

DAVE SAYS:

Which is best — buy now or wait?

Dear Dave,

My wife and I just relocated for my new job. Right now we're renting an apartment, and we should make about \$15,000 on the sale of our old house. Should we use the money from the sale of our house to pay off all our debt, or go ahead and use it as a down payment on a new home now?

Brian**Dear Brian,**

Traditionally, lots of people would tell you to use the money now to help save up for a down payment. The problem is that I'm not traditional at all.

I love real estate, and I want you guys to own your own home again. But even more than that, I want to see

you two get out of debt and stay out of debt!

I know this wouldn't be a popular plan with some folks, but if you've got no debt — along with a decent, inexpensive place to hang your hat for a couple of years — you'll be able to save money like crazy for a fat down payment. It will also give you time to become familiar with the area and find a place you both really like.

When you lose the debt, Brian, you gain control of your largest wealth-building tool — your income. That's when the fun begins!

—Dave

Sisters should have asked!**Dear Dave,**

I'm one of five sisters, and our parents'

fiftieth wedding anniversary is just around the corner. My two oldest sisters made plans for a party without consulting the rest of us. Now, they want everyone to chip in \$1,000 to help pay for things. I'm trying hard to get out of debt, and I just don't have that kind of money right now. How can I be fair about this?

Anonymous**Dear Anonymous,**

A \$5,000 party is pretty big stuff. Since you weren't asked about this ahead of time, and had no say in anything, fair would be for you not to pay a dime! That kind of planning

without consulting the people involved and helping pay for the event is way out of line.

Don't let your big sisters lay a guilt trip on you, either. This has nothing to do with how much you love your parents. It has everything to do with communication and consideration, or in this case, a lack of these things on their part.

Just let them know, in a firm but

loving way, what your situation is right now. Tell them you'd be happy to chip in what you can, but it won't be anything close to \$1,000.

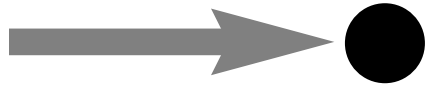
And tell them next time to check with their little sisters be-

fore hatching up an expensive plan like this!

—Dave

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

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