

My Big Decision to Use a Little Word

When a friend asked me for a loan, I struggled with guilt but finally dug deep and said no.

February 26, 2015 As told to [Kate Ferguson](#)

A very dear girlfriend of mine once asked me to lend her \$500 so she could make a down payment on a car. She was in between jobs and didn't have a steady source of income. I'd loaned my friend money before, but never this much. She was jobless, and this made me extremely uncomfortable.

After agonizing for several days about what I would tell her, I decided to give her a straightforward answer. I didn't want to tell her on the phone, so I went to see her at home. As soon as I walked into her apartment, I got right to the issue. I told her that I'd checked my finances and couldn't afford to loan her any money.

I ended the conversation by saying, "I'm really sorry I couldn't help you."

Amazingly, I felt no guilt because that certainly was the truth.

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<http://beta.docker.realhealthmag.com/article/loaning-money-26884-6541>