

PERSONAL  
FINANCES

PERSONAL  
FREEDOM

Chanty Webb

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May this book in particular help people everywhere find financial freedom.

In honor to God, pronouns referring to the Trinity are capitalized. But not all Bible versions do this and legally must be printed as they are.

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## PERSONAL FINANCES PERSONAL FREEDOM

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This book is dedicated  
to my mom, Mary Ruth,  
who planted the first seeds  
of my faith in God.

## WITH SPECIAL THANKS

The glory goes to my Heavenly Father for anything that you may glean from this book. It was His Holy Spirit that wrote the script, and His determined Son, Jesus, who died to give me abundant life. Everything in this book that makes you laugh, that makes you cry, that makes you nod your head in understanding is because God allowed me to suffer through some things only to come out stronger and wiser on the other side. When I find out about a good deal, I have to share it with somebody. In the same way, God has used this book to share His goodness with others. HE is the REAL DEAL!

My husband, Ross, is the best—best friend, best lover, best counselor, and best dad. He has a brilliant mind and I am privileged to reap the benefits of his brilliance. Thank you, Honey, for your love and support as I become the woman that God wants me to be.

Morgan, Hunter, and Blaise, I am privileged to be your mom. Believe me when I say that I love you even when you don't see a smile on my face. Thank you for making me look like the best mom in the world.

Mom, I thank you for your sacrifice. It was not easy for you to take three girls and venture out on your own. But you always told us that God would provide and you were always right. I remember money coming out of nowhere for groceries that we needed. You planted those first seeds of my belief in God and I love you for it.

Dad, thank you for showing me the benefits of hard work. I didn't understand it as a child, but now I appreciate the discipline that it has taught me. I love you.

Cheryl and Chawanna, thank you both for reading my book, giving me input, and applying what you learned. It is such a compliment to have your support and your love.

Pastor, you are my Dream Coach. You have taught me so much. One lesson that I will carry with me is that my confidence is not in who I am but in who God is. I praise the Lord for you having lived.

Audree, you have shown me the strength that comes with waiting on God. Your life models what you preach. I admire your faith in the promises of God.

Joyce Davis, I have been blessed in being one of the first fruits of your author's ministry. Thank you for sharing your talent and time.

Stephanie Richardson, you must know that I appreciate your first edits of my manuscript. In the midst of participating in so many projects, you took the time to also serve me. Not that this comes as a surprise.

A special thank you to all those who have disciplined me in order to help me grow, as well as those who have allowed me to disciple them in their growth. God has used you to sharpen me so that I can become more like His Son, Jesus.

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# FOREWORD

After spending twenty plus years in senior management with Fortune 100 Companies along with twenty years as a senior pastor helping God's people to understand and apply His word, I have found that there is a serious lack of commitment to money management. Biblical financial principles guarantee success—period. The devastation that occurs when the tail wags the dog can be life-dominating. America is said to be on the “cliff” financially. Unfortunately, families are a microcosm of the condition of this nation.

I married Ross and Chanty thirteen years ago. For years they silently struggled with their personal finances. One day they made the decision to put their hand to the plow and demolish their debt. Over the next couple of years following that decision, they reaped the benefits of their labor—breaking free of \$44,000 worth of debt! Since that time, they have committed to teaching others how to better manage their personal finances. This commitment to help others gave birth to Chanty's book, *Personal Finances Personal Freedom*.

After picking up Chanty's manuscript, it was difficult to put down. The transparency of her story is relative to

many of us and shows Biblical truths in action. It is plain to see how anyone who commits to reading this book and applying its principles can also experience financial freedom. While this book was penned by a woman, men will find it easy to read and most certainly relate to Ross' plight of carrying the financial burden as the head of his home.

*Personal Finances Personal Freedom* is a must-read for anyone desiring to create order out of financial chaos. As a certified Biblical counselor, I look forward to using Chanty's book both to prepare couples for marriage as well as to provide hope for married couples wrestling with financial hardship. Don't miss out! As the Webb's Pastor, I am honored to see them pursuing their dream. Chanty is like the character “Champion” in Bruce Wilkinson's *The Dream Giver*. She was a Nobody, who became a Somebody, and can now help Anybody. If you are ready to be purposeful with your money and experience abundant living (John 10:10b), I charge you to get this book and read on!

