

## Getting Everybody Into the Act

In most families, there is one person whose job it is to take care of the family budget. It usually is dad or mom and it is that adult's job to make sure all the bills are paid and that the family budget is healthy so the family can afford the good things everyone needs to live a comfortable life. This is an important job because no family can continue to function without a viable and realistic budget. Many have said that if a lot of companies or even our country were to be run with the same sense of reality and making the books balance that the average mom uses, we would all be better off.

The only problem with this system is sometimes its easy to look at the family budget as "mom's problem" or the problem of whoever it is that takes care of paying the bills. So when a serious problem comes up like an explosion of credit card bills, mom can get pretty overwhelmed especially if there is no way to curb credit card spending so there can always be enough on hand to pay those bills off.

This is where taking on the challenge of beating high credit card debt has to be everybody's job. For starters, everyone needs to know the limits on spending. It does no good if the person who does the budget knows exactly how much everyone can spend on food, entertainment and new things but nobody else follows those rules. If the other spouse and the kids are out on the town on a spending spree, that is going to overwhelm the budget.

So if that is one of the sources of credit card abuse in your family, its time for the family to get together and have a discussion. Each member of the family must understand that there is such a thing as fiscal responsibility and if credit card abuse is done by any one member of the family, the privilege of that credit card is going to be taken away.

But the family unit can really become a powerful force for change when it comes to taking on a mountain sized credit card debt. It will take some skill to present the challenge to the family that defeating this foe must be a family job and everybody has to get into the act. But if you do get everybody in on the challenge and take it on as a big adventure, not only will it bring about a lot of family unity, it can be a lot of fun too.

The attack plan must be seen as just that, an aggressive attack on the credit card problem that can threaten the family's financial safety. That is cutting costs. Have everyone in the family come up with one way to save money each week. It might be as simple as turning off their lights before leaving for school or as ambitious as giving up cable TV or cutting in half the amount of times they

have to go to the movies. If each person can contribute one big cost savings a week, that sense of accomplishment and self esteem for pitching in to win this war with credit card debt will pay off.

In the same way, if each member can think of ways to increase income, that can really help the budget out. It might mean the kids picking up more chores so dad and mom can work second jobs for a little while. It might even mean that the kids will do some chores or take part time jobs and add a little to the budget from what they make. But whatever the contribution, if everybody gets into the act, the family can win against credit card debt. And that is a worthwhile family project.

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