

Back From Broke – Dave Ramsey

✖ Back From Broke How to keep your family from falling off your own fiscal cliff

Interview with Financial Peace University founder Dave Ramsey

Dave Ramsey dispenses financial advice to millions of Americans every year through his best-selling books, one of the most recent being *The Total Money Makeover*. He hosts his own nationally syndicated radio program, *The Dave Ramsey Show*, where avid listeners, everyday Joes, formerly under financial stress, flock to his microphones to proclaim their newfound freedom from debt. Ramsey's story, however, reaches millions because he experienced financial meltdown years ago, managed to climb out of debt, and now helps others do the same. "I don't listen to broke people," he likes to say. He carved out some time to answer some questions for Message.

Message: what do you say to a couple at financial rock bottom, perhaps dealing with joblessness or facing foreclosure?

You need to take care of your four walls first—food, shelter, clothing, and transportation. Food—buy your family food. That's the very first thing you do. The next thing you do is keep the lights and water on—utilities. The next thing you do is take care of shelter. Then you take care of transportation, and then you take care of basic clothing needs. We pay the house payment and the car payment, we eat, and we keep the lights on before we do anything else. Don't be behind on your home, and keep current on your credit cards. If you're having trouble taking care of your necessities, then you need to look at how you can increase your income. Pick up an extra job or two delivering pizzas or throwing papers. Remember, this isn't a long-term way of life; this is a short-term period of focused intensity to make things happen.

When you get all of these things taken care of, worry starts to leave, and you can focus on your situation and try to get control of it. When you're in a tailspin, you can't think straight, and you will not win with your money. Putting up the four walls in a state of crisis will help eliminate fear, so that you can work through your situation.

Message: what is the key to preserving the relationship that is strained because of finances?

Money fights and money problems are the number one cause of divorce. If you aren't working together, it is impossible to win. Opposites attract, and in every marriage there's a nerd and a free spirit. The nerd loves budgeting and spreadsheets, and the free spirit is usually a little less organized. But remember, it's those very differences that brought you together in the first place.

Each month, sit down together and create a written plan for your money, a budget. The nerd might prepare the budget, but the free spirit gets to have

an opinion and suggest changes. Once the budget is agreed upon, both parties have to swear they won't do anything with their money that's not on that paper until they discuss it with each other. Creating a budget together allows you to agree on where your money goes and ultimately your values.

Message: How do you come back from financial ruin?

Change is painful. Most people won't change until the pain of where they are exceeds the pain of change. If you've had a wakeup call and realized your financial plan didn't work, then it's time to change. But the good news is that no matter your situation, it's possible to win with money. Trust me, I've been there. The first step to winning with your money is being intentional, and that means making a budget. Virtually no one can win with money without a budget. When you know what you're doing with your money and where it's going, you're able to control it instead of it controlling you.

Message: are there spiritual, biblical concepts you can reference that provide direction going forward?

There are more than 800 scriptures about money that show us how to handle our finances His way. Here are a few: Budgeting: Luke 14:28-30: "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish.'" Debt: Proverbs 22:7: "The rich rules over the poor, and the borrower is servant to the lender." Family: Proverbs 31:10, 11: "Who can find a virtuous wife? For her worth is far above rubies. The heart of her husband safely trusts her; so he will have no lack of gain." Saving: Proverbs 21:20: "There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it."

Message: what is the most liberating thing you may never have known were it not for the financial low you experienced yourself?

After losing everything, I went on a quest to figure out how money really works and how I could have confidence handling it. That quest led me to a really uncomfortable place— my mirror. I came to realize that my money problems and worries largely began and ended with the person in the mirror. Personal finance is 80 percent behavior and 20 percent head knowledge. Most people know what to do; they just don't do it. I realized that if I could learn to manage myself, I could win with money.

Family Unplugged



How is this for an evening portrait of family togetherness? Dad watches football on TV with his teenage son watching while texting beside him. Mom talks on the phone with a friend while surfing the Web on her iPad for a recipe. Brother plays on the Xbox in his room while sister multitasks while completing her homework on her laptop in between posts on Facebook.

As easy as it is to connect with someone, we have become more disconnected in our relationships. The deeper our relationship, the more intimate, enjoyable, and lasting it is, yet the technology masks feelings and muffles soul connections. It's great for a quick connect, but not so good for a deep connection.

Jim Taylor, Ph.D., said in *Psychology Today* that "children who spent considerable time on a popular social networking site indicated that they felt less supported by their parents."¹

We tend to use technology as a quick fix, or a way to pacify and mask our feelings and needs, instead of facing our feelings, digging deeply, and experiencing that discomfort that will eventually get us to intimacy that everyone wants, but many don't know how to get. If you want that deep feeling of joy, peace, and love, you won't get there through technology.

According to research done by the A. C. Nielsen research marketing company, "the average parent spends 38.5 minutes per week in meaningful conversation with their children."² With 10,080 minutes in a week, parents are averaging less than 0.4 percent of them talking to their children. If those statistics are uncomfortable, and the depth of your family relationships are lacking, there is something you can do.

