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Finance is an important part of modern life. Today we can see the problem of people, who cannot manage their finances properly. I would like to consider how people in my country manage finances.

Deposits in the bank are relevant in our country. People keep their money in the Bank; take out loans and credit cards. I see a problem of inability of distribution of finances. The average person does not know how to plan their finances in our country. One of the problems is the problem of low salaries, late payment of payments, and unchanged thinking of people. Most part of the money spends on basic payments. This is the payment of an apartment or mortgage, utilities, groceries and often loans. However, we can see successful and rich people in our country. They are businesspersons. Our country provides favorable conditions for taxation and doing business, but if you want to open your production and develop the country's GDP, then good conditions are not available for this.

Today I am learning to allocate my finances because I believe we should be able to do that. My basic expenses are no different from other people. This is the payment of rent, Internet and purchase of products. I set aside finances for travel and missionary trips, as this is an important part of my life. I have not loans and credit cards because I am sure that we must learn to live without this. Of course, I have a very good job and boss, who care about my life.

If I was asked to make a difference in people's lives in financial management, the first thing would be to change the mindset and learn how to plan and distribute money.