

the **DEBT FREE**  
*devotional*



C H E R I E L O W E

# **The Debt Free Devotional**

**30 Days of Encouragement From the Bible  
For Those Paying Off Debt**

**by Cherie W. Lowe**

**The [Queen of Free](#)**

Text copyright © 2015 Cherie W. Lowe

Originally published as  
*Inspiration to Pay off Debt: 30 Days of Encouragement from the Queen of Free*  
© 2013 Cherie W. Lowe

*Dear reader, if God can handle keeping the planets spinning and knows the hairs on your head, He can handle how much debt you have and how little is in your checking account. Be encouraged. He goes before you.*

*You are not alone.  
He loves you.  
And He is good.*

## Day 1

*“Every good and perfect gift is from above, coming down from the Father of the heavenly lights with who does not change like shifting shadows.”*

### **James 1:17 NIV**

We are all impoverished. For some of us, one look at the bank account will indicate our lack. For others, the dark rings around our eyes display less than ideal sleep. Not one of us can metaphorically pay the bills on our own. We can't earn enough, be enough, do enough, or provide enough. When you stop to think about it, it's terrifying, completely overwhelming, and paralyzing. Not so encouraging, is it?

The good news is that while we all owe debts, whether they be of the monetary variety or not, there is true Hope and there is true Rest for those who seek out God's plan for their lives. In the mere realization that you are not enough - your finances, your time, your physical being, your emotional self - to make it through this world, you can begin a trek to finding your worth through who Jesus is and what He's done for you.

You see, your net worth will never be enough, no matter how many zeroes you add to the end of it. Your doing will never add up to being. Relax. God doesn't want you to live a life of lack. His plan for us doesn't involve wandering the desert in torn clothes and eating dirt. He came to give us life abundant, which means his plan expands beyond a paid off mortgage and healthy retirement funds.

To truly seek after God's plan for your life and your finances, you have to begin by letting go of the illusion that you can make enough, do enough, be enough. Releasing those notions of independent self-reliance is the first step in seeing your true worth in His eyes.

It doesn't mean you sit back and set your life and finances on cruise control, leaving all the "work" up to God. That's simply laziness with a Jesus price tag. Rather, your first step is realizing that every good and perfect gift comes from God and no matter how much you'd like to, you can't order your finances without Him any more than you could order the sun to rise or the stars to shine.

## Day 2

Debt is spiritual. I don't think that anyone would argue that spending can be just as addictive as alcohol, drugs, eating, smoking, dark chocolate, exercise (enter your own personal demon here). Even the most basic 12 Step Programs endorse requesting help from a higher power. Why should debt repayment be any different? Spending can be compulsive. Whether it's a huge savings or something we've always dreamed of purchasing, there is a cathartic release when it comes to buying something.

Sometimes (not always) it's followed by remorse. Sometimes (not always) it feels like we're not even the one in control.

If you're spending money that's not yours \*cough\* credit cards \*cough\* then quite honestly, you have an addiction.

It's hard to admit that you've made a mess in life to anyone – yourself, your spouse, your friends, your family, your neighbors. And sometimes it's very, very hard to admit to even a loving Creator that you have screwed your finances up. You can't give like you want to give because you simply are stretched too far. You don't have peace that the Bible describes because you're overwhelmed with the “what ifs” of life.

Now obviously the Bible doesn't say much about whether you should sign up for that Department Store Credit Card to get the extra 10% off today or not (just say NO!). However, it does say plenty of things about debt:

*“The rich rule over the poor, and the borrower is slave to the lender.”*

### **Proverbs 22:7 NIV**

*“Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, ‘This person began to build and wasn't able to finish.’”*

### **Luke 14:28 NIV**

*“Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.”*

### **Romans 13:8 NLT**

*“It is better that you should not vow than that you should vow and not pay.”*

### **Ecclesiastes 5:5 ESV**

So you might say, “ C’mon now. You’re just picking the verses you like to prove a point.”

While that may be true, I’d love for you to find a single verse that says borrow way more than you make so that you can lead a lifestyle that is above your earning. Or happiness comes to he or she that loans her butt off (my rough style of translation lacks beauty). It’s just not in there.

I believe paying off debt takes supernatural intervention. And that’s why we have tried as hard as we can every step of the way (and failed many times) to give the process over to the God who wastes nothing – not one experience, not one life, not one creation is a waste in His eyes. Many times, we’ve asked for God’s help.

We’ve asked for help from others, too. Not financial dollar sign sort of help but prayerful help and wisdom help and accountability help and gracious help.

And help has abounded.

It only does when you ask, though. Start asking today.

### Day 3

*“The Light shines in the darkness, and the darkness has not overcome it.”*

#### John 1:5 ESV

Debt has a funny way of making you feel incredibly lonely.

Not in an Elvis "I've been so lonely I could die," Heartbreak Hotel sort of way; more in a no one understands what my life is really like sort of way.

Then again, that's not quite right either. That sounds like a whiney teenager who slams the door.

No, debt makes you feel incredibly lonely in a no one could possibly be facing this same battle that I am facing sort of way.

No one could have made **this** many mistakes.

No one else feels **this** out of control.

No one could have been **that** dumb with their money.

Certainly, no one else is endeavoring in "creative bill pay" where you pay a bill just a wee bit late in order to have the cash flow to support it.

No one could have not paid attention and let a credit card get out of control, even though you were **only** using it for emergencies.

No one else could have felt the pressure to keep up with everyone else by spending money that was not your own.

No one could feel **this** scared about not having a secure future.

No one else is under **this** kind of pressure.

So alone. So lonely.

When those "no one else could have" sort of statements float around in our brains, we begin to believe the lie that we really are the only ones who have this sort of problem. And darkness creeps in with its partners in crime, shame and guilt.

Darkness can keep you from sharing your story to both get the help and hope you need to get out of debt as well as the help and hope you can offer others who are on the same path. Darkness is an evil fiend indeed who must have some sort of spell that paralyzes us all.



In the beginning it was very difficult for us to "go public" with our story. I mean come on, we haven't always been the people who have paid off \$127K in debt. Back in April of 2008, we were the people who had \$127K in debt. It's much easier to share your story when you have kicked a few debt dragons in the teeth than when you have one (or 12) breathing fire down your back.

And that's why I'm going to keep on telling our story (even after there's victory). Because I know what it feels like to feel alone.

You are not alone. Cast out the darkness and tell your story. Be honest with yourself and others about your finances so you can begin the path to victory over debt. Get the help and hope that you need to begin defeating your own debt dragons. You won't regret it.

## Day 4

Purchasing power . . . it's not an expression for the weak of heart nor is it an empty phrase.

Every purchase you make has power.  
Power to bring you temporary relief.  
Power to provide long-term effects.  
Power to elevate your life.  
Power to bring you down.  
Power to provide comfort to yourself.  
Power to speak relief into the lives of others.  
Power to move your life toward freedom.  
Power to further entrench you in the prison of debt.

Arguably, the power is neutral and the majority of the time it rests in your hands. Let's not kid ourselves that most purchases we make are not out of our control. Yes, crisis and emergency often arrive. However, the 150 purchases prior to the emergency might have averted or at least provided respite when the crisis came. When you're the last batter to strike out, you have to remember that there were 26 other outs that came before it. It might be the last straw, but there were previous options and other mistakes made.

So many times we (when I say we I mean all of us, including me) choose convenience over long-term effects. I've been there so many times before.

A trip through the drive-thru.  
A new fashion for the new season.  
Because it makes me feel good.  
Because it's adorable.  
Because everyone else has one.  
Because I need it.

