Independence Adds Up



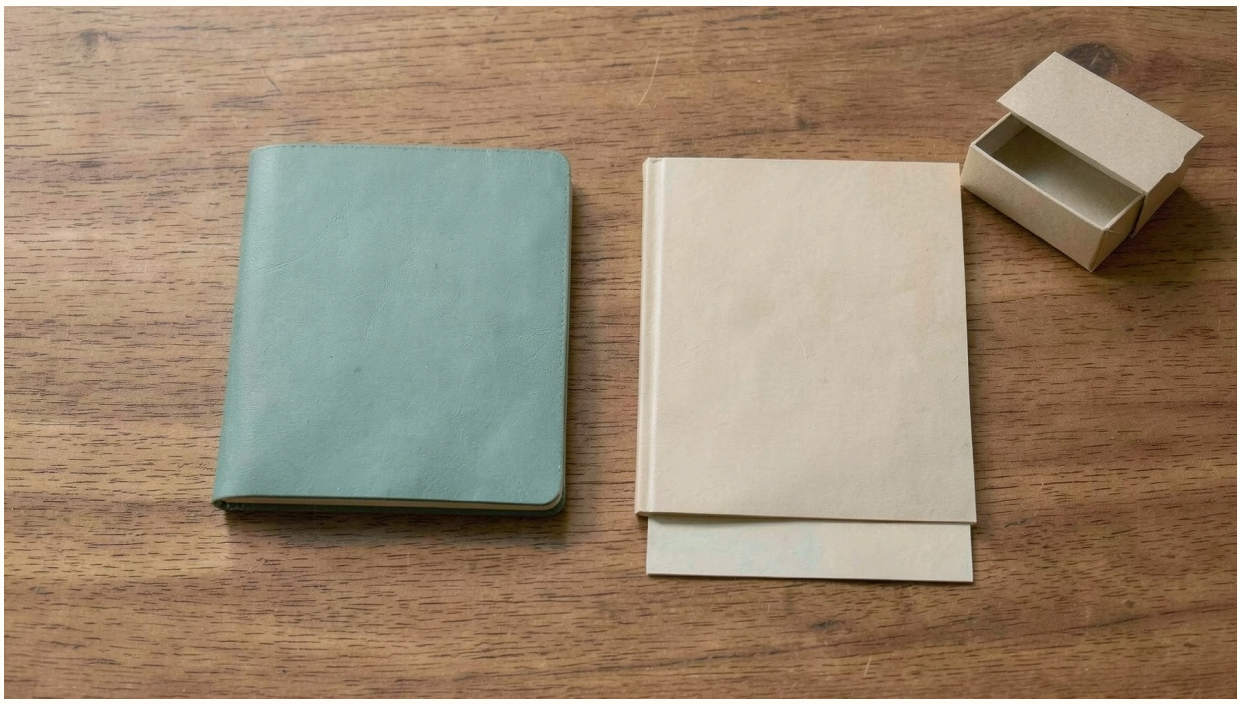
مدارج



Omar, a seventeen-year-old student, sat down to review his notes with careful attention. He had just started earning five hundred riyals a month from his part-time job after school, a sense of independence he had never experienced before. He looked at the remaining balance in his wallet; it was only one hundred and twenty riyals. He sighed deeply as he reread the promise he made to his twelve-year-old younger brother, Hassan: "I will buy you the craft kit for school."

The joy of having his own money had driven him toward impulsive decisions. He had purchased new sneakers for one hundred and fifty riyals, an unopened video game for two hundred riyals, and phone credit worth thirty riyals. These purchases appealed to his desires but drained his wallet much faster than he had anticipated. Now, looking at the remaining one hundred and twenty riyals, he realized his calculations had been completely inaccurate.

