

*Prompt: Think of a personal or public action, behavior, or activity that you engage in on a daily to weekly basis that has a local and perhaps regional or even global impact. Explain the reasons for your actions, the local or global consequences, and the challenges you encounter as you sustain or attempt to change what you do.*

A personal activity that I engage in daily is my purchases of goods and services. This has an impact globally on the economy. Although my purchases have not been excessive, especially since attending OCC, every dollar spent effects our economy. Spending with credit cards and student loans has an even greater effect. Purchasing goods produced in other countries also has a great impact globally.

I have noticed a big change in my spending habits since being a full time student and working. I do not have time to look for bargains. I purchase items at the last minute and do not think about where is the best store to buy at. I feel that it is difficult for consumers to make good decisions on which purchases improve our economy. It takes time to research which manufacturers produce their goods overseas or purchase parts overseas. Even goods produced in the United States may be from a foreign company with profits benefitting other countries. Many automobiles have foreign parts in them. Most clothing articles that I purchase are produced overseas.

Since leaving my full time job and returning to college my family's income is reliant on student loans and credit cards. I know this is hurting the U.S. economy. I also have incurred high amounts of interest in the past two years which also is not good for the economy. I do not know who profits from the interest that I pay. I fear that it is the bankers who the government just bailed out, from our tax dollars.

If I had not been piling up interest fees for the past two years but instead had spent that on goods and services locally, it would have helped Michigan economy. If I had the time to research and resources to know what purchases are good for the Michigan economy I would try harder to make those purchases.

When I graduate my first priority is to pay off my high interest debts, my student loans, and then my house, in that order. My goal is to be debt free within two years of graduation, not including our home. The additional income I save from interest will be substantial. I also plan to pay a financial advisor to determine how much I need to save and which investments are helping the U.S. economy. I do not want to invest in stocks that will benefit other countries and not our own.

If I were an informed citizen I would make better choices. I'm sure information is available to consumers on which goods profit local and U.S. economy. I have not had time to research it though. It would be nice if local governments made that information available to consumers. It could be like a telephone book indexed by goods and services. I'm certain this information has been available on the internet but not everyone accesses the internet. I would assume that it would not be stepping on anyone's toes or be illegal to publish this information.