So much of paying off debt revolves around pressing pause on personal, temporary desires for greater long-term stability and good. In many ways, convenience is no longer an option. At least for 4 years, convenience took a back burner as we paid off \$127K. It has remained there in many ways.

Let me challenge you to realize the power of your purchases today. You see, even pocket change is an investment. Are your pennies providing you mere temporary relief or a long-term result?

*"For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it - lest, after he has laid the foundation, and is not able*

*to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish?'*

**Luke 14:28- 30 NIV**

## Day 5

*“Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up.”*

### **Ecclesiastes 4:9-10 NIV**

No one successfully fights a battle by themselves. Certainly no one wins a battle without help. Paying off debt? It might be the greatest war you ever wage. In order to win, you will need someone who will fight with you. Your greatest battle companion is your spouse.

Getting into debt . . .  
that can tear a marriage apart.

Make you fight.  
Make you resent.  
Make you stop communicating.  
Make you annoyed at every penny spent by your spouse.  
Make tension appear out of no where.

Getting into debt . . .  
Overwhelms you both, causing you to be angry at each other for no reason at all.

Money makes couples crazy. Makes them see divorce as the only option. Keeps the big picture and vows far from sight.

While we were never quite to the point of ripping things in two, we were certainly at the annoyed, tense, and stressed point of our marriage while we were piling up debt upon debt upon debt.

Getting out of debt together?  
It becomes a battle against a common foe,  
That you fight together,  
That it takes two to conquer,  
That pits the two of you against the world.

And it kind of made me feel like we were spies . . . going into hostile territory . . . back to back . . . with our weapons – whilst they be the budget, coupons, extra jobs, intentionality, focus, and intensity instead of swords or guns – drawn.

Safety and serenity is gathered in the arms of each other at the end of a day of heavy battle.

It has given us strength, individually and together. And freedom from debt? That is even sweeter in our marriage. Fight debt back-to-back with your spouse today.

## Day 6

It's been said that the waiting is the hardest part (hum it with me now). This is especially true if you're eagerly looking forward to a vacation or pregnant. But I don't think I've ever experienced more pain in waiting than in the journey of paying off debt.

It took us close to four years to pay off over \$127K in debt. Well over 1000 days we battled our foe and sojourned in a land of making every penny count. We worked more hours, we trimmed our expenses, we sacrificed many things.

Time really is the most essential variable in the debt free equation.

It is very easy to see a huge payout like ours and think that something like that happens overnight. Maybe we sold our vacation home and yacht? Or maybe Uncle Eli died and left a boatload of money to us? Or maybe we hit the jackpot?

All of the above are not true, by the way. I don't even have an Uncle Eli.

In reality, it was 4 Christmases, 12 Birthdays, 4 years of grade school for one of us, and one of us went from being an infant to beginning to read (not to mention the whole walking/talking/potting stuff). Two of us navigated the first half of our 3rd decade of life and years 9, 10, 11, and 12 of our marriage.

We also had one car die and one of us received and then had taken off a set of braces paid for with cash (she also got a pair of glasses, pricey kid). One of us had a root canal, too (that one I'd take back if I could, ow). And we had to replace a water heater in the midst of our journey, too.

We were blessed with a great income (mainly because my husband worked three jobs for part of our journey). But even with that income, we wouldn't have been able to get where we're at without time and the waiting.

So here's to Time. We love you, goodness gracious. We enjoyed almost every second of our journey to freedom. May you find peace, joy, and contentment in the waiting until you are delivered from debt, too.

Don't miss the lessons of waiting. You've got the rest of your lives to live in freedom.

*"Wait for the LORD; be strong and take heart and wait for the LORD."*

**Psalm 27:14 NIV**

## Day 7

My husband Brian is fond of saying, “Everybody’s got daddy issues.”

It really is true. Whether we like it or not, we’re shaped by our parents, both male and female, and their presence or lack thereof in our lives.

I was recently chatting with a young woman who is in the process of merging her finances with her husband. For many years, they’ve had separate checking accounts. She feels called to combine their accounts. Her husband does, too. It’s been an endeavor of love and not without struggle. You see, her stepfather had a tight fist on the money in her home growing up. She witnessed her mother painfully secure basic household items for their family without much say in how money was spent.

And so with tear-filled eyes, she said, “*I don’t know why it’s so hard for me to do this.*” I whispered, “**I do.**”

You can’t ignore the fact that how your parents handled money also affects the way you handle money, for better or worse. But what we all do **have** to do is move beyond those influences at some point (unless every instance was stellar, which is doubtful since our parents are indeed human).

My words of encouragement to this sweet, vulnerable, and truth-seeking friend were rather simple. “He’s not your dad.”

You see, her husband is wonderful and can be trusted. He’s proven that. She knows that and she’s in the process of letting go of her past.

Even if you can’t learn this lesson for yourself, if you have kids, realize that their eyes are on you at all times. They’re not just learning how to be proper boys and girls from what you say. As parents, your lives speak more than your words ever will. So your spending habits, your saving habits, your attitudes toward money, they will all be passed along as sure as your dimples and bright blue eyes.

*Do you want your children to struggle in combining their finances in their future marriage?*

*Do you want your children to be in debt up to their eyeballs?*

*Do you want your children to be generous givers?*

*Do you want your children to see trouble coming and prepare for it?*

Actions speak louder than words, dear readers. Don't give your children Daddy Money Issues.

*"Children are a gift from the LORD; they are a reward from him."*

**Psalm 127:3 NIV**



## Day 8

Long ago and far away, when I wasn't the Queen of Free but a mere maid, a nonchalant action predicted the future. You see, my crown was a mere glint out in the future and I had just met my handsome knight in shining armor, the King of Free. This nonchalant action seemed so natural, the furthest from premeditated and yet it had a crucial role in our debt slaying journey.

In fact, we were only on our second date. Being the gentleman that he was, we hadn't had any physical contact, not even an elementary school styled handholding. We agreed to meet at a local movie theater to catch a flick. In a moment that he barely remembers, as we walked into the theater, he put his hand in the small of my back and led me to our seats. It felt like he had done it one thousand times before.

Funny, it doesn't seem like that big of an action and yet it was more than crucial and sent both chills down my spine and a message to my brain that this young man was different. You see he was leading me.

But, he wasn't leading me with a push. He didn't demand with his words. His touch was gentle and I could have easily broken away if I so desired. He didn't force me into a seat. He didn't say, "Sit down woman, and like it!" Nope, he just gently and quietly but still strongly led me to our destination.

Flash forward 7 or 8 years and it was he who first began suggesting that we begin our debt slaying journey. And he did so in a similar style of leadership. It wasn't a barked order that I could love or leave. It wasn't a push into something I didn't understand or desire. It was a gentle hand in the small of my back.

*Would you read this book?*

*Could we talk about our finances?*

*What would we do if we didn't have to worry about payments?*

*How could having extra money to give change our world and the world around us?*

Steadily and surely he led our family toward the path of freedom. He didn't force us out of debt. He didn't will us out of debt. He didn't shove us out of debt. He led with humility and hard work. He led with an amazing example and kind words. He led with the willingness to listen and take feedback. He led with creativity and an eye to where we excelled and where we could improve.

All the while, his hand was there reassuring me that we would be okay, that this path led to freedom, and that the joy tomorrow would be worth the sacrifice today.

Willingness to actually lead (not shove) and be led (not be pulled along) are crucial keys for married couples getting out of debt. At times, each of you will exhibit both strengths and weaknesses that neither of you knew you had. Sometimes, leading the battle rotates as one of you tires from the daily struggle.