Philippians 4:8 states: "And now, dear brothers and sisters, one final thing. Fix your thoughts on what is true, and honorable, and right, and pure, and lovely, and admirable. Think about things that are excellent and worthy of praise" (NLT).³

There are many things that you can think of about your family that makes you want to hide behind your iPhone, but in order for us to rebuild family relationships we must focus on the things that are lovely and right. Let me give you three tips to help you disconnect from technology and reconnect with your family.

1. Focus on what is good. I'm sure you can find things that are not so good about your family. What you focus on you will get, or get more of. Focus on what is good. Write down three things about your family that's good. It may be painful at first, but try to focus on those things. Acknowledge those things in each person and be grateful about those things.

2. Find common ground. What does everyone in the family like doing that does not involve technology? Does everyone like some type of sport, or playing board games? Pick one day a week, or month when you have family day—without technology. Get to know each other again.

3. Ask questions. There is no better way to get to know someone than to ask questions. This may be a little uncomfortable if you are not used to it, so write them down. Start with just one question. If they brush you off or get frustrated, understand that it is just discomfort. Be patient. Find another time to ask a question when they are in a better mood or doing something fun.

Start with these reconnection tips, and you'll be well on your way to reconnecting your family and connecting deeply.

How You Say It

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My husband and I don't have a very good marriage. the first few months after our wedding we had a lot of fun and got along quite well. Since then, things have gone south. We seem to disagree with each other in every conversation, and since the children arrived—we have two boys—it has just added to the stress in our marriage, and our lack of peaceful conversations with each other. if things don't get better between us soon, i may not be able to stay in this marriage much longer. Please help! We can't talk to each other anymore.

Michelle—Addison, Texas

Effective communication is essential to the survival of every marriage. If we were to look at marriage as a living organism, good communication would be like healthy blood running through every cell in the system to remain viable. And if marriage were a car engine, good communication would be like oil with enough viscosity to keep the parts well lubricated in order to function well. One of the greatest challenges in married life—once the honeymoon is over—is for couples to engage in frequent conversation that is calm, civil, constructive, affirming, peaceful, and understanding. It is a delusion to believe getting along well before marriage means you will continue to do so after marriage. It is amazing how much stress, tension, and trouble a few dishes that need washing, bills that need paying, floors that need sweeping, and babies that need feeding can bring to an otherwise wonderful and blissful

marriage.

Good communication is not a skill we often bring to marriage. Most of us came up in families in which voices were raised— sometimes more than just a little—when people disagreed with each other. This unfortunate legacy must be discarded to survive the rigors of real life in marriage.

There are two elements that are particularly important to having good communication in marriage, or any other meaningful relationship: making it clear and making it safe.*

Quite frequently lack of clarity causes miscommunication in marriage. Many of the most heated arguments take place because a husband or wife failed to understand what his or her spouse meant to say, making things very unclear and leaving spouses very angry at each other.

Having a great marriage means that both husband and wife should be able to express their feelings, beliefs, concerns, and preferences clearly without damaging the relationship in the process. For this to happen, each spouse must feel safe to share what is on his or her mind, which can be accomplished only in an environment in which each spouse is careful about not hurting the feelings of the other.

To accomplish these two important concepts that are essential to great communication, there should be an agreement to: 1. Listen first and talk second. 2. Resist the urge to defend yourself. 3. Paraphrase what your spouse is saying to make sure you understand each other and are on the same page. 4. Share the process so you both have an opportunity to listen and speak to each other. 5. Pray for patience, a willing heart to resolve your differences to satisfaction, and a desire to give honor and glory to God in the process. The Bible states in Proverbs 25:11: “A word fitly spoken is like apples of gold in settings of silver.” Determine that every time you speak to your spouse it will be like giving him a gift of gold and silver, so your conversation with each other will find new joy and peace, and be a blessing to your children and their children.

Relationship Rx-The Wedding Invitation

I received an invitation in the mail to attend my gay cousin’s wedding. I am conflicted about going. I love him, and his partner is a very nice guy. They both grew up as Christians. On the other hand, the Bible teaches against this, and I think I would feel uncomfortable at the wedding because of this. What should I do? Should I say anything? How do I maintain a relationship with them even after the wedding?

Mark – Atlanta, Georgia

Life is truly becoming more and more complicated as society changes from more traditional values, based on a simple reading of the Bible, to a more postmodern reality filled with variations and multiple arrangements in relationships. The sexual revolution of the 1960s, a mostly heterosexual phenomenon, has given way to a number of alternative sexuality practices and arrangements, making life in the third millennium even more difficult to navigate.

So what is a Christian to do when confronted with a dilemma such as the one you have just posed? By your own admission, you would feel uncomfortable attending the wedding because of what you have read in the Bible about same-

sex attraction and relationships. However, the question we should ask ourselves is: Would attending such an event convey our agreement with what is being done, or simply show support for the relative who was kind enough to send an invitation?

