

Debt–Proof *Your* Marriage

How to Manage
Your Money Together

Mary Hunt



a division of Baker Publishing Group
www.RevellBooks.com

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Published by Revell
a division of Baker Publishing Group
P.O. Box 6287, Grand Rapids, MI 49516-6287
www.revellbooks.com

Printed in the United States of America

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Library of Congress Cataloging-in-Publication Data is on file at the Library of Congress, Washington, DC.

ISBN 978-0-8007-2683-6

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For Harold, the love of my life and companion
through all the stages of marriage

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Introduction

Imagine how dull and boring our lives would be without harmony. Quilts would be pieced from the same fabric. The rainbow would be a series of seven red stripes. The a cappella group Take 6 would be reduced to Take 1, and you and your spouse would have exactly the same personality, temperament, and taste. Yawn. Harmony blends colors into the rainbow, creates the visual warmth of a quilt, combines the tones of the scale, and weaves the differences between a husband and wife into a satisfying and intimate relationship.

If you have money issues in your marriage—big troubles, small problems, or something in between—this book will help you bring harmony to that most challenging part of your marriage. However, I am not going to force you into a one-size-fits-all budget or even tell you how to spend your money.

What I will do is teach you everything I know about how to get out of debt. I'm going to tell you how to step away from the edge of fear and panic, how to live beneath your means, and how to prepare for the future. You've probably tried several times to manage your money and discovered it is not easy. You may have

read books, purchased software, attended seminars, or enrolled in a program at your church or in your community. Your attempts may have worked in the beginning, but then, like you do after a failed diet, you went back to the old ways and experienced the equivalent of gaining back all the weight you lost, plus some.

Information alone cannot change your financial situation. That's because in a marriage, money is not simply about money. If it were, you could pick up any basic financial information and have no trouble following it. Nonmoney decisions, like what color to paint the bedroom or when to mow the lawn, are what I characterize as surface matters. Easily resolved. But money issues? Whoa, baby! That's a completely different story because matters of money are deeply emotional and affect us in ways we may not even be aware of. Money-related issues in a marriage are not surface matters.

Before you can develop financial harmony in your marriage, you and your spouse need a deep emotional connection. Length of marriage has absolutely nothing to do with whether you can connect at this level. The best word I know to describe this connection is *intimacy*, and I'm not talking about sex.

The kind of intimacy that is a precondition for the development of financial harmony in your marriage has nothing to do with sex or physical attraction. It has everything to do with respect and trust. It is that safe place where the two of you are free to be who you are without pretending, without being ashamed, and without fear of rejection. Emotional intimacy is the secret ingredient you need to develop financial harmony in your marriage.

Have you ever wondered why two couples can face the same life-challenging situation—unemployment, health problems, bankruptcy, or even the loss of a child—and one couple comes through the ordeal stronger and more devoted than ever, while the other marriage crumbles under the strain? I believe it has to do with the intimacy I just described. Intimacy is the insurance for all the

stages of marriage and the promise of safe passage through the storms of life. Without that deep connection between spouses, just about anything can set them up for discord and financial disaster.

If you are discouraged because you're sure your spouse is not interested in reading this book or even talking about its contents, don't worry. The only person necessary to begin to move your relationship toward a place of intimacy and financial harmony is you. You can begin to make a significant change in your marriage, and if necessary, you can do it single-handedly.

I don't know everything, but I do know a lot about how to manage personal income, how to get out of debt (and stay out), and how to get rid of your financial fear and anxiety. Learning to manage money well in your marriage is worth the effort because doing so will help your relationship to grow and mature. It's also a proven fact that a healthy marriage contributes to financial success in life.

I am not a certified financial planner or a licensed marriage therapist. I have a degree, but you would not be impressed. What I offer you comes from experience and real life—my real life. I know the fear of being swept out to sea on the waves of financial turmoil. Worry overtakes your mind. It's hard to fall asleep; it hurts to wake up. Every aspect of your marriage falls under the shadow of impending doom. I've known all of that—and I know the way out.

If you're ready to get serious, I'm ready to take the guesswork out of personal money management for you. Even though we've never met, you'll be surprised at how well I know you and the issues with which you've been struggling.

You've prayed for help to turn around your personal finances, and here you are several paragraphs into the answers you've been looking for. No matter your current situation or how badly you may be feeling about your finances right now, take heart, my friend. Help is on the way.

