

DAVE SAYS:

Leaders are made, not born

Dear Dave,
Do you feel that some people are born leaders, or do you have to read and study to become one?

Michael

Dear Michael,
I don't believe anyone is born a leader. I've watched all three of my kids being born, and not once did the doctor say, "Congratulations, Dave! You have a little eight-pound, six-ounce leader!" No, I believe people make choices.

I'm 49 years old, and I've been studying leadership ever since I opened my company almost 20 years ago. I was really awful when I first started. I made so many bad, dumb mistakes! But I'm a world-class leader now. I've learned how to do this stuff, and its taken thousands and thousands of hours of reading and studying and lots of experi-

ences—both good and bad—to get to this point. It's also meant having to realize that I don't know everything and taking time to examine my mistakes and learn from them.

Malcolm Gladwell wrote a fabulous book called *Outliers*. In it, he studied people who are unusually successful. In the process, he discovered that while some people may have a natural predisposition toward some areas, the key was they took the gifts they had and then practiced and studied for thousands of hours to turn their gifts into world-class talents. In other words, these people made choices, and their "talents" were really acquired skills.

This stuff doesn't just occur. You're not a born leader any more than you're a born football player, actor or musician. You may start with a gift, but

you have to make a choice to work your tail off if you want to develop that gift to its fullest potential!

—Dave

Should I still budget blow money?

Dear Dave,
I'm following your plan and trying to get out of debt. Should you have a "blow money" category in your budget before your debt is paid off?

Luke

Dear Luke,
You bet! The key is to make that category very, very small. You shouldn't run around spending money on all kinds of fun stuff when you're trying to get out of debt. I want you to be really focused—gazelle intense—when it comes to getting out of debt. If you reach this level of intensity,

there's naturally going to be less wiggle room in your budget, because you'll be squeezing out every dime you can find to kill the debt!

Keep in mind that I'm not saying you can't have any fun at all when you're getting out of debt. But keep that category very small. We're talking about extreme sacrifice for a short period of time. I know it can be tough, but trust me—it's worth it!

—Dave

Why should I adjust it?

Dear Dave,
We got a big income tax refund earlier this year, but I heard you tell someone to adjust their tax withholding so they don't get a refund. Why should you do this?

Justin

Santa Claus doesn't live in Washington, D.C. There's no free ride! So rather than loan the government money that you earned and worked hard for, how about bringing it home and using it to get out of debt and get control of your finances?

—Dave

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

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