

Many people prefer to spend money and not to save it. What are the reasons? Is this a positive or negative development?

In recent years as countries ~~are have been~~ developing, people's attitudes toward many areas have been changed. They are apt to take more risks and in return, get the whole benefit of it. In this regard, some of them adopt alternative financial approaches in contrast to the past ages and have more appetite to spend their money they have earned rather than put it in their bank accounts.

One of the first and most reasons for this point of view is that people believe that they live just for one time and should live life to the full. In addition, people's needs change over time and the right time to satisfy them is exactly when their lack of them is discovered. As the amount of money being saved is decreasing, the government role in providing better facilities for society especially people who lose their jobs is becoming unavoidable.

On the other hand, in some countries, in the absence of governmental supports, saving money provides an umbrella for people against the life uncertainties. Moreover, through this approach, people are given the opportunity of purchasing or doing what they have wished for several years.

In conclusion, although saving money decreases the risk of financial problems, in many cases a large number amount of saved money will not be spent during the lifetime and as a result, plenty of dreams and hopes will be wiped out. No matter which country you live in, it is believed that putting a moderate amount of money aside as a reserve helps people manage their life more confidently.