How One Mom Explained Cutting Financial Strings to Her Son

Dear Son:

I want you to know that I've been seeking education on how I can continue to help you resolve your various problems. I'm learning from parent groups, peers, and counselors with the goal of learning what's best when it comes to my providing you with financial help.

Don't worry: I will never stop helping you. But I'm learning how to stop treating you like you are still a child and instead, start helping you like the man you've become. I've learned that if I help you financially too much, although it may help you in the short term, it can actually end up hurting you in the long term.

That's because over-helping an adult child financially can prevent him from ever becoming an independent person. I'm learning how my financial help for you can be more precise. Ironically, this new way of helping, although limited in the short term, can actually benefit you greatly in the long term.

It won't be easy for me to stop giving you unlimited financial help (which is how parents are supposed to help their young children). Instead, I will be limiting the financial help I give you. This will take time and practice, but I believe it's the right thing to do. Not just for me as a loving parent who wants to help you become self-sufficient, but also for you as a capable man who wants to become independent.

Change can be very frustrating, especially when the reasons for change are not explained. So, if you want to know my motives for what I'm doing or not doing when it comes to helping you, please feel free to ask. If I can't totally explain my reasons to your satisfaction, I will give you the names and contact information for the professionals who have been guiding me through these changes, and you can ask them.

I love you and will never give up on you. I want you to be successful as an independent, self-supporting, and responsible adult, and I believe that is your goal as well.

Love, Mom