

## Meeting Other People's Money Needs: Guilt or Obligation?

by vcmorris - Thursday, June 17, 2010

<http://thethinpinkline.com/2010/06/17/meeting-other-peoples-money-needs-guilt-or-obligation/>

A text message to me from a 40-year old female physician declared: "See text below. (The text she referred to read: *"Need \$100 to cover me until the end of the month. If you can't do that, at least send enough for your nephew to get his hair cut for graduation this weekend. Thanks."*) Yet another demand from my sister that I give her money! I can't keep dealing with this. It's not right but I don't know how to extricate myself. Help! Laura."

I followed up and spoke to Laura by phone. She vented for about 10 minutes. She told me that she regularly gave her sister money to buy food for herself and her two children; that she paid her mother's car note and insurance premium; that she "had to come up with an immediate \$600 last month" to cover the nursing home costs for her grandmother that were in arrears because her grandfather hadn't kept up with payments which should have come from disability checks but used the money instead "for other things". Laura then returned to details about her sister and said while her sister makes \$50,000 a year she is \$40,000 in debt! "What really upsets me," Laura said angrily, "is that I feel guilty *not* giving her money when she asks for it!"

Laura is a successful woman, a well-respected doctor, single and without children. She asked that I help her get a mind over money matters mentality because her family just expected her to always cover expenses/needs/wants that they couldn't. "I've done well," she told me again. "I make a lot of money and I save it so that I can take care of myself. My family reminds me of that each time there's a money need in their lives that they want me to fill. They're not malicious about it - just unrelenting. I can't deal with this anymore!"

The reality is Laura cannot afford to rescue everyone she loves. The first suggestion I made is that she get clear about whether she was feeling guilt or obligation. It was clearly the latter. Because Laura is successful and her sister (by her own declaration) isn't - Laura feels obligated to hand over money whenever her sister or other family member puts their hand out.

Based on her sense of obligation which at least for now she feels she *must* fulfill, I made some basic, straightforward suggestions. First and foremost, Laura should determine how much money a month she is going to budget/set aside for her family. Determining the amount of this line item will help her feel more in control of the randomness with which she's asked to provide money. Have a serious conversation with her sister and insist on being given an accounting of anticipated monthly expenses and perhaps consider arranging direct payments for certain recurring bills for her sister (within the budget amount set aside for family) as well as for her grandmother's nursing home care.

The reality for Laura and others like her is that unless she establishes protocols and most importantly limits for family money requests - she will continue to be in the guilt game and paying the price. I, of course, told her: "Laura, ***It's your money so take it personally***™." Laura says she understands the first step towards achieving this - begins with her. Instead of getting angry about expected handouts she needs

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to get a plan and pay herself the compliment of being willing to help when she chooses without being made to feel guilty. And her actions will underscore the importance of every member of the family who asks for her financial assistance - being expected to get educated about money skills and management as part of her requirements.

Here's to your health and wealth.

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