**What is essential is that neither of you pushes (or pushes back) but works together in a seamless and seemingly nonchalant manner.**

I still get chills when he puts his hand in the small of my back.

*“Out of respect for Christ, be courteously reverent to one another. Wives, understand and support your husbands in ways that show your support for Christ. The husband provides leadership to his wife the way Christ does to his church, not by domineering but by cherishing. So just as the church submits to Christ as he exercises such leadership, wives should likewise submit to their husbands. Husbands, go all out in your love for your wives, exactly as Christ did for the church—a love marked by giving, not getting. Christ’s love makes the church whole. His words evoke her beauty. Everything he does and says is designed to bring the best out of her, dressing her in dazzling white silk, radiant with holiness. And that is how husbands ought to love their wives. They’re really doing themselves a favor—since they’re already ‘one’ in marriage.”*

**Ephesians 5:21-28 *The Message***

## Day 9

I've had several conversations with Money Saving Lords & Ladies over the last several years about eliminating their debt. And while each of them is a different age and in a different stage of life with different kinds and amounts of debt, the common rejoinder I often receive is, "I'm just not very good with money."

For some of us, this may potentially be a true statement (on the surface). But sometimes, if we really examine our lives, it's merely an easy out – an excuse to keep on doing the things we are doing in the way we are doing them without guilt or repercussions.

Gulp, that one stings.

I'd like to claim a truth that you may not yet know in this debt slaying journey. Everything you **need** to pay off all your debt is already in your possession. \*GASP!\*

I'm not talking about the actual cash. That comes with time. I'm talking about the tools and discipline it takes to be intentional with your finances.

- If you have ever ran a mile, you have what it takes.
- If you have ever painted a picture, you have what it takes.
- If you have ever given birth to a child, you have what it takes.
- If you have ever knitted a scarf, you have what it takes.
- If you have ever completed a degree, you have what it takes.
- If you have ever learned to play a musical instrument, you have what it takes.
- If you have ever homeschooled, you DEFINITELY have what it takes.
- If you have ever applied for and gotten a job, you have what it takes.
- If you have ever remained married for more than a year (or 10 or 40 or more), you have what it takes.
- If you have ever endeavored and succeeded at becoming healthier, you have what it takes.
- If you have ever learned to read (got you all with that one), you have what it takes.

All of these accomplishments have nothing to do with money, right? WRONG. Each of these requires a varying amount of discipline. If you've done any of them, you can pay off all of your debt.

The tools required to succeed in any of the above categories are transferable. While they may remain dormant within you, they're still there. You already have all you need to pay off all your debt.

That being said, I also think you have all you need to accomplish other wonders in your life, too. But here's the thing, if you have all you need to run a marathon, and you remain on the couch eating Ding Dongs, you're not even going to make it out the front door, let alone 26.2 miles down the road.

You'll learn plenty on a debt slaying quest. Perhaps as you stand near the end of your path, with a smoking sword in hand, and a dragon belittled in stature and strength, you'll realize there was a lot you knew before you even began just waiting to be utilized.

*“And my God will meet all your needs according to the riches of his glory in Christ Jesus.”*

**Philippians 4:19 NIV**

## Day 10

*"Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the LORD your God will be with you wherever you go."*

### **Joshua 1:9 NIV**

#### **Fear.**

At some point it paralyzes us all.

Fears are small and large,  
Rational and irrational,  
Based on experience or merely the wiles of our imaginations.

I \*used to\* rush into the bed after I switched off the lights because somehow my magic comforter could protect me from the evils that lurked in the dark. Or at least make me invisible. Ok, so I still do when the King of Free isn't home. What's up with that reasoning? While he's certainly my Knight in Shining Armor, he's not a ninja or anything.

We all have fears and we **all** struggle with them. Heights, Spiders, the Dark, Public Speaking, Flying, Snakes, SNAKES ON A PLANE!, Clowns, the list goes on and on. Probably the most universal fear of all is failure.

I find that so many Money Saving Lords & Ladies seeking to slay debt and gain freedom, struggle with this fear more than any other. If they speak their experience into existence then the possibility of failure looms off in the dark and indiscriminate distance.

So they never even try.

*It's too hard.  
Life will be boring.  
We just can't do it.  
We won't have any fun.  
It's too much of a sacrifice.  
We've tried so many times before.*

It's not that they're sissy-marys. Or at least, I'm guessing they're not.

Becoming debt free requires change (if you're doing the same thing and expecting a different result; wake up call, that ain't gonna happen). That change can bring with it fear. Because doing something different is scary. Sometimes change hurts. But as the

Queen Mum has oft said to her students, “Change provides the best opportunity for growth.”

Our debt slaying journey of close to four years was certainly a period of growth for us; but not in ways that I had anticipated. I thought that perhaps by the end of our journey I'd rise to the ranks of financial whiz. I still go cross-eyed when someone says words like annuity or security, although I do have a much better grasp on personal finance (which basically boils down to money in, money out). I longed to someday be a big giver, but instead learned that giving begins in your heart. It can be done in big ways with little money and sometimes in small ways with big money. I wanted to be debt free so that we could buy the things we wanted and needed. Now, there are few things I want or need.

Yes, in the beginning, looking at a balance sheet that dripped with red was scary and seemed insurmountable. Failure was imminent. The debt dragon had very large teeth and snarled at every step we took. Now, on the other side of the finish line (with a smoking carcass behind us), I wonder what I was so afraid of, why it seemed so purposeless to try. Overcoming those fears led to \$127K+ paid off in less than four years.

The growth we gained is priceless.

And if we can do it, so can you.

What's holding you back?

What's the fear that has you paralyzed?

Is it a rational fear?

***Better yet, is the fear more important than the freedom?***

***Does the fear have more value than the freedom?***

***Is it better to bow at the feet of the fear than seek the Freedom?***

## Day 11

We frequently get asked how we've paid off over \$127K in debt.

I so wish that I could respond "We had a magic fairy wand! It took everything all away and I'm willing to share it with you!" Or "I have a secret 4 step formula that will carry your worries (and your debt) away and that extra 10 pounds too!"

It would be fun to tell you we discovered a diamond mine in the back yard. Or that we received an anonymous check written for the specific amount that we owed (which I literally used to dream about). Or that companies wrote off the debt that we had (nope, we paid 100% of what we owed). Those would all be cool stories.

But they're not our story.

Our story is much, much more boring than that. We literally nickel and dimed our way into all that debt and then nicked and dimed our way back out. We lived simply. We lived on a budget (which was way less than we made). The King of Free does have good income (hence the incurring of a great amount of Student Loan debt we owed) but not oodles and gobs. So, he took on a second job and when that didn't cut it, he took on a third. He's my hero. Swoon.

I couponed, made our own laundry and dish washing detergent, rarely bought clothes, shoes, and the like. The King of Free went 2 1/2 years without eating at a single restaurant. We abandoned hobbies. We don't go to the movies unless it's free. We rarely had date nights. We checked out books at the library and played board games at home. We were not martyrs. We loved (and continue to love) living like this.

And we prayed. A lot.

Once, on a quick trip to Meijer, another way we were able to pay off debt dawned on me. During the last days of our debt slaying journey, we decided to ratchet things up an even more frugal notch (which was probably "crazy level" for most of society). "No extras" was the mantra for nearly four months. As I zipped through the Meijer pharmacy that evening, my eyes wandered to 90% Off Christmas Clearance items in the center aisle.

I love me a good bargain. Always have, always will.

