

DAVE SAYS:

Brother needs help, but how?

Dear Dave,
My brother and I recently received an inheritance after our mom died. He's never been very good with money, so I was proud of him when he used his portion to pay off his debts. But then he went out and financed a \$23,000 van he can't afford. I'm afraid he's falling right back into the same old money problems, but I don't know how to talk to him about it. — **Diana**

Dear Diana,
Over the years I've learned that you can't make people listen to you. Even with what I do for a living I don't throw my opinion around unless some-

one asks.
I'm glad you realize there are some boundaries here. Still, there's no reason you can't create a situation where he can ask your opinion. You might begin with talking about some of the mistakes you've made in the past. This could help him connect with you and feel more comfortable opening up about his own situation. Once he realizes you've learned from your mistakes and haven't repeated them, he might feel comfortable enough to ask how you accomplished it all. Then, once he does that, the door is open!



DAVE SAYS
Financial Straight-Talk
by Dave Ramsey www.davesays.org

But you can't become preachy or act like a know-it-all every time someone does something dumb. Acting that way makes you seem arrogant, and you'll probably only succeed in hurting the other person's feelings and making them tune you out completely. — **Dave**

TIME TO CLOSE UP?
Dear Dave,
I have my own medical practice, but I'm in a lot of debt and the practice just doesn't seem to be working out. I took out a large loan in the beginning, and I can't seem to stay current on the payments no matter how hard I work. Do you think I should file bankrupt-

cy? — **John**
Dear John,
You went to school to be a doctor, which is an admirable thing. But now you're also a businessman, so you need how to run your interest profitably. Chances are you're not bankrupt. It sounds to me like you made the mistake of starting a new business without first having a realistic business plan in place. Talk to your lender, and let them know what your situation is like right now. They may be willing to work with you on a plan that would give you a little bit of breathing room. You might also look

into the possibility of hiring a business manager. This would require paying someone an additional salary, but at least you'd be assured that the business side of things is being run properly. But don't file bankruptcy, John. It's a stressful and emotionally-damaging process. You're doing what you love and what you were called to do. The trick is to free up the money that will allow you to continue doing this great work! — **Dave**

* For more financial help, please visit daveramsey.com.



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