

**DAVE SAYS:**

# Child Support In The Budget?

**Dear Dave,**  
My husband and I can't agree on how we should handle the child support payments I receive. He thinks it should be put in the pool with our household budget money, but right now I keep it in a separate account. Who's right?  
**Leslie**

**Dear Leslie,**  
I'm sorry, but in my opinion you're wrong on this one. My guess is you got burned in the past somehow when it comes to relationships and finances. If this is the case, I don't blame you for having your momma bear claws out, because these feelings probably come from a desire to protect your kids. But if your husband is a good guy and is willing to raise and treat these kids like they are his own, then the money should go into the pile where it

helps take care of the kids and the family.  
I'd advise having it right at the top of the budget, along with the rest of your household income. Your job as parents is to be a blessing to your kids, and that means feeding them, clothing them, educating them, and providing shelter for them. As long as these things are happening, and we're talking about a functional, loving marriage, then all the money should be combined and be part of the family. If this isn't happening, then you've got issues other than just money issues.  
If you've been through what I think you have, then it's okay, too, for you to keep an eye on things and make sure your kids—and the money—are treated and cared for appropriately. Money is important, but I'm more concerned about your

marriage. A healthy, loving relationship is one of the best gifts a couple can give to their kids.  
—Dave

**Why only a 15-year mortgage?**

**Dear Dave,**  
Why do you only recommend 15-year mortgages?  
**Nikki**

**Dear Nikki,**  
I recommend 15-year mortgages, and never more than that, because the normalization of the 30-year mortgage has helped created a constant state of financial bondage for the middle class. It's caused average, everyday people to lose hope of ever paying off their homes and being totally debt-free.

I understand that it costs a little more per month when you have a 15-year house note instead of a 20- or 30-year mortgage. But really, it's just a few dollars more—like 20 percent more than

you'd pay on a traditional 30-year mortgage. Plus, it gets you out of debt at least 15 years earlier!

Think about this, too. Did you know that people who take out 15-year home loans have a higher probability of paying them off early? It's true. It's because they know from the start that they're not going to have a house payment hanging over their heads for the rest of their lives. They can see light at the end of the tunnel right from the start.

Broke people ask questions like how much down and how much per month. Rich people, or people with a plan who are going to be rich one day, ask how much or what's the total price!

—Dave

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

**1101 Announcements - Events**

**Unitarian Universalist "The Uncommon Denomination."** Services are the first and third Sunday of each month at 7 p.m. in the basement of the United Church of Christ, 226 E. Main. Child care services and refreshments provided. All welcome. Info: [www.unitarianvermillion.blogspot.com](http://www.unitarianvermillion.blogspot.com)

**UNITED CHURCH OF CHRIST CONGREGATIONAL,** 226 E. Main St., Pastor Steve Miller. 9:30a.m. Worship Service. *No Longer Strangers* [www.uccvermillion.org](http://www.uccvermillion.org)

**Vermillion Alcoholics Anonymous Group:** A fellowship of men and women banded together to help each other recover from alcoholism. Meetings are held in the Post Office basement. Closed AA on Tuesday, 8 p.m. Closed AA on Friday, 8 p.m.

**Vermillion Food Pantry** is located at 816 E. Clark Street. Check our website to see if your family would be eligible for food assistance this month. [www.vermillionfoodpantry.org](http://www.vermillionfoodpantry.org)

**VISUALLY IMPAIRED** meeting, 1:00 every second Monday of the month. For information 605-624-4063 or 605-653-1000.

**WANT TO ADVERTISE TO THE MIDWEST?** Place your classified ads in the Midwest Classified Network anytime online at [www.midwestfreeclassifieds.com](http://www.midwestfreeclassifieds.com) (MCN)

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**DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND.** Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. 888-757-6941 (MCN)

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**Surplus Property Sale**  
USD will be accepting Sealed Bids for surplus cabinets, refrigerators, stoves and other miscellaneous items. All items are located at the Cypress/Redwood Housing Complex at 434/500 North Pine St. Items may be viewed on Wednesday, June 15 from 9:00-4:00. Sealed bids must be received by Noon, June 17, 2011. Successful bidders will have until June 24, 2011 to pick up the items. For additional information please call 605-677-5669.  
*USD reserves the right to reject any and all bids.*

**Call Classifieds**  
**624-4429**

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