Dr. Clifford Ashe III  
Senior Pastor and Founder of DaySpring Ministries  
CEO Mighty Men of Valor

# INTRODUCTION

Are you ready?

It has been said that until the pain of staying the same is greater than the pain of change, you will not change. I write this book because God has given me freedom from financial debt. Are you ready to be free?

You think, “Of course I’m ready. Who doesn’t want to be out of debt?” Well, are you ready to give up (temporarily or permanently) having your nails done? Dining out? Impulse shopping? Extravagant gifting? Lottery tickets? Buying the neighbor kid’s Girl Scout cookies? Weekly golf with the guys?

Is it painful yet?

December 26, 2008 is the date my husband and I became consumer debt free after nine years of marriage. Time and again we had talked about getting our finances in order. But it was not until August 2006 that we began doing the work required to bring about this order. Why did we wait? The answer is simple. We were not in enough pain. Still content to charge vacations and spend impulsively, we felt it would be more painful for us to give up these pleasures than to sacrifice them until a later time. Then one day we reached our breaking point—the day when our lack of responsibility impacted our children. That was the day we knew we had to change.

car—a brand new car. We all wanted what a new car represented—a spirit of independence. Never did I think about how my current independence would put a burden on my future marriage.

## CHAPTER 4

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THE TWO (DEBTS)  
SHALL BECOME  
ONE (BIG DEBT)

**HIS NAME** was Ross and we were in love. Actually his name is still Ross and, praise God, we are still in love! Ross and I met in college through mutual friends. Our relationship began in the best way, as a friendship. Eventually, however, we both began to see in the other, qualities that we desired in a mate. For me, I saw that Ross was gentle, considerate, and genuine. In me, Ross saw someone who was trustworthy and a good friend. Seeing these qualities in each other, drew us closer together and we began to date.

While we were dating, there were a few things that I noticed about Ross in regards to finances. He was a frugal man. I can say this was not the case when we would go out on dates. Whenever he would take me out to dinner, he would splurge and never set limitations on what I selected. But the grocery store was a whole different matter.

I can remember very clearly going grocery shopping with him one day during college. He knew the situation that I was in financially—how my money was not stretching through the semester. We were in the grocery store and I was looking for my favorite cereal “Honey Bunches of Oats.” Well, Ross found on the shelf a generic version; let’s call it “Golden Clusters of Flakes.”

“Why don’t you just get this one, Chanty? It’s half the price of the one you want to buy and it’s the same thing.”

“No, it’s not the same thing. It has a different name.”

“But, look. The ingredients are the same. It’s the same cereal but they can sell it for cheaper because it’s not a name brand. It will save you money.”

“Ross, not everything is about saving money. Honey Bunches of Oats is the cereal I enjoy. I should be able to have the cereal I enjoy if I want it. It’s not like it’s that expensive.”

The conversation probably went on a little longer, but I’m pretty positive I did not get the generic cereal. I got what I liked. I remember being raised this way. No, we didn’t have a lot of money when my mom was raising us, but just the same we did not buy generic. No way! My mom got the name brand stuff for our food and household supplies. So naturally I continued to do what I knew.

Ross was raised by parents who were cautious in spending and lived within their means. I remember being amazed at how Ross had brought a deer heart to college to cook after hunting season one year. I was thinking, “Man, throw that thing away! That’s the last thing I want to eat!” But he used it for soup. Another time we were having rotisserie chicken with some friends at school. We had eaten all of the bird, or so we thought. All of a sudden, Ross turns over the chicken and begins to eat the meat on the underside. “You all missed this!” I remember him saying with a big grin. He didn’t waste much at all. His sense of frugality has been a major blessing to our marriage. But of course, I didn’t see it that way in the beginning.

Ross and I had both accepted Jesus as our Lord and Savior during college. Upon graduating, we began attending a church together. Then, after considering marriage, we started taking pre-marital counseling classes. These classes discussed God's plans for marriage and also helped to bring about topics that we had never touched on previously.