Stop worrying . . . and start reading.

Part 1

Get Your Relationship Ready for Financial Harmony

1

This Is My Story and I'm Sticking to It

A Story of Financial Discord

When something happens to you, you have two choices in how to deal with it. You can either get bitter, or get better.

Donald Miller¹

It was a typical hot summer day in California. I needed to get away to think things through. In desperation, I grabbed the car keys and took off, no particular destination in mind. I wandered around for a while, hoping the pain would go away, but it didn't. I ended up at my in-laws' home, relieved to discover no one there. I didn't feel much like talking.

I found the key, slipped in through the back door, and fell into the closest chair. I could hardly breathe and not because of the heat. To call this “anxiety” would be a serious understatement.

Never before in my thirty-four years had I known such loss, fear, and dread. I was out of options. I had nowhere to turn, no help, and worse, no hope.

From my earliest recollections, my life centered on a simple goal, which became my secret promise: when I grow up, I am going to be rich. Very rich. I wasn't going to be like my family, which I perceived to be poor. I blamed our poverty for the cloud of sadness and despair that hung over my life. How I would become rich wasn't important, only that I would.

In time, that promise turned into the light at the end of a dark tunnel. I saw wealth as my ticket to happiness, as the way to fill a void deep inside me. On this fictional foundation, I built all my hopes and dreams. I fixed my eyes and set my heart on that "someday" when I would grow up, leave home, have lots of money, and be happy.

I went away to college, a scared freshman reduced to something between bewilderment and embarrassment. I didn't fit in. My clothes were all wrong; my hair wasn't right. I didn't have a car. I was backward, small-town, sheltered, and naive. I was an oddball. Everything about me was weird, and I was devastated.

I wanted to fit in and be accepted. I knew I could learn. I was confident I could change, provided I had a plan. There was just one tiny problem: I needed money.

It's not as though I was broke. I'd worked through high school, saving all that I could, but that was mostly earmarked for tuition and books. I landed a part-time campus job, taught piano lessons, and played the organ in a local church on the weekends. While my cash flow was barely a trickle, I did have limited funds. And I had a checking account.

Along with new friendships came new expenses. Going out to eat, mall shopping, and keeping up with my stylish friends came with a price tag. I couldn't stand keeping track of my checking account but hated even more not having money. Even when I was

short, if I could figure out a way to purchase things, I felt like I had money. Writing a check on a Wednesday even though I couldn't cover it until I got paid on Friday seemed perfectly logical, provided I could get away with it. And I did. Over and over. Having stuff now and paying for it later gave me a kind of rush, a sense of beating the system. It was my little secret. No one needed to know how often I spent money before I actually received it. And when I bounced a check and overdrew my account, no one knew that either.

My pattern of life became one of deceit and manipulation. Every time I wrote a check, I'd hold my breath until I could figure out a way to cover it. Over and again, I'd try to reform. Somehow I'd cover everything and promise myself that I'd never write another bad check. Until the next time.

Knowing that my state of poverty was only a temporary condition gave me some kind of weird comfort. It also justified my actions. I was a poor, starving student waiting for Prince Charming to arrive. While I didn't know the particulars—like his name—I knew he'd be along someday. Then my money problems would be over because I'd be sure to marry well. I'd finally be rich, and all this nonsense with scraping by, juggling my checking account, and worrying about irate phone calls would end.

Harold and I married shortly after I graduated. We had a lot in common, and he had great earning potential. Things were falling nicely into place. I was sure I'd be rich. Harold was in management training with one of the country's most prestigious banks. Our future was bright.

In the years we dated, I never tipped my hand about my spending problem. He might think poorly of me. Besides, there was no need. Once we were married and the money started rolling in, that would be behind me. Marriage was my chance to start over. I wasn't bringing much debt or an overdrawn account with me. I'd have a brand-new, unblemished, joint checking account with

someone who actually knew how to reconcile it. I was living the dream I had designed. Life was wonderful.

I was a little surprised that my new husband wasn't as rigid with the money as I had anticipated. I knew he was opposed to incurring debt, and overdrawing our checking account was unthinkable, but beyond that, we didn't have a plan to save or to budget. He wasn't even worried about balancing the account, which came as a big relief to me. He would check the balance at work, and as long as it wasn't in the red, that's all that mattered. We shared a cavalier attitude about our money. We got it; we spent it. Our dual incomes and low overhead gave us plenty of opportunities to do lots of the latter.

