

CHERIE LOWE
AUTHOR OF SLAYING THE DEBT DRAGON

KEEP THE HAPPY IN YOUR HOLIDAYS

21 WAYS TO SAVE
TIME, MONEY, AND
YOUR SANITY THIS
CHRISTMAS SEASON

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Keep the Happy in Your Holidays: 21 Ways to Save Time, Money, and Your Sanity This Christmas Season

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INTRODUCTION



“IT’S THE MOST WONDERFUL time of the year!” The lyrics and chipper tune blared through the little speaker sitting on my kitchen counter, and I choked back a cynical response of “Yeah, right.” While I’m far from a Scrooge—I love so many things about the holiday season—I’d found myself once again buried in to-do lists, receipts, recipes, and an overbooked calendar.

My soul longed for a silent night while my body just yearned for a good night’s sleep—and to wake up on January 2 when it was all over. As I agonized about which task to tackle first, I began to wonder, *Why, oh why, do I put our family, our budget, and my personal sanity through the same crazy cycle each and every year?* Christmas popped up on my calendar every December 25, and yet the busyness of the season and the extra, unbudgeted expenses somehow always surprised me.

Maybe you’re a little bit like me. Maybe you long for something different this holiday season—to truly enjoy the

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miracle and wonder of celebrating the birth of Jesus without the hassle, overspending, and calendar chaos. Maybe you wonder

- how you can keep your traditions intact without turning into a green-eyed, heartless Grinch;
- how you can pass on your love of Christmas to your children without spawning present-grubbing fiends;
- how you can display your appreciation of God's generous gift of His Son without spending money you don't have.

I had to face these questions head-on and completely rethink Christmas when our family launched into a journey of paying off over \$127K in debt. (It's okay to rub your eyes. The number is indeed correct. We both had and then paid off that grand whopping total of debt. Intrigued? I share the full story in my book *Slaying the Debt Dragon*, along with lessons we learned, practical strategies, and money-saving tips to help families through their own debt-slaying journeys.)

Everything I had thought was necessary to celebrate Christmas—from the decorations to holiday meals, from Christmas cards to teacher gifts—was placed on the chopping block. I began the soul-searching process of picking through long-held family rituals and cultural expectations to question what was truly necessary and what our family could do without.

I admit it. At first I threw myself a great big, old-fashioned,

four-year-old-style pity party. I thought Christmas would be absolutely no fun without all the extra outings, bells and whistles, and opportunities to bless others with good gifts. Six years later, my heart is filled with gratitude when I think about those early days of sacrifice.

Of course, it's probably no surprise to you that each year God extended His great and wonderful loving-kindness to our family, providing in both the miraculous and the mundane. And Christmas? It was still filled with wonder and joy, no matter how much (or little) we spent.

By following the twenty-one tips in this little book, our family has discovered the freedom of celebrating the arrival of God's greatest gift without wearing ourselves out or drowning in more debt. I am excited to unpack the lessons I learned by celebrating four holiday seasons on a very tight budget—and the last two with the firm resolve to keep our commitment to stay out of debt. From practical tips like deciding which items you *should* buy on Black Friday (spoiler alert: if you're shopping for gifts, you're probably doing it wrong) and how to save on travel costs to more difficult topics like navigating relationships and determining how much to spend on gifts, I want to help you save money, time, and your sanity this year.

I know firsthand how easy it is to get carried away with the spirit of the season—overextending our time commitments and dollars. My heart longs for you to realize that you can still celebrate, bless others, and truly enjoy Christmas while spending and doing less. I pray that you gain a little

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hope through these pages, knowing that Christmas is so much more than gifts and groceries, programs and parties.

Those who know me well know I am a big fan of all things free. So as an added bonus, I'm excited to include a few of my favorite money-saving resources throughout the book. You can also download a number of free printable versions from www.slayingthedebtdragon.com/happyholidays.



TIP # 1

MAKE A DEBT-FREE CHRISTMAS PLEDGE



I LOVE NOTHING MORE than sharing a great deal with the people I love and those who follow my blog, *Queen of Free*. One of my spiritual gifts is bargaining. (I just can't quite seem to find it in 1 Corinthians 12.) I'm a ninja when it comes to scoring great deals off the clearance rack, slicing prices, and locating free shipping codes. Somehow during the holiday season, my skills are brought to an all-time high. Think of it as Spidey shopping sense on a strongly caffeinated, peppermint- and gingerbread-scented, Christmas-carol-soundtracked warp drive. In mid-November, I begin to share with my readers some of the best deals I can find on everything from toys to KitchenAids, tablets to stocking stuffers.

