Del Norte Triplicate

COMMUNITY

Dave Ramsey Says: Realigning, Teaching and Building Expectations Gradually

By Dave Ramsey November 5, 2026

Dear Dave,

My fiancé and I are getting married next spring. This means I'm also going to become stepfather. The only concern I have is that my fiancé's daughter seems to be a little irresponsible. She's 23 and still living at home. She doesn't care about having a steady job, and if she doesn't have money to make her car payment, she expects her mom to make it for her. My fiancé and I both agree that she hasn't expected enough of her daughter in the past, but we're not sure how to change things going forward. Do you have any suggestions?

– Reece

Dear Reece,

This is a tough situation for you and your fiancé. But I think you're both on the right track in wanting to teach her some discipline and maturity. It's also very important that both of you are on the same page and in agreement every step of the way.

Lots of marriage counselors say you have a really good chance of a successful marriage if you're in agreement on four things—religion, money, children and in-laws. So, first things first. I'd strongly suggest you and your fiancé go through pre-marital counseling to make sure you're on the same page when it comes to handling this and other issues. You might also want to read a book called "Boundaries" by Dr. Henry Cloud. And do this together. It's a great book. It will give you several ideas for creating a reasonable timeline aimed at teaching her more responsibility.

Now, I would recommend letting her mom present any changes to her initially. Let her start the process by explaining that she's made mistakes in not teaching her more about personal responsibility and self-reliance. Then, she can begin to lay out a few simple expectations and rules.

If she doesn't currently have a job, there's absolutely nothing wrong with requiring her to get one within 30 days. I'm not talking about a full-blown career necessarily, just something to put her on the road to becoming a little more self-sufficient. During this first phase, looking for work every day of the week should be her job. And it wouldn't be a bad idea to start teaching her about budgeting, saving and everything else that goes into handling money wisely, too.

Phase two might consist of requiring her to help around the house doing chores on her days off. Then, after a month or two of this, phase three might involve her paying a small amount in rent.

Do you see what I’m doing? By stepping up the expectations gradually, you’re building a foundation, so she’ll have the tools and knowledge to be able to move out in a few months and start living life like a mature, responsible adult!

– Dave

Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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