



The Debt I'll Never Repay

I've always wondered how much money I owe my mom. In eighteen years, she must have spent at least a million dollars taking care of me.

Okay, maybe that's an exaggeration. But when I think about the hospital bills from the day I was born, the clothes I outgrew before they even had time to wear out, the meals she cooked, the school trips she paid for even when money was tight—I start to wonder.

So, one night, I decide to do the math. I sit at my desk with a notebook, a calculator, and a guilty conscience.

Diapers? Let's say \$50 a month for three years.

Formula and baby food? Maybe \$100 a month.

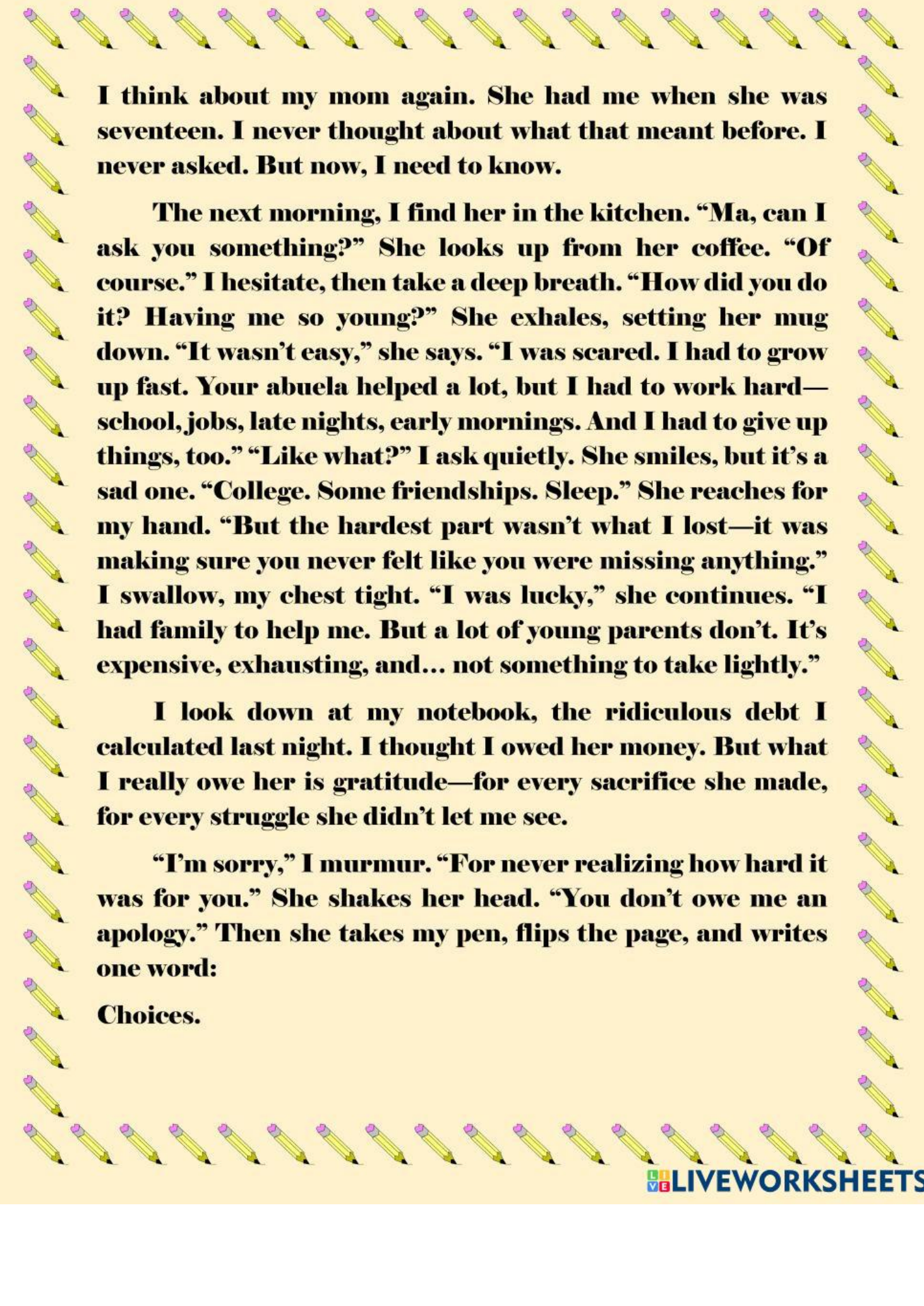
School supplies, doctor visits, clothes, rent, electricity, gas? The numbers start adding up too fast.

By the time I'm done, I'm staring at an impossible amount—hundreds of thousands of dollars. Maybe even close to a million.

And then it hits me.

If I were to have a kid right now—at 18—would I even be able to afford a fraction of that?

The thought makes my stomach twist. I barely have gas money. How could I handle diapers? Doctor visits? Rent?



