

DAVE SAYS:

New Family, Lifestyle Changes

Dear Dave,
I just got married to a wonderful lady with two children. We've talked over our financial situation, and we're determined to get out of debt within two years. This will mean some big changes in our teenager's lifestyles. How can we break this to them gently?

Dan



Dave
RAMSEY

Dear Dan,
Having your wife, who is also their mother, on board with the plan makes a big difference. I think all of you need to sit down and have a frank, but loving, discussion about the changes that are going to come with this marriage for everyone. The kids have to adjust to a stepdad being on the scene, just like you have to adjust to a new marriage where teenagers are part of the package.

Let them know that you don't want to be the bad guy, but that you and mom have been looking at the money situation, and things just don't add up. Then, it wouldn't be a bad idea for mom to speak up at this point. Let her tell the kids that you've both decided it's time you made the money behave, and this will mean some lifestyle changes for everyone.

Listen to reasonable input from them, and let them know their thoughts and feelings matter. But one of the questions we're looking at here is this: should this be the season in which you continue to do

they're likely to see you as the wicked stepdad!
—Dave

Too Much Going On

Dear Dave,

I've got some rental houses, and I run a mail route six days a week. Plus, I grew up on a farm, I still farm, and I'm the minister of a small church. I'm trying to sort these things out, and decide how to free up more time to work in the ministry. I'm not sure what to do.

Damon

Dear Damon,
I would spend some serious time thinking about your situation and praying. Ask God directly what he's calling you to do for this season of your life. Once you're called into the ministry, then you're in the ministry. But one of the questions we're looking at here is this: should this be the season in which you continue to do

this kind of church work? Lots of ministry work is done outside the church, or at least it should be.

Plus, you've got to be having fun. You'll be having fun when you're doing what you were designed to do. Let me ask you a question. If you had a clean slate, no obligations and unlimited money, what would you do? Now, I'm not talking about sitting on the beach and forgetting the family. That's not an option once you have the responsibility in place. I'm talking about a kind of work that you're going to fall in love with and completely pour yourself into. If it's being involved in rental properties and

real estate, fine. If it's dumping the rental properties, mail route, and farming so you can concentrate on the ministry, that's great, too.

Think it over from that perspective, but I'd say one or two of these things needs to disappear within the next few months. If not, it's going

to start eating you up inside.

—Dave

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