

DAVE SAYS:

Why the need for a fresh monthly budget?

Dear Dave,
I was wondering why you recommend doing a fresh budget every month. Once you've figured out your expenses and income, won't the same budget work month to month?

Kara
Dear Kara,
I understand what you're saying, but if you look closely at every month, you'll see pretty quickly that they're not all created equal in terms of expenses. On top of that, if you work a commission-based job, your monthly income will fluctuate throughout the year.

Now, there are some things that will remain pretty standard. A few things like your rent or mortgage payment will probably be the same month to month. But what about things like utilities and food? Chances are your electric or gas bills will be higher during certain months as you heat and cool your home depending on the weather. What about holidays and special occasions? It's likely you'll end up spending more on food, gifts and related items around Thanksgiving and Christmas or other months when family and friends have birthdays and other events.

These are just a few of the reasons it's a good idea to customize your budget every month. A good, accurate monthly budget should always reflect your reality, Kara. Not only will this give you a more realistic idea of where your money is going, but the knowledge also helps you control your money instead of it controlling you!

— Dave



Dave
RAMSEY

Does payment to collectors end the debt?

Dear Dave,
One of my husband's credit card bills was turned over to a collection agency. They've offered three different payment options. If we accept one of the options, does this mean the original creditor accepts the agreement as well?

Cheryl
Dear Cheryl,
In a situation like this, the collection agency either owns the debt outright or they're directly representing the credit card company. This is

pretty much standard operating procedure when someone has defaulted on a loan.

I'd go ahead with the deal they've offered that makes the most sense for you guys. You'll have a ding on your credit report, showing settlement on a defaulted credit card, but it's really no big deal since you've already got a mark against you for having it turned over to collectors.

Want another piece of advice? Never use credit cards again!
— Dave

How do you know it's your calling?

Dear Dave,
How do you know when you've found your true calling when it comes to your job or your career?

Matt
Dear Matt,
I've met a few people who've had a spiritual experience in this area. Something has happened, almost like they were struck by lightning, and they knew what they were supposed to do with their lives. This isn't the normal way people come to realization about their futures, but it does

happen from time to time.

Usually, I believe this kind of revelation starts out as a simple idea that gradually grows into a job and then into a career. Then, it evolves over time into a calling. That's how I stepped into what I'm doing today. I can't honestly tell you that when I started on radio, or began writing and teaching, that I knew it was God's purpose for my life. But I felt the weight and the drawing of it, almost like a magnetic pull.

I've been doing it for 20 years, so it definitely evolved over time into what it is today. Still, I'm positive it's the reason I'm on this planet!
— Dave

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