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«The more I talked to my son, the worse his behaviour became»

As my son reached his twenties, I found myself arguing with him every time we got together. At the root, I was worried about how his lifestyle and, more than anything, his poor money management were affecting his future, and I was concerned that he would become mired in debt. But the more I tried to talk to him, the more his overspending seemed to spiral. By his mid-twenties, I was increasingly worried. But my attempts to talk to him only seemed to inspire him to be more reckless with money.

It was by chance that I had to read a book about handling difficult conversations for a project at work. And the first thing I learned was that rather than taking the view that I was completely right, I needed to question my assumptions.

When I surveyed the situation more objectively, I could see that I was lecturing him. When he complained that I was too controlling, I didn't listen. And so when I next saw him, I told him I wanted to talk to him about money once again.

Predictably, he snapped that he was going out, but I quietly told him that I wanted to apologise. That got his attention, and I was able to tell him that I realised I'd been controlling, and had treated him like a child. I did set boundaries, and told him that he could not borrow money from me as a result of his overspending. He graciously accepted my apology, and we hugged.

Since we had that conversation, he's becoming more financially responsible. The issue won't be resolved overnight, but we have a great relationship and now I can offer him useful support, because I've made it safer for him to seek it.

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