What should jump out at me but \$0.19 placemats that would be great in our kitchen. They were cherry red which is great for Christmas but also matches our kitchen. They were plastic – easy to clean and great for the princesses! Plus, it would be less than \$0.80 for all 4.

What is a Queen to do?

Alas, I am not the Queen of Really Cheap, I am the Queen of Free. And I knew that technically even though it was less than \$1, this was an “extras” sort of purchase. I already had awesome placemats that I loved and we didn’t need new ones.

**Bottom Line: It was a want, not a need. It was indeed an extra.**

Even though it sounds utterly ridiculous to most, I walked away without the \$0.19 placemats. You see if you can say no to \$0.19, you can say no to \$1.90 and \$19 and \$190 and even \$1900. **Saying no is the most challenging, and yet most successful way to pay off debt.**

Guess what? I’m just fine without those placemats. That night, we were \$1 closer to paying our last student loan payment.

Paying off debt is not complex, it’s just not easy.

*“I can do all this through Him who gives me strength.”*

**Philippians 4:13 NIV**



## Day 12

*“What has been will be again, what has been done will be done again; there is nothing new under the sun.”*

### **Ecclesiastes 1:9 NIV**

Oh, Money Saving Lords & Ladies, how I long to sit down with each one of you, individually. We'd have a nice cup of coffee at my kitchen table. Maybe we'd follow it with a muffin (who doesn't love muffins?) and then commence a long chat. I'd let you ask each of your questions about our journey. I'd let you air out all of your fears. I'd give you a few simple pointers on how to begin to pay off debt. I'd also give you a big hug, an 'atta girl (or boy) and send you on your merry way to begin slaying debt dragons of your own. We would both wish we could have talked longer.

I know for certain that our conversation would contain these three pieces of advice:

**You can do it.** We have already talked about how debt can make you feel lonely. It can also make you feel defeated before you begin. I want you to know that you come from a long line of debt slayers. Your legacy is bigger than you realize. There are people who have paid off much more than you and even us (shocker!). Your journey is just beginning, but there's really nothing new under the sun. Channel your inner Rob Schneider and repeat it with me, “You can do it.”

**It will be hard.** It is probably the last thing you want to hear, but it's always better to go into a battle with full disclosure. This journey is not an easy one. Amassing debt, that's **very** easy. Swipe it, apply for it, be granted it by the federal government. Paying it off takes time. Paying it off takes determination. Paying it off takes intentionality. There will be days that speed by and days where the second hand on the clock appears to move backward. Prepare your heart and mind for difficulty now so that you are not caught off guard by a sneak attack.

**You will still have fun.** I'm sure to the outside world, our lives look very boring. Right now, the King of Free is busily doing paperwork for his second job, seated on the couch next to me. Earlier tonight, the Princesses and I snuggled together reading books from the library. This weekend, we'll gather with friends, grocery shop, and I'd guess play a board game or two. We are not at all sad sacks. We sacrificed entertainment and extras (that cost money) with a bigger goal in mind. We might not vacation, have cable, go to the movies or professional sporting events, but we **do** have a lot of fun. You can't buy a good belly laugh or a warm hug. Your life will not be miserable when you begin to scale back your lifestyle **unless** you choose for it to be. You might have to think outside of the box, but then again you might find yourself pleasantly surprised with your new alternatives. I know that I was literally surprised by joy numerous times in our journey.

The nuts and bolts of things – the budget planning, the debt reduction strategies, the money saving tips, and the fat trimming methods are all important weapons when it comes to slaying debt. If you don't have these three truths as your debt slaying armor, those tactics will do you no good.

Then one day, when you've defeated your own debt dragons. You'll sit down with someone who's just beginning their journey. You'll share these three pieces of advice with them and recall a time when you chatted with a lady with crazy red hair who wore a plastic crown who said just the same thing.

## Day 13

Routinely, Dave Ramsey asks “debt free” callers on his show if anyone made fun of them during their journey. Unfortunately, he didn’t ask us when we were on the show to scream we were debt free. We had our answer all prepared.

It was a big fat no.

We really don’t think that was an accident. We have indeed been blessed with a fantastic group of friends. The day after we paid off our final debt to Sallie Mae, completing our journey of eliminating consumer debt, they showed up with a confetti covered cake with the word FREEDOM emblazoned on its buttercream goodness. And they toasted us with sparkling apple cider. It. Was. Awesome. BEST tasting cake I have ever eaten. Period.

They know us well. They had cheered for us for many years. They walked with us consistently. Even when they thought we were crazy (surely at some point, they must have), they at least didn’t voice those thoughts out loud. They didn’t ask us to do things that were outside of our budget. I’m sure they must have wanted to from time to time. They never said, “Well why would you want to do that?”

Instead, they encouraged us, prayed for us, asked how things were going, and even gave us hand-me-downs on a regular basis.

Bottom line, you need a supportive group of people (whether they’re slaying debt themselves or not) who believe in you in order to pay off all of your debt. You need like minded travelers who are invested in your story and want to see you win. You need those who will celebrate the small and huge victories of your journey with equal joy.

Granted, I have a feeling anyone who knows us probably would have been a little frightened to make fun of us. We’re scary (and we know it).

Basically, there’s a bit of fearlessness that you need to pay off debt. It’s not a devil-may-care sort of attitude because you still want to take into account others’ feelings. However, you need to grow some thick skin if someone is making fun of you OR be willing to cut ties with those who will either lead you astray or bring you down.

They aren’t going where you’re going. Losers often mock winners. Sometimes, the only way you know that you’re doing something right in this world is through the critical words of others. Don’t even make me break out the old mom-ism, “If they make fun of you, they’re not really your friends anyway.”

But they’re not.

Find a group of like-minded debt slayers. It will make all the difference in your journey.

*“The righteous choose their friends carefully, but the way of the wicked leads them astray.”*

**Proverbs 12:26 NIV**

## Day 14

Dear Money Saving Lords & Ladies -

Oh how I wish that I could tell you your actions only affect you.

That life occurs in a vacuum. That what you do today won't affect your tomorrow (or anyone else's tomorrow). Good or bad, our actions have consequences. They ripple out into the lives around us.

And the actions of others? They ripple right back at us too.

So my questions today are, "Whose wave pool are you playing in?" "Who are you letting splash you?" "Who are your waves affecting?"

The temptation exists to think that our lives are inconsequential. That we're daily tasked with doing the mundane while greater individuals get to have all of the fun. Granted, we might not ever get to scale Mount Everest (come to think of it, I saw a documentary on that once and it did NOT look like fun, so count me out) or hear a stadium of people chanting our names.

Often when you're a parent of littles, lies and whispers creep into your ears.

*"You can't do anything right."*

*"It will never be enough."*

*"Everyone can do that."*

It's simply not true. With grace, you have the potential for greatness. You can allow your story to ripple and change the lives of others.

In our living room, hangs an oversized canvas painted like a dollar bill with the word "FREEDOM" scrawled across the top. It bears the date we paid our final debt and the verse Romans 13:8:

***Owe nothing to anyone except love.***

A short time ago, we gathered friends and people we didn't even know to celebrate being freed from debt. Those who attended our debt free party signed the canvas in celebration of the slaying of the debt dragon. In the last 2 months, I have been overwhelmingly reminded of the power of ripples. Three of the families that signed the canvas are now debt free themselves. One is close to paying off their final credit card. Another invited us to their mortgage burning party.

These are the ripples I want to feel. These are the people I choose to surround myself with daily. These are the words I allow into my ears and the people who get ink-penned into our calendar.

