

satchel1699 - *October 17, 2019, 1:47 pm*
goodluck dude. i know that feel

Th3mind - *December 8, 2019, 5:43 pm*
(Oct 6, 2019 03:51 AM)Electrons Wrote: *[CITE]* It's been centuries since jesus turned water to wine. goodluck amigo
Electrons can you please pm me .
Thanks

Ravioli - *December 9, 2019, 3:59 pm*
any update OP?

are you still eating ramen

OddRoads - *December 10, 2019, 11:59 am*
(Dec 9, 2019 04:59 PM)Ravioli Wrote: *[CITE]* any update OP?

are you still eating ramen

I fucked up...

Everyday Plus: -2500 SEK
Ecster: -14000 SEK
Skandiabanken: +3900 SEK
Avanza: ~ +3500 SEK
Swedbank: 0 SEK

I am expected to have about 15000 SEK (maybe $1500?) as spendable cash, and 16500 SEK ($1650) in debt. I do however have good news: I got a new extra job and it pays very good. Did 7 hours yesterday and for that I got about $350. I will try to work as much as I can at that place lol.

Thank you guys for your support. I am guaranteed to lose this "challenge" unless a christmas miracle happens. I will still update this thread when I am done though, I think maybe in February or March.

Merry christmas!

Scope85 - *January 2, 2020, 6:51 pm*
I wish you all the luck bro

chipchop - *April 5, 2020, 9:54 am*
Sending you some positive energy my friend, good luck on everything.