

THE FINANCIALLY CONFIDENT WOMAN

What You Need to Know to Take
Charge of Your Money

Mary Hunt



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To
Posy Lough,
a confident woman I am blessed to call my friend,
colleague, and mentor

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Introduction

It was my junior year of high school, second semester. I was down to the wire and in desperate need of just one more elective to fill my class schedule. Any class that promised an easy A would do. Little did I know that my decision would go on to become a defining moment in my life.

Imagine spending three hours a week in a dreary classroom with a teacher who does not allow the lights to be turned on—a teacher with all the personality of a dial tone who drones on and on about a subject that is so painfully boring you pray for a sudden attack of the stomach flu as a way to escape.

Welcome to beginning bookkeeping.

I barely made it out of that class with a passing grade and then only because I showed up for every class. The whole thing was one big, unintelligible blur. The teacher spoke a different language—one he forgot to teach to his students. I didn't know a debit from a credit on the first day of class or the last day either.

What I taught myself was that I could not understand anything about money and finance, and I had no plans to try to overcome this situation in the future.

I know now that the problem wasn't my inability to learn. The problem was that on the first day of class I lost my confidence. As long as I believed I could not learn this subject, I was a lost cause. And every day of that long semester I reconfirmed my belief, right through the torturous final exam. From that day on I would avoid anything having to do with accounting, balance sheets, accounting records, and the dreaded reconciliation. I lumped all money management under the dreadful heading "bookkeeping."

I know now that the words I spoke to myself turned into my thoughts. Every thought was imposed on my subconscious and emerged as an attitude. Those words became powerful in my life. I had an aversion to anything having to do with numbers. What I believed became a self-fulfilling prophecy. Without confidence that I could learn and understand how to manage money—both in deed and on paper—I was exactly what I believed: a money idiot.

For much of my life after that disastrous bookkeeping class, I lived under a dark cloud of worry that I would become financially destitute and homeless. I worried that eventually I'd find myself living under a bridge. As irrational as that might seem, according to a recent survey, I'm not the only one who's ever had such a thought. Nearly 50 percent of women in the US admit they are financially insecure and worry about that bag lady thing.¹

Ladies, we need to talk. We don't have to accept financial insecurity as some kind of life sentence. And that constant and gnawing fear of becoming destitute? Forget it! We can do something about this.

We were created uniquely to birth children, organize households, resolve problems, run companies, and effect change in the world. Why do we struggle when it comes to this matter of money? It's not for a lack of intelligence. The problem is that we lack confidence. We're not sure where to start, whom to ask, or what to do.

Financial confidence is a choice. It's a matter of learning simple financial principles, then consciously applying them over and over again until they become automatic responses—financial habits.

No matter how crazy you've been with money, I'm pretty sure I've got you beat. And I have it on very good authority that with God's power you can change. I hope that makes you excited about the future, makes you stop throwing away your bank statements, and gives you confidence that you can live the title of this book. At the very least, I hope you don't regret buying it.

My journey into the credit card abyss began quite innocently. I would never have considered my behavior irresponsible. I was simply agreeing to have it all now and pay for it later. I was pushing the envelope, living on the edge, and going for the gusto because I would go around only once (obviously every marketing genius dreams of a consumer like me). Throwing caution to the wind and living spontaneously were my definitions of enjoying life.

Me, irresponsible? No way! I was progressive, inventive, and creative. The challenge was that in order to carry off this persona I needed money, lots of it, and more than I happened to have at the time. I was driven to find new and better ways to mortgage my future; otherwise, I might be forced to stifle my marvelously whimsical tendencies and sudden inspirations.

I learned the hard way that irresponsible financial behavior eventually brings financial devastation. Activities meant to make me soar clipped my wings instead and sent me hurling into a pit of despair. My plan for freedom became my own prescription for bondage.

Financially irresponsible people are not bad people. They've developed bad habits—habits of omission, habits based on what our gotta-get-it-all-right-now, credit-crazed society insists is normal. They've chosen to get their financial “education” from the consumer credit industry, which wants them to be in debt until the day they die. Because they've never been educated

on matters of personal finance, they don't know when they're making mistakes; therefore, they don't learn from those mistakes until it's too late. The good news is that bad habits can be unlearned and good habits learned. Having a desire to change is the key to becoming financially responsible.

If you are searching for quick fixes or ways to manipulate your present situation so you can qualify for more debt, this is not the book for you. However, if you're tired of always being broke, feel you cannot handle another monthly bill, are fresh out of juggling techniques, and fear things might never change, I'm glad we've found each other.