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But every year, I experience more than a twinge of guilt and a mite of fear. You see, the last thing I ever want anyone to do is to go into debt, whether during the Christmas season or any other time of the year. I know what the chains of debt feel like—to the tune of over \$127K. I've been held down by their viselike grip, kept from my purpose in life. I've nearly drowned in the overwhelming waves of fear they kicked up. I've felt as if I were suffocating in their far-reaching tendrils, which spread into every area of life—my marriage, my parenting, my sense of peace and joy, my relationship with God.

That's why each year I plead with my readers to closely guard their hearts, minds, and pocketbooks during the holiday season. On my blog, I post a challenge at the bottom of each deal post, imploring readers to keep their Christmas debt-free.

My hope is always that readers who swing by my corner of the World Wide Web on a regular basis will gain a little inspiration and encouragement so that

- they might come to *love* living within their means, delighting in contentment;
- some could learn from our story and avoid our financial mistakes;
- others are perhaps challenged to pay off debt, save money any way possible, and make wise choices;
- they trim the fat from their budgets and run their households well;

- every single person realizes it's holy to waste nothing;
- we all gain joy from nabbing free stuff; and
- above all else, those who feel they've been stupid with money hear me saying, "Me too."

I never want to lead anyone into a state of discontentment *or even deeper debt*. I beseech you to make the same commitment that I ask of all my readers: Pledge to keep your Christmas debt-free. In fact, I've included a printable to help you focus your thoughts and heart, to draw a boundary around your spending. Can I challenge you to place your John Hancock on the line and make such a vow? I'd encourage you to put it someplace where you'll see it often and maybe even ask your spouse or a trusted friend to help you stay true to your word.

This can be your year, friends. I just know it. This can be the Christmas you make the most of each and every penny, not spending a single cent you don't have. What's that you say? You've already stretched things too thin and borrowed to celebrate? Don't slam this book shut or hyperventilate. There's still plenty of time to refocus your finances. Commit to adding no further debt and maybe even consider returning some of the items you purchased on credit.

I pray that you live well—that you enjoy each stolen moment with family and friends. May you celebrate traditions and eat way too many cookies; sing old, familiar tunes at the top of your lungs and stick your tongue out to catch snowflakes. A Christmas without debt might be more

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magical than any other you've experienced and will certainly bring a happier new year.



*Visit www.slayingthedebtdragon.com/happyholidays
to download this free printable!*



TIP # 2

BEGIN BUDGETING YESTERDAY



I TRULY WISH I HAD A TIME MACHINE.

- (1) Especially if it was a 1980s DeLorean DMC-12 because those gull-wing opening doors are the bomb.
- (2) Because I would roll the calendar back to January 1 and give you this book.

Budgeting and saving for Christmas should start at the beginning of the new year (or maybe even on December 26). At no other time of the year are the past holiday purchases so fresh on your mind or the receipts still hanging around in your wallet. You can best gauge what you need to spend during

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the holiday season by considering what you spent (or should have spent) the year before.

Fear not, however, if you haven't the foggiest how much coin you laid down last Christmas. There's still plenty of time to get a plan in place. In *Slaying the Debt Dragon*, I share plenty of practical ways you can approach budgeting, along with some ideas on changing the way you view the entire process. Many of those principles apply to a holiday budget too.

Overall, you need to think through absolutely every category of spending and attach a dollar amount to it. This framework serves as a safety net, protecting you from the pain and regret that often accompany overspending. Don't think of your budget as a killjoy. Instead view it as your freeing friend who guarantees you won't spend more than you make or go overboard.

Let's begin thinking through a few of the hypothetical expenses for your holiday season. I'm not saying you *need* to spend money in all of these areas (I don't); however, these are some overarching categories you may or may not remember from your previous year's celebrations.

