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Family support. Even if you're firmly in the "don't bail out a struggling adult child or relative" camp, you might find yourself pulling out your wallet if a child's ex fails to pay child support or a sibling faces foreclosure. "Family support is an area for which most people don't want or don't want to think about to budget," says Michael Alexenko, a financial advisor and president of Royal Asset Managers in St. Charles, Illinois. "They don't want to think about the potential financial hardships for children, grandchildren, nieces, nephews, siblings or parents, and that keeps them from making a reasonable plan about the possibility that some assistance will be required." That's not to say you must lend financial support, but if you keep a cash cushion for these types of situations, you can make decisions on a case-by-case basis instead of feeling guilty about not being able to help. "The larger the family, the greater the likelihood that someone will be in need for whatever reason," Alexenko says. "It's great if you don't have to spend it, but it's probably not a bad idea to leave a line item out there just in case."