

A guide to family financial counseling: Credit, debt, and money management The Dorsey professional series



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This book is about money and the problems money can cause for individuals and families. As such, it is written to help therapists and counselors understand the complex web of credit, debt, and money management.

Because few therapists have formal training in personal financial planning and management, A Guide to Family Financial Counseling can be very useful in building and maintaining a client relationship. Economic conditions, also, demand that more attention be paid to the stress money problems can have on

a marriage and a family. In fact, it has been suggested that money matters are the primary source of conflict in marriages.

This book, therefore, is designed as a practical and factual guide to help therapists help their clients.

"Where has all the money gone?" I ask myself this question every time I think back to that time, in the not-so-distant past, when the electric bill was half of what it is now. Could that have been only seven or eight years ago? I remember when a "gas guzzler" wasn't a gas guzzler, and wonder how to rid myself of such an albatross, when inflation throws into serious question the rationale of adding the monthly car payments required for a new one. The Sunday ride around the countryside and the frivolous trip here or there have gone by the boards. If you can afford a newer, more efficient car, the payments alone may preclude such impulsiveness, and certainly if you have an old clunker, those astronomical gas bills are enough to make you think twice.

It seems as if wages and salaries have gone up, but can we actually buy or do more now than we did a few years ago? What is this phenomenon of "getting ahead?" Perhaps this dream, too, is a thing of the past. It is not the price of automobiles and energy alone that have increased, but the price of almost every other commodity and service has outstripped pay increases. More and more people find themselves in the squeeze from paycheck to paycheck. Some have learned to manage more effectively; some find credit a handy extender that helps through lean times; some find that prior use of credit has overburdened them as inflation has narrowed their discretionary income; and some have deliberately abused their credit privileges. Many desperate individuals seek bankruptcy as their last resort.

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