Sometime during those first few months, I suggested we should get a credit card. Harold didn't particularly care for that suggestion, so I bided my time. I was fairly certain I could get him to change his mind. He needed to be more progressive. With only mild persistence, he agreed to a Texaco gasoline charge card that required full payment every month. Success!

In retrospect, that first card was pathetic as credit cards go but a significant milestone for me. My first charge card filled me with pride and status. I was somebody when I drove in for a fill-up. I had a rather inflated opinion of how much dignity and respect the card afforded me each time I used it. But the best part was that I could use my gas money for something else. Harold paid the charge card bill at the end of the month, and it felt great to have a man take care of me. For the first time in my life, I felt protected and nurtured. I soaked it up like a sponge.

The first time I overdrawed the bank account was an honest mistake. Harold hit the roof. We didn't communicate well when it came to money, so I wouldn't understand for years how serious it was for the bank branch manager's personal account to show up on the rejected debit report. My screwup was a double violation: first at home, then at the office. Of course, I was repentant. I promised it would never happen again, and I meant it.

Imagine my surprise when I learned that with a valid credit card I could get a Sears card. No permission needed. I could sign for it all by myself, a detail that was more significant to me than actually getting the card. And it wasn't as if I would ever use it. Something seemed right, almost wise, about being prepared in this way for big things such as tools or appliances.

Soon other department stores began sending their credit cards without request (a practice halted by law in the years to come). With all my heart, I believed credit was evidence of an excellent evaluation of my character and self-worth. If these companies were willing to trust me with credit, surely they knew I could afford it.

Getting our first bank card was a defining moment that would reshape my life, and not for the better. Harold could hardly balk about getting a MasterCard account (forerunner of MasterCard) because it was issued by his employing bank. He'd been through all the training and employee brainwashing about the benefits of consumer credit. He helped direct inner-branch campaigns to get all customers on board and into "perma-debt" (carrying a revolving balance forever). Our dual cards and accompanying credit limit (a whopping \$300) were now part of his benefit package. While he still opposed the idea of a revolving balance, he seemed to be softening a bit.

Having my own bank card gave me a sense of prestige. I felt modern and well-to-do. I could shop in all kinds of places and know that Harold would take care of the payments later. I loved the minimum payment option. It was like a gift, a special entitlement I surely deserved. A \$100 outfit was more like \$10 a month. Quite affordable.

Living from paycheck to paycheck worked as long as we had two of them every week and as long as the cars didn't break down, or Christmas didn't come, or our wisdom teeth didn't scream for extraction. Spending all that we had just as quickly as we got it left no margin for the unexpected. It wasn't long before our credit

cards became necessary solutions. Harold hated them; I thought they were blessings.

I learned quickly that we had a lot more peace in our home if I was judicious about how much information I shared with my husband. I knew what would upset him and what he didn't really need to know. I could buy all kinds of things, and he wouldn't notice. I figured out ways to do things that would create the least volatility.

Our differences became very clear during those first years. For example, he was vehemently opposed (do you hear me when I say vehemently?) to spending more than we made, to bouncing checks, and to revolving debt. I participated in all three. I had to because we simply did not make enough money to pay for everything we needed plus all our regular expenses.

When Harold attempted to restrict my spending, I was resentful. He had asked me to marry him; he had promised to love me and to share his life with me. To me, that meant he would protect, provide for, and nourish me too. Of course, he didn't have a clue about that thing inside of me that was driven to be rich, but it was very real. And each time he tried to squelch it, inwardly I rebelled. Buying things and spending money, even if I didn't actually have cash, gave me feelings of power and prestige. I felt equal to those I admired and superior to those I pitied.

I began collecting credit cards the way kids collect baseball cards. I didn't plan to use them, but things came up, and I felt I had no other choice. Paying the full balances every month just wasn't happening. Harold had to resort to making minimum payments. But the cumulative payments depleted our cash flow so severely that using the cards regularly and allowing the balances to grow became the norm where once it had been the exception. Harold hated it, and I hated hearing about it. Every time he gave me a little talking to about our tenuous financial situation, I felt small and diminished—like I'd been called to the principal's office or lectured by my father. I would always repent

and promise to do better—anything to bring the conversation to a quick conclusion.

