

Case 3

Shawn and Kevin, two young men in their mid-twenties, have been close friends since they met during their college years. They share numerous similar interests and greatly enjoy each other's company. Kevin gratefully acknowledges to himself that Shawn has been a fine friend in every respect that counts. Shawn has listened patiently, and responded empathetically, on the many occasions Kevin sought him out to talk about major issues in his life concerning, for example, school plans, job opportunities, or romantic matters. Shawn has always been there when Kevin needed encouragement. He has provided assistance unselfishly in large and small matters - e.g. lending Kevin his car when Kevin's broke down, several times helping Kevin move his belongings from one apartment to another, and putting up Kevin's relatives from out of town when Kevin didn't have room for them at this apartment. This is not to say, however, that the friendship has been one sided in any way. Kevin has provided similar kinds of support, encouragement, and assistance to Shawn over the years. Kevin does not view all the things he and Shawn have done for one another as at all like a sequence of quid pro quos, but instead (although Kevin has never consciously stated the point in this way to himself) he views the deep reciprocity between Shawn and himself as flowing organically from the nature of their friendship.

Shawn, who has written a number of short stories and poems, has been working on his first novel for the past two years. Kevin is well aware of Shawn's first major literary project and fully supports it, in the sense of considering it a highly worthwhile thing for Shawn to do. Several weeks ago Shawn learned about a small house in a quiet semi-rural outer suburban area. He believes the house would provide an ideal working environment for him.

Recently Shawn has asked Kevin to loan him \$5,000 for the down payment on the house. The request takes Kevin by surprise. Over the years of their friendship neither Kevin nor Shawn has asked the other for a loan until now. Monetary affairs have not played a significant role in their relationship as friends, either directly or indirectly. Kevin and Shawn both grew up in families where discussion of personal financial issues outside of the family was disapproved of strongly. For this reason, both Kevin and Shawn seldom, if ever, discuss their personal finances with each other.

Kevin, who works as a project manager for a large engineering firm, can afford to loan the money to Shawn. He (Kevin) is not sure, however, exactly how Shawn plans to repay the loan on his salary as manager of a small bookstore. Kevin feels acutely uncomfortable raising issues with Shawn such as how he plans to repay the loan, what might be a reasonable repayment schedule, and so forth.

Question: What should Kevin do, and why?