This is not a book about how to get more money. It's about how to become financially confident by learning how to manage what you already have. It's not a book equating poverty with spirituality. It's a book about right living, abundance, joy, and the peace of mind that results from financial confidence.

This is not an exhaustive treatment of the entire subject of personal finance and money management. That would not be a book—it would be a set of books and heavy ones at that. I have taken the basic things you need to know and boiled them down, giving you what you need to know to become financially confident.

In encouraging you to look deep into your personal belief system, I've had to come to a screeching halt on more than one occasion and search my own heart—that secret place deep within from which come my own attitudes and values. It continues to be a humbling experience, as I realize that only as I'm willing to be changed can I help others do the same.

I have so much to tell you, and I pray the information will change your life the way it has mine. No matter where you are on the spectrum of financial responsibility, I have something wonderful to offer you—hope, confidence, and peace.

PART

1

SELF- EXAMINATION

I

Confessions of a Financially Irresponsible Woman

When money talks, it often says “good-bye.”

anonymous, quoted in
Poor Richard Jr.'s Almanac

I had my first taste of freedom when I left home in Spokane, Washington, to attend college in California. I'll never forget my first week in Los Angeles. Like my first kiss, it was better than I'd ever dreamed, and, quite frankly, I wished it could last forever. The beautiful weather, the palm trees, the lights, and the excitement of the big city were far beyond anything I'd ever imagined. I just knew that college would be my paradise on earth.

I intended to waste no time fulfilling my childhood promise: When I grew up, I'd be rich. You see, I mistakenly equated my constant feelings of sadness with the fact that I felt poor. It made perfect sense to me that being rich would produce happiness, and I just couldn't wait to be happy.

As California's newest Cinderella, I had been planning this transition from poor to rich for a long time. The moment I set foot on campus, my dream ceased being a fantasy and became a self-fulfilling prophecy.

I wasted no time opening a checking account. I knew I would need one to keep my money safe. I had a vague idea about how checking accounts worked. After all, I did take high school book-keeping, painful as that experience was. And I must say that I was surprised that, contrary to my preconceived notions, this device appeared to be simple and quite user-friendly. But I didn't know my checkbook carried a hidden danger.

The first time the idea crept into my mind I was with a group of friends—friends with cars and freeway savvy who introduced me to the world of California shopping malls. The idea of writing checks with no money in the account was about as insane an idea as I'd ever had. Even I knew that was not in keeping with acceptable accounting principles. I halfheartedly pushed the idea out of the way. And seconds later the idea returned.

The more I thought about it, the less outrageous it seemed. After all, who'd know? No one, not even the salesclerk, could know exactly how much money I had in my account. I could buy the things I wanted and, as a bonus, impress my friends with my fiscal prowess. Given sufficient time to get used to the concept—about thirty seconds—I didn't think my idea was so insane after all; I'd do it just this once.

Unfortunately, my crazy idea worked quite well. Not only were my friends impressed with my ability to keep up with them (they didn't come right out and say it, but I knew), but the salesperson also had to have been surprised by my ability to buy whatever I wanted. Acting rich gave me a sense of significance and, in turn, a fabulous feeling.

I figured out how to shop on Wednesday, get paid from my college library job on Friday, deposit the check on Monday, and

have time to spare to cover the checks I'd written. Nobody was harmed because no one knew the difference. It was exciting too because it felt like I was getting away with something—beating the system. Taking this kind of risk was exhilarating in some crazy way.

I didn't see what I was doing as wrong; I was simply being creative in my efforts to keep up the lifestyle to which I was becoming increasingly accustomed. Even when I bounced checks, I didn't question the procedure I'd discovered. I was pretty easy on myself, concluding I wasn't exactly overdrawn, just under-deposited.

My checking account escapades were the start of a destructive habit I allowed to take root in my life: I habitually engaged in the activity of acquiring first and figuring out how to pay later.

Somehow I made it through college without being subjected to public humiliation for having accounts closed due to excessive overdrafts. I escaped being arrested for kiting (the illegal practice of writing a bad check on one account to cover an overdraft on another).

I have no idea how much money I spent on insufficient funds fees, but it had to have been a lot. Still, I refused to see my financial behavior as irresponsible or self-destructive. After all, like many college students, I'd just spent the better part of four years being financially strapped. My creativity allowed me to spend what I didn't have at the moment to get what I couldn't live without. It was no big deal, and I didn't plan to do it forever.

When I married Harold shortly after graduation, I assumed that I'd never have to worry about money again. After all, I'd grown up believing that a man was supposed to take care of his wife, handle the finances, and make sure that she, whose job it was to spend the money, had plenty of it. And this was no ordinary man. I married a banker.

