

# DAVE Says

By Dave Ramsey



**A good marketing idea**  
Dear Dave,  
I'm a small-business owner with a lawn care franchise. It's common in our industry, after the season is over, to send out pre-pay letters for the upcoming season. If we send out these

letters offering a five or 10 percent discount for early payment on next year's services, is that too similar to borrowing money from our customers at five to 10 percent?

Dear Kevin,

Kevin

Not at all. I definitely would send pre-pay letters. It takes some of the seasonality "ouch" out of your financial equation, and it gives them the opportunity to take advantage of a bargain. It's not a bad plan from a marketing standpoint for your business, either. You might even be able to add some new customers with an offer like this.

You obviously have to be really secure and confident in your ability to provide the service.

Otherwise, you could end up in a really bad situation. Your equipment, staffing and track record in the business will all come into play. But if all this is strong, and you've been in the business for a number of years and plan on staying in the business for years to come, then this is something I'd definitely do.

Dave

### Girlfriend debt account

Dear Dave,

I'm 29, and I have no debt. I've gotten a good start on my savings and retirement, too. My girlfriend and I plan to get married in the next couple of years, and she has about \$90,000 in debt. I'm not paying on her debt yet, but I think together we can save up enough to pay it off by the time we're married. Should I temporarily slow down saving for a house and start saving toward paying off her debt?

James

Dear James,

Yes, I would have a "girlfriend debt" account. That way when she becomes your wife, you two can write a check the moment you get back from the honeymoon and be debt-free — or at least knock out a huge portion of the debt. After that, the two of you — as in WE — resume saving for retirement, a



Kylee Killebrew is pictured with Judge Dennis Guidry and her Grand Champion Commercial Doe at the Delta District Livestock Show held in Greenwood, January 30 through February 1. Great goats!! (Photo by Betsy Padgett)



Durant First Baptist Church members visited with residents at the Durant nursing home during a Valentine's party that was held there on Tuesday, February 7. Residents enjoyed cake, punch, singing and music from the visitors during the festivities. (Photo by Alice Paquet)

house and so on.

That, James, is exactly what I would do. You're right in line with my thinking on this, brother. Best of luck to you both!

*Solutions. He has authored seven best-selling books. The Dave Ramsey Show is heard by more than 12 million listeners each week on 575 radio stations and multiple digital platforms.*

Dave  
\* Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey

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