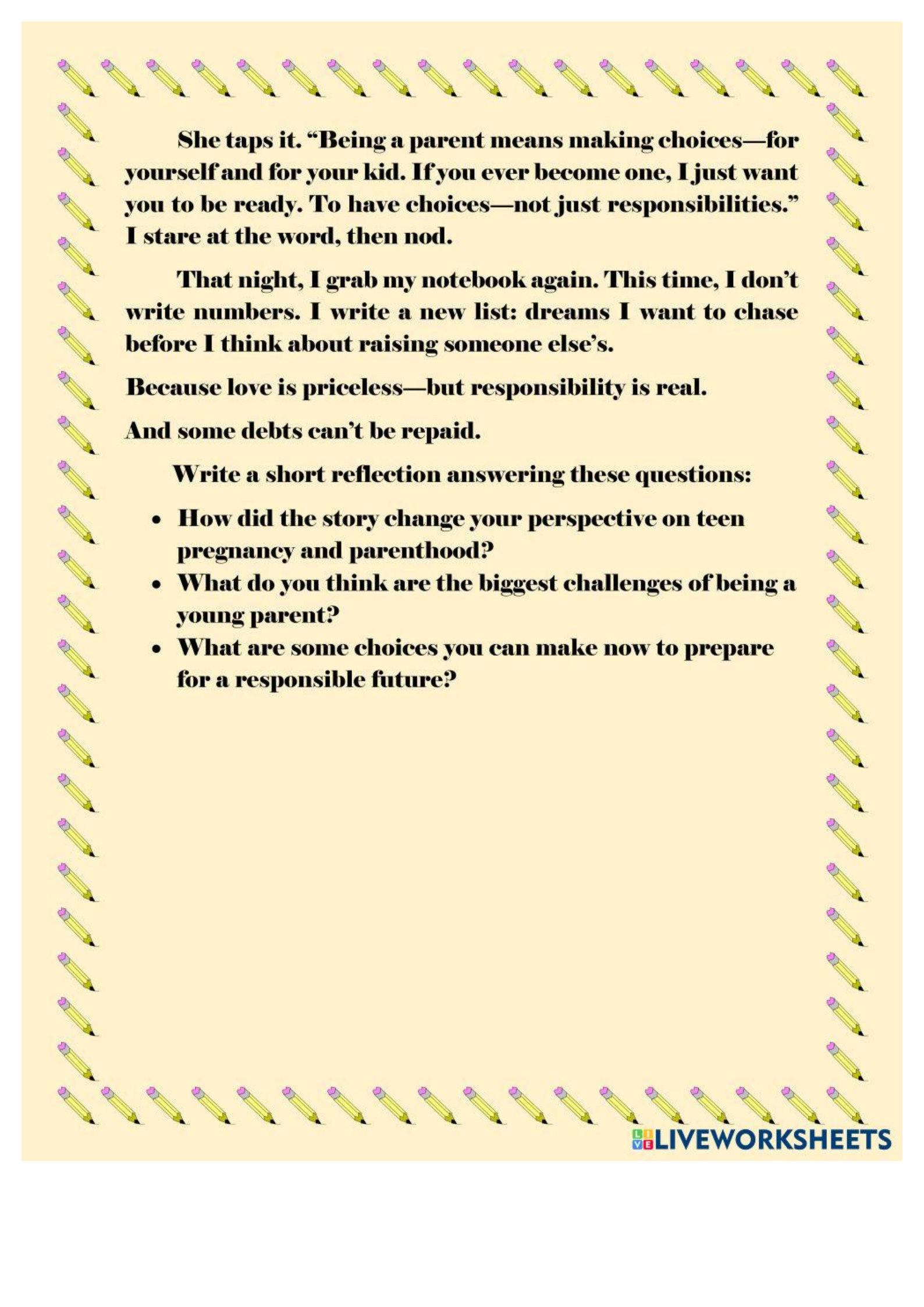
I think about my mom again. She had me when she was seventeen. I never thought about what that meant before. I never asked. But now, I need to know.

The next morning, I find her in the kitchen. “Ma, can I ask you something?” She looks up from her coffee. “Of course.” I hesitate, then take a deep breath. “How did you do it? Having me so young?” She exhales, setting her mug down. “It wasn’t easy,” she says. “I was scared. I had to grow up fast. Your abuela helped a lot, but I had to work hard—school, jobs, late nights, early mornings. And I had to give up things, too.” “Like what?” I ask quietly. She smiles, but it’s a sad one. “College. Some friendships. Sleep.” She reaches for my hand. “But the hardest part wasn’t what I lost—it was making sure you never felt like you were missing anything.” I swallow, my chest tight. “I was lucky,” she continues. “I had family to help me. But a lot of young parents don’t. It’s expensive, exhausting, and... not something to take lightly.”

I look down at my notebook, the ridiculous debt I calculated last night. I thought I owed her money. But what I really owe her is gratitude—for every sacrifice she made, for every struggle she didn’t let me see.

“I’m sorry,” I murmur. “For never realizing how hard it was for you.” She shakes her head. “You don’t owe me an apology.” Then she takes my pen, flips the page, and writes one word:

Choices.



She taps it. “Being a parent means making choices—for yourself and for your kid. If you ever become one, I just want you to be ready. To have choices—not just responsibilities.” I stare at the word, then nod.

That night, I grab my notebook again. This time, I don’t write numbers. I write a new list: dreams I want to chase before I think about raising someone else’s.

Because love is priceless—but responsibility is real.

And some debts can’t be repaid.

Write a short reflection answering these questions:

- **How did the story change your perspective on teen pregnancy and parenthood?**
- **What do you think are the biggest challenges of being a young parent?**
- **What are some choices you can make now to prepare for a responsible future?**