

**DAVE SAYS:**

# Getting him back on his feet

**Dear Dave,**  
My wife and I are getting close to retirement, and our 36-year old recently moved back in with us. His automotive restoration business went bankrupt, he hasn't been able to find another job, and he has nowhere else to go. What can we do to help him?

**John**  
**Dear John,**  
You have to define what helping your son really means. In my mind, you haven't helped him at all if he's still squatting in your basement five years from now. That's called being an enabler. But it's not going to help him, either, if you toss him on the street and say "You're 36. Be a man!" I think you should formulate a progressive plan somewhere between those two extremes—something that includes a move-out deadline, but will help him regain some dignity.

As part of living with you, I'd require him to do three or four things. One is that he abides by your household rules. If he's going to live in your home, he should act the way you want him to act. Number two, he needs to be engaged in some kind of regular physical activity. Even if you have to pay for it, you could get a membership at a gym or buy some exercise equipment. Exercise stimulates the mind, and he needs that right now. It'll also be great for his body. Getting beat up like he's been can be tough at that age. It can lead to depression if you don't engage in physical activity and goal setting.

Next, is to think about career steps. He could start with a

part-time job to get some money in his pockets. Then, work on a long-term career goal. He knows how to turn a wrench, and he probably likes that kind of work. His mind works spatially, which means he can look at things and figure out how they operate. So, it might be a good idea to move in that direction. It doesn't even have to be cars. He could learn to work on boats or aircraft.

You don't want to beat the kid when he's down, but you don't want to participate in his sewage, either. Help him clean up his life, and get him out of there as fast as possible. It's what's best for everyone!

**— Dave**  
**Keeping college costs in check!**

**Dear Dave,**  
We live in Boston, and we've got three kids who are almost ready for college. My wife and I make about \$114,000 a year combined, and that includes a \$34,000 a year pension I receive. Should we use the pension money to pay for their tuition, or should we let them take out student loans?

**Geoff**  
**Dear Geoff,**  
There's no way I'm going to send anyone into student loan debt, especially when the household income is in

the six-figure range!  
Now, that assumes the kids choose a college you can afford, but with your income you guys could handle tuition at most state colleges. And that means all the kiddos are going to have to pick a reasonably-priced school if they expect you to foot the bill. We've got to use a little common sense here. No champagne taste on a beer pocket-book!  
You guys are doing

okay, but you can't afford to send these kids to \$30,000 a year schools. All this will be hitting you at about the same time, so I want you to cash flow this thing, and pay as you go along. College is great, but you need to invest your money into something that fits your budget!

**— Dave**  
\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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