# DAVE SAYS:

# No reunion travel until you're out of debt!

Dear Dave,

My husband says we can't travel to Illinois for a family reunion next summer if we're not out of debt by then. He thinks your rule is no vacations while you're getting out of debt. I think if we

plan and save, it would be worth it to go. Who's right? Ann

### Dear Ann,

It must be your family reunion we're talking about! Seriously, he's right in this case. No vaca-

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tions while you're getting out of debt. You guys need to roll up your sleeves and get the job done.

Still, I'm not going to be an ogre or anything about this kind of trip. I mean, we're talking about family. So, I'm okay with it if you guys work together and spend next to nothing to make it happen. But if traveling to Illinois involves \$1,000 worth of plane tickets, then vou're staying home, girl! If I were in your place, I'd be staying home. That's how you get out of debt. You have to get angry at it. You can't just roll along living life as usual.

Live like no one else, so that later you can live like no one else. I know, you're thinking life's too short to not have some fun. Well, you're

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right. Life is too short. It's way too short to live your whole life being broke! —Dave

#### **DOES PRIDE KEEP** US IN DEBT?

#### Dear Dave,

Would you agree that pride is our biggest problem when it comes to debt?

#### Brian

## Dear Brian,

That's a really interesting question. I think pride is definitely toward the top of the list, but I'd say the biggest cause of debt is immaturity.

One really good definition of maturity is learning to delay pleasure. When you can't wait to buy the

video game, or the car, or the iPhone, then that's a sign of immaturity. It's like a four-year-old fussing and whining, "I want it right now!" Give me a break! That kind of stuff makes me sick.

But you know, pride may be the biggest reason people keep debt. People who walk around worrying about what everyone else would think if they got rid of the big house or the fancy car — worrying that everybody else would think they're broke now that's pride. But it definitely enters into the equation.

#### —Dave

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