

DAVE SAYS:

Saving is Always Smart

Dear Dave,

My wife and I have gone from having almost nothing to making about \$90,000 in the last few years. The problem is that I can't get her interested in saving money. What's worse, her father is the preacher at our church and he has convinced her that he knows the Lord is coming back in our lifetime. Thinking this, she says there's no reason to save because it will all be gone anyway. What can I do?

Brian

Dear Brian,

I'm all for people living their lives according to God's word. But the Bible says that no man knows when the Lord will return. So, I get pretty leery when a guy – especially a preacher – tells me he knows when it's going to happen.

The Bible also tells us very clearly that it is wise to save, and the Bible does not contradict itself. So basically, if you don't save you're

being foolish. Still, it probably wouldn't be a great idea for you to run and tell your wife that financially she's behaving like a fool.

This is a touchy situation in other areas, too. Right now her dad's theology is ruling your marriage, and that's not good. Husbands and wives should grow in their faith together. I think you guys should sit down with a good marriage counselor and, for the good of your family, come to an agreement on a new place of worship.

I mean, even if her dad is right about this – and if he turns out to be right, I'm pretty sure it's not because he has inside information – there's some stuff going on here where he's interwoven his own ideas and spiritual authority in with your household authority.

And that kind of thing could cause more problems down the road!

—Dave



Dave
RAMSEY

Company Needs To Step Up!

Dear Dave,

My company makes me use my personal credit card for overseas travel. They take care of my expenses, but sometimes they don't send the money until after the payment is due. Does this affect my credit score?

Marshall

Dear Marshall,

Unless you pay on time instead of waiting for their money, you bet

it affects your credit score. It's your card! You signed for it, and it's in your name. Every late payment affects your credit bureau score.

I don't know who you work for, but this is a very dangerous and bad practice – both by you and your company. Your company is using your credit and abusing you in the process. Talk to them about furnishing you with a corporate card. Better yet, a corporate debit card! If your employer is going to send you overseas, or anywhere on the road, it shouldn't cost you money or cause you problems.

—Dave

Stick With Term

Dear Dave,

My husband and I both work, and we just bought a great house for \$150,000. He makes \$50,000 a year, and I make about \$30,000. We've been getting lots of differ-

ent mortgage life insurance offers in the mail. They say they will pay off the house if one of us dies. Do you think we should take advantage of this?

Blasha

Dear Blasha,

No! These kinds of offers are terrible unless you're uninsurable, because most mortgage life insurance policies are a lot more expensive than term life insurance.

You and your husband both need about eight to 10 times your annual incomes wrapped up in good, level term policies. Forget that overpriced stuff. These will take care of you both, and the house, for a lot less if something unthinkable happens.

—Dave

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

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