I had promises to keep, plans to work. My happiness hinged on becoming rich. Now I was grown up. I'd done everything right. I had graduated from college and married well; I went to church; I worked very hard; I was a good person. I could not bear the thought of this not turning out right. It had to work. I'd do better. I'd make more money. I'd join another multilevel marketing company. I'd be the best, climb to the top. I'd start my own business. I'd start five businesses. I had to be rich. The more I had, the more I wanted. Nothing satisfied for long, and more was never enough.

After five years of marriage, we had two boys. While certainly not unexpected events, children brought with them a new level of expense we hadn't anticipated. We bought a bigger house; we needed new cars. Our boys needed to fit the images and plans I'd been making for them. I found myself reliving my own childhood through theirs. I gave them everything I thought would make them happy. I wanted them to fit in at school, at church, on the playground, and on the sports teams in all the ways I'd wanted to fit in at their age.

Many times during those years, Harold came to the end of his rope with our financial situation. Reluctantly, he'd agree to refinance our home. Because real estate values were increasing at unprecedented rates, we had equity—a fact that was always at the forefront of my mind. I knew that equity was an asset, and it was our asset. It was a lifeboat tied to the side of our ship always at the ready if we needed it. We were young, retirement was a lifetime away, and if we needed our money now, we should not hesitate to gain access to it. Even if the worst happened and we lost everything, we could just start over. I had an answer for everything.

Each time we took a ride in the lifeboat, we weren't improving anything at all. We were only moving our rapidly accumulating debt from credit cards to mortgage companies and banks. But

in some strange way, I believed the hype and ads that insisted we were being wise and responsible by paying down our debts. It felt that way. We'd walk away from the bank with a big fat check, bring everything current, pocket the difference, if there was any, and feel righteous. Another clean slate. Ceremoniously, I would cut up all my plastic and pledge never to charge again, just like at Thanksgiving when I would promise never to overeat again. My credit card pledges lasted about as long as my never-overeat-again promises . . . until I got hungry.

Our home equity consolidation bailouts were never the solution. They eased the pain for a time, but the cruel reality was that with our other living expenses and payments, we never had enough. Always the answer was more credit, higher limits, bigger payments, more credit, juggling balances, cash advances from one card to make the payment on another.

It's not like I wasn't willing to help make money. I taught piano lessons. I worked temporary jobs, dabbled in crafts, and made other efforts to earn money. But it was never enough. Without fail, I would start using the cards again. I would touch the first domino, and the others would fall. Within a couple of years, we'd be right back where we were with the credit cards maxed out, our finances in shambles. But now there were equity loans too.

Riding a financial roller coaster became our way of life. We'd run everything up, then scramble to find a way to refinance, calm things down for a while, then head right back to where we'd been and higher. I became a master at hiding, juggling, and manipulating my husband and our creditors.

Harold's career with the bank was going well. By bank standards, his future was bright. But not by my standards. I thought he deserved so much more. He simply did not make enough money, and given the banking industry, I doubted he ever would. I told him so. I didn't trust him to be the leader in our marriage. He needed my intervention. There were so many areas in

which I believed he could improve. I took him on as an improvement project. I “encouraged” him to think about a new career, something that would pay us what he was worth. I nagged and pleaded. He resisted. I suggested and directed. He withdrew. I wouldn’t give up.

We were the quintessential financially mismatched couple. I spent to feel good, to prove that I could, and to prove to myself that we were not poor. His inclination was to not spend to make sure we didn’t become poor. Despite all our differences and the horrible financial strain on our marriage, he never gave up on me. Neither of us ever left, not even for a day, a fact I can only attribute to the mercy of God and the undying commitment of my husband. A lesser man might have left, and with good reason.

In my heart, I was sure that incredible wealth was right around the next bend. For my life to make sense, I had to believe that. My job, I determined, was to find it and to just hold on by any means until I did. And I knew I could change my husband’s mind so that he would be as driven as I was to be successful.

Just as I’d planned, I found it. Wealth. Well, at least the promise for how we could be wealthy.

One of Harold’s clients at the bank was a young, hip, Florida-based distribution company. They’d recently opened operations in Southern California. It became obvious to Harold that this was what one might call a “cash intensive” business. Their daily deposits of cash were so large that Harold, as the branch manager, had to handle them. I know what you’re thinking, and to this day I don’t believe the business involved contraband or illegal activities, although we’ll probably never know for certain.

What Harold knew for sure was that they had a very active distribution operation of ordinary household goods. These guys had the good fortune (and I use the term loosely) of getting in on the infamous ground level of the country’s latest multilevel marketing opportunity. They were slick and very friendly. They appeared to

be authentic. They dressed to the hilt, drove fancy cars, lived in gorgeous beach homes, and, to my utter joy, befriended us.

One weekend, they said the words I'd been waiting a lifetime to hear: they were willing to share their dream with us! Their opportunity would become our opportunity. I was ecstatic.

I convinced Harold to say good-bye to his sixteen-year banking career, full tenure, and regular paychecks. Blinded by greed and my insatiable desire to get rich quickly, we took our deepest financial plunge yet, into a business we knew nothing about. Worse, we did it with borrowed funds.

It's no wonder that in only four months our first entrepreneurial endeavor ended in an abrupt and devastating failure and the loss of all the money we'd borrowed plus all that we'd poured into this bogus venture. Those newly found friends of ours disappeared more quickly than the money.

Our debts were enormous, our income nonexistent. Harold and I were unemployed, and the anxiety and turmoil became unbearable. We had no income, no liquid assets. We were beginning to hear the rumblings of foreclosure on our mortgage, which was now four months in arrears.

That day as I sat in the silence and emptiness of my in-laws' house, I could see no way out. I was terrified and desperate. This strong, take-charge, I-can-do-anything wife and mother was hanging on by a thread.

I'd run out of options and clever schemes. The pain in the pit of my stomach was worse than anything I'd ever known. I'd brought together all the elements that frequently prompt divorce, bankruptcy, the loss of a home, and the destruction of a family. I completely fell apart. I could not go on. There was no way out, no hope. I'd ruined everything—Harold's life, my life, our boys' lives.

I don't know how long I sat there that day. But I know I hit rock bottom, and it was only then at that dark, lonely, painful place

that I was willing to look inside myself and find where the real problem resided. It wasn't in my husband or in our failed business or in our miserable marriage.

I learned something that day. When you're at the bottom, there's only one way to look, and that is up. It was as if God turned on the floodlight of heaven to illuminate the dark caverns of my life. For the first time, I saw the magnitude of the mess I'd made, the ugliness of my greed and secret plans. I saw how deceptive, deceitful, and manipulative I'd been. I'd lied to have things my way, and I was certain that I'd destroyed my husband's life. The enormity of that was almost more than I could bear.

As I began to deal honestly with my situation, I fell to my knees and begged for God's forgiveness for the horrible mess I'd created and for help to rebuild my life. I made a new promise: I would stop my irrational spending and would do whatever it took to pay back what we owed. When I said I was willing to do anything, I meant it more than I'd ever meant it in my life. I asked God to help me change.

Somehow I went home that day. Nothing radical happened; we were still not speaking to each other. The pain of what we were going through was so enormous. But something was changing inside of me. In a healing kind of way, I began to take personal responsibility for the situation I'd created.

Without words and without any kind of announcement, I made a decision to respect my husband and to begin to honor his position as leader of our family. I wanted more than anything to trust him wholly. I won't say it was easy. It was so out of character for me to even consider giving up control. I won't say I was instantly successful, but little by little things began to change. One hour at a time, a day, a month, and then year after year.

Though both Harold and I had made big mistakes, I was primarily the one who had brought us to the point of financial and emotional ruin. I knew what had to happen. I needed to start

making major financial contributions to our marriage partnership. I had made far too many withdrawals. I went back to work.

Because I had a real estate license, I was able to combine property management with sales, providing a steady income plus commissions. It was a good thing too because Harold decided he needed to stay home for a while.

What an amazing turn of events. We immediately eliminated all day care costs. Two little boys got to spend huge amounts of time with their dad, who also took over many of the household tasks. It was awkward at first, but I adapted. Being scared witless was probably the best thing that could have happened to me. I was willing to try anything.

Slowly, we began to communicate. We began to know each other on a level we'd not known before. We had to hang on to each other. There was no one else who understood what we were going through. We were too embarrassed and ashamed to reach out.

At the same time, we had to learn frugality—a new concept for me. It didn't come naturally by any means. But we were shocked at how much we could cut back. The most amazing thing is that no one, including the kids, noticed our scaled-back standard of living. It just goes to show that others are not nearly as impressed by our artificial lifestyles as we think they are.

