

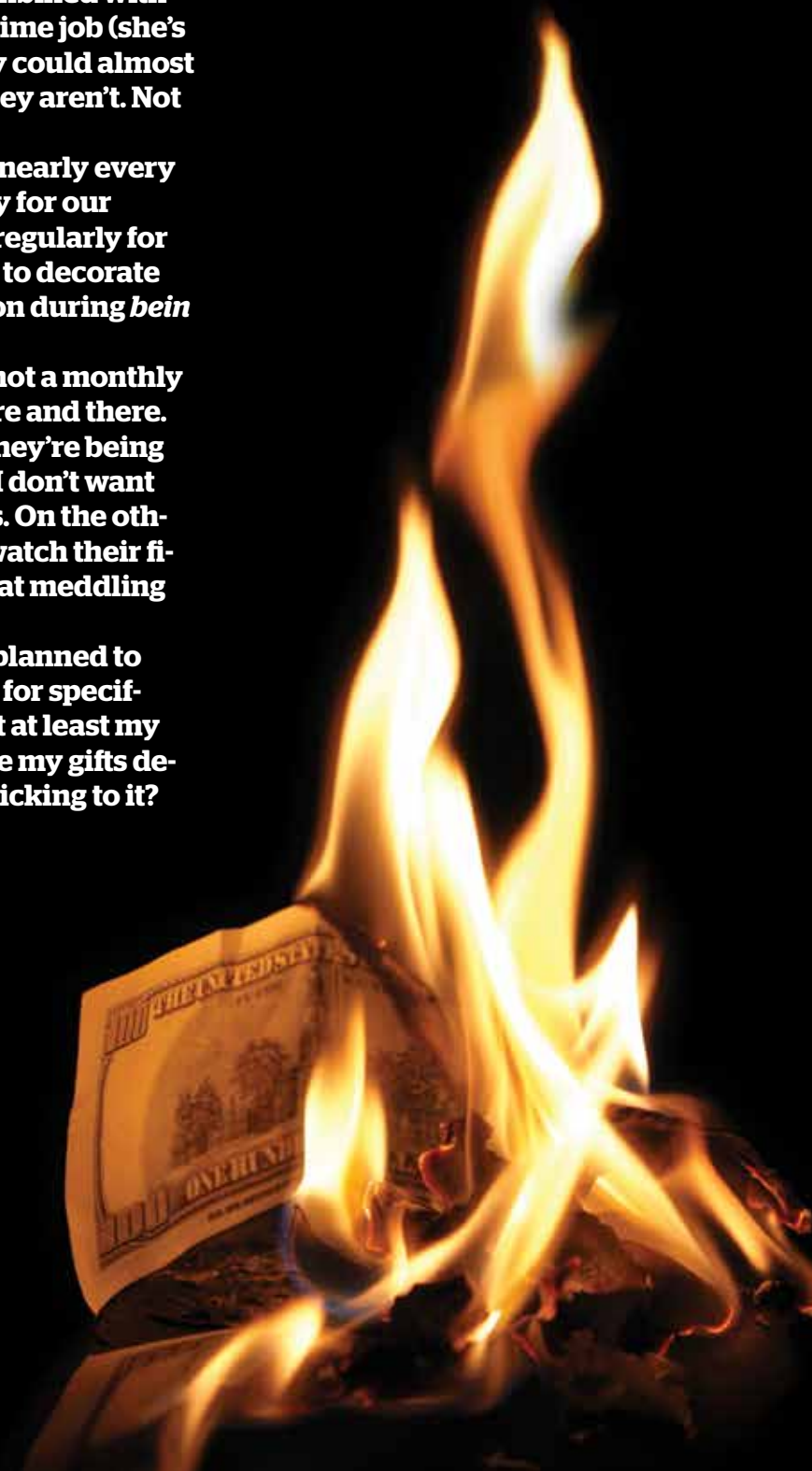


My son got married half a year ago. His in-laws are helping the new couple out for the first two years while my son learns in *kollel*. But their help, combined with my daughter-in-law's salary from a part-time job (she's also in school), is not really enough. They could almost squeak by if they were very frugal. But they aren't. Not by a long shot.

