

Throughout this pandemic, I have definitely learned an immense amount about myself, our world, and economics in general. Before the COVID-19 outbreak, I was working part-time at a local hair salon, Dry Bar, as a receptionist. My duties included working the front computer checking in guests and finalizing payments after their service was completed, delivering drinks to clients while their service is occurring, grabbing hair tools as the stylist progresses through the service, and lastly, keeping the shop running smoothly inside and out. I earned \$13 dollars an hour plus commission for any products I sold individually. Being a full-time honors student at Sacramento State, I did not have the ability to work extensive hours, but I averaged around 12-16 hours a week. I was paid bi-monthly and my paychecks differed every two weeks but were around \$400 dollars or so. When this all started to occur, I knew that my job would be one of the firsts to be in jeopardy. I opened on the morning of Monday, March 16, 2020 at 6:45 am, and by the end of my shift, 11:45 am, I received notice that this would be our last day open for business. After being instructed that I would be without a job, or for that matter a source of income, until further notice, I knew that I needed to apply for unemployment as soon as possible. Learning how to apply for unemployment at 19 years old was definitely something I didn't imagine me having to do, but knowing the process and understanding the different aspects of the benefits given for unemployment will be beneficial for my future. After a few weeks of being unemployed, Dry Bar sent out an email to all of their employees to let us know that we were no longer 'unemployed', but that all employees were being laid off. So I now was completely out of a job and do not have a definitive future within Dry Bar after this pandemic passes. Having all of my classes be moved to virtual, and not working, allowed for my focuses to be more geared toward school which was beneficial for my learning. I am receiving unemployment benefit checks every two weeks that make up for my inability to earn money due to the closures. I am receiving a percentage of the money I would usually make at Dry Bar, but I also receive stipends from the government which has definitely been a nice pick me up during this entire-world shutdown. I have not been severely impacted economically due to this virus thankfully, but this will encourage me for the rest of my life to always have enough cushion in my bank account for any and all speedbumps that come my way whether or not they are my speed bumps or ones that are out of my control. For my immediate family, my mother has been impacted in the sense that she has been forced to work remotely from the comfort of her home. She had to transport her multiple desktop screens from her office at work to her office at home to be able to complete her necessary tasks. My mom hasn't been economically affected by the pandemic because her job is salary based and she can still complete her job without actually being at 'work'. My father hasn't been directly affected by the pandemic because he sold his company before all this happened and wasn't currently working when businesses closed. For an individual who was affected though, my roommate who doubles as my best friend, had greater financial complications. After her inability to work, and her parents losing their sources of income, she was forced to move back home because she did not have the money to pay rent. Even though an order was passed making it so evictions couldn't occur during this pandemic because of the inability to pay rent, she would not have the income available for when the rent would be required to pay, forcing her to move back home with her parents. Seeing this occur, allowed me to understand and personally see the consequences of COVID-19 and the changes that individuals have to endure because of this pandemic. I am extremely grateful that I have not been severely economically affected by the COVID-19 outbreak. Having this occur at such a pivotal time of my life shows me the importance of being economically stable because you never know what hardships life will bring you. I see the importance of working hard and saving financially more than I ever have before. My heart goes out to all of those individuals who might not be as lucky as I am or my family. It's

life occurrences like these that I will look back on and remember what it taught me in the long run instead of the short-term consequences I was so worried about at the age of 19.