Gifts. This is probably the most obvious category, since Christmas is a season marked by gift giving. As you budget, consider specifically who you will buy for, along with a target dollar amount to spend. Prioritize your list with immediate family—children and spouse—at the top of the heap. Follow with extended family members—parents, grandparents, siblings, nieces, nephews, and maybe aunts, uncles, and cousins.

After those precious people in your life are accounted for, think about special friends, neighbors, and perhaps coworkers. Don't forget those who serve you and your children—teachers, pastors, and regular babysitters. But remember that building your gift list can be a slippery slope. Keep reading for ideas to limit how much you spend and to help you decide who to buy gifts for at Christmas.

Décor. More than likely, you won't need to purchase all of your décor annually. However, every year a decorations expense is likely to pop up. Perhaps you purchase a live tree. Maybe a strand of lights needs to be replaced. From fresh evergreens to wall art, I'm guessing you might need to budget a few dollars toward décor. This is not a free pass to spend willy-nilly or purchase a household worth of goods each year. I challenge you to get creative and decorate with items you already have, especially if you are in the process of paying off debt.

Photography. Whether you take a quick shot with your camera or have a formal photo session, holiday photography comes with many costs. From special attire (pajamas? fancy dresses and ties? ugly Christmas sweaters?) to printing charges and photo gifts, think through what you will need to spend. Don't forget sitting fees and the cost of photo Christmas cards.

Parties. They happen in the classroom. They happen in the boardroom. They happen at church and in friends' homes.

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Christmas parties can be a source of great joy during the holidays. However, more than likely we overlook the costs associated with them until we're in a pinch at the last minute. You may incur expenses for food, catering, host gifts, and even special attire as you go through your Christmas party circuit this year. Don't forget gift exchanges and extra money for dining out.

Food. Like it or not, we all eat a little extra during the holiday season. More than likely, this means that you'll need to budget more money for food during the months of November and December than during other months of the year. Think through what you might spend on special meals like Christmas morning or New Year's dinner. Will you need extra funds for edible gifts, cookies, or treats? And while pot-lucks can save you money on meals in the long run, you might also need to purchase a recipe item not typically stored in your pantry.

Travel. We often neglect to account for this category of expense, and yet it's so costly that I devoted an entire tip to how you can save on travel. Visiting Grandma is a gift for everyone. Overlooking the expenses associated with the trip isn't such a blessing.

Miscellaneous spending. Pause to consider the hidden costs of the holidays. Wrapping paper, cards, stamps, postage for

gifts mailed to faraway friends and family—many of these expenses are easy to forget but certainly add up over time.

Don't forget to account for extra charity giving at your church or office; special tips for service workers who put in long hours during a busy time of the year; and an occasional meal or snack out on the town after a school Christmas program.

Whew! I'm a little overwhelmed simply listing all of the possibilities. However, if you don't consider what you might spend on Christmas ahead of time, you're more likely to blindly approach each category and end up feeling remorseful in January. To help you in your journey, you'll find free printable budget forms with all of the above categories (and room for a few more) at www.queenoffree.net/seven-free-printable-christmas-budget-forms/. Sit down today or this weekend and begin to brainstorm how much you might spend in each area.



TIP #3

KEEP BLACK FRIDAY FROM BECOMING A FULL-CONTACT SPORT



IMAGINE IT WITH ME: It's early on the fourth Thursday in November. The delicious aroma of turkey and all of its fixings is already wafting through the air. You flip on the television in hopes of seeing the Rockettes once again amaze you with their synchronized legs. (Seriously, at least a couple of them have to be robots, right?) The local news is on instead, reporting on all the great bargains to be had the next day. The reporter's voice plays over B-roll of crazed shoppers, a frenzied scene of wild activity. You shiver as you picture fistfights, empty shelves, and insanely packed parking lots. No one ever said Black Friday shopping is for the faint of heart.

Believe it or not, my husband can be more die-hard

when it comes to Black Friday shopping than I am. Maybe he loves it because Black Friday is the one day of the year when strolling through the aisles becomes a competitive and sometimes full-contact sport. If shopping is a sport, Brian and I play to win. Many a year, we have set out together on the day after Thanksgiving, but never without a clear plan. Successful Black Friday shopping requires intentionality and direction. You can follow these specific strategies to maximize your dollars and guarantee that you score the best deals.