**Everyone has a story. Everyone's story ripples.**

**What waves are you feeling and sending forth?**

*"Whoever walks with the wise becomes wise, but the companion of fools will suffer harm."*

**Proverbs 13:20 ESV**

## Day 15

“The Lord is my strength and my shield; my heart trusts in him, and he helps me. My heart leaps for joy, and with my song I praise him.”

### Psalm 28:7 NIV

I was sitting at my kitchen table chatting with a fellow Money Saving Lady who has been on the same path we once traveled (just a few years before we traveled it, in fact). She began to share her personal journey. How the bills came in and she “creatively financed” her way around paying them because her family couldn’t afford their lifestyle.

How she hesitated sharing with her husband that their finances were in dire condition because he traveled so much and she didn’t want to burden him. How they almost lost their house. How she lost her health. And worse, how they almost lost their marriage.

I know she’s not alone. Maybe you’ve traveled a similar debt slaying path. Maybe you’re standing on the brink of a similar precipice praying with all your might you don’t teeter off the edge.

What kept reverberating in my brain the whole time she spoke was that getting out of debt takes guts.

It takes guts to have a tough conversation and say to your spouse and yourself, “We simply cannot live this way anymore.” It takes guts to dig down in deep and work hard, taking on extra jobs when necessary. It takes guts to be the spouse at home with small children while the other spouse is working extra hours and extra jobs. You combat fears of insignificance and crave adult interaction.

It takes guts to live counter-culturally in a world where it seems like everyone eats out, has at least two vehicles, goes to the movies every weekend, and certainly vacations twice a year (or at least that’s what they’re sharing on Facebook). It takes guts to admit you’ve messed up with money and if you don’t course correct, you’re never going to get it right. It takes guts to stick with it over the long haul – whether it’s a month, a year or a decade (or 4 years for us). It takes guts to find friends who will be encouraging and help you stay on track.

It takes guts to cut ties with friends who aren’t encouraging and throw you off track. It takes guts to keep romance alive in your marriage when you don’t have finances for candlelight dinners, weekend getaways or even a baby sitter. It takes guts to tell your kids “no” when they ask for a new toy, a special experience, or something they don’t need (or don’t need right now).

It takes guts to delay gratification.

***Here's to guts . . . May you grow them for they don't come naturally. May you be full of them. May you empower others to have them. They do lead to glory.***



## Day 16

I'm about to get all personal up in here. I'm going to out myself. This may come as a shock to you.

I was a – wait for it – cheerleader. I'm actually a 3rd generation (my maternal grandfather, my mother, and me) cheerleader. Or a “yell leader” according to my Grandpa Hubert who was too small to play basketball but wanted a way to get in free to the games during the Depression.

To get out of debt, you've got to be a cheerleader. I'm not talking about “Baby in a high chair, who put her up there? Ma, Pa, Sis-Boom-Ba, Fairbanks Trojans, Ra! Ra! Ra!” Grandpa Hubert knew how to rock that “yell” 1930s style. I'm not even talking about “We've got spirit, yes we do! We've got spirit, how 'bout you?!”

If you are endeavoring to become debt free, you need to be rooting on someone else. Not begging for someone to cheer for you. Not whining because no one else understands how hard it is. Not dreaming of the day when you're the big winner, winner chicken dinner. Nope, you need to cheer on someone else who is getting out of debt.

No need for pom poms. No need for literal megaphones. Just plain simple straight up encouragement – via phone, text, social media, written word, or face to face communication or preferably all of the above.

Many, many people cheered us on during our journey and maybe we're serving as a source of encouragement for you, too.

We were and are also investing personally in others who are seeking to have true freedom when it comes to their finances and slaying debt dragons. We talk to them on a regular basis. We share victory stories and battle wounds. We laugh about our penny pinching ways and we dream together about the day when we'll all be free together.

Somehow by encouraging someone else, we gained focus and energy to face our own debt dragons.

Become someone's superfan. Remind them that they can. do. this! Emphasize the importance of working together with their spouse to overcome financial burdens. Share a time when you were discouraged and what turned it around for you.

Lend an ear or shout a cheer, but keep it positive and encouraging, kinda like K-Love.

Best of all, you don't have to wear a skirt or awkwardly kick your leg up in the air to show your spirit.

Beat that debt. Win, win win!  
We know you can do it.

*Imagine me doing a big “Gooooooo yoooooou!” cheer.*

*“So speak encouraging words to one another. Build up hope so you’ll all be together in this, no one left out, no one left behind. I know you’re already doing this; just keep on doing it.”*

**1 Thessalonians 5:11 *The Message***

## Day 17

When you give something a name, it becomes personal. It's a common practice for those who are undergoing cancer treatment to name their tumor. Some even name their depression. The disease of debt while seemingly not physically life threatening, certainly is emotionally and spiritually life threatening. In our eyes, debt assumed a sinister form.

So we named it. We named it so we could kill it. Hence, the Debt Dragon.

When we zeroed in on debt really being the enemy, that's when we began to get more traction. You might not see that monthly balance as an evil villain threatening to kill, steal, and destroy you, but it is.

**Debt wants to destroy your marriage.** More divorces begin from money problems or money fights than any other issue. Want to solidify your marriage and safeguard it? **Forget the \$400 marriage conference and sit down to talk about your finances with your spouse.** Get a plan together that both of you can follow. We never had a blow up, knock down, drag out fight (what an awful phrase) about our debt. But we picked each other apart in a passive aggressive style for years.

*Did you really need that? You spent how much? I'm not using the credit card anymore, why are you?*

I've often said that while I'd never wish a heap a debt of anyone's marriage, slaying the Debt Dragon together has blessed us with a unified and solid, not to mention much more rich and fun, relationship.

**Debt wants to steal your joy.** If you've ever been in debt, you know that a good portion of your time and life's energy is taken up thinking about balances, due dates, and your lack of funds. Plus, you're in a constant state of wanting something you can't afford. You worry, fret, and pontificate about how and why you're in such a mess. You think you are the only one in this boat. You daydream about hitting the lotto instead of helping others. And your dissatisfaction can range from a case of the blahs to full blown depression.

**Debt can kill you.** During our journey, we watched the documentary *Maxed Out* (the King of Free read the book, too) about the credit crisis. I cannot tell you how saddened I was by the number of people who took their lives who were in as much or even less debt than we had. Beyond suicidal attempts on your life, debt can daily kill you, robbing you of sleep, good health habits, and intentional living. It might not kill you physically but certainly can deaden you both emotionally and spiritually. None of us want that.

Have you named your debt? It doesn't have to be a dragon or an Evil Sorceress like Sallie Mae. It could be Larry or Fred or Matilda. When you personify your debt, you'll want to evict it too.

*“The thief comes only to steal and kill and destroy; I have come that they may have life,  
and have it to the full.”*

**John 10:10 NIV**

## Day 18

We are the frugal.

We use coupons.  
We do it ourselves.  
We say no – a lot.

We canceled the cable.  
We rarely dine out, and when we do go it's always with a coupon.  
We play board games.  
We read books from the library . . . out loud to our children . . . for fun. Someday they will thank us.

If money can be saved, we will find a way.  
We make our own laundry detergent, dishwashing detergent, and household cleaners.  
We garden and compost.  
We can and freeze.  
We meal plan.

We collect reward points and then use them on practical things.  
We rarely shop, but when we do, we shop discount, secondhand, clearance, and thrift.  
We revel in sharing exactly how much . . . or rather how little . . . we paid.