The session that was the most memorable was the one on finances. The minister who met with us asked us at the previous class to write down our income as well as a list of our bills and other expenses, and then bring it to the next class. We were obedient to his request and brought in our information. After looking over what we had compiled he asked us, "Where do you want to live when you get married?" We told him we had planned to purchase a townhome. He very frankly told us that we did not have townhome money. Then after further inquiry, regarding our wedding plans, he added that we did not even have the money to pay for the type of wedding we were planning or the location where we were planning to have it. Between loans, credit card payments, and monthly bills, even with two professional incomes, our monthly income was pretty much equal to our monthly expenses. We were in no position whatsoever to even attempt to look at a townhome or have a big wedding in a big hall with all of our guests being served a formal dinner. (I need to mention here that Ross and I were paying for the wedding on our own.) The minister told us to re-vamp our budget and bring it back to him at the next session. His words stung like a slap in the face.

After this class, Ross and I went for a long walk. We passed the hall where I had been planning to have my wedding. I remember stopping there and crying because, unlike that box of Honey Bunches of Oats, I couldn't have what I wanted this time. Inside I felt heartbroken, embarrassed, and angry. At first I was angry at the minister. After all we were fine with our plans until he meddled in them. But really I was angry with myself—angry with my irresponsible spending that led me to where I was now.

We sat that day and talked about a lot of things—options for where we could live affordably, how we could cut down on wedding expenses, and on and on. I certainly cannot say that it was easy. Never had I considered that money could ever be a hindrance to Ross and me becoming husband and wife. Sure, I could see lying, cheating, stealing—these were reasons to hold up an engagement or even cut it off. But debt? Everybody has debt. Married couples I knew had debt. What was the big deal? Well, I thank God for the wisdom of our pre-marital counseling minister. He wasn't looking at the here and now like I was. He saw past now into the future. Maybe he had even gone down the same road and was bent on turning others from going down that same dangerous path. Whatever the reason, God put him in our lives at that particular time and we are blessed for having had that encounter.

We went back to our next session the following week, me with my wounds in the process of healing and both of us with a lot more confidence than we had left

with after the previous session! Sitting down with the minister we laid out our plan.

Originally we had wanted to buy a townhome but now we scrapped that idea. I was living at home with my mom so living in my current place of residence was out of the question. However, Ross was renting the bottom floor of a home with very affordable rent. We decided that we could live at his place to start out. It was an equal distance from both of our places of employment, so this plan was a winner.

The big hall on the river that I wanted to rent out for our reception wasn't gonna happen. So we looked into some other options. The church for the ceremony was already taken care of, and there was no fee for it. But we still needed a reception location. There was a newspaper article that we came across that listed local venues for having a wedding reception. One was a renovated barn in a nearby park. Guess the location? By the riverfront! Isn't God good? And so was the price. I think we rented it for under \$100. Since there wasn't room for tables and chairs, we had chairs around the perimeter of the room only and had more of a "mingling" atmosphere. Even the food promoted mingling as it was "finger foods" that could be put on a plate and eaten with a toothpick or fork.

Speaking of the food, we made it all ourselves. At the time, my husband was the cook and I was usually the one who got the grunt jobs. By the time we were done, I was so sick of prepping the fixings to make quesadillas, crab cakes, and meatballs that I was ready to explode.

I'm not sure where it is, but there is a picture that Ross took of me when I was about at my wit's end with the food preparation gig. You should see the look on my face—I didn't look like a bride about to be married. I looked like a woman scorned! Just the same, that prep work easily saved us hundreds of dollars in food expenses for our magical day. My husband was the ringleader in the idea of saving money by making our own food. He even orchestrated the "behind the scenes" stuff providing information on how it would be served, what it would be served on, and when it would be served. He is a true mastermind and I am so grateful to God for bringing him into my life.

In other areas, we trimmed in one of two ways—either scaling down on our original plans (i.e. going from a \$600 gown to a \$200 gown) or having services donated. My dad's new SUV became our limo. Skilled amateurs from our church videotaped and photographed the wedding. My hairstylist provided my hairdo as her wedding gift to me. All kinds of blessings began to occur once we made the decision to follow the counsel we had received and cut down our budget. This is a principle that still is at work in our lives today (more on that in chapter 9).

