

**INSTAGRAM "MODEL" REVEALS THAT ALL
INSTAGRAM GIRLS ARE EITHER FAKES,
HOOKERS OR LOSERS**

'I wanted to be an Instagram star... but I ended up a financial wreck': Woman, 26, reveals how her debts spiraled as she paid for luxury holidays, the best clothes and amazing restaurants on her quest to be a social media star

Lisette Calveiro, 26, says she went broke trying to keep up appearances on Instagram. Between monthly shopping to update her outfits, showing off her jet-setting lifestyle and doing brunches she ended up \$10,000 in debt. Calveiro was living what she called a lie by trying to keep up a certain appearance that was well beyond her means. Her debt started amassing when she was working as an intern in New York and getting paid just a travel stipend and was living on a part-time retail salary. It took her 14 months to get out of the debt she incurred trying to live an 'Insta-worthy' lifestyle. She says she now recycles old photos to keep her feed fresh and uses Rent The Runway to keep her wardrobe fresh instead of buying new clothes.
By Jessica Finn For [DailyMail.com](#)


A woman who tried to make her life [Instagram](#) worthy went flat-broke in the process.

Lisette Calveiro, who is now 26-years-old, moved to New York for an internship in 2013 and said she felt she was living the 'Sex and the City' dream.

The only problem was she was going broke trying to keep up appearances on social media with brunches, new outfits, and jet setting, all to impress her followers.

Her internship only provided a travel stipend, so she worked a part time retail job to supplement her income that went entirely to her quest for photo lifestyle perfection.

'I wanted to tell my story about this young millennial living in New York,' Calveiro said to the [New York Post](#).


 Lisette Calveiro, 26, says she went broke trying to live the perfect Instagram lie after going into debt with fancy vacations, like this one in the Virgin Islands, and splashing out cash on top notch, ever changing wardrobes



+16


Lisette Calveiro, 26, says she went broke trying to live the perfect Instagram lie after going into debt with fancy vacations, like this one in the Virgin Islands, and splashing out cash on top notch, ever changing wardrobes



 She splashed out cash, that she simply didn't have on trips like this one to Morocco all for the Snapchat geo-tagging feature

+16


She splashed out cash, that she simply didn't have on trips like this one to Morocco all for the Snapchat geo-tagging feature

 Recycled: She says she was eventually able to get her budget under control and still look the part by posting photos from previous trips like this one where she says she was sick but was still updating her feed from her prior vacation in Mexico



+16

Recycled: She says she was eventually able to get her budget under control and still look the part by posting photos from previous trips like this one where she says she was sick but was still updating her feed from her prior vacation in Mexico

 She captioned this shot 'Another day, another outfit' which is how she went into debt while trying to keep up with social media's vicious standards



+16

She captioned this shot 'Another day, another outfit' which is how she went into debt while trying to keep up with social media's vicious standards



Picture perfect everything: She splashed out cash she didn't have on top notch brunches to impress her followers

+16

Picture perfect everything: She splashed out cash she didn't have on top notch brunches to impress her followers



Where to next was a big issue financially while she was trying to keep up the jet-setting lifestyle appearance

+16

Where to next was a big issue financially while she was trying to keep up the jet-setting lifestyle appearance



Vacation over: She had to reign in her spending- a lot- to get out of the \$10,000 debt she was in trying to look the part of an Instagram princess

+16

Vacation over: She had to reign in her spending- a lot- to get out of the \$10,000 debt she was in trying to look the part of an Instagram princess

Calveiro says her needed wake-up call was when she scored a job in Manhattan in 2016, knowing she could never survive in the pricey city the way she was going with her finances

+16

Calveiro says her needed wake-up call was when she scored a job in Manhattan in 2016, knowing she could never survive in the pricey city the way she was going with her finances

After her New York City internship, she moved home to her parents place in Miami where she was working in public relations. After, she accepted a job and returned to the Big Apple for another PR gig that allowed her to keep chasing the Sex in the City Instagram-dream.

She currently has more than 12,000 followers on Instagram.

'I was shopping... for clothes to take "the perfect gram."'

She says that despite moving back to Miami and getting a full-time job as a publicist Calveiro was \$10,000 in debt trying to keep up on Instagram.

'I was living above my means,' she said.

Her expenditures trying to cultivate the perfect looking life were enormous, with \$200 monthly shopping sprees so she'd never show the same outfit, and a monthly splurge on a designer item like a \$1,000 Louis Vuitton purse or an accessory from Kate Spade.

On top of that, she had to show she traveled.

She says her biggest travel expense was a \$700 round-trip ticket to Austin, Texas, for a Sia concert in 2016.

Calveiro felt the pressure to travel somewhere every month like Las Vegas, the Bahamas and Los Angeles in her social media quest to appear the jet-setter.

