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# DAVE SAYS:

# Time To Break Out The Lunchbox!

## **Dear Dave**,

I love your plan, but I think my husband is attached to eating out. Budgeting is very hard for him, and the cost of his fast food lunches is making it difficult for us. He's also taken a salary cut recently, and I'm working a parttime job to help us get by. Can you give him some tough love from a male perspective? Valerie

#### **Dear Valerie**,

It sounds to me like you've been way too nice. You're acting like a mother dealing with little kid, and that's not a good way to relate to a husband. Plus, if you guys are having money problems, the only time either of you should see the inside of a restaurant is if you're working there!

A man has several jobs in life, and one of those is to take care of his wife and children. You're wife shouldn't have to work so you can stuff your face with fast food. When you married him, you didn't want a little boy. You wanted a man. He needs to grow

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up and start acting like one!

That being said, my perspective probably won't help. There's a saying that goes, "Those convinced against their will are of the same opinion still." He needs a serious change of heart. You said you love my plan, right? Then sit down with this guy, and show him the numbers. Show him where all the money is going, and tell him it's just plain wrong for him to eat out all the time while you have to work just to make ends meet.

People can do all

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kinds of things when they're stressed out because of money problems. I'm sure taking a cut in salary was a blow to his self-esteem. However, it's time for a strong wake-up call when these behaviors start to have a negative impact on family and finances!

-Dave

# Let's wait a while ...

### **Dear Dave**,

I'm a sophomore in college, and I earn about \$1,500 a month at my job. My rent is \$500 a month. I don't really have a credit history, but I've saved \$20,000, and I'm thinking about using it as a down payment on a \$140,000 home. Would this be a good idea? Gil

## Dear Gil,

I wouldn't do it. I love the fact that you're working while you're in school. Saving that much money is fabulous, especially for someone who's not even 20 years old!

I almost did the same kind of thing

when I was in college. I was into real estate, and I really wanted to test my wings and buy something. Looking back on it, though, I'm glad I didn't. It would have been a huge mistake.

College can be a bumpy enough ride, even for the most responsible student. If you lost your job you'd be in a real mess, and with your stated income you wouldn't have a lot of breathing room. Plus, the two years following graduation have the potential to be the most permanently lifechanging period you'll ever experience. You could move across the country for a new job, get married, or decide to attend graduate school. In any of these situations, a house would turn into an anchor around your neck.

Being a renter is a great thing while you're still in school. In the meantime, keep piling up cash until you're ready to settle down!

#### - Dave

\* For more financial help, please visit daveramsey.com.

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