

QUESTION: I have difficulty saying no to friends who ask to borrow money, which they sometimes don't repay. I've gone so far as to use my credit card to help them buy gifts for family and friends. I think I've allowed things to get out of control but can't say no because I feel guilty. Any suggestions on how I can say no without feeling guilty?

ANSWER: I doubt that you or anyone else can say no to a request for help without feeling even a little guilty. It's normal for us as humans to feel that emotion when we're asked for help and we say no.

I notice that you have the idea that you can't say no. That is a misconception that many of us have because the truth is, we CAN say no, we simply choose not to exercise that right in certain situations. I also notice that your guilty feeling is the reason you gave for not saying no. Again, many of us use the emotional response as the rationale for not saying no. I would like to suggest that something more is going on beneath the surface of the emotion. What do you believe about yourself and your friendships if you chose to say no to a request to lend money? Often times we run away from what feels unpleasant because we want to feel good all the time. Those unpleasant emotions signal that something within us needs our attention. We would benefit so much from being curious about them and allowing them to speak to us, but instead we quickly dismiss them and move on. I wonder what you would find out if you took a closer behind the guilt.

Let's address the issue of friendship. Friends can have either a positive or a negative influence on our well-being. I think we would all agree that a healthy friendship is one that enhances the well-being of both parties and spills over to enhance the lives of others outside the friendship. We have this idea that it's wrong to disappoint our friends, the friendship will end, nobody will like us, and friends will say that we're mean and that we don't care about them. A true friend loves at all times, and lends a helping hand in a way that doesn't encourage mismanagement of resources. Basically, we allow people to guilt-trip us and we guilt-trip ourselves.

Sometimes what we do for friends is driven more by our *fear* of them than by our *love* for them. We have this notion that saying no is a bad thing, especially when someone asks for help. Saying no helps us to be aware that we have limits. In your situation, you have financial limits. When you have to use credit cards to lend money to friends or when you have to put yourself in debt to help friends you have overextended your limits. It doesn't matter that the credit card company says that you have credit available. A credit card is really a DEBT card because it's not your money. Your financial limits are there to help you say no, so you can say no in good conscience. You need to give yourself permission to say this is as far as I will go and no more. A true friend will respect you if you respect yourself by setting limits. When you handle your finances responsibly you unconsciously give others permission to do the same.

Do you want to be a positive influence in your friendships by saying no? Can you see how saying no is helping them to better manage their money? By continuing to say yes, you may be encouraging your friends to live above their means, and allowing them to abuse the privilege of your friendship.

Here's an exercise I would like for you to try. List separately all the advantages you can think of for lending friends money and advantages for not lending, or disadvantages for lending and disadvantages for not lending. Review your list and use the information to help you better judge when it's appropriate to give or appropriate to say no.

Questions may be sent to the Samaritan Counseling Center, 302 Cedar St., Niles, MI 49120, faxed to (269) 926-6780 or emailed to pbambrick@samcounseling.org. Allison Ireland, a therapist at the Center, answered today's question.

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