

**DAVE SAYS:**

# Working through college isn't child abuse!

**Dear Dave,**  
I'll be starting college next fall. Is it okay to take out student loans if you have no other income to live on while you're in school? — **Mandy**

**Dear Mandy,**  
Wait a second! What do you mean you don't have any other source of income to live on while you're in school? Didn't anyone ever teach you about a little thing called work? I worked 40 to 60 hours a week all through college, and I still graduated in four years. Nowadays, many people would call that child abuse. It's absurd!

Don't try to box me into



**DAVE SAYS**

Financial Straight-Talk

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

a corner with the ridiculous notion that you have to take out student loans to go to college. You do not! Did you know that only 57 percent of people who start college actually graduate? That means 43 percent don't. And guess what they have? Student loan debt and no degree!

Here's what I want you to do. First, apply for every college scholarship you can find. Next, get a job! You may even have to take a couple of part-time jobs, but so what? Once you're there, live in the dorm and eat dorm food, too. It won't kill you. And a state college, where you can get in-state tuition, is always a good idea. If there's one close by you

can save even more money by living at home.

Is a college education important? Sure, it is. It's a great thing, and I recommend going to college. But is student loan debt a necessary part of getting a degree and achieving success in life? Absolutely not! — **Dave**

**DAVE'S THOUGHTS ON PRE-NUPTIAL AGREEMENTS**  
**Dear Dave,**

My fiancé is from a wealthy family. The other day, her father suggested a pre-nuptial agreement. I'm not sure what to think about this. What's your opinion on pre-nups? — **Jeremy**

**Dear Jeremy,**  
It sounds like her fam-

ily values its money more than it values their relationship with you. That could be a problem. If your bride-to-be feels the same way, then you shouldn't marry her. In most cases there's just a really bad spirit that goes along with pre-nups. It's basically planning your divorce in advance. And in most cases, what you set your eyes on is what you'll end up getting. One of my daughters just got married, and I never even thought of suggesting a pre-nuptial agreement.

There may be one exception to this rule. If you're fiancé was already wealthy on her own, I might change my answer. Extreme wealth has a tendency to attract a

whole lot of weirdness and dishonesty. I've even gone so far as to tell my wife to get a pre-nup if I die and she marries again. This is different than just the potential to be wealthy, like your case.

You can still have a wonderful marriage, even if you don't see eye-to-eye with her family on this. But both of you need to be on the same page and of one mind. That's why I think it would be a really good idea for you guys to address this before the wedding with a heart-to-heart talk and some pre-marital counseling! — **Dave**

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

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