'Snapchat had these [geo-] filters [like digital passport stamps] and I wanted to collect at least 12,' Calveiro said.

While she did some travel for work, Calveiro said, 'If you break it down, a lot of the travel I was doing in 2016 was strictly for Instagram.'



Trips like this one to St. Thomas were only a slice of the expenses she was incurring living an Instagram perfect lie

+16

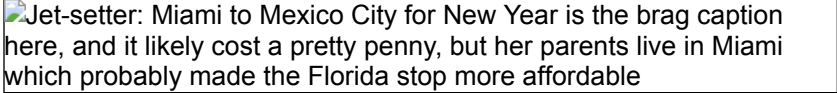
Trips like this one to St. Thomas were only a slice of the expenses she was incurring living an Instagram perfect lie



Cuba! She says she finally got her finances under control in 14 months by working with a financial adviser and using a savings app

+16

Cuba! She says she finally got her finances under control in 14 months by working with a financial adviser and using a savings app

 Jet-setter: Miami to Mexico City for New Year is the brag caption here, and it likely cost a pretty penny, but her parents live in Miami which probably made the Florida stop more affordable

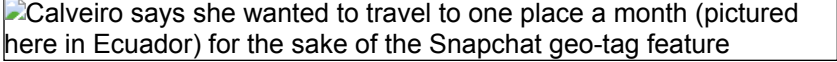


+16

Jet-setter: Miami to Mexico City for New Year is the brag caption here, and it likely cost a pretty penny, but her parents live in Miami which probably made the Florida stop more affordable



+16

 Calveiro says she wanted to travel to one place a month (pictured here in Ecuador) for the sake of the Snapchat geo-tag feature

Calveiro says she wanted to travel to one place a month (pictured here in Ecuador) for the sake of the Snapchat geo-tag feature

According to **Fashionista**, you would need to spend about \$31,400 a year to 'to maintain the standards of physical beauty represented daily in our **Instagram** feeds.'

'I was living a lie,' Calveiro said. 'Debt was looming over my head.'

Despite living with her parents in Miami, she still wasn't able to keep the farce going financially.

She got the much needed wake-up call at the end of 2016 when she landed a PR job in Manhattan.

'I knew that moving to New York, I had to get my act together or I wasn't going to survive,' she said.

SHARE THIS ARTICLE

RELATED ARTICLES



YouTuber Jake Paul cuts a casual figure in a cream jacket as...



Instagram star Girl With No Job posts a tearful apology for...



'We have no idea what you're talking about': Chrissy Teigen...

She buckled down with her finances, and made drastic changes to her lifestyle.

Calveiro said she went into 'mini-isolation from the world,' and slowed her Instagramming.


'A lot of it was recycled content,' Calveiro said of her posts.

Instead of having an apartment on her own, she first moved in with a roommate to Inwood at the northern most tip of Manhattan, spending just \$700 a month.

She also started cooking and gave herself a weekly budget of \$35 for groceries.

After fourteen months she was able to pay off her debt. She worked with a financial coach and used an app called Digit, which funnels money from your paycheck to your savings after rent and living expenses.


While she still has the desire to look like she has a fresh wardrobe, she says she now does Rent The Runway with their monthly membership at \$130, so she can sport something different for social media.

 When in Mexico: Despite her working to get her finances under control, it still appears on Instagram that she is living the dream

+16


When in Mexico: Despite her working to get her finances under control, it still appears on Instagram that she is living the dream



 Here she says she is back home, but still posting photos from her trip proving she doesn't have to be in Mexico to post about Mexico

+16


Here she says she is back home, but still posting photos from her trip proving she doesn't have to be in Mexico to post about Mexico

 BAE: Here is another example of how she is able to use old photos to keep the appearance and frequent postings going- shorts in February for a Valentine's Day post

+16

BAE: Here is another example of how she is able to use old photos to keep the appearance and frequent postings going- shorts in February for a Valentine's Day post



 By getting honest with herself, she was able to get a hold of her debt and stop being consumed with being an 'influencer'

+16

By getting honest with herself, she was able to get a hold of her debt and stop being consumed with being an 'influencer'

She also says she moved to SoHo in February, but has two roommates and is paying \$1,300 a month.

'Nobody talks about [his or her] finances on Instagram,' she said. 'It worries me how much I see girls care about image.'

'I had a lot of opportunities to save,' she said. 'I could've invested that money in something.'

She says now she tries to be more real about her life and where she is financially.

Read more: <http://www.dailymail.co.uk/news/article-5458315/Woman-26-says-debt-spiraled-trying-social-media-star.html#ixzz58o1JmXjQ>

Follow us: @MailOnline on Twitter | DailyMail on Facebook