

I Need It To Be Five

I log into my bank accounts. Always a deep breath first. I play a game with myself before the number loads—I guess what's in there. Sometimes I guess high, like sheer optimism might shift the balance before the screen catches up. Other times I guess low on purpose, so that whatever appears feels like a win.

It never feels like a win. I do it anyway, every time, at midnight, after an evening where I split the check like it was nothing. Most nights that's the whole ritual. This was not most nights.

My book hit number one on Amazon.

I didn't even know books had rankings—obvious in retrospect, oblivious at the time. It was doing better than anyone anticipated, so I logged into my bank account to see how many author copies I could buy.

\$7.86.

Turns out I could order exactly one.

One number at the top of a screen. Another at the bottom. I just sat there with both of them, not knowing which one was more true. I can't celebrate a high when the low is that low. The high did not cancel out the low.

That's the part nobody says out loud.

I lie about money more than anything else. I lie when I have it and I lie when I don't. When I have it, I

pretend I don't. When I don't, I pretend I do. I don't know exactly why. Maybe money feels too tied up in what I think I'm worth as a person. Or maybe—and I think this is closer to the truth—I'm just terrified that if I tell the whole story, I'll look around and realize nobody is choosing to catch me.

I present the version where I'm stretched but basically fine.

I am not fine.

When I had twenty cents, I knew exactly where I stood. Twenty cents has a bottom. The fear was simpler because the number was already at the bottom. I've been down and out more than once in my life. I mean truly down—twenty cents in my pocket. I shared a studio apartment with a woman named Erika in North Hollywood, a converted motel on Burbank Boulevard, the stretch lined with auto shops and fluorescent signs. There was a 7-Eleven and a McDonald's within walking distance, and those two places were essentially our entire food ecosystem. I sold my CDs at a secondhand shop on Ventura just to eat. Not to pay a bill or get ahead. Just to eat.

Erika slept on the bed. I slept on a futon two feet away—not metaphorically close, actually two feet. I could reach out in the middle of the night and touch her if I needed to make sure she was still there.

She loved Madonna devotionally, spelling her name in beer bottle caps and pressing them into the ceiling above her bed like a shrine. I used to lie there on the futon and stare up at it, the caps catching whatever light made it through the blinds, thinking it

might be the most intentional thing in the room.

Here's the strange part. I was happy. Not in the polished, podcast version of happiness. Actually happy. There was something clarifying about having nothing to protect—no image to maintain, no status to perform. Just me and Erika and a converted motel and a bag of McDonald's. The day I got a check in the mail for forty-six dollars felt like I'd won the lottery. I'm not sure anything has felt exactly like that since.

Now I have a one-bedroom apartment with a lake view. Washer and dryer. Pool. Gym. Everything the commercial promised. And I can't say for certain that I'm happier now than I was in that studio apartment.

Nice and fine are both four-letter words, and they are worlds apart. It's Friday night, music playing, Raider somewhere nearby. For a moment it feels serene. Then perception shifts. Nothing else does. It is the same night, the same music, but it does not feel the way the commercial implied it would from the inside.

Not worse. Just not that.

I was in my twenties then, and I think I assumed that kind of broke was temporary, something I'd age out of. I don't know that I have. I buy things I can't afford to feel like someone who can. The last thirty years have been one financial decision made to clean up the one before it. It's not just compound interest. Bad moves compound too.

Now it's 2 a.m., and I zoom out. Retirement. Equity. The idea of a future that has any kind of floor,

and the growing suspicion that there may not be one—not later, not eventually, not if things continue as they are.

I don't have kids. Most of the time that's just a fact. At 2 a.m., it becomes something else. There isn't a person whose life naturally intersects with mine in a way that would catch me if I fell. I would not want to place that obligation on someone. But the possibility exists for other people, and it does not exist for me.

So I run the scenarios. Social Security. Savings. What happens if the math doesn't work. Where a person goes when there isn't enough and there isn't someone. Every version I come up with quietly depends on someone else choosing to show up, and that's the one variable I can't model.

People have told me so many times what a great life I've lived. How impressive it all looks. And it is. I know it is. But at 2 a.m. running these numbers, that sentence lands like a slap. Not because of them. Because of me. Such a great life.

I picture myself as the Walmart greeter at 74, smiling at the door in a blue smock, asking to see your receipt. That is one version of where the great life lands if the math does not work. Not dramatic. Not tragic. Just: here is your smock, here is your shift, here is what the impressive life added up to in the savings column. I need to be kinder to the Walmart greeter the next time I go. I have no idea what their story was before the smock. There is a legitimate possibility that story becomes mine.

Then I zoom back in—which credit card, which bill waits, what clears first—and then out again to years, decades, the end of the runway that used to

be invisible and now is not.

The long-term fear and the immediate math,
both awake, both asking for something I don't have to
give.

I keep looking for a version where the math
settles, where I stop checking accounts before sleep
and running numbers I already know do not work.

I haven't found that version.

It is still 2 a.m. sometimes.

I still zoom out.

I still run the numbers.

Because the math is simple.

Two plus two always equals four.

And I need it to be five.