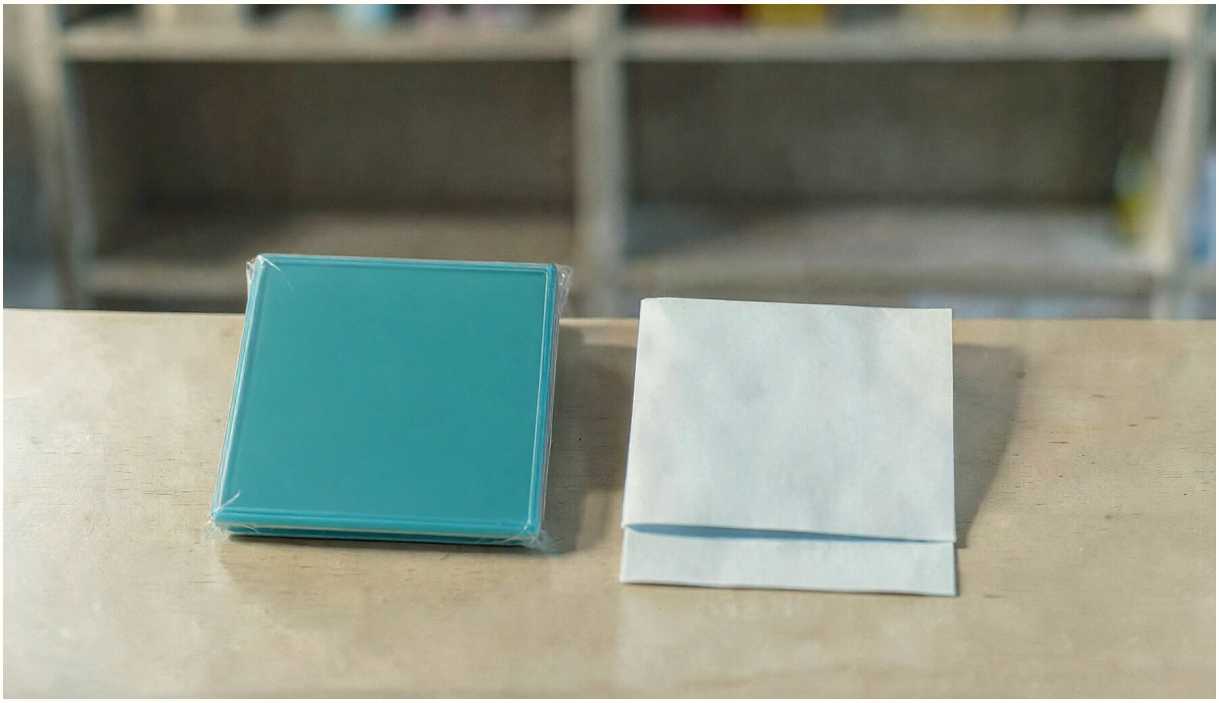
The problem intensified when he recalled his other obligations. He needed to set aside one hundred and twenty riyals for monthly transport costs, plus the fifty riyals promised to Hassan. The total required was one hundred and seventy riyals, yet he only had one hundred and twenty left. Omar stood before his balance sheet, feeling the weight of responsibility for the first time, as he faced a very real financial predicament caused by his impulsive spending.



Hassan, twelve years old, asked his older brother Omar about the school craft kit he needed. Omar stared into his wallet full of problems, needing to reserve one hundred and twenty riyals for transport and another fifty to keep his promise to his brother. He felt deep embarrassment when realizing the remaining balance was insufficient to cover these basic obligations. He tried to hide the missing fifty riyals from his father Ali but failed to keep the truth hidden.

Omar entered the room of his forty-five-year-old father, Ali, and told him honestly about the difficult financial situation he faced. His father asked him to lay out all the receipts and requests on the table to organize them. Ali did not provide any extra money but encouraged him to review his accounts carefully. He wanted to teach his son how to start by himself and notice mistakes before they appeared.

Omar began arranging the papers in front of his father while Hassan waited for a solution to his tools problem. Omar learned that money does not grant wisdom automatically but reveals what one has trained in regarding honesty and choice. Ali explained to him how to balance current needs and desires against future commitments.



