

DAVE Says

By Dave Ramsey



Turn this into a blessing!
Dear Dave,
We're following your plan, and we're in the middle of paying off all our debts except for the house. My wife just learned she'll be losing her job at the end of the year. She's a project manager for a software company in Seattle,

and she will be receiving a severance package if she works until year's end. We were curious as to how you think we should handle the next few months.

Dear Kevin,
I know you guys are scared right now, but from what

you've told me this could be the kind of thing that turns into a blessing. First, she should already be looking for another job to start right after her current employment ends. That way, any severance pay will turn into a signing bonus of sorts.

I know there are always question marks and uncertainties when you're job hunting, but this lady is a software project manager in Seattle, Washington. You're

not in the middle of a cornfield, dude. If she can't find something in the next four-to-five months, there's some other issue you're not telling me about.

Now, in the very unlikely event she doesn't land another gig, you guys are going to have to put Baby Step 2 on hold for a while, and cut your spending down to the bare necessities until something does come along. But your lady has a super-employable skill set. If she gets out there and really busts it looking for another job, I think you two are going to land on your feet and in even better shape than before!

anything in terms of helping around the house or with bills. I think he needs to move out, but my wife is hesitant to say anything. She complains about the situation to me, but she knows her family will be upset if we do anything. How can we handle this?

Dear Chuck,
Responsible adults don't behave like bums, and I don't care what the rest of the family thinks. This issue is between you and your wife. You two are the only ones dealing with this, so it's easy for others to chime in about what should happen.

You shouldn't just kick the guy out, but you do need to get busy formulating a plan that will allow him to get back on his feet. Have a gentle talk with him about the situation and his future, and tell him things aren't going to continue on the same path.

Let him know he must have a job within 30 days, and 30 days after that he has to move into his own place. Write it down on the calendar, if it will help, but make sure he understands why you're doing this and the date he must move out.

I know these things can be difficult, but sometimes you've got to take the bull by the horns and make something happen. It's what's best for him - and both of you - in the long run.

** Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey 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. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

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