Gradually, we reversed our spending habits. We began to get out of debt, and our drastically reduced living requirements became our way of life. Things went so well that in 1985 we were able to go into business for ourselves in a more practical and sensible way. With backgrounds in banking and real estate, we opened our own industrial real estate company.

By that time, we had struggled through ten years of financial recovery. We didn't have a good master plan, but we had paid back the major portion of our debt, and things were going reasonably well. I was becoming impatient and began looking for a way to

bring excitement into my life and at the same time make enough additional income to get rid of the debt once and for all.

My search ended when I got the wild idea to write and publish a subscription newsletter. I had the equipment, I had a modicum of computer knowledge, and I sure knew the subject matter. After a few months of planning and strategizing, Cheapskate Monthly was born in January 1992.

In the first issue, I gave an abbreviated version of my story, the mess I'd made, and the journey we were taking toward recovery. I had learned to refer to myself affectionately as a "cheapskate" because that was the best word I could come up with that defined the radical changes in my life. I redefined a cheapskate as a person who saves consistently, gives generously, and never spends more than he or she has.

Within a short time, I felt as if someone had turned on a faucet. Subscriptions began pouring in, the media started calling, and I had to get a bigger post office box to handle all the mail. Repeatedly, I would open a letter that would begin, "Dear Mary, I've never told anyone what I'm about to tell you . . ." and then the floodgates would open. With each issue of Cheapskate Monthly, I would open my heart further, which in turn would encourage readers to do the same. As I became accountable to thousands of people throughout the United States and Canada, my own personal recovery began to speed up.

I read everything I could get my hands on in preparation for writing a new issue each month, and I began to understand where I'd been, why I had done what I'd done, and how far I'd come. I found validation. Much of what we had done in order to get back on the right financial track was right. I also had moments of regret and sadness as I admitted that we'd blown it on more than one occasion.

One of the most remarkable things I learned was that many others shared what I'd considered my unique problem. I even

discovered people in situations worse than mine. But the wonderful thing was the sense of fellowship. In time, I would receive so many letters that answering them became my number one challenge. I couldn't ignore them because these people needed me as much as I needed them. As I wrote reply after reply, I could feel myself becoming stronger. The more I shared of my own recovery struggle, the more easily I was able to reject the constant opportunities to return to my old ways.

In time, I began speaking publicly, telling my story and offering hope and encouragement to others. Soon I found myself living my recovery in fast-forward and in the public spotlight.

Since then, I have been privileged to watch thousands of people use simple principles to turn their lives around, to get out of debt, and to go on to live reasonably and within their means. I've seen divorces averted, marriages restored, and families preserved.

If all of this sounds too easy, understand this is the condensed version of my life. Nothing happened overnight. In fact, it took thirteen years to reverse twelve years of financial damage and to pay back the more than \$100,000 in unsecured debt we'd amassed, including everything we borrowed to get into that "business." But we did. We paid back every single dime of interest, penalties, and principal.

Did developing financial harmony in our marriage promote a new kind of intimacy we'd never known before, or did the intimacy promote the harmony? Whichever way it happened, thank God it did. It wasn't easy in the beginning, but we did start talking about money and the kinds of issues that reside deep inside in that place we rarely allow anyone to enter. It was many, many years before I understood the relationship between my childhood dreams and my adulthood behaviors. But figuring that out and then choosing to confront the beliefs as false and unworthy to shape the way I live my life was a turning point for me.

In the past, the changes I made in my behavior were strictly external. They were put on to impress others or to get Harold

off my back. Now I began to change from the inside out. It was only as God changed my heart and my desires that I experienced lasting and meaningful change.

The scars of financial recklessness and irresponsibility will be with us always. There's not a day that goes by that I am not in some way reminded of the wasted years, the lost opportunities. We will never be able to make up what we didn't save for retirement during the years that would have counted the most. We will always wonder what might have been. But one step at a time, we continue to make progress. And every day I offer my thanks for how far we've come and how much we've learned.

I know that who I am today is the sum total of all I've been in the past, all the things I've done and the experiences I've had. Every day I acknowledge how easily I could go back to my old ways, that my dignity and self-worth do not come from possessions, and that my value is not in the color and quantity of my credit cards.

When I prayed for God's forgiveness for the horrible mess I'd created and asked for help to rebuild my life, I never dreamed he would do all of that and so much more. I've been blessed beyond anything I could have ever imagined. And with that blessing comes a responsibility to share with others what I've learned.