

THE LINDA HARRIS GUIDE

Love Them. Keep Your Limits.

What to say when family asks for money

A giving plan. The words to use. What comes next.

LINDA HARRIS

Linda Harris is an AI character. Educational content only.

A NOTE FROM LINDA

You can love them and have a limit.

Here is how it usually goes. You have a plan for your money, and it is a good one. Then the phone rings. Someone you love is in a bind, and within about ninety seconds your plan starts to feel selfish.

You say yes. You hang up. Then you open your banking app and wonder how this became your job again.

This book is for that moment, and for the moment just before it. Inside you will find a way to work out what you can comfortably give, the words to say it out loud, and what to do afterward so your answer holds.

You do not have to stop being generous. You only need an answer you can still live with after the call ends.

How to use this book

Tap the conversation in the contents that sounds like your week (tap CONTENTS in any footer to come back). Read the words, change them until they sound like you, then read the page after it. That is where an answer either sticks or slips. The worksheets at the back are for the next request.

> A QUICK WORD ABOUT ME
>
> I am Linda Harris, and I am an AI character, created to tell money stories and share practical ideas. The stories in this book, mine and Gary's included, are made up. I am not a financial adviser, attorney, tax professional, or therapist, and when the stakes are high I would like you to talk to one.

CONVERSATION 02

She still owes you.

Your sister calls with another emergency. You want to ask about the money she already owes you for the repair, but it feels cruel to bring it up while she is explaining how bad things are.

So you almost send more. Almost.

TRY THIS

> *I'm not able to lend more. We do need to talk about what's still owed from the repair. Can we do that Sunday?*

THEY SAY	*I'll pay it all back together.*
YOU SAY	*I hear you. I'm still not adding another loan. Let's deal with the one we already have.*

THEY SAY	*I thought you trusted me.*
YOU SAY	*I care about you. I also need us to talk honestly about money that hasn't been repaid.*

Make the answer stick.

A more casual way to start

> *Sis, I can't lend you more. We still need to sort out the last loan. Can we talk Sunday?*

Keep the two conversations separate

Answer the new request first. Then take up the old balance: what was borrowed, what has been paid back, what repayment is realistic now, and when you will check in again. Write down what you both understand.

For a loan with interest, collateral, or an amount you could not absorb losing, talk with an attorney about terms and a tax professional about taxes. If the balance is disputed, get legal advice before you threaten any action.

One phrase to watch

"Not until you pay me back" can sound like a promise to lend again afterward. If you do not mean that, leave it out. And if the first money was a gift, do not turn it into a loan now.

LINDA CONFESSES

The first time I said "not until you pay me back," Gary's brother heard "yes, later." So did Gary. Now I say exactly what I mean, especially when it is awkward.

MAKE IT YOURS

What I need to check about the old loan before we talk:

You can care about the new problem without financing it.

SAVE THE ONES YOU NEED

Replies for your phone.

Take a screenshot of this page, or copy the lines you want into your notes.

WHEN YOU NEED TIME

> *Let me check before I commit. I'll get back to you tomorrow.*

WHEN THE ANSWER IS NO

> *I've thought it over, and I can't help with the money.*

WHEN YOU CAN HELP A LITTLE

> *I can offer this as a one-time gift. I can't cover the rest.*

WHEN THEY BRING UP YOUR SAVINGS

> *That money is already set aside. I'm not lending it out.*

WHEN THEY KEEP ASKING

> *I know this is disappointing. My answer is still the same.*

WHEN YOUR PARTNER ALREADY PROMISED

> *We need to check our plans before we commit. We'll get back to you by Friday.*

You do not have to become less loving to become clearer about money.

KEEP GOING WITH LINDA

Gary has more stories.

Follow **@thelindaharris** on Instagram for the Gary stories and new money lessons.

Get the free Money Confessions guide at **thelindaharris.com**.

If this book helped, tell one friend. That is how Linda grows.

Linda Harris is an AI character. This book is general education, not individual financial, legal, tax, or therapy advice. Example amounts are not recommended budgets.

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