Our clothes, phones, and home decor are outdated according to most of the population.  
We don't have the latest video game system (unless someone gave it to us).  
Our TV is a hand-me-down.  
We aggressively attack debt.  
We cut up and paid off our credit cards.  
We like 15 year mortgages with fixed low interest rates (that we plan on paying off early).

We don't have a car payment.  
We use a cash only system.  
What little we do have, we share with open hearts.

***Money is something to be possessed with an open hand, not something that possesses us.***

We are the frugal. Are you?

Join our ranks. You CAN do it. You won't regret it. We are the frugal.

*“Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen.”*

**Ephesians 3:20-21 NIV**

## Day 19

Some days,  
it feels like this is such a long and lonely battle  
that it doesn't really matter why we do what we do  
like we're stuck on a enormous Ferris wheel sized hamster wheel.

Some days,  
it seems like everyone else is having so much fun  
going on big vacations (again)  
eating at fancy restaurants (again)  
at the movie theater (again)  
going to a fun concert (again)  
while we eat peanut butter and jelly and read books from the library at home on the  
couch.

Some days,  
I get jealous of new laptops, pretty clothes, well-decorated homes, and iPhones.  
I envy mini-vans, date nights where you hire a babysitter, and nice towels.  
I long for Starbucks purchased without a gift card, new running shoes, and pedicures.

Some days,

I snuggle in bed with the Princesses under a well-worn and torn blanket (and I am  
content).

I spend time munching on homemade popcorn and watching a movie on our hand-me-  
down TV with the King of Free (and I am content).

I receive encouragement on my not very smart phone via text or a call from a friend  
(and I am content).

I feast on zucchini grown in our garden (and I am content).

I play in our homemade sprinkler with the Princesses and the King of Free (and I am  
content).

I realize how many adventures we've gone on and how many blessings we've received  
since we began our journey (and I am content).

I count the days of our battle; number the amounts we have paid since the very  
beginning (and I am content)

(and overwhelmed by God's grace, blessing, and goodness).

*“I’ve learned by now to be quite content whatever my circumstances. I’m just as happy with little as with much, with much as with little. I’ve found the recipe for being happy whether full or hungry, hands full or hands empty. Whatever I have, wherever I am, I can make it through anything in the One who makes me who I am.”*

**Philippians 4:11-13 *The Message***



## Day 20

When you're in debt, it makes you feel like there is a dark shadow lurking behind you no matter where you go.

In particular, I can remember feeling this intensely when we still had a credit card. Every time I used it, I visualized that balance in my head. And the more the number crept up toward the limit, the more I felt like I had an invisible hand with each of its fingers wrapped tightly around my neck.

The mound of debt seemed so insurmountable.

Our problems seemed so big.

The way out seemed nearly impossible.

As big as the total of your debt may seem, believe it or not, there are greater problems in this world.

The dark shadow can take the form of discouragement or disappointment or even guilt, too.

As you strip your life down to focus on paying off debt, you begin to dwell in a world of "NO":

no vacations,  
no gifts,  
no shopping,  
no extras,  
no movies,  
no restaurants,  
no fun,  
no, no, no.

You feel like you're living on very little.

As little as you're living on, believe it or not, there are people living on a whole lot less. For instance, of the roughly 7 Billion People living on the planet right now,

Over 1 Billion people live on less than \$1 a day.

3 Billion live on less than \$2 a day.

40% of the world doesn't own a pair of shoes.

Average age for a person to receive their first pair of shoes is 14.

90% of the world doesn't own a car.

Face it friends, no matter how much debt you have, no matter how much you think you're sacrificing, compared to the rest of humanity, most of **you are rich.**

In fact, even if you only make \$16,000 a year, you're still in the top 12% of the world.

I don't share these statistics to make you feel guilty. In fact, it's quite the opposite. If you're going to get out of debt, you have got to find and live in a deep sense of gratitude.

You've been given much. How you manage it, is up to you. Manage it well. Begin today.

*"Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows."*

**James 1:17 NIV**

## Day 21

*“Do not let your hearts be troubled. You believe in God; believe also in me. My Father’s house has many rooms; if that were not so, would I have told you that I am going there to prepare a place for you? And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am.”*

### John 14:1-3 NIV

Anyone who spends any length of time paying off debt is bound to face it. And it’s all about how you deal with it.

Disappointment.

If you spend an extended length of time seeking to pay off debt, the day will come that you will be discouraged. And maybe even disappointed.

For us, those days happened most frequently when unanticipated expenses cropped up.

A car broke down.

A child got sick.

A surgery was needed.

A root canal performed.

Our water heater quit heating.

This is why having an emergency fund is a VITAL step. Because something can go wrong, something will go wrong.

And you’re going to be tempted . . .

To charge it.

To put it on a payment plan.

To give up paying off anything as you spiral downward in owing more and more.

But if you have a \$1000 emergency fund, you might have enough to pay off the unexpected expense completely. Or at least get a good jump start on it.

While you may be annoyed, discouraged, or even disappointed, you will be less likely to give up.

An unexpected expense? It’s right around the corner. It’s lurking in the darkness:

Like a thief wanting to steal your joy.

Like a weight wanting to weigh you down.

Like a jailer wanting to imprison you and throw away the key.

You have to prepare for the unexpected if you really want to slay debt.

Or discouragement will lead to disappointment.

And disappointment will cause you to feel defeated.

And a defeated feeling will make you give up.

And that's the last thing we want, Money Saving Lords and Ladies.

## Day 22

Dear Money Saving Lords & Ladies,

I know that many of you are in the midst of a hot, fierce debt slaying battle right now. Your hands are tired from wielding the debt slaying sword and working so hard. Your feet hurt, too. And your mind is in a constant ache of “when will it be over?”

The Debt Dragon seems so enormous and your efforts seem so small. Temptation surrounds you at every turn. Somehow, trying to live within your means arouses a beast inside of us all. You’ve never known how many things you want until you’ve told yourself that you simply can’t have them.

Perhaps you feel the Court Jester off in the distance mocking you. Or who knows, he could be sitting in your own living room. Or maybe he whispers in your ear when no one else is around. His words sting your very soul.

*You can't make it.  
You'll never do it.  
You're destined to fail.  
Everyone else is having more fun.  
Everyone else has credit cards and debt.  
It's not worth the fight.  
Give up.*

Keep in mind that the Jester, he is a fool. He’s not living like you are living nor is he heading where you are heading. His words are jokes, full of non-truth and really more about himself than about you. His silliness will lead him into further folly.

And you?

You are bound for **victory**. You are bound for **FREEDOM**. You are bound for so much more than you have ever asked, dreamed or imagined.

So don your royal ear plugs. Or simply set the Jester straight. He wears a goofy hat and his heart is full of his own ridiculous misgivings. He’s not who you want to be nor who you will be.

**You. Will. Be. Free.**

And we? We will rejoice with you. Because every time one of you slays a debt dragon, it’s like we get to do it all over again.

xoxoxoxo,  
The Royal Family

*“To the Jews who had believed him, Jesus said, “If you hold to my teaching, you are really my disciples. Then you will know the truth, and the truth will set you free.”*

**John 8:31-32 NIV**

## Day 23

*“Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace.”*

### **Ephesians 4:2-3**

This being married thing, it can be intimidating you know? That’s simply magnified if you’re getting out of debt.

There’s nothing like the person who literally sleeps, eats, changes, grooms (and a plethora of other unmentionable things) right next to you to both stretch your patience and at the same time hold a mirror up to your own imperfections.

