

DAVE SAYS:

Take Your Time With This One....



Dave
RAMSEY

Dear Dave,
My boyfriend has a lot of debt. The other day a creditor called, and he wouldn't answer the phone. Then, he told me it would be easier for him to pay off his debts if we were married because I could act as his accountability partner. I don't want to be the money cop, and I wonder if he would

truly be more motivated. What do you think?
Janine

Dear Janine,
Someone who isn't making any headway in getting out of debt while they're single probably isn't going to do a complete turnaround just because they get married. You can act as his account-

ability partner if you want, but you don't have to get married to help him. In fact, dating is probably a better way to do this, because you can determine whether he's really changing, or if he's just trying to get you on board to help pay the bills!

Don't misunderstand, Janine. Debt, in itself, doesn't keep someone from being marriage material. But you're definitely not marriage material if you don't work, you're irresponsible, you haven't taken control of your life, have no character or can't manage your own behaviors.

These kinds of people are going to stay in debt and not be able to pay their bills for the rest of their lives.

I'd say date this guy a little longer, just to see if he's serious about changing. But don't get engaged yet, and don't pay one penny of his bills for him!

—Dave

What's In A Name?

Dear Dave,
My son is a sophomore at a local college, and he wants to transfer to a very prestigious university. If he did this he would incur more than \$100,000 in stu-

dent loan debt, and that's with us picking up half of the cost. What do you think I should tell him?

Will

Dear Will,
I'd have a hard time telling anybody that one school is \$100,000 more valuable than another one. The fact is unless he has \$100,000 lying around somewhere, he shouldn't go to that other school for one very simple reason — he can't afford it!

We hire people every week at my company, and where they attended college is a very minor deal. There will always be a few corporate types out there who play games and try to turn the office into some kind of snooty country club, but the fact is most employers don't care where you went to college.

It's what you learn and being able to use that knowledge in the marketplace that's really valuable, Will. Knowledge is king, and we live in a knowledge-based economy. If you can't retain and apply what they're teaching, then the only thing more worthless than a college degree is a college pedigree!

—Dave

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

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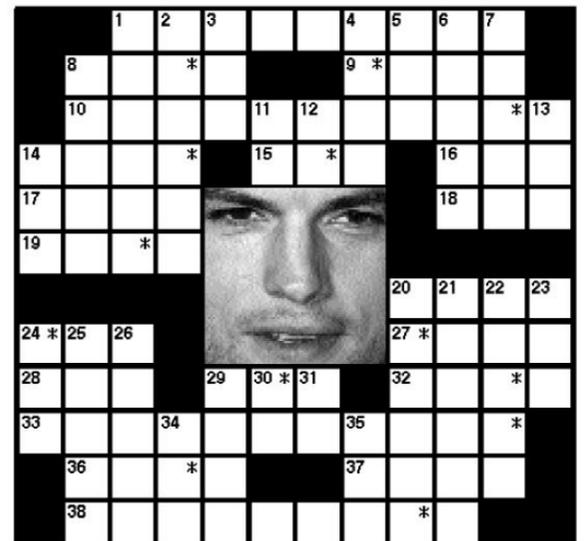
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JA#203C008_301



The identity of the featured celebrity is found within the answers in the puzzle. In order to take the TV Challenge, unscramble the letters noted with asterisks within the puzzle.

- ACROSS**
- Role on "NCIS" (2)
 - Garr or Hatcher
 - Jay Chou's role in "The Green Hornet"
 - Actor on "The Office" (2)
 - "Buffalo ___"; traditional American song
 - Stein, for one
 - Diagnostic scan, for short
 - African lily
 - Fashion designer's monogram
 - Boone and Carroll
 - School carnival planning groups, often: abbr.
 - "Sister ___"; film for Whoopi
 - Word before Major or Minor
 - Letters indicating a packed house
 - Letter from Greece
 - "Two ___"; 1995 movie for Al Pacino
 - Actress on "Up All Night" (2)
 - Actress ___ Skye
 - Irritate
 - Co-star of the miniseries "Mildred Pierce" (2)
 - Choices for many on "Let's Make a Deal"
 - "The flowers that bloom in the spring, ___ ___"
 - Napoleon's initials
 - "Life As ___ Know It" (2004-05)
 - Nothing
 - Space
 - "Boston ___" (2000-04)
 - Infrequently seen baseball play
 - "___ World Turns"
 - Scandinavian airline
 - Monogram for evangelist McPherson
 - ___ T. Nelson
 - "It Could Happen ___"; Nicolas Cage film
 - Abbr. in the title of some high schools' names
 - Actress Kelly
 - "___ Do Anything"; ESPN reality series
 - "___ Given Sunday"; 1999 Al Pacino movie
 - Hockey's Bobby

DOWN

- Extremely passionate one
- Showy flowers that grow from bulbs
- Actor Diesel
- Related
- Mr. Kilmer
- "___ party and I'll cry if I want to..." (Lesley Gore hit)