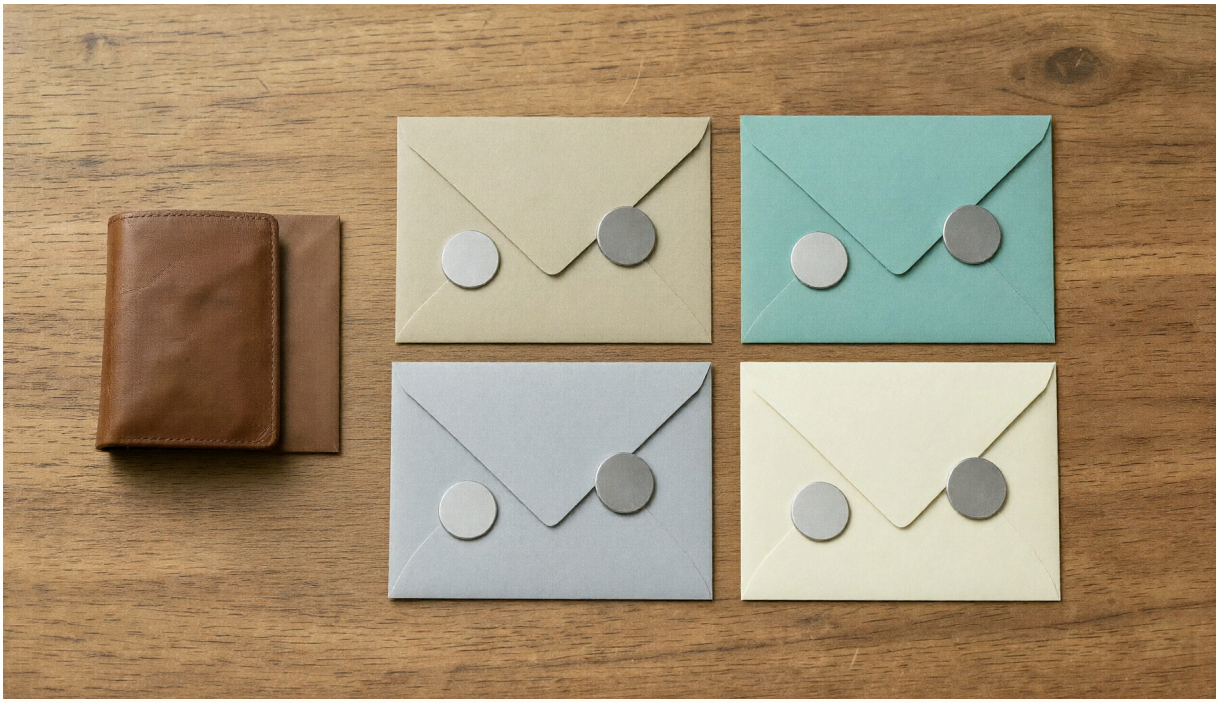
When Omar hurried through the papers, Ali asked which amounts had already been paid and which still had to be found. Omar separated receipts from commitments. He almost handed over the pen, then kept

it. He wanted someone to check his steps with him, rather than take the whole problem away. He placed the game receipt on the table and began reading it.

Omar stood before his wallet containing only one hundred and twenty riyals, while his requirements exceeded this amount. He needed to reserve one hundred and twenty riyals for monthly transport plus fifty riyals promised to Hassan for the craft kit. The total commitment was one hundred and seventy riyals, an amount not available in his current wallet. He felt worried that this shortage might disrupt his plans and affect his promises to his younger brother.

Omar decided to visit the store where he bought the unopened video game to discuss the possibility of getting a refund. He did not know whether this shop would accept the return, so he chose to ask rather than assume a guaranteed outcome. He entered the store and spoke with the employee about his purchase of the game not yet opened, asking about the return policy for this specific item.