I hate to burst your bubble, but you’re not perfect. Neither am I. To get out of debt, you’re going to have to admit you’ve failed on some sort of level, whether it’s big or small.

The temptation when you’re married and digging your way out of debt is to play the comparison game, even when you’ve admitted that you’re not perfect.

*“Well I may have wracked up the credit card debt, but he pulled out the loan on the boat/car/motorcycle/tractor/flat screen tv/other mantoy.”*

*“I rarely spend money. She heads to Target like it’s her job on a daily basis.”*

Just knock it off already. While one of you most certainly is going to fall into the flagrant spender or Scrooge-like miser role (opposites do attract, just ask MC Skat Cat), you both got into debt somehow. Now is not the time to point fingers. Unless one of you is pointing the direction out of this mess.

The King of Free is known to frequently repeat a mantra that we probably should have written on our doorposts at some point.

***“The death of communication is the birth of resentment.”***

It’s rolled around in my head and my mouth so many times that I have to be careful that it doesn’t lose its meaning.

What you spend must be communicated to your spouse regularly. You can’t over-communicate it.

For everyone it looks a wee bit different (and I know that we're to the extreme, rock the mic like a vandal). For non-budgeted expenses (outside of gas, groceries and regular bills), we communicate on even a measly \$10 purchase before the transaction occurs. By the way, I'm not sure either of us ever weighs in with a "No, that's not a purchase you should make" sort of judgment. However, there is no resentment when a pair of jeans or new tool came home. And there are no arched eyebrows. There is no "wonder how much that cost us" looks of despair. Instead, there is usually joy for a needed purchase.

Lack of communication about money can rip a marriage apart at the seams and leave it in shreds. Leave your delusions of being perfect behind and start talking about every loving penny.

You won't regret either.



## Day 24

Dear Lord or Lady You (insert your name),

I know that it's really hard right now. It's that time of the year when all of your friends are taking crazy awesome vacations.

Constantly on Facebook, they post pictures of beaches and trendy restaurants. They post that they've seen every. single. blockbuster. Some Twice.

They've gone to the nearest theme park four or five times at least. Their kids are playing travel sports and let's face it they look both more fashionable and cleaner than your kids.

And oh yeah, the cute sunglasses, the latest maxi dress, and the adorable shoes everyone else has, they all evade you.

And there you sit . . . In your ripped gym shorts with that shirt that has a big ugly stain on it from your last pregnancy when you had a hard time eating and drinking without leaving a trail. You're all intense on saving every penny and chucking it toward slaying your own personal Debt Dragon.

The bank account has some money in it, but it feels kind of bleak in your house. You're plowing through the months by going to the library, running through the sprinkler, and playing board games. Sometimes the kids notice that you don't live the way everyone else does. Sometimes they don't.

But you're keeping a happy and brave face, knowing that someday you can bless them with more than what you're able to give them right now. However in a lot of ways you feel shackled to your own castle, with a yearning to roam free in the sunshine.

I spent four years feeling just the way you do now. In some ways, it was difficult but in others, I now realize it helped me sort out all sorts of issues I had about money.

Obviously, we were working toward the goal of being debt free – which 4 years and \$127K later we are (thank you Jesus). We had money issues that bled red, but there were greater green issues in my heart – issues of malcontent, greed, jealousy, envy, and a long and monotonous whine of “It's not fair!” which would cost my children most of their earthly possessions if it had traveled out of their mouths.

I learned the value of simply being rather than doing. I learned the value of quality time with the Princesses rather than filling our days not to mention our closets with stuff, stuff, and more stuff.

I learned that I actually like my own cooking more than most restaurants.

When things were stripped away, I learned what I valued most.

a quiet hour after bedtime with the King of Free.

a good glass of iced tea or a hot cup of coffee.

a heart thumping workout.

a book where I could be encouraged, inspired, and dream.

a moment to pause and count my blessings.

a pee your pants, laugh as hard as you can conversation with a good friend.

Somehow, the allure of things and places and trendy destinations eased (notice, I didn't say it disappeared, just eased because I think this battle for my longings is one that will span my lifetime).

Now, that we are free, I find that even on the other side of slaying the dragon, we're doing many of the same things.

You're going to be here soon, too. We can't wait for your arrival.

xoxoxoxo

The Queen of Free

*“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”*

**Matthew 6:19-21 NIV**

## Day 25

I'd like to tell you that paying off debt has made us Mr. and Mrs. Popularity.

That we have people calling all the time who want to be our new BFFs.

The plain and simple truth is that if you seek to make a countercultural change in your life, people are going to dislike you simply for being different. True story.

In a world where anyone can comment anonymously on a news article, Facebook post, or website, the criticisms have been many. I have been accused of everything from being a hedonistic idiot to using the 10s of thousands of dollars that I make blogging (um, hint, I make no where near 10s of anything) to pay off debt. It was said that the only way we've paid off debt is because I have a husband. True, I do have a husband and true, he is the primary breadwinner. Also true? He worked 3 jobs which include numerous hours and me being at home with 2 little girls by myself for long stretches. Then there were a few that were so downright nasty (like gross) that Yahoo removed them.

Quite honestly, it got all up in my head and rendered me silent for quite sometime.

I had to intentionally remember I had a very large cheering section of people who **actually** know us, who **actually** know our story, who **actually** know our character, who walked this long and winding path with us, and who eventually rejoiced with us when we were finally debt free.

We honestly did not incur many (if any) strange looks or snide comments from the people who really matter to us. But, you might. You see, any time you win at something or anything, someone out there somewhere will want you to fail.

They will want you to screw up.

Make a misstep.

Quit.

Or be bludgeoned into submission simply because, "Everyone has a car payment."

It is simply not true. Plenty of people have paid off debt before you. Someone probably made fun of them, too. Maybe friends? Maybe family? Maybe strangers who accuse you of being evil and rich like Mr. Burns? Do you think those on the other side of financial peace allow the snide comments and weird looks bother them anymore?

You know your story. And so do the people who count.

Chin up. Chest out.

You got this.

*“Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is--his good, pleasing and perfect will.”*

**Romans 12:2 NIV**

## Day 26

### NO.

It's really a simple word. Just two letters. Just a single syllable. Ironically, although we don't use it nearly as much as we should, it's probably one of the very first words we learn.

No.

In the journey of pursuing freedom from debt, it was a word we had to learn to use – a lot.

You see, to pay off over \$127K, you have to say no to a lot of different things. And you have to say no many, many, many times.

Good things. Fun things. Things that **everyone** else does.

Saying no isn't easy. Saying no causes people to look at you like you have a third eye in the middle of your forehead. Saying no isn't popular. It isn't culturally accepted. It isn't even fun.

But it's necessary if you want to get traction and get out of debt.

We're still saying no even though our journey of paying off debt is over. That's because one of the ways we've been able to pay off as much debt as we have is by simply saying no \$10 or even \$5 or even \$1 at a time.

We're not killjoys. There were plenty of things that we wanted to do . . .

Big things like: Going on vacation, giving Christmas gifts to each other (the King & I), those adorable preschool photos of the Youngest Princess, improvements to our home, and giving big to those in need.

Little things like: Going to the movies, seeing our friends kids in musicals or productions, going to events at church like the Christmas Brunch, 5Ks, ice cream out, sporting events, and giving in little ways to those in need.

Every time we said no, we were one step closer to our goal. The majority of the items listed above aren't one time opportunities. There are more chances for us to do almost every single one of them now that we are debt free.

