

TO INVEST, TO SPEND, OR BOTH OF THEM?

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Abstract

In many times we are in a dilemma: should we invest or spend more on life, family economy and in state where we live? Has any value the investment that we have made for study, to buy a home or to open a new business, to purchase a car, for the education of our children, or in other side is much better to spend our many for walking around, have fun, or to deposit them in a bank? There are so many people in Albania that earn much many but still they have not left them aside or deposited them. In this kind of situation we are in a dilemma! To spend or to invest the money we have, or to combine both of them? I believe that capital is something that can be used to produce something else - like factory or skilled workers, etc. Investment expenditures play a central role in macroeconomic activity affecting both short-run business cycles and long-run economic growth. This article consists of two parts: The first part talks about the theoretical and explains the words "investment" and "expenditure ". The second part deals with the practical side, based on the survey conducted by the author. So the purpose of this paper is to highlight, through the questionnaire which is divided into several points, such as: if Albanians only invest, spend, or both of them, how do they spend free time and how much do they work? Dose Albania has some living standards and dose Albania offer a good atmosphere for investments of our saving? In general to invest or to spend means to manage in a proper way our available incomes. The family's income can be used in two ways: consuming all the saving or putting a part of them in a deposit. This is a private decision. There are just people who take the choice between Consumption and Savings.

Key words: *investment, spending, money, dilemma, family*

Introduction

When we talk about money, it's easy to see how investing more and spending less translates into financial gain. What's your ratio of spending versus investing? Have you ever stopped to think about it? Most people never do. But I believe it's worth taking a few minutes to consider.

Table: 1.1. How do you think your life, as investment, as expenditure or both?

Investing		Spending		Both
10%		10%	80%	

From table 1, notice that from the respondents 80% invest and spend their time because they are bound together as part of one's life. Most of them believe that in our life we have to work and to invest, but also to spend for living which leads us to the same action. 10% of them see life as an investment because if you do not invest you would not get the best life possible. Some other people think of investing as a way to think and to be able to make investment changes. Many times are increased investment personality, knowledge and well-being of every human life. Investing is a way to create a better life, because every day you learns from life and investing for the future. 10% of respondents view life as an expense, because there are no more investment opportunities in Albania.

Table: 1.2. Where and why do you spend more money?¹

Where do you spend more money	%
Family	30%
Home	10%
Car	10%
Studies	40%
Other	10%

Based on the table Nr.1.2 we noticed that: They believe that studies are necessary for human life. Most of the respondents spend for study because they are students in private schools where

¹ Source: the survey conducted by the author

the pay more money than to the state universities. They spend the money on photocopies, purchase books or scientific conference. They see studies as an investment for their life and when they finish them they are going to have many advantages.30% invest for the family because it is very important to them, helping with household income and spending less on their personal needs.20% spend for the house and food because salaries in Albania are in minimal and they do not go out to do any other investment. If you do not feed you can not work or study. Also they spend the money for household tasks such as fees or families monthly dues.10% males invest especially for buying a car and its maintenance, and considered it as a part of living in a global world that moves too fast.10% of spend is currently traveling and celebrating, drinking coffee or nightlife. By the survey we can obtain the conclusion that Family is the core of economic activity, family members are also called consumers who intend to maximize the pleasure. Money is not luxury but necessity. Without many we can't take care of our necessity. The poor can't help other poor. The problem of reach is that people only deposit money to full fill the necessity and forget the others. The biggest capital from each of us is to know how can we manage our time, how can we invest our 24 silver coins every day. An employee has to see the job like an opportunity to achieve the result that he has put in his life. This result means desire + effort. Albanian families are normal consummators. They invest in real estate and others in daily necessities, but a large number of them spend so much time for coffee. Work brings incomes in a civil circulation. Without work there are not productions and no incomes. In this way, without working the consequences will be not only over the incomes but also in the family health. This is as a political employment strategy for the available employees as a working conception problem for the new generation which see it as an easy way of making many. When a person does not work, think to find any kind of work to earn many. Wealthy people spend more and save more. There are also those people who although they do not have large incomes again they save many. After 1990 Albania is hitting from the unemployment phenomenon. Day by day an employee will find he unemployed, so most of the people think how to save many for the bad times.

Table: 1.3. In which area of the country would you invest and why?

In which area of the country would you invest and why?	Yes	80%
%	No	20%

Based on the table Nr.1.3 we noticed that: in the medical field, to ensure a more healthy life, in the field of business to create entertainment centers, others will invest in education, especially to the professional education because Albania has a huge shortage of it. Relaxing environment that

enhance the development of children personality their skill and imagination. Others will invest in agriculture because we have favorable climate and suitable areas by increasing investment and developing the Albanian economy.

Most of the respondents wanted to invest in education field because if we have uneducated people we can not develop our place. 20% think that in Albania can not be invested in any field because there is no stability and state does not function as a regulator. Most respondents think that at the moment there is no stability and investment in Albania is not a good idea, because they live and work in a dangerous situation. According to a lot of events people think that for an investor there's a certain degree of uncertainty to the return and loss of income, but also this means trying to dare. Albania has an optimal geographic position, has people who work hard, as a Balkan country it has the potential to achieve the same standard of living, and the hope that the June elections will be the chance for this small but beautiful Balkan country.

CONCLUSIONS

To invest but not to spend much time in a dilemma. This article made us to understand that Albanian is a nation that wants to move forward, working hard though the options are minimal, especially for the younger generations, being educated and to create a good education system in Albania. The key is in not spending time, but in investing it" Do you invest your time or spend it? At the end of the day do you feel that you accomplished what you set out to do or feel frustrated? It is so easy to do things that seem urgent rather than those that are truly important. The end result puts us in a crisis mode to finally accomplish what is really critical. We need governance limits because Albanian people need to deliver and to get the chance to work by knowing this country as part of the Western Balkans and parts of Europe. The key is in not spending time, but in investing it" , Do you invest your time or spend it? At the end of the day do you feel that you accomplished what you set out to do or feel frustrated? It is so easy to do things that seem urgent rather than those that are truly important. The end result puts us in a crisis mode to finally accomplish what is really critical.

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