In the absence of any counseling to the contrary, I figured that Harold would make loads of money and I'd create a lovely

lifestyle for us. However, in hindsight, the fact that I insisted we needed a credit card (just in case of an emergency, of course) is clear evidence that deep inside I didn't feel he could handle his financial responsibilities and needed my intervention.

Plastic Significance

The arrival of my first credit card triggered another insane idea in my head. I found that using a gasoline credit card was far superior to spending the cash I might have in my wallet. It was easier to use plastic at the corner gas station. But the idea that went off in my head was far more dangerous than that of mere convenience. It shouted, "We get free gas whenever we want it!" Not having to worry about whether I had enough cash to pay for gasoline and choosing "full serve" to boot made me feel rich, dignified, and significant. My contact with rich people had been limited, so the way they behaved was pretty much left up to my imagination. And I had one terrific imagination!

As a young girl, I was blessed with a best friend, Judy. As a bonus to our friendship, Judy's parents were the richest people I'd ever known. They had a beautiful home and contemporary furnishings. Judy's dad had a telephone in his car, and her mom owned a successful business. Judy had what I understood to be unlimited access to her mother's accounts at all kinds of stores, not the least of which was the little corner grocery store.

Whenever I stayed over at Judy's—which was as often as I could finagle parental permission—I too became a rich kid. I was treated with the same privilege, love, and respect as a member of the Ellis family. I had acceptance and approval.

Judy and I had great freedom, which included unlimited entitlement to the little corner grocery store. We could buy anything we wanted anytime we felt like it. Anything. And we never needed money. The store owner, Rawley, made us feel like the

most important girls in the world. Armed with Judy's signature alone, we could be on our way with the best selection of groceries any two teenagers could imagine. There were no limitations and no accountability—at least that was my perception.

I wonder now what kind of conversations resulted when Mrs. Ellis received that monthly bill. But for me that part of the story didn't exist. I just assumed that, because they were rich, eventual payment was just taken care of the same way a princess is taken care of. It just happens.

I lived for the weekends when I could experience firsthand the delights and freedom of being rich. To this day, some of my fondest memories involve stayovers at Judy's house, where I received my first taste of significance and individual importance. It's no wonder I associated those wonderful feelings with money.

Fast-forward to that first gasoline card. As you might imagine, the initial excitement of gasoline entitlement wore off quickly when the monthly statement arrived. Surely someone had made a mistake. There's no way we'd filled up that many times. And the worst part? The gasoline company wanted full payment immediately. It was clear to me that we needed another brand of gasoline credit card to spread the purchases around. Then another and another.

Soon after, while I strolled through a local department store, a salesperson invited me to apply for the store's credit card. All I needed to qualify was a valid credit card, and my gasoline card would do. Talk about too good to be true! Of course I accepted with no regrets because once again I felt I was doing something noble—preparing for emergencies. Within just a few minutes, I was entitled to a lot more than just gasoline.

This revolving credit idea was really getting into my blood. It seemed so workable, so logical. A two-hundred-dollar purchase wasn't that at all. It was merely a ten-dollar monthly payment. Highly affordable in my book.

Of course, intellectually, I'm sure I knew better, but my ability to slip into denial transcended reason. I was able to remain comfortable because of my unique ability to justify and defend my activities.

My Plastic Safety Net

It didn't take long for me to get caught up in the excitement of credit card acquisitions. I was like a kid working on a baseball card collection. I never intended to use them, just to have these lines of credit in place in case of an emergency. To me, they were like seat belts, a first-aid kit, jumper cables, and oat bran all rolled into one neat little package. I was convinced that my credit cards would protect, nourish, comfort, and cure.

I had many "emergencies" during the following years and felt fully entitled to meet those needs using plastic. What I believed about them was absolutely true. They worked like a charm to relieve pain and worry. They offered asylum from the penalties of past-due property taxes and provided wonderful Christmas holidays for our two boys and extended families. Even the dentist and preschool accepted plastic. Credit cards worked perfectly in bridging the gap between what I'd determined was our woefully inadequate income and the cost of maintaining the minimum acceptable lifestyle—a lifestyle that demanded I provide for our two little boys, Jeremy and Josh, all the things I'd missed during my childhood.

Just when I thought it couldn't get any better, several of our credit card companies offered that glorious added feature: the cash advance. Even though plastic was accepted nearly everywhere, there were occasions when I needed plain old green stuff, and the cash advance came to the rescue.

Because we kept up with the monthly payments and incurred a minimal number of late fees, we were fairly well qualified to

land new forms of credit. I knew how the applications needed to read in order to be approved.

Because our credit report was pretty clean and Harold had an excellent job with a large California bank, credit wasn't the only thing we could acquire. We were able to purchase a home in a location where home values were escalating at an unprecedented rate. Our home in Orange County was increasing in value by at least 20 percent a year. At this rate, our three-bedroom house would be worth \$5 million or even \$10 million by the time we wanted to think about retirement. There was no need to start a savings program or plan for the future. When the time came, we'd put out a for-sale sign, sell the house quickly, gather up our millions, and sail off into the retirement sunset. I had it all figured out.

Because I'd gotten into the habit of always spending more money than we had available, on quite a few occasions we had to refinance and take out second and even third mortgages on the house. After all, we had to eat. With each new loan came another payment and a greater necessity to find new sources of income. Of course, each time we refinanced I promised Harold that we'd pay off the debts and stop using credit as soon as we got things straightened out or after this thing or that thing happened.

But things never straightened out—for a million reasons, not the least of which was because we were young and figured we'd have plenty of time to save when our income increased. Unfortunately, as the years passed, our financial obligations increased at a greater pace than our income.

Meltdown

After we'd been married for about twelve years, the minimum monthly payments on all our debts reached an amount dangerously close to our take-home pay. Most of our credit card credit

lines were at the max, and juggling was a way of life. It was not unusual for us to use the next month's check to cover this month's bills or to pay half the bills this month and half the next. We were constantly chasing new forms of credit to stay afloat.

I convinced my banker husband that his occupation would never cut it income-wise and that we should consider self-employment. It seemed like a good idea to me. Self-employed people, so I thought, were smart and wealthy. Self-employment would allow us to make the amount of money we needed. Harold wasn't all that enamored with the future the bank seemed to be offering and detested the politics he was being pressured to play. The banking industry was facing major revamping, and the idea of a new challenge and the bright hope of self-employment became attractive to both of us. We had dreams to fulfill and children to raise. We wanted a bright and inviting future, not one plagued with a constant shortage of money.

Once we opened our minds to such a drastic employment change, we became giant magnets to the many "opportunities" that existed. Harold had befriended a couple of his bank clients, and both of us couldn't help but be fascinated by their new German-made sports cars and very large daily cash deposits. We were entertained in their Newport Beach homes, and their lifestyles really turned our heads. It didn't take long for their casual interest in us to become more deliberate. We were being sought after to join them in their mega-enterprise. They didn't pressure us. They simply befriended us and allowed us to view the good life. We checked the organization out as well as we could; however, our minds were already made up. I'm sure we were blind to warning signs that must have been screaming out to us.

We went to Atlanta as honored guests at the organization's annual sales meeting. Imagine how significant we felt as our friends, who had made their way high into the organization, introduced the banker who'd caught this marvelous organization's

vision and was leaving sixteen years of tenure to become the newest company owner.

As thousands of people cheered, the entire episode was videotaped. I remember thinking how wonderful it was to have this momentous occasion recorded for our family's history and generations to come. I could see myself slipping behind the steering wheel of my own German-made sports car. I was so proud, so optimistic, and so happy for my husband, who'd finally made a very difficult decision to leave his comfort zone and take an exciting risk.

Our trip back to California was energized by our resolve to be excellent employers and worthy stewards of this magnanimous new wealth that was about to be thrust upon us. Our plans were set, and we wasted no time putting them into action.

Harold gave his resignation and customary notice to the bank, and we figured out how we could borrow the thousands of dollars we'd need to get into the business. A short-term loan was all we needed because this particular business was cash intensive. Repayment would be swift and sure.

Of course, we needed a site for the business. (Did I mention it involved reselling poor-quality merchandise? I mean very poor quality—so awful, in fact, that this stuff would hardly have a chance of moving at a garage sale.) Since I'd dabbled in industrial real estate, I was able to pull off a lease and even earn a commission. Next, we needed to furnish the place. We rented office furnishings and accessories. One tenet of corporate headquarters was that each franchise needed to have a look of success to attract the caliber of people who would make sure success happened.

We worked hard, but it was clear almost from the start that we'd been terribly misled about how easy it was going to be to get up and running profitably in a short time. Every cent we had borrowed plus every additional dollar we could rake off

our credit card limits were poured into the business. We felt we'd already put so much in that we had to protect the initial investment. We justified letting our personal bills slide for a few months because we were still convinced the cash would start flowing. Then we'd get everything caught up and be none the worse for the temporary delay.

About two months into this self-employment nightmare, I grew fearful. The honeymoon was over, and the tension was setting in. We weren't able to hire all the people we needed in spite of very expensive advertising. Our furniture and warehouse rental payments were much larger than they had seemed when we signed the paperwork. It was clear we were undercapitalized and overly optimistic.

And those two wonderful men who'd introduced us to our dream of a lifetime? They were gone and have remained gone to this day. Clearly their automobiles and homes were rented short-term to allow them to come into the area, fleece every sucker they could find, and leave before anyone could catch up with them. They were clever too. We had nothing with which we could prove fraud or deception.

It took four months for our business to go from start to finish, the longest four months of our lives. We experienced every emotion of which we were capable, usually all at once.

As our hopes and dreams were being dashed, so was our relationship. Things hadn't been terrific between us for quite a long time before this self-employment episode, but we had passed it off as the financial strain we were under, my unwillingness to spend less, and my insistence that he earn more. This new dream business had given us a common goal, and it had temporarily rekindled our marriage.

It took four months for our dream to die. We buried it the day all the rented furniture was repossessed and we walked away from the building. It was a painful and torturous death, and with

it something in both of us died. Harold had gone from tenured bank employee to future millionaire to unemployed business owner in about sixteen weeks. To make matters worse, he had no unemployment benefits. Our income was zero, our home was moving closer to foreclosure each day, and we were defenseless against the pit of despair into which we were slipping. We had no idea what to do. When we needed each other the most, we were the least able to communicate or to reach out to each other. We were two angry individuals completely isolated in our pain.

I cannot remember a time before or since when I have felt such utter defeat, pain, anger, and debilitating fear. When faced with life's challenges, I had always had a plan B, another idea, an alternative. My controlling temperament had always pulled me through, but I was completely unable to rescue this situation. We had bills on top of bills, debts to the ceiling, and, most seriously, we were in danger of losing our home.

And Then God . . .

It was September 1982. We'd just lost the business. I was paralyzed by fear and pain like I'd never known. I was fresh out of ideas. When I reached the end of myself and ran out of schemes and solutions, God was able to get my attention.

I grew up in church, graduated from a Christian college, married a committed Christian, and was very active in church. The problem was that I'd never allowed God to invade my life. I kept him compartmentalized. My Christianity was convenient on Sundays or when missionaries visited. But when it came to my day-to-day life, I had it figured out. I found security and dignity in the color and quantity of my credit cards and in my ability to borrow money. Now my house of cards was collapsing around me.

It was as if God turned on the floodlights of heaven, and for the first time I was able to acknowledge what I'd done. I saw

what a horrible mess I'd made and what I'd done to my husband, my family, and myself.

Completely broken, I confessed that the manipulation, scheming, deceit, and lying were sin. I begged for God's forgiveness (which, of course, was mine for the asking). I pleaded with God to let me keep my husband, my kids, and our home. I promised God on that day that I would do anything and everything necessary to pay back all the debt, change my ways, and find my security only in him. Of course, God forgave me the instant I sought forgiveness. All the debts were not mysteriously repaid or wiped forever from the records of all the companies and individuals to whom we owed money. And my pain did not immediately disappear. But God forgave me.

I spent the next twelve years working hard and learning everything I could about myself. God marvelously provided a job for me—a real estate position in which I was able to earn a regular salary as well as commissions. We learned how to cut expenses and live without incurring new debt. There were occasions when we were slow learners, and we didn't do everything perfectly. But the point is this: As I was willing to change, God made those changes possible.

The ways God provided and taught me are probably another book in themselves. But let me make this point absolutely clear: I allowed terrible habits to guide my life—actions I practiced habitually until they became almost automatic. Those habits when practiced over a long period of time had an accumulative, devastating effect.

Time to Pay Up

It took thirteen years, but we paid back the entire \$100,000 in unsecured debt, plus all the interest and associated fees. We did not stiff one creditor for a single dime. We asked for no

concessions and expected no discounts. I came face-to-face with my compulsive overspending problem and learned one day at a time how to deal with it and how to depend on God to meet our needs instead of looking to credit as the solution.

As we've obeyed God's financial principles of giving, saving, and not spending more than we have, he's blessed us in ways we could never have imagined. The irony is that now I have the wonderful privilege of helping people all over the country apply these same principles to their lives, get out of debt, and learn how to joyfully live beneath their means. It is possible to become responsible in areas where irresponsibility has been the order of the day.

I have not had a personality transplant. I'm still me. I will always have compulsive tendencies. All these years later, I'm still learning how to control my compulsive nature and maintain good financial habits. During those twenty-five years, the years when we should have been preparing for the future by saving and investing, we were doing just the opposite. We've had to work doubly hard to make up for lost time. But wonderful things have happened since the day I hit bottom, and I am so grateful.