***What do you need to say “no” to this month? This week? Today?***

*“. . . but we also glory in our sufferings, because we know that suffering produces perseverance; perseverance, character; and character, hope. And hope does not put us to shame, because God’s love has been poured out into our hearts through the Holy Spirit, who has been given to us.”*

**Romans 5:3-5 NIV**

## Day 27

It seems fairly basic and like non-financial advice but you'd be surprised at the number of families where this just doesn't happen.

### **To pay off debt, you need to talk to your spouse.**

Lesson over. Mic Drop. Queen Out.

I know it sounds overly simplistic but odds are, you might not be communicating the best with the people you love if you find yourself in mounds of debt.

If you are stressed out about money and your spouse doesn't know, you can't expect him or her to do anything differently.

If you feel as if the lion's share of the bill paying and budgeting falls on your shoulders, and your spouse doesn't know you feel that way; you cannot expect him or her to share those responsibilities.

If you feel like you or your spouse needs to take on a first or second job to reduce your debt load, and you don't tell them; They. Will. Never. Know.

NOW, all of that being said, you must, must, must address these issues outside of conflict. Money fights are one of the #1 reasons people get divorced. Don't try to begin your journey toward financial freedom in the middle of a squabble. You will get absolutely no where.

Getting on the same page financially could take weeks, months, or even years. **But it can't begin at all if you don't open the lines of communication.**

Be sure to artfully plan your discussion. Make sure the kids have been in bed and asleep for quite sometime. Turn off the TV, radio, internet, and even phones.

**DON'T be accusatory.** If you're anything like us, you equally share the responsibility of unwise financial choices. It is very easy to point fingers; it is much harder to look within and identify your role in the mess. Don't over-analyze and bemoan where you're at. It is what it is. You are where you are. The point is to get out of debt not wallow in it.

**DO be honest but kind.** Focus on what you could do if you weren't so strapped down with debt. Realize where both of you have strengths. Talk about how you can partner together to best utilize those strengths. Thank your spouse for the things they **are** doing instead of constantly focusing on what they're not doing.

**Remember:** Your spouse is not out to get you. He or she chose YOU. More than likely,

they would do it all over again. Your spouse loves YOU. Don't lose sight of this very important fact.

Handle each other with grace. You are the best example of who Jesus is to your spouse.

*“Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.”*

**Ephesians 4:32 NIV**



## Day 28

*“An honest witness tells the truth, but a false witness tells lies. The words of the reckless pierce like swords, but the tongue of the wise brings healing. Truthful lips endure forever, but a lying tongue lasts only a moment.”*

### Proverbs 12:17-19 NIV

If it worked for George and Abe, it should work for you.

When it comes to paying off debt, excuses have to drop to the wayside. Even though we had a big ‘ole heap of debt (the majority of which was/is student loan debt) when we began our journey so long ago, you would have never thought we were in over our heads.

We didn’t go out to eat often.

We didn’t vacation to exotic locations.

We weren’t concert goers.

We don’t have pets.

We don’t have hobbies.

And our kids aren’t involved in travel sports, expensive lessons of any variety, or pageants.

We live in a small ranch home built in the 1950s with no frills.

So how was it we were in so far over our heads? It was a question we asked ourselves more than once.

We had nicked and dined our way to \$16,500 credit card debt (no longer on our backs). We put emergencies on the credit card – like several thousands of dollars in car repairs. But we also used it when there wasn’t quite enough in the bank account to cover our date night meal. We had a car loan. We had medical debt. We had furniture purchased on a payment plan. We had a couple of small department store credit card balances. A lot of little bills were sucking the life out of us. Every. Single. Month.

But we didn’t live extravagantly. I’m not exaggerating, either.

But realizing and being honest about the fact that “that much” or “that often” or “that extravagantly” is often too much, too often, and too extravagantly is key to getting out of debt.

You **MUST** be honest with yourself and your spouse in your debt slaying journey. You will get absolutely no where without honesty.

It truly is the best policy.

## Day 29

Anyone who has ever had a toddler or seen one in the grocery store knows that the difference between wants and needs can be in the eye of the beholder. While you are less likely to throw yourself on the floor in a fit of screams and tears, many adults still struggle with the age-old question “Is it a want or is it a need?”

Now hang with me, because it will be VERY natural to push back on some of these sentences - I’m looking at myself, which is quite an odd sensation - if you have a particular passion or predisposed set of beliefs. I’m not preaching at you, just trying to get you to think about money and life.

*“But we need our camper for family time.”*  
*“She needs those gymnastic/dance/piano lessons to develop confidence.”*  
*“Christmas just isn’t Christmas without gifts.”\**  
*“We have to have cable. Who doesn’t have cable?!”*  
*“Everyone takes vacations.”*  
*“It’s been a hard day/week/month. I need that Latte.”*  
*“I have to eat out at lunchtime because of my job.”*  
*“But I need new a pair of jeans.”*

More than once, I’ve found myself in the trap of thinking that something was a need when really it was a want. As you scrutinize your finances and with every shopping trip you make, be sure to ask the question, “Is it a want or need?”

I understand everyone likes an occasional splurge, even me. I am totally fine with that – if it’s budgeted for AND you have cash to pay for it. No credit cards, no payment plans allowed if you really want to be out of debt. In fact, paying cash and planning ahead, rather than grabbing a quick meal out because you are tired, is much more enjoyable.

So dig deep, Money Saving Lords and Ladies. Challenge your spending. Ask the want or need question for every purchase. You might be surprised where you can save.

*“No temptation has overtaken you except what is common to mankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it.”*

**1 Corinthians 10:13 NIV**

## Day 30

*“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.”*

### Jeremiah 29:11 NIV

Don't throw rocks at me but, I've never been much for hypnotists. It's always seemed like a bunch of hooey. Now, if you've had a successful and fun hypnotic time, more power to you. But I distinctly remember little girls at slumber parties trying to “hypnotize” me as a kid and I can't disconnect the experiences. I'm assuming these girls were far from professionals with their count back from a 100 while I rub your temples technique.

It is kind of funny though because I do believe in the power of suggestions or self-fulfilling prophecies of sort. I've never met someone who was continually down in the dumps about their life, thinking they'd never make something of it that miraculously hits it big and turns it all around instantaneously. On the flipside, I've rarely met people who are positive thinkers who are left without hope. There can be rare occasions for both, I suppose. However, positive people who believe in what they're doing (as long as what they believe isn't ridiculous) are generally successful. People who are constantly negative generally get what they anticipate in the world. I'm sure there's some sort of postulate, theorem, or law associated with this.

What does all of this have to do with debt?

You really need to believe that you can and will pay off debt when you begin your quest. If you have a defeatist attitude at the onset, you will fail. If you have a positive attitude, believe in the goal, and set forth to do what it takes to succeed, you can pay off debt on a grand scale. Now, I'm not saying that you might not encounter challenges and missteps along the way. Success really does hinge on what's in your head.

I honestly think that only about 10% of our success has come from financial organization and extra income streams that we've developed. 90% of our success is a direct result of getting a plan in place, believing that God had plan, and staying true to following His plan.

You might be amazed at what you can achieve with God's help if you truly put your mind to it.

But if you think you can't pay off debt, you're probably right.

What do I think?

**I think you can do it.**

You can slay your debt dragons.  
But it doesn't really matter what I think.

It matters what you think.  
More importantly it matters what God thinks about you.

hint: He's crazy about you.

grace, peace, & freedom on your debt slaying journey!  
xoxoxo

Cherie (also known as the [Queen of Free](#))

**“Fairy tales are more than true: not because they tell us that dragons exist, but because they tell us that dragons can be beaten.” - G.K. Chesteron**