They go out to eat in a fancy restaurant nearly every month – something my wife and I do only for our anniversary. Our daughter-in-law shops regularly for pricey clothing, and keeps buying things to decorate their apartment. They took a nice vacation during *bein hazmanim*. All this adds up.

From the get-go, I wanted to help out – not a monthly check, but whatever I could slip them here and there. However, when I see how irresponsible they're being with money, it makes me rethink things. I don't want to be helping them learn bad fiscal habits. On the other hand, I don't want to just sit back and watch their finances spin out of control. I also know that meddling in-laws aren't good for a marriage either.

Should I just give them whatever I had planned to give and let life teach them? Should I pay for specific items – e.g., utility bills – so I know that at least my money is being spent well? Should I make my gifts dependent on them making a budget and sticking to it? What's the best way to truly help them?



RABBI DR. IVAN LERNER IS A WELL-KNOWN CLINICAL AND INDUSTRIAL PSYCHOLOGIST. HE HAS BEEN A PRINCIPAL, A DYNAMIC COMMUNITY RABBI, AND PERSONAL THERAPIST. CURRENTLY, DR LERNER IS A LECTURER AND CONSULTING PSYCHOLOGIST TO SCHOOLS, BUSINESSES, AND JEWISH ORGANIZATIONS IN THE UNITED STATES AND EUROPE.

MRS. BATYA WEINBERG IS A JERUSALEM-BASED EDUCATOR WHO TEACHES, COUNSELS, AND LECTURES WIDELY. SHE'S ALSO THE EDUCATIONAL DIRECTOR OF THE MESILA ORGANIZATION.

Mrs. Sheila Segal is an Israel-based life coach, specializing in relationships. She teaches at Darchei Binah and Levavi seminaries and lectures for several kiruv organizations.

Rabbi Dr. Ivan Learner

I'm going to begin by answering the four questions you pose in your closing paragraph.

Question #1: "What's the best way to truly help them?" Answer: read on...

Question #2: "Should I make my gifts dependent on them making a budget and sticking to it?" Answer: *Absolutely not!*

Question #3: "Should I pay for specific items, e.g. utility bills, so I'll know that at least my money is being spent well?" Answer: *No!*

Question #4: "Should I just give them whatever I had planned to give and let life teach them?" Answer: *Yes!!!*

The goal when raising children is to provide "roots and wings." When our children are young, we should teach them the value of money and budgeting. As our children grow and mature, hopefully we're able to reinforce that message through our actions. With very few exceptions, today's world is ultra-materialistic. Therefore it isn't easy to impart an appreciation of the value of a dollar.

Real learning is experiential, not theoretical. It's only through personal experience that we internalize life's important lessons. A person can watch 100 football games – and even know the rules by heart – but until he's played the game, he

has only theoretical knowledge.

It seems that your young couple has only theoretical knowledge about budget and finance, which isn't unusual these days. You say that their income is insufficient to support their lifestyle, and that they could "almost squeak by if they were very frugal." Nevertheless, based upon your comments, it seems that they're somehow making it with money to spend on "luxuries." Maybe that's because of additional parental support beyond what was originally agreed upon. Or possibly because they've decided to spend their wedding gift money. Or, sadly, they may be incurring credit card debt. Whichever way they're doing it, they appear to be making it – at least for now. If they reach a point where they aren't making it, then the reality learning curve will set in, and either their parents will intervene to "save" them, or they'll grow up!

You say that "from the get-go I wanted to help out." If that's so, then simply decide if

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you do or don't want to continue to help out, and, if you do, decide how much you feel comfortable to contribute – *no strings attached!*

Also, you may need to consider that your children may have very different views from yours about many things – including budgeting. If they get to a point where they realize their lifestyle will need to change, then they'll have to deal with their reality. That's part of their process of growing and maturing.

Assuming that you want to maintain a good relationship with your son and daughter-in-law, I suggest that it's time to allow them the freedom to learn life's lessons through the natural consequences of their actions.

May you be blessed to have much *nachas* from your children for many years to come!

Mrs. Batya Weinberg

This couple is overspending somewhat, not because anything they're doing is unreasonable, but because they don't have enough money. Ideally, every couple should sit with a financial coach or counselor, and this couple would gain immeasurably from that type of guidance.

It could be that there's more you're not telling me. I don't know what a "nice vacation" means — did they use credit card points for a hotel three states over, or did they take a trip to a safari in Zimbabwe at full cost? If your son and daughter-in-law are driving themselves to financial disaster, there's not much you can do about it. You can't force people to get help for their problem — they need to come to it on their own.

However, this doesn't sound like a crisis to me. It may be that you're looking around and seeing people in crisis and wondering if this is how it starts. But taking into account the reality of the society we live in, your children's situation is far from outrageous. And my hunch is that once they realize they can't afford their lifestyle, they'll revamp their spending habits.

Forgive me for saying so, but you're coming across as a meddling in-law — you're criticizing not your own child, but someone else's child. It's difficult to support children with hard-earned money when you feel it will be squandered. And if you were the one supporting, I'd understand if you were struggling with this. You'd be in good company: The majority of older people have different ideas about spending money than the younger generation does. However, you're upset about how they're spending not your money, but their money and someone else's money.

It may be helpful to view their spending through their eyes and their priorities. It may be galling to see a son-in-law walk in with a new hat a year after his wedding, when you haven't bought a new hat in four years. But it's not fair to expect a 24-year-old to have the needs of a 50-year-old. When they're married as

long as you are, they'll probably also only go out once a year.

This couple has only been married for six months. And time out together is so important at this stage. It would be a nice gesture if you offered to sponsor a reasonable getaway.

Even if you say that when you were young, your expectations were far simpler, keep in mind that you raised your children in a vastly different environment from the one you were raised in. Your father had inexpensive wine for Kiddush even on Yom Tov, and now you and your sons may have heated debates about which \$40 bottle of wine to purchase for a regular Shabbos (and I'm being kind). The home you live in, the food you eat, the *simchahs* you make — they're probably all more extravagant than what your parents had. We have raised our children to need a high standard of living, and it's unfair to blame the kids.

Withholding financial gifts is not wise, as parental gifts help create a warm, supportive relationship, and give your children the sense that you're there for them. If, as you fear, the young couple is headed for financial crisis, that solid relationship with you will stand them in good stead.

If you're worried about where the money is going, you can use some of the money to purchase objects. Pay a nonfluctuating monthly expense such as their rent or car payment, send them a meat order, buy something you know they need.

When all is said and done, you're one lucky dad. Your son is learning Torah, and you have the unequalled opportunity of supporting him in that endeavor. When you support Torah, it supports you. There's no better use for our money than to perpetuate Torah learning, and how lucky we are when our children give us that opportunity.

You may counter that there's a value confusion in our children — they want to learn *and* to live the high life. That unfortunate value confusion is true in every strata of society, and is an important communal issue that shouldn't be blamed on our children. If we want to change our children's values, we need to make societal changes.

Dealing with it requires a three-pronged approach. First, we need to educate children about basic life-management skills when they're young: teach them how to delay gratification, differentiate between needs and wants, feel the pleasure of accomplishment and earning, while ensuring that they receive enough that they have a healthy relationship with objects.

Second, be a positive role model, dealing with money logically and not emotionally. If your children had a good role model, then they'll get on track eventually, although there is a learning curve.

Third, as a society, we need to realize that our financial decisions impact everyone else. There are lots of good Jews giving lots of money to help those in crisis, but the most effective way to help is to spend less or keep our spending private, bringing down the bar and thereby creating a more modest, healthy society and averting crisis.

Kvetching about our kids is not getting us anywhere, but working on our parenting strategies and implementing lifestyle changes will. Complaining about peer pressure is not constructive, but creating our own positive peer groups is beneficial. Let's raise our children in neighborhoods where they'll have low-key neighbors and low-key expectations. And most important, we can't change our children unless we change ourselves. Living a low-key but balanced lifestyle is a great gift to our children.

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Mrs. Sheila Segal

I hear your difficulty and the dilemma you're facing. You want to help your married kids with financial assistance, but don't want to be a partner in enabling them to continue their carefree spending habits. You'd like them to be more responsible and economical, realizing and working with their limited resources.

I applaud your decision to not be a "meddling" in-law, while understanding that you don't feel comfortable sitting back and letting your children dig themselves into financial disaster. I don't see a finger of blame being pointed at just one of the spouses, so let's focus on them as a unit.

As parents, we see our role as one of guiding and educating. When does that responsibility end? Does it ever end? My honest belief is that when children are old enough to marry, they must be considered mature enough to deal with their issues as they see fit. I see my role as parent or in-law of a married child as one of providing love and assistance, and offering guidance based on my life experience only if asked for it.

I feel that unsolicited advice is usually ignored — and is often counterproductive. When people are told what to do, they respond with the "Three R's" — resentment, reluctance, and resistance. Parents would like their married children to feel comfortable and secure enough in their connection with them that they feel comfortable asking for advice.

Once the couple is asking for help, parents can make suggestions or direct them to places where they can receive the information they need to handle their finances responsibly. There are organizations today that offer workshops and seminars on financial management, geared for all ages and stages of life. The same advice that, when unsolicited, can create such bad feelings, can serve a helpful purpose when it's welcomed.

Perhaps the true question is this: How can I create an environment in my family in which my children will be interested in soliciting my opinion?

One of the most crucial things we can do is avoid criticism — it creates defensiveness. When kids feel that they're truly heard, they'll feel comfortable asking for advice. If parents are interested and nonjudgmental, their kids can feel safe asking for their opinion, even if they choose not to follow it.

Building such a relationship begins long before a child's marriage. When parents have an open relationship with their children, and there's solid communication that will continue even after the child's marriage. That said, it is possible to repair broken or unhealthy relationships, so even if a child didn't have a good relationship with his parents growing up, it can be built now. The child is older and more mature, and the parents can come to view — and treat — him as a responsible adult, not a difficult adolescent. Whatever the relationship has been up until this point, maintaining and strengthening it is key.

Have a dilemma you'd like AdviceLine experts to address? Send your question to familyfirst@mishpacha.com

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I'm wondering if there's a sensitive way you can broach the subject with your children. Clearly you don't want to criticize or to have them feel attacked, which would put them on the defensive, but rather to mention the idea that perhaps they'd like some assistance in working out a budget that could work for them. Step softly and see what their reaction is. If it's indignant protests that they're just fine, I believe it's better to drop the subject for the while. However, if you see that they're open to discussing a budget, then sit down with them and sensitively give them tools you've utilized in avoiding debt.

Tread carefully: Every family has their own set of dynamics. In some families, direct language is appreciated. In others, the same words and tone would hurt and alienate. Keep in mind not only the "language" of your own family, but also that of your daughter-in-law's family.

If you'd like to offer specific financial assistance, such as paying a particular utility, that's a wonderful idea. It would be damaging to state that you're doing this because you feel they'd waste it on unnecessary frills if you didn't pay the bill directly and gave them the cash. Just do it, with no explanations.

I'd hesitate to give conditional gifts. Keep your objective in mind, and then figure out how you can best achieve it. If your goal is to help out your kids without them feeling shame, decide what path will take you there.

It's important to keep our end goal in mind. When we remember that, it can guide us in developing the healthy, balanced relationship with our single and married children.

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