

**DAVE SAYS:**

# To Sell The Motorcycle Or Not To Sell

**Dear Dave,**  
My husband and I have been through Financial Peace University. I've always been the numbers nerd, although he's catching on and doing pretty well. He has a motorcycle he bought a few years ago before we got married, and still owes \$7,000 on it. My common sense says we need to sell it, but he doesn't want to, even though we haven't been riding in over a year. What should I do?

**Gina**

**Dear Gina,**  
It sounds like he's

making progress, so we don't want to ruin that. Here's the question: if you win the bike battle, do you lose relationship war? In other words, if you force him to give up the motorcycle, will it damage the marriage and the progress he's made toward getting out of debt and learning how to handle money?

If I were you, I'd first sit down with him and tell him how proud I am for the way he's trying to improve the financial situation in your home. Then, I'd suggest that the motorcycle is a stumbling block to your

shared financial goals. Ask him what he'd be willing to do to get the motorcycle paid off more quickly. Would he pick up a part-time job, or maybe sacrifice something else he's spending money on?

But let him know the motorcycle isn't really the issue. The issue is that you guys need a plan to get this \$7,000 debt out of your life!

—Dave

**Single again ...**

**Dear Dave,**  
I got divorced recent-

ly, and have custody of our children who are 12 and 17. I'm lucky enough to be debt-free, and I own the house we're living in, which is worth about \$350,000. I also have \$160,000 in savings, and we receive \$1,200 in child support every month. People are all telling me I should be investing, but each one tells me to do a different kind of investing. What do you suggest?

**Mary**

**Dear Mary,**  
I know going through a divorce has got to be hard on you and your

kids. Make sure you spend lots of time hugging on them and letting them know they're loved. Fortunately, things are still pretty good in your world in a financial sense. Your net worth is a half-million dollars, plus you have no debt. Most ladies don't find themselves as lucky money-wise after a divorce.

Don't do too much with the \$160,000 right now. Just park \$100,000 of it in a CD for a year until you get over the shock of everything that has happened. You won't make much money, but you won't lose anything, either. Then, take the remaining \$60,000, and invest it in good growth stock mutual funds — ones that are very conservative and have at least a 10-year track record of success.

You've also got to take a look down the road and decide what you want to do with the rest of your life. You're going to be an empty-nester in a few years. Do you want to go back to school or maybe start your own business? You've got a little learning to do about invest-



**Dave RAMSEY**

ing, too. Taking a year or so will allow for education and thinking about what you want out of life. Knowledge has a way of erasing fear. Plus, you've got a responsibility to your kids to invest this money wisely.

When everything settles down a bit, just take your time, find a good investment professional with the heart of a teacher, and make sure you don't put money into anything you don't understand. Spend lots of time loving on your kids, too. That'll help with the healing process as much as anything.

—Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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