

DAVE SAYS:

# Are unemployment benefits immoral?

**Dear Dave,**  
I recently lost my job due to layoffs. I'm luckier than most, because I'm debt-free except for my house, and I have three months of expenses saved. I'll also receive a severance package from my former employer, and my wife still has her job. I'm struggling with whether or not to file for unemployment compensation. Do you think it's morally okay to do this?  
**Brent**

**Dear Brent,**  
I don't have a problem, morally or otherwise, with accepting

something I've already paid for. The Social Security system in this country is a complete and abysmal mathematical failure. It's proof that socialism doesn't work. But that doesn't mean I'm not going to take my money out. The government took it from me in the first place!  
Now, if accepting unemployment benefits causes you to get the idea you can sit on your butt at home and not do anything, then I'd question your character. I'm not hearing that kind of mentality from you, though. You sound like a hardworking

guy, and you two have obviously been pretty smart and responsible with your finances.  
Make sure you look at your severance package as "survival money." You'll know exactly how much you'll get, so make a budget and make it stick. Cut all excess spending, and that means no more eating out, vacations, and all that stuff until you're working again and everything's back on solid ground. Then, you can ease back into saving and resuming a normal lifestyle.  
Right now really is the time for you guys to live like no one

else!  
—Dave  
**How About Pet Insurance?**  
**Dear Dave,**  
What's your take on having pet insurance while building wealth in order to avoid being sidetracked by pet-related emergencies?  
**Anonymous**

**Dear Anonymous,**  
We have three dogs in the Ramsey household, and my wife and I love those guys a lot. They're almost like little hairy children to us both. However, we do not have pet insur-

ance on any of them. You might be thinking that we've got plenty of money and don't have to worry about that kind of thing. But even if we weren't financially blessed it's just not something we would do. Instead, we'd figure a reasonable amount for pet care into our budget.  
Now, don't misunderstand what I'm saying. Reasonable expenditures to fix a sick or injured pet are absolutely fine. It's the kind of thing anyone with a heart should want to do for a pet. But ridiculous amounts of money spent on an animal—

many times spent selfishly on the part of the human because they're so emotionally attached to the animal—can be cruel, inhumane, and financially disastrous.  
I'm not going to be mad at you if you have \$2 million sitting in the bank and you decide to spend \$10,000 to keep your dog alive. But pet insurance? Really? I don't think so.  
—Dave  
  
\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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