Do your research. The worst thing you could do on the busiest shopping day of the year is to wander the aisles aimlessly. You need to spend time researching long before Thanksgiving. Luckily, the majority of retailers “leak” their Black Friday ads in mid-November so you don’t have to spend all of Turkey Day sifting through an enormous newspaper.

Many times you can find these ads directly on store websites, but I like sites like [BFAds.net](#) and [TheBlackFriday.com](#) that gather all the deals in one place. You’ll want to note both store hours and the items you are interested in purchasing. Many items will be available only during a particular window of time. Don’t miss out on a great deal because you ignored that detail. After years of unfortunate accidents due to mass chaos as shoppers tore through their stores looking for the doorbusters, most stores now include maps indicating where these specials will be located. Be sure to take note of these diagrams too.

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Make a list. Shopping on Black Friday without a list is as crazy as expecting it to rain dollar bills in the aisles at Walmart. You need to be sure you know precisely what you're shopping for so you don't waste time or make impulse buys. As you make your list, rank items in order of importance. This will help you plan your route around the store and determine whether or not you really want or need a particular purchase.

Bring a buddy. Of course having company when you shop on such a busy day can be great fun, but bringing a friend or significant other shopping with you can also aid your strategy. Typically, when Brian and I enter a store on Black Friday, one of us parks the cart in a section usually untouched by holiday shoppers (the pharmacy or cleaning aisle works great) while the other darts around grabbing the best deals. One person staying stationary not only prevents us from desperately wandering around looking for each other, but it also allows for better mobility. Carts often get caught in gridlock around the best deals, delaying shoppers' ability to snag a limited-time offer. An individual shopper without a cart can slip in and out of aisles effortlessly.

Look for the unusual. Don't get caught up in what everyone else considers to be a hot deal. While most people are looking for flat screens and the newest toy craze, you should be seeking out items at their lowest prices of the year. Tip #4 features five of my favorite out-of-the-box choices. Though I rarely

buy gifts on Black Friday, some retailers offer outstanding deals that day on household goods that make great presents.

Be considerate. Black Friday is your opportunity to be different, to show kindness to others, and to be a bright light in a dark world. Even if you have to miss a deal, do your best to assist other shoppers, speak kindly to hardworking employees who are sacrificing time with their families, and smile because life is good. People are always more important than things.

Black Friday is fun, but we should never act so crazed that we compromise our character. When we help other shoppers, we'll probably find that their moods lift and they'll be willing to help us, too.



TIP #4

LOOK FOR FIVE SURPRISING BARGAINS ON BLACK FRIDAY



GOOD NEWS: You don't have to shop on Black Friday to score the best deals, especially if you're looking for gifts. One of the recent blessings of online shopping is the increasing number of deals on big-ticket items that online retailers price to be competitive with their brick-and-mortar counterparts. These retailers offer comparable deals on similar products found in superstores, and you can purchase them in the comfort of your home and in your pajamas (unless you already shopped in your pajamas on Black Friday).

Rather than shopping for gifts on Black Friday, I'm usually trolling the aisles looking for household goods that have

been marked down to their lowest price of the year. Here are five surprising (and probably overlooked) Black Friday purchases:

- **Towels.** If yours are so thin that you can go all Hulkamaniac on them, hang tight until Black Friday to purchase a new set. Superstores use these as doorbusters, often pricing full-size bath towels at \$2 or less.
- **Small appliances.** Toasters, coffeepots, griddles, waffle irons, hand mixers, and even small food processors go for less than \$10 on Black Friday. Pair them with a recipe, and you'll have a fantastic gift or a replacement for your own worn-out model.
- **Coats.** The only time you'll find coats priced more economically is in March, when stores are attempting to clear them out. If your outerwear is wearing out or is the wrong size, consider using your clothing budget on Black Friday to purchase a new coat.
- **Pajamas.** In our household, a new pair of pj's is customary on Christmas Eve. Typically, we can find a fantastic deal on Black Friday to keep this tradition alive and well.
- **Slow cookers.** A frugal girl's best friend, slow cookers of all varieties go on sale on Black Friday. I'd recommend the most basic and economical one.

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For years, I've relied on three 1.5-quart slow cookers, each purchased on a different Black Friday for only \$4 apiece.

Honorable mentions go to board games, sheets, photo frames, vacuum cleaners, and pots and pans. