When Family Asks for Money

How to keep helping the people you love without putting your own life on hold

SOLVELEAF

FIRST DIGITAL EDITION · 2026

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How to keep helping the people you love without putting your own life on hold

A practical guide for the person everyone calls when money is needed

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CONTENTS

A plan for before, during and after the request.

PRIVATE · RECOGNITION

INTRODUCTION

The call you already know

You know the call before you answer it.

Sometimes it is a message. School fees. Rent. Treatment. A funeral contribution. A problem that cannot wait until next month.

Sometimes the person does not ask directly. They explain what happened and leave the silence for you to fill.

You love them. That part is real.

The pressure is real too.

You may be the person with a steady job. The one who moved abroad. The eldest. The sibling whose business has started doing well. The person who has helped before and can probably find a way again.

People see the help. They do not always see what it costs you.

They may not see the savings you keep breaking. The debt you carry quietly. The plans you have postponed. The talk you now need to have with your partner. They may not know that an ordinary family call makes your body tense before anyone says what they need.

This book is not here to tell you that your family is the problem.

It is not here to teach you one hard sentence and call that a solution.

It is here because love is a poor place to make rushed decisions.

When a request arrives, many people answer the amount before they look at the whole decision. They ask, “Can I find this money?”

A better question is, “What can I do without creating another emergency in my own life?”

Those questions sound similar. They lead to different answers.

You can find money by taking it from rent. You can use a credit card. You can cancel a course. You can move money meant for your child. You can hide the decision from your partner. You can promise yourself that you will recover next month.

PART I · CHAPTER 01

WHAT CANNOT MOVE

Protect your present life
before choosing a support amount.

SET · USE · REVIEW

PRIVATE · PROTECT

What cannot move

Your salary arrives on Friday.

By Sunday, part of it has gone to a family request. The amount was not in your plan, but the need sounded urgent and you found a way.

On Tuesday, your own direct debit fails.

The problem is not that you helped. The problem is that the decision had no protected floor.

Before you decide what you can give, decide what the gift may not quietly take from.

Protection is not selfishness

Some commitments keep your life working now. Others keep you from needing rescue later.

Both matter.

If you send money for a relative's rent and then borrow for your own rent, the family has not gained stability. The pressure has moved from one person to another.

If you take money from business stock to solve a request, you may weaken the income that supports everyone next month.

If you agree to support a parent without telling your partner, the payment may be affordable but the secrecy may not be.

Protection does not mean nothing can ever change. It means these items do not move silently, under pressure, without a full decision.

> A helpful yes should not create a hidden no in your own home.

Five things to protect

Use these groups as a starting point.

1. The basics of this month

Housing, food, medicine, transport, utilities, childcare and the costs that let you keep working.

Write the real amount. Do not write the amount you hope to spend in a perfect month.

Before you reply

The request arrives at 8:14 p.m.

Your aunt needs money for treatment. Your brother says the landlord is threatening him. Your mother says school has resumed and your niece has not paid her fees.

You read the message twice.

Then you start moving money in your head.

What is in the account? Which bill can wait? Can you borrow it? Can you send half now? What will they think if you ask questions?

This is where the old pattern often wins.

Not because you are weak. Someone you love has brought you a real problem, and your mind wants to end the discomfort quickly.

A fast promise gives short relief. The person feels heard. You stop feeling like the bad person. The conversation ends.

The cost appears later.

The hold changes the order

Before you decide, create time.

Say:

> Let me look at things properly and come back to you by tomorrow evening.

You are not asking permission to think.

You are giving a clear return time.

That matters. “I will get back to you” can sound like avoidance. “Tomorrow evening” tells the person when the silence will end.

The hold is not a trick for making people go away. Use it only when you will return as promised.

> A pause is not a refusal. It is where an honest answer begins.

What the hold gives you

It gives you distance from the first wave of pressure.

It gives you time to check what cannot move.

It gives you time to speak with a partner, confirm what a sibling can contribute or decide whether direct payment is better than cash.

Most of all, it gives you time to choose the form of help.

You are no longer trapped between paying everything and doing nothing.

When the answer is needed now

Some requests cannot wait until tomorrow. A hospital may need a deposit. Someone may be stranded. A child may be unsafe.

Shorten the hold. Do not remove it.

> Give me 20 minutes. I need to check what I can do. I will call you back at 8:45.

If there is immediate danger, focus on safety first. Contact the right emergency or professional help.

Urgency should change the length of the pause. It should not remove your need to understand the request.

When someone demands an answer

Pressure may sound like this:

“But you are the only person we can ask.”

“Just say whether you will do it.”

“If you wait, it may be too late.”

Do not defend your whole life.

Repeat the next action:

> I hear that it is urgent. I need 20 minutes to check what I can do. I will call you back at 8:45.

Clear repetition is kinder than a long argument.

Return when you said you would

The hold only works if you return.

Put the time in your calendar. Set an alarm. Call when you said you would.

Your answer can be full help, part-payment, direct payment, non-cash help, help finding another source, a later date or a decline.

