

Excellent
Essay

A

* Only a few
minor edits in
Grammatical
Conventions

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March 5th, 2016
Eng 1121-0465
Personal Narrative Essay Final

Good
Dealing with Debt

Indent 5 spaces ⇒ Ralph Waldo Emerson once said, "A man in debt is so far a slave," and it is true. At times, I think the world around me is crumbling to the ground, but it never does. Like most people, I face the crunches of deadlines and endless demands on my time, but I have never encountered the type of difficulty that can drive people crazy. I would have never imagined myself in credit card debt at such a young age, but it has happened and because of it, I have overcome many obstacles that were put in my path. I have dealt with an immense amount of stress, the financial burden, and new responsibilities that I wasn't quite ready for, but overcoming these obstacles made me a new, and a better person.

Indent 5 spaces ⇒ Being in debt caused me to cope with many difficulties, and one of them was stress. I've spent an incalculable number of nights tossing and turning in bed, trying to figure out where I went wrong and how I could bring my life back to how it was. I was seventeen at the time, and I managed to bury myself ^{five} ~~two~~ thousand dollars in debt. I calculated the amount of hours I needed to work to make enough money to repay my debt, but everything I thought of wasn't enough. I wanted to ask someone for support, but I didn't want to tell anyone about the situation I was in. The heavy burden that I carried with me for weeks changed who I once was. I was no longer a young adult who enjoyed life with no concern. I had a big issue to deal with and I didn't know which way to turn. ~~It felt as if I were melting into the ground.~~ The stress and anxiety took over me until I couldn't bare it any longer. I had to talk with someone and I poured my heart out to the only person I could always count on, my mother. She was extremely disappointed with me at

Subtopic 1 } Great

first. I couldn't blame her, I really messed up this time, but soon after I told her of my situation, I got my life back. From then on, my mother supported me every step of the way.

Indent 5 spaces

Subtopic 2 - Excellent?

Another obstacle I overcame was dealing with financial burden. I knew that my credit score was a wreck and receiving bills in the mail was a daily reminder. The thought of having a tough time purchasing a home in the future frightened me. I wanted a car and I wanted to pursue getting a Master's degree in future. For that, I knew I needed to take out loans and now that my credit score was not how it should be, it would make doing those tasks almost impossible. To repair this mistake I'd made, I decided to make a promise to myself to change things around.

many things in the future

Very Well Done

Subtopic 3

Dealing with new responsibilities was the final and toughest obstacle I faced. I now owed every pay check I earned toward my debt. Spending money wisely was a new thing for me that I wasn't used to, socializing with friends came to a halt, and shopping sprees were the last thing on my mind. I realized I could no longer be irresponsible and make wrong choices. I needed to grow up and face my problems. I needed to create a better future for myself and making right choices helped me overcome that. I soon realized I was becoming the boring one in our group of friends. I'd give advice freely and constantly. They'd call me the "miss know-it-all" but I knew I was changing for the better.

The difficulties of being in credit card debt were hard to endure. Stress, responsibilities, and the financial burden were almost impossible to overcome, but I finally succeeded. At ^{the} time I thought I'd lose my mind but I didn't. I couldn't have done it without the support from my friends and family. I've learned many new things along the way, but there is still much more to learn. This is only the beginning of my adulthood and this difficulty has changed me for the better. In my ideal world, there would be no such thing as credit cards so no one would have to suffer from debt such as I did.

Beautifully
Written