

DAVE SAYS:

# Parent Repeating Past Mistakes Haunts Child

**Dear Dave,**  
My mom filed bankruptcy about five years ago, and I thought that taught her a lesson. She's on disability now, and makes only \$600 a month. On top of all this, she's piled up about \$30,000 in credit card debt again. She's even paid her utility bills and bought groceries with credit cards. I don't know what to do.

— **Barbara**

**Dear Barbara,**  
She can't file bankruptcy again, because it's still too close to the date of her first filing. It sounds to me like she's going to have to face up to what she's done, and make some serious behavior changes. The kind of stuff she's doing is not only addictive, it's self-destructive. She's trading a moment of pleasure for years of pain while that



**DAVE SAYS**  
Financial Straight-Talk

by Dave Ramsey [www.davesays.org](http://www.davesays.org)

credit card bill grows into a monster!

Personal finance isn't rocket science. It's 80 percent math. Plus, there are plenty of agencies out there that help disabled people find jobs, and help them remain active and productive in the workplace. When it comes to work, disabled doesn't always mean unable. It's amazing what people with disabilities can do, but the hard truth is that she's still going to have to find

a way to get her income up and cut her outgoing money way down.

Sit down with her, and try to explain what's happening and what she's facing in a kind and loving way.

Walk her through the process of making a monthly budget, too. You may run into some resistance, because parents often have a hard time accepting help from their kids. I call this "powdered butt syndrome."

Once someone has

powdered your behind, they don't always want to listen to your advice!

She can turn this thing around, Barbara. But it's going to take some persistence on your part to help make it happen.

— Dave

**LEASING CAR A BAD IDEA!**

**Dear Dave,**  
I leased a car about two years ago, and I'm just now beginning to realize that it was big mistake. I'm throwing away tons of money. Is there any way to get out of a car lease? — **Randy**

**Dear Randy,**  
Now you see why I call it "fleeing," don't you? Never do a lease! It's the most expensive way to operate a vehicle.

Call the company and ask for the early buy-out or pay-off amount. Then,

compare that figure with the value of the car. If the car is worth \$19,000, and the early buy-out is \$21,000, you'll have to scrape together \$2,000 to make up the difference.

If you don't have that kind of cash sitting around, go to your local credit union or bank and get a small loan of \$3,000 to \$3,500. This will get you out of the "fleece," and give you some cash left over to buy a little beater

to drive for a while. Get this done, and pay the loan back as quickly as possible. Then, you can start saving up to pay cash for a really good, used car later!

— Dave

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

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