

DAVE SAYS:

# Review the Research

**Dear Dave,**  
I've heard you say that people spend more with plastic than with cash. Exactly what does that mean?  
**Edmund**

**Dear Edmund,**  
There have been several studies done in recent years that show people spend less money when buying with cash as opposed to swiping a credit card. One study in particular conducted by MIT

and published in Carnegie Mellon magazine, indicated through the use of Magnetic Resonance Imaging (MRI) that the pain centers of the brain are activated when you spend cash. Of course, it depends on the item in question and individual spending patterns as to exactly how much less is spent, but the average is between 12 and 18 percent. Want some more information? When



Dave  
**RAMSEY**

McDonald's first began accepting credit cards they conducted a focus group study in their restaurants on credit card users versus cash users. At that time, the

difference was about 42 percent, meaning that a person using cash bought 42 percent less in a fast food setting than someone paying for their meal with a credit card. On other, more expensive items, the percentage generally drops. But these studies and others have proven that people spend more when using credit cards instead of cold, hard cash. See what I mean when I say you can't beat the credit shark at his own game? Even if you're one of the few who pays their credit card bills on time every month, you're still throwing your money

away!  
—Dave

## Trust Broken After Cosigning


**Dear Dave,**  
My dad cosigned on a car loan for me a few years ago before I began working your plan to get control of my money. I missed some payments back then, and it has affected our relationship. I've since paid off the car, but how do I make things right with my dad?

**Stephanie**  
**Dear Stephanie,**  
I know you're hurting, but a lot of this is up to him. The truth is he's partially to blame for being dumb enough to cosign in the first place. And if this was just a mistake you made when you were a

kid, then he should be mature enough to realize that and recognize the progress you're making now with your finances. If you haven't yet apologized for messing up, I think it's something you should do very soon. Let him know how much you hate that it harmed your relationship, and tell him you're following a program that will help you make sure nothing like that ever happens again. Then, if he can't accept that and move on, it's all on him. I know that's not what you wanted to hear, but sometimes time is the only thing that heals those kinds of wounds.  
—Dave

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

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