So this was our first glimpse at budgeting. But keep in mind that it was only a temporary process for us. We were not ready to buy (in) yet. We were just test-driving. Yes, it felt good to cut back and to not have to go into an excessive amount of debt on our wedding

day. But we weren't planning to shape our lives around this concept. After all, we had a honeymoon to Aruba planned and the plan was to supplement (doesn't that sound like a non-threatening word?) paying for it with the credit card. We still were not ready.

## CHAPTER 5

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# AFTER THE HONEYMOON

**LIKE MOST** couples, soon after the honeymoon had ended, life began to get stressful. Yes, there was the process of getting to know each other's habits and idiosyncrasies. There was also the fact that we had a honeymoon baby on the way! You think, "Chanty, that's enough to stress any new couple out!" Yes it was. But in addition to these factors was the money factor.

My definition of the term "money factor" is the underlying realization that finances affect and, in many cases, limit that which you desire for your lifestyle. I guess I should say that this was my definition. (My definition today is much different since I have learned how to properly treat money. I will share it with you at the end of the book.) It always seemed that lack of money had the upper hand. Yes, we could spend it when we didn't have it (using credit cards or getting loans). But money always had the last laugh because whatever we got was never worth what we paid, either due to interest accrued by the time we were able to pay it back, or simply because of depreciation—the value of what we got went down as soon as we got it! Again these are things I realize now, but didn't know then. At the time, I just summed my feelings up to being depressed over not having enough money. Sound familiar?

I blamed our money problems on my husband. It was his fault that I could not do certain things or buy

certain items. "If he wasn't so tight with the money I'd be able to enjoy being his wife a lot more," I would think. What I failed to realize was that Ross was justified in entering into a "conservative mode" in terms of our finances. Newly married and having a baby on the way, we couldn't afford not to save. But I viewed this as restrictive. It seemed everything we ate was made from "scratch" (no more frozen dinners or eating out). I was required to justify trips to see my family (leave and cleave—huh?), and clothes for my growing body were a luxury, not a necessity.

This was difficult for me to take. Now that we were married, scripturally I didn't have the option of accepting or declining his advice. No longer was it advice, it was leadership and he, as my husband, was my leader. But I resented his leadership. I longed for the days when I and I alone controlled how my money was spent—when if I wanted to splurge, I could. My mindset was not on how springing for a \$5.00 lunch at McDonald's was going to affect our budget for the rest of the week. And why did I have to answer to him whenever I wanted to withdraw some money from the ATM? After all, it was our money, right? I can honestly say that I was in a single person's frame of mind—not wanting to answer to anyone for my money decisions.

Many arguments between Ross and I come to mind when I think about the beginning years of our marriage. And, admittedly, these arguments were a result of my selfishness. Selfishness in not considering others (my husband) before myself (Philippians 2:3,4). I was

bent on feeding my desires in spite of the fact that I was defying my husband's leadership and putting our financial future in jeopardy.

On this note I must digress to clarify something. I was not single-handedly responsible for getting our family into the financial mess that we ended up in. My husband was in leadership over our family and he would tell you today that he made some decisions that contributed to the situation. However, I do take full responsibility for two specific areas where I failed in my role as a wife: 1) I was a manipulator and 2) I failed to be a revealer.

Webster's Dictionary defines the word manipulate as follows: "to control or play upon by artful, unfair, or insidious means especially to one's own advantage." Yeah, that was basically what I did. When it came to the subject of money, I would play my husband's heart-strings. It was either through whining and continually bringing up the subject of something I wanted to buy or through giving him the silent treatment—turning off affection when I did not get my way. Either way it is still manipulation and it is wrong. Instead of letting him lead me, I was causing him to loathe me.

Can you imagine? I was upset with him for leading in our relationship. Do you know how many women are dying for their man to lead in the marriage? I am in a women's discipleship group as I write this book and over half the women in my group have husbands who are not leading their families. The women handle the finances, make the decisions with the kids, take care of

the home, are sole attendees at church, and take out the trash.

By the way, taking out the trash is often how the whole role reversal thing begins in marriage. You ask your Honey to do it. He says, "Yeah, I'll do it, Baby." You look a moment later and it's still there. You look an hour later and it's still there. You look a day later and it's still there. What do you do? You take out the trash—after all the garbage man is coming tomorrow and if it doesn't go out, that trash will have to stay in your home another week. So what? You're telling me that instead of leaving trash in your home another week you'd rather deal with garbage in your home for the rest of your life?

