I'm workin' 40 hours and more if I can get it Still need an extra job so I can get more credit Well, I work hard because we charge tomorrow yesterday I'm in debt over my head the American Way

It's already spent
Every dime I'll ever make
From the high cost of livin'
To what the government takes
Well, I don't have to worry
Or wonder where it went
I sleep like a baby
'Cause it's already spent

I hear 'em talkin' on TV 'bout where we should invest Stocks and bonds and mutual funds and 401s and the rest Well, my retirement plan's a coffee can and it's full of IOUs My money goes to those I owe and I bet you yours does, too

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I sleep like a baby
'Cause it's already spent

We'll sleep just like babies 'Cause it's already spent