

DAVE SAYS:

Should I continue taking unemployment?

Dear Dave,
I had a wreck seven months ago. As a result, I lost my job and have been drawing unemployment for the last five months. I was making \$1,200 a month in retail management before this happened, but I'm getting just as much with unemployment, even though I can work again. I have a small daughter, and my wife doesn't work right now. Should I continue taking unemployment so I can stay home and help with our daughter?
Tim

Dear Tim,
Absolutely not! You need to get a job right now. You could make more than you did at your old job or taking unemployment by delivering pizzas full-time. I know you probably wouldn't have benefits running pizza, but how about the benefit of working for a living and making some money?
You need to get off your tail right now and find something to do – maybe even two or three things to do – until you find a job that pays well. And I don't think I'd go back into the kind of

management you were in before, because even working that gig you guys were barely getting by.
It's sweet that you're there with your baby, but it's seriously time for you to get a real job. Take classes and further your education, or get into another line of work. You've got some serious responsibilities, and it's time to be a man and take care of things!
—Dave

of the money we've worked so hard to save. Is it common for older people who have saved their entire lives, have no debt, good pensions, and Social Security income, to become obsessed about not spending their money?
Connie

Dear Connie,
It's very common, especially among folks who have developed a pattern of living frugally for 40 or 50 years. I call it the embarrassment of riches. I've heard some people in your situation say that they're even too embarrassed to order dessert in a restaurant. They feel like it's a betrayal of who they are as a person. You guys have worked hard, saved

big, and now it's time to begin enjoying some of that money. You don't have to do things that are outlandish or wasteful, but there's nothing wrong with having a little fun with your money when you can afford to do so. Here's an idea that might help you loosen up a bit. Every time you spend money on a luxury, or something fun for yourselves, give a percentage of the amount you spent to help someone else. You don't have to match it dollar-for-dollar, because you don't want to blow through your nest egg and have nothing left.
Give it a try. It will bring balance to your life. You'll be able to have some fun with your money, plus you'll get the satisfaction of knowing you've helped other people!
—Dave

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