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## Things Not to Do in Tough Times

1. Don't think you're alone in the situation - A problem arising from debt, health or lay-off has happened and is happening to others. Sharing problems and concerns and seeking help are important. You can't shield family, friends, or business connections by isolating yourself. There is help available if you seek it out. Short-term employment is often available in the agriculture sector during planting and harvest season. Make some calls to farm families you know and employment resources in the community.

2. Don't pretend it isn't going to affect you - Shielding a problem from the family is an avenue for making the situation worse. You need to adjust spending habits and include the family in the tough decisions. Carrying on with trips, restaurant meals, communication expenses, etc. can make financial situations worse. Family expenses are very hard items to adjust. During the 1980's when interest rates went over 20 percent it took farm families two years to adjust family living expenses. It is not easy, but can be easily put off. Face the situation in an open honest way and reduce expenses wherever possible. If credit cards are going to be put in the lockbox or discontinued, for example, it is a lot easier if everyone involved is part of the choice and solution.

3. Don't stop talking - Communication is important in the family in many ways. It is also important with your lenders. If you have been a good client, your lender is going to understand the situation and go as far as they can to help. If you are taking steps to do all you can you might be surprised by the strength of support and assistance you get. Most Americans are very generous in support to church and charity. You don't need to stop your support. You may need to change the level of support you can achieve. Going into debt to continue charitable giving may not be your best option.

4. Don't make drastic unnecessary changes - Sometimes when a family faces one crisis, they create several more in response. A spouses job becomes more important during a lay-off period. Drastic changes to new jobs, or extra absences may seem necessary, but could create extra risk and expense. Similarly overtime every night, or second jobs can increase family stress instead of curing it with money. I have known people who say they thrive on 16-18 hour days every day. I put in long hours but have no desire to match any schedule like that for long periods of time. You need to seek a balance which matches your needs and your families needs.

5. Don't ignore routine maintenance - It may seem funny including healthcare with routine maintenance, but it truly fits. There are expenses which can be put off like a new carpet. There are expenses for the doctor, dentist, oil change, air filter, etc which need to be continued. Find room in the budget for important basis needs.

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