The employee confirmed that the unopened game was eligible for return according to store policy, provided he presented the original receipt. Omar felt relieved by this information but realized the refund would take some time and not be available immediately. He decided to bring the sealed box and receipt the next day to complete the return, meaning he would spend the evening without playing it as he had anticipated.



On his way home, he kept the receipt safe. Opening the box would change the choice he had just made. He put it away and messaged his friend to cancel their gaming evening. He had bought before counting, and now he would have to wait.

Omar returned to the shop with the sealed box and original receipt. After checking the purchase and package, the employee returned two hundred riyals and gave him confirmation of the refund. Omar counted the money and kept the receipt. Giving up the game disappointed him, but the refund was now complete, rather than a promise he still had to wait for.

At home he added the two hundred refunded riyals to the one hundred and twenty still in his wallet: three hundred and twenty altogether. He reserved one hundred and twenty for transport and fifty for Hassan, leaving one hundred and fifty. From that he set aside one hundred for

savings and fifty for personal wants. Adding the categories again gave exactly three hundred and twenty. The refund was recovered money, not new earnings; his shoes and phone credit remained earlier expenses.

After arranging his budget, Omar transferred fifty riyals to Hassan in a small envelope, with a simple explanation to his brother about the importance of keeping promises. He kept one hundred riyals as a reserve for saving, and fifty riyals as a small discretionary budget. Father Ali felt proud when he learned that his son had learned how to manage money wisely, and that he did not ask for help in making the decision but only asked for it to execute the correct steps.



In the following week, Omar stood before his small notebook recording every riyal he spent with meticulous care. He felt a new kind of joy different from the excitement of having money; it was the joy of controlling oneself and time. A friend passed by with a mobile phone

asking to buy an electronic game at a discounted price, but Omar remembered that transport money was reserved and his promise to Hassan had already been fulfilled. The friend said the discount would end soon, so Omar chose to refuse it and keep his budget. He remembered the new shoes he had already bought and decided to check his available money before starting another shopping list. He returned home and wrote in his notebook: "I will check what is available before deciding to buy".

While Omar recorded his expenses, his father Ali smiled lightly from afar without direct intervention. The father knew his son needed to experience responsibility on his own. Omar stood before his room window thinking about how to improve his financial situation in the future. He noted the price of a book he wanted, to compare it with his personal-wants category rather than automatically taking money from savings. This decision was not easy, but it was a step toward maturity.



At the end of the week, Omar found some of his personal-wants money unspent and left it there without treating it as new income. He felt proud seeing his records agree with the money he actually had. He sat with Hassan to see the project materials bought with the money already handed over. Keeping promises was the true goal he sought to achieve. Omar no longer spent money recklessly but thought about the future before the present.

The day before his next payment, Omar opened his notebook without being reminded. The page was not free of corrections. He found an expense entered twice, checked the receipt, and crossed out the duplicate. This time he neither hid the mistake nor waited for his father to discover it. He compared his remaining money with his records and

listed the commitments he already knew about for the coming month, leaving room for questions he needed to ask before making another promise.

Hassan came in carrying a piece of their shared project. He put it on the table and asked when they could finish it. Omar marked his place in the notebook and agreed on a time that fitted school and work. His brother did not need another grand promise; he needed a time Omar could keep. When Ali passed, Omar asked about an expense he did not understand, then returned to the figures himself. He had not learned everything, but he was learning when to ask and when to continue alone.

On the last page, Omar tried an educational budget for his first month. Against an imaginary income of five hundred riyals he listed shoes at 150, phone credit 30, transport 120, his promise to Hassan 50, savings 100, and personal wants 50. The categories totalled 500. The returned game no longer counted as an expense after its price was refunded. To try this, use a different imaginary amount, separate commitments from wants, add the categories, and check the remainder. There is no need to disclose family income or private details. This is practice in choosing and counting, without investment recommendations.