

**DAVE SAYS:**

# Increase your earning potential

**Dear Dave,**  
We have \$21,000 in credit card debt, and ongoing medical expenses for our special-needs child. My husband works very hard, but only makes about \$25,000 a year, and we're living in a 30-year old trailer. My dad is willing to help us pay off some of the debt, and get us moved into a house, if we'll get financial counseling.

Is there a better way out of this situation?  
**Sheryl**

**Dear Sheryl,**  
If you're going to have to make payments to your dad, in other words, if the money is going to be a loan, don't do it. The borrower is always slave to the lender. If you really want to ruin family events, have debt to your parents. It

twists you up inside, and it'll be especially hard on your husband.

Now, if this is going to be a gift, and there are no expectations of repayment being made, that's a little different. But if you were my child and I wrote you a \$21,000 check, I'd expect you to go into financial counseling and start saving money for your child's future and for yours. That's only reasonable. You guys obviously aren't wasteful yuppies spending money right and left, but having a family and raising kids in the Dallas - Fort Worth

area on \$25,000 a year is tough - even without the credit card bills you're talking about.

Another thing I'd advise is that your husband get on a five-year game plan to improve his earning potential. Sit down with him, hold hands, and let him know he can be anything he wants to be. Then, help him decide what he wants to be in five years, what he wants to be making five years down the road, and the steps he's going to take educationally or in terms of training to achieve that goal.

He's a hard-working man, but today's culture doesn't reward hard work alone. You've got to engage the gray matter a little, and boost your brain power, too. You make more money when you plan to make more

money!  
—Dave

**Relationship fix**

**Dear Dave,**  
I have three stepchildren, the oldest of which is married and has a little baby. The only time we hear from him is when they want money. We don't mind helping out once in a while, but his wife just seems lazy. She stays at home all the time, and doesn't help bring in anything. What can we do to fix this?

**Cindy**

**Dear Cindy,**  
When your relationship with someone is based on you giving them money, then you don't have a relationship. But there may be other reasons they aren't calling very much.

If you say things about his wife being lazy when you do talk, it probably makes them both angry. If this is the case, they may only call when they're desperate enough to put up with your comments about her. Plus, taking care of a baby is one of the hardest full-time jobs around. The value or importance of what someone does isn't always reflected in a paycheck.

But I don't think you should be giving them money all the time, either. You could try gently giving advice, instead. Maybe they need to be on a budget, or perhaps they should be spending less.

Regardless, I'm always against perpetuating relationships that are based on handing out money!

—Dave

\* Dave may be coming to your town this spring. For more information, please go to <http://www.daveramsey.com/category/events/>.

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