The garbage I'm talking about is a bad marriage that stinks to high heaven because of all the responsibilities you've taken over that your man has been designed by God to handle. Take it from a woman who knows, **he will take out the trash.** All you need to do is have the patience to put up with the stink for a short while. Trust me when I say that the lifelong benefits will be well worth the wait.

I mentioned not being a revealer to my husband. Genesis 2:18 says, "The Lord God said, 'It is not good for the man to be alone. I will make a helper suitable for him'." You may feel as though you've heard this verse about a million times, especially if you are married. I used to think, "Yeah, yeah, yeah I know. I'm supposed to keep the home tidy and cook meals and do whatever other domestic stuff my husband doesn't have the skills to do. Got it." No, I didn't get it.

As Ross's wife, I am responsible for sharing with him the insight that God has given to me on specific issues. Whether it be insight I have from past experience, my career, or Scripture that I have read, as a helper I am responsible for contributing my share of wisdom to our marriage. When I fail to do this, I am in rebellion to who God has designed me to be. In this rebellion, our marriage suffered. Instead of revealing, I nagged—big difference.

When a wife reveals something to her husband, she picks the right time, the right setting, and the right attitude with which to share the issue. When a wife nags, she says whatever she needs to say whenever she feels like saying it and in front of whomever she wants to say it (unfortunately often times the "whomever" is the kids). Also a wife who is a revealer knows that she need only share with her husband one time. A wife who is a nagger feels that she cannot possibly be heard by sharing something just one time and proceeds to repeatedly "peck" at her husband. I was most definitely a nagging wife and therefore much of what I shared in the early years of our marriage was not received by my husband because I shared it in all the wrong ways.

Our shortcomings as a couple led us down a pretty rocky road financially. Starting out in marriage, we tried to do the right things. We always did work to balance the checkbook and keep a kind of loose monthly budget. The problem was that we did not stick to that budget. As things came up (or as I whined), we added onto whatever we had said we were going to spend each

month. Because of this inconsistency and other choices we had made as singles, we had a ton of debt. Both of us had credit card debt, a car payment, student loans, and a few personal loans. Now you may think, "That's normal for most Americans today." Well, I read something once that said because something is common, that does not make it normal. Say for example, in a certain town 80% of the population has cancer. Yes, it would be common in that town to have cancer, but, no, it is not normal to have cancer. In the same way, we as a society need to expose the myth that tens of thousands of dollars of debt is normal. **It is not!**

In spite of the debt, we worked hard at living "normal" lives. Normal to us at the time was trying to do and have most everything that those in our social circles had. This meant giving gifts with money we did not have to spend, buying a home without having a down payment, giving to fundraisers when we ourselves were in need of funds, and the biggest money-drainer—taking regular vacations on credit. For example, Ross and I were determined that we were going to go back to Aruba for our five-year anniversary. And by golly we did! However, airfare, lodging, and other expenses were all charged to 'old faithful'—the credit card. I remember how miserable it was seeing that vacation on our credit card statement month after month after miserable month! It was like the taste from a bad meal continuing to revisit you long after you've eaten it. Yuck! We knew that we'd done it to ourselves, but it still seemed unfair.

On another occasion, we had made plans to go out to eat dinner with some friends of ours. They picked the restaurant and we had heard of it but knew nothing about it. We arrived and it was an upscale, rather formal establishment. We were seated at the table and brought menus. I could only imagine what was going on inside my husband's mind as we sat staring at those menus. The prices were astronomical! We, being in debt up to our eyeballs, had absolutely NO business eating at this place. But we couldn't tell our friends that. It would be too embarrassing and they would know that we weren't like them. We didn't have money to spend like that. Then they might not want to be our friends anymore. That was what I thought at the time. We found out down the road that the wife of the couple was appalled by the prices as well and didn't think it was wise for them to have selected that particular restaurant. Like I said before, money got the upper hand again.