The purpose of the pause is not to manufacture a no.

It is to make an honest decision.

Tool: Hold Script Card

Normal hold

> I have seen your message. Let me check things properly and come back to you by ________.

Urgent hold

> I hear that it is urgent. Give me ________ minutes to check what I can do. I will call you back at ________.

My natural version:

CHAPTER 04

04

Ask for fit, not proof

Get enough information without treating family as suspects.

TOOL

Four Fit Questions

COMPLETE WHEN

Four natural questions ready to use.

- Important but plannable need
- Ceremony or social expectation
- Repeated rescue

Why this category fits:

What changes because of the category:

What happened after the last similar payment:

DO THIS NOW

Sort one past request. Then write one thing you would do differently now.

YOU ARE FINISHED WHEN

You have sorted the request without using the category to insult or diagnose the person.

CHAPTER 08

08

When they do not accept your answer

Prepare for the second ask and pressure after the decision.

TOOL

Response-to-Pushback Card

COMPLETE WHEN

One holding line ready for the person most likely to push.

CHAPTER 08 · RESPONSE-TO-PUSHBACK CARD

When they do not accept your answer

You send a clear answer.

The reply comes at once.

"That is not enough."

"After everything this family did for you?"

"I will call your mother. Maybe she can talk sense into you."

The first answer was the decision. This is the pressure after the decision.

Many scripts fail here because they prepare you to speak once. Real families may ask again, involve an elder, go quiet or try another route.

> You do not need a new reason for the same decision.

The second ask

Do not restart your whole budget.

Confirm what has not changed:

> I understand that the balance is still a problem. The amount I can provide has not changed.

If you can help find another source, say so. If you cannot, stop there.

When love or gratitude is used in the argument

You may hear:

"You have forgotten us."

"We suffered for you."

"So money is now more important than family?"

Do not try to prove your love with another transfer.

Say:

> I have not forgotten what you have done for me. I also cannot promise money outside what I have stated.

Both parts can be true.

When an elder or parent is asked to pressure you

A request may return through someone you respect.

Speak with the same care and the same decision.

> I respect why you are calling. I have checked what I can do. I can provide _________ on _________. I cannot add more.

Do not give the elder your full private budget. Do not insult the person who asked them to call.

When someone goes around you to your partner

Agree with your partner in advance on what stays private and who replies.

A joint line can help:

> We have already discussed this and our answer is the same. Please speak with me directly about my family requests.

This prevents one person from being turned into the strict partner and the other into the secret helper.

When messages keep coming

Answer once more if a fact has changed.

Do not keep answering the same demand in new words.

> I have answered this request. If the amount, date or contribution plan changes, send the new information. My current answer remains the same.

QUICK-USE TOOLKIT

Use the page in front of you.

One-page Family Support Plan

1. What cannot move

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

One flexible area: ____________________

2. My private support rule

- Fixed amount
- Percentage of money received
- Irregular-income floor

Rule:

Sending or payment costs to include:

3. My emergency exception

What counts:

What I may use:

Check the private plan

Protected commitment affected: ______________

Amount available without breaking the plan: _____

Choose the form

- Direct payment
- Part-payment
- Non-cash help
- Help finding another source
- Later
- Decline

Say it clearly

What I can do: __________________________

Date: _________________________________

- One-time
- Recurring until _____________

Review

Review date: ___________________________

What must be repaired or changed?

Fifteen response scripts

Change the relationship, currency and tone so the words sound like you.

1. Normal hold

> I have seen your message. Let me check things properly and come back to you tomorrow evening.

2. Urgent hold

I hear that it is urgent. Give me 20 minutes to check what I can do. I will call you back at 8:45.

3. Ask for the full picture

Please send the exact amount, what it covers, the deadline and whether another payment will follow. I need the full picture before I decide.

4. Ask what others have covered

What has already been paid, and what have the other contributors promised? I want us to work with one clear balance.

5. Part-payment

I cannot cover the full amount. I can send ₦30,000 on Friday. Another plan is needed for the balance.

6. Direct payment

I can help with this. Send the school's payment details and student reference. I will pay ₦50,000 directly on Monday.

7. Non-cash help

I cannot send money this time. I can join the call with the landlord and help you propose a payment plan tonight.

8. Help finding another source

I cannot take this full payment on. I can help us ask the other siblings and put the contributions into one clear plan.

9. A later date

I cannot do it this week. The earliest I can help is the 28th, with ₦20,000. Please do not plan for more than that.

10. Change a recurring arrangement

I need to change the amount I send each month. From October, I can send ₦40,000. I will review it in January. I cannot keep the current amount.

11. Clear decline

I cannot fund this request. I know that is not the answer you wanted, but I do not want to promise money I cannot provide.

12. Foreign-currency assumption

I know the amount looks different when it is converted. My income also covers my costs here. I have checked what I can do, and I can send this amount.

13. The second ask

I understand that the balance is still a problem. The amount I can provide has not changed.