We hasten to offer that this is a dilemma each person will have to answer individually. Romans 14:23 states: "For whatever is not from faith is sin." This means that whatever you decide to do must be based on the personal conviction of what you believe God is calling you to do. We cannot decide for you. We do know, however, God may have a special role for you to play in the lives of the couple getting married. It would be difficult to influence your cousin and his partner in the future if you simply ignore his invitation. Remember, Jesus frequently spent time in the company of sinners and people of ill repute, and the Pharisees were constantly accusing Him of being inappropriate: "The Son of Man came eating and drinking, and they say, 'Look, a glutton and a winebibber, a friend of tax collectors and sinners' " (Matthew 11:19).

The Gospel writer continues in Matthew 5:13, 14: "You are the salt of the earth; but if the salt loses its flavor, how shall it be seasoned? . . . You are the light of the world. A city that is set on a hill cannot be hidden." Salt is a preservative that can work only when next to that which needs to be cured and preserved; and light is valuable only when used in the darkness to illuminate the way.

We believe we must challenge ourselves to be salt and light. However, this reality will take place only when we live our lives as ministry in service to God for the salvation of others. It is not possible to save sinners if we hang out only with the righteous (let's not forget that we too are sinners). We must press past the discomfort of our preferred perspectives to reach people where they are.

A prominent Christian writer of the nineteenth century declared: "Christ's method alone will give true success in reaching the people. The Savior mingled with men as one who desired their good. He showed His sympathy for them, ministered to their needs, and won their confidence.

Then He bade them, 'Follow Me'" (Ellen G. White, *The Ministry of Healing* [Mountain View, Calif.: Pacific Press Pub. Assn., 1905], p. 143). Let's follow Jesus' example so that by God's grace we might be used as instruments of His salvation and peace. We will continue to pray for you as you grapple with this difficult and serious dilemma.

Mental Illness in the Family

A few months ago my husband of 10 years had a mental breakdown and attempted to commit suicide. He was committed to a psychiatric hospital and diagnosed with bipolar disorder. I always expected marriage to be challenging and was prepared to deal with that, but nothing prepared me to deal with a spouse with mental illness. I'm struggling with whether or not to leave him. I want my kids and me to be safe. What should I do? While you are the only person who can ultimately decide how to handle your present situation, we hope the following information will guide you in making the decision that is best for you and your family.

Mental illness can be a devastating stressor for any marriage or family. For too long, mental illness has been the “silent” illness in faith communities, and especially in the African-American community. Unfortunately, this silence has caused many to go undiagnosed and untreated, and has left family members unprepared to deal with a very real, and sometimes destructive, illness. When a family member is diagnosed with a lifelong, lifethreatening illness, it can scare a spouse away or leave parents and other family members in distress. According to an article in the November 2003 *Psychology Today*, “Managing Bipolar Disorder,” in marriages in which a person has bipolar disorder it is estimated that 90 percent of these marriages end in divorce. Studies suggest that nearly half of the people living with bipolar disorder attempt killing themselves. The unpredictability and instability of volatile emotions of someone with mental illness can lead to insecurity and fragility in the marriage and the family.

In spite of daunting statistics, many marriages and families have survived living with a spouse or family member with mental illness. Recently it has become far too common for people to say of someone who is behaving strangely, “Oh, that person is bipolar.” Most people would not easily recognize signs of mental illness, and just because someone is a little moody may not necessarily mean they are bipolar. What is important is to identify if a spouse, child, or other loved one behaves in erratic and unpredictable ways that create a lot of tension and instability in the family. When you identify such disruptions, getting help from a professional counselor, psychologist, or psychiatrist is critical.

Early intervention and proper diagnosis and treatment are important first steps in managing mental illness. As a supporting spouse or caregiver, educate yourself as much as possible on the person’s illness. Spouses and families must also develop coping strategies and safety plans for the person with the illness and the rest of the family. For someone who has attempted suicide and survived, it may take weeks, and maybe even months, before medication and therapy reduces their suicidal feelings. Empathy, kindness, and support from loved ones are a valuable part of their treatment. Of course, this may be extremely difficult for loved ones who are confused, frightened, and angry themselves. Learning to cope with both the behavior of the mentally ill person and one’s own reactions to that behavior often requires counseling for a spouse and the rest of the family as well.

One huge advantage for the Christian who is living with a mentally ill relative is faith in God. Recent studies have affirmed that a person’s faith plays an important role in helping such an individual cope with challenges in his or her life—including helping family members cope with the stress of caring for a mentally ill relative (Rammohan, 2008). However, this faith has to be intrinsic, rather than extrinsic (Pargament, 2001), meaning, the person must truly believe what he or she claims to believe in. “I can do all things through Christ who strengthens me” (Philippians 4:13).

We hope our response will help you and others in similar circumstances. Beyond that, always remember the promise of God in Isaiah 41:10, “Fear not, for I am with you; be not dismayed, for I am your God. I will strengthen you, yes, I will help you, I will uphold you with My righteous right hand.”