*The Millionaire Next Door* is an excellent book in which the authors Thomas J. Stanley and William D. Danko report the results of decades of research looking at how America's wealthy got that way. Interestingly enough, these individuals who we think of as going to the fanciest restaurants and driving the newest vehicles are surprisingly prudent in their behaviors. The book reveals that among other surprising lifestyle contradictions millionaires "... live well below [their] means. [They] wear inexpensive suits and drive American-made cars. Only a minority of [them] drive the current-model-year vehicle. Only a minority ever lease [their] motor

vehicles." (Thomas J. Stanley and William D. Danko, *The Millionaire Next Door*, Georgia: Longstreet Press. 1996, p. 9) This does not compute in our minds. We think more is more, when really less is more—that is, more money in our pockets. Status symbols like the latest model of BMW or the most recent version of iPhone are supposed to give the appearance of having money. In many cases, however, this is the furthest thing from the truth.

I can truthfully say that the money factor became the biggest contributor of discontent in our marriage. There were certainly other marital issues that we struggled with, but the issue of money was one that never seemed to get resolved. My husband would shut down when it came time to do anything related to finances.

Whenever we did come together to talk about our finances, we would both refer to it as "doing the bills" and I usually had to initiate. "Honey, when are we going to do the bills?" A groan would usually come from the other room. The way we referred to it was what it was to us at that time. All we did was pay bills. There was no savings or investing because there was nothing left to save or invest. It all went towards the bills. That's what it was and that's what we called it. Because we didn't enjoy this process (after all, what was there to enjoy?), our bills were often late which, in turn, generated late fees and dings on our credit report.

When I was single and out of college, I had been very diligent about paying my bills on time. Also, I thought that having a husband would give me the

financial stability that I didn't have after my parents had divorced. Needless to say, I was not at peace and seriously doubted Ross's ability to take care of me and the now two children we had. These feelings showed up in my disrespect towards him and my unwillingness to submit to his leadership in many areas—not just financially.

With my husband not moving quickly enough to “do the bills,” I jumped in to take over. (Remember the trash illustration?) Let me share with you that although I did the bills, I was not gifted in this area. Handling the details of finances is Ross's gift. However, being diligent about attending to the finances or any other matter is my gift. So it was decided that I would be the one to take care of paying the bills and balancing the checkbook. Unfortunately, I made some big mistakes in doing so.

The majority of those mistakes resulted in an overdrawn checking account and an irate husband. It seems I would routinely miss deducting ATM withdrawals from our balance and then have an over-inflated balance that truly was under-inflated. Ross would get so upset and I would just think in my head or say out loud, “At least our bills are getting paid. If it weren't for me everything would be overdue!”

If it weren't for me...I was putting myself in a position of sovereignty when only God can fill that position. If I would have just let the bills go, Ross would have stepped in. Yes, we may have taken some hits, but who would be responsible for those hits? Ross, the

husband. Instead, with me stepping out of position, who was now responsible for the hits? Me, the wife.

God is no fool. He knows what is best and He has it all planned out for us (Jeremiah 29:11). But His plan only works when we do what it says.

I mentioned my sin of manipulation in matters of money. A clear example of this was in me convincing, no, nagging my husband to get me a cell phone. At the time, we shared a cell phone that Ross carried with him most of the time. Well, after some time, I began to feel that I needed my own cell phone, too. I had seen many wives with their own cell phones and thought that this was just a given—a no-brainer. Did we live in the dark ages or what? Why were we sharing a cell phone? What if we were both traveling and needed to use it—then what?

Ross had taken over the budgeting by now and clearly saw that we should not be moving in the direction of taking on more bills. My justification was that my workplace had employee pricing that would give us a great deal. Plus we were personal friends with the cell phone representative which would put us in a position to get an even better deal. I protested, argued, and complained until Ross finally gave in. I'm sure it was out of sheer exhaustion rather than agreement.

Well, we got those wonderful new cell phones and guess what? First of all, I misunderstood some of the costs involved and we had to pay much more up front than what I had thought. The “deals” we were getting were through rebates that would not process and be

refunded until several weeks later. However, we owed that money now and we did not have it in our budget to pay.

Second, I would regularly forget to carry or turn on the cell phone that I absolutely had to have. Consequently, Ross would call me and be fuming because why were we paying for a cell phone for me that I wasn't even operating?

Score another one for "the money factor."

## CHAPTER 6

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# THE TURNING POINT