

## How to Deal with Real Life Scenarios and Sensitive Questions

For most people, debt can be a very difficult and sensitive issue to talk about, even with close family and friends. Talking about debt often brings up powerful negative emotions that are hard to deal with or explain to others. For this reason, many people in debt often alone, isolated and feel like they have no one who understands them.

To help reduce the stress of having to explain or answer sensitive questions about debt, here's a list of common questions or scenarios that someone in debt may encounter, and suggestions on how to answer them:

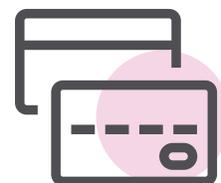


**Q:** *“Why don’t you go out with us anymore?”*

A: Instead of focusing on what you can’t do, explain that you’re prioritizing on saving up money so that you can put more of it towards paying off debts. Something like, “Things are tough right now but I’ve got things under control. I just need to make some small sacrifices right now that will help me get back on track with my finances.”

**Q:** *“Why did you get into so much credit card debt?”*

A: If you’re uncomfortable giving out specifics, a good response may be, “I had some unexpected financial expenses that came along and I had no emergency savings fund. I had no choice but to use my credit cards to tide me over during that time.”



**Q:** *“How much debt do you really owe?”*

A: If you’re uncomfortable saying how much exactly, you could always say, “It’s a pretty large amount, that’s why I’m so motivated to do everything I can to save up and pay off as much as I can.”

**Q:** *“Is there anything that I can do to help?”*

A: Try this, “The changes and sacrifices I’m making during this period are difficult, and your emotional support is the best thing that you could offer me, and it can help me stay motivated.”

OR A: “I’d love to hear some ideas on how to save money and cut back on expenses, so if you have any practical tips and advice I would really appreciate it.”



**Q:** *“How do I talk to children about debt?”*

A: Talking to your kids about debt can also be a challenge. Depending on their age, they may not be able to fully understand what’s going on. But instead of hiding them from the truth, telling them about the family’s money situation may do them more good than harm.

To make things easier for children to understand, try making a game out of it or getting them involved in coming up with activities that don’t cost any money.

For example, if they ask you to take them to the movies, try this: “Why don’t we do movie night instead? This way we can watch the movie in our jammies, make our own yummy treats and popcorn, and stay up later than usual.”