Do you agree or disagree that it is difficult for people today to save money than grandparents when they were young.

No one can deny that nowadays <u>the</u> economic situation is tough for most people and plays a paramount role in people's life. The questions arise as to whether saving money in today's modern life is easier than pervious decades or not. Personally, I think these days saving money has some challenges which makes it difficult for some reasons which I will explain at length in the subsequent paragraphs.

To begin with, living standards has have been changing decade by decade which causes gap generation, so it is a given that the level of individuals' expectations corresponds with their time. In other words, in our grandparents' time people did were not aware enough to much care much about high education, learning arts, traveling or dedicating time to their hubbieshobbies, thus they did not spend their money in these fields, hence they had more money to save. For instance, during the 1990s the number of universities In Iran was less than two hundred which prevented students who did not access education (them) in their town from entering universities who did not access educational (them) in their town, so in this case many expenses could be eliminated such as price of home rents.

Another point to consider is that, the rate of technological advancement in the modern age has risen sharply which people should update their gadgets (Tech devices) to get along with their circumstances. For example, families who theirwhose children study abroad should have smart phones to communicate with them efficiently. Besides, nowadays social media and advertising gravitate individuals to materialism and consumerism which causes people to spend their money on their unnecessary goods. The best example is, that Instagram propels teenagers to the fashion industry which is one of the most expensive ones and therefore, they have less money to save. To recap, even though some people believe that nowadays people are more acknowledgeable in this field which is conducive to saving money easily (being more homo economics), I strongly believe otherwise maintaining that this way of thinking is nothing but a tunnel vision which ignores the importance of <u>the</u> abovementioned facts.