

**Excuses, Excuses**

**M**any people who have debt don't want to think about it, much less talk about it. Sometimes even the mention of the word causes them to tune out, change the subject, or make an excuse. It's easy to miss opportunities to make a change if we're too focused on defending our behavior. What defenses do you use when you think about your debt or when someone mentions it? Do any of these lines sound familiar to you?

***blaming***

"I lost my job. It's not my fault I'm in debt."

"If prices weren't so high, I could afford the things I need."

"My husband is the one who spends the most money."

***denying***

"It's not really that big of a deal."

"I could pay off my debt if I had to."

"I don't have a spending problem."

***making excuses***

"I am too busy to deal with my finances."

"I've tried spending less, but I just can't."

"I've never been good with money."

***rationalizing***

"My friends are all in debt, too. I'm no different."

"I paid off one credit card—that's good enough."

"My debt isn't that high."

***procrastinating***

"I will worry about paying off some of my debt when I get a raise or get my tax refund."

"I will pay off my debt when I get a new job."

"I don't know how to get started."

***avoiding***

"I have more important things to worry about right now."

"I need to focus on my other goals first."

What other excuses do you use?

---



---



---



---

Now that you recognize your excuses, try to catch yourself before you use them. Making a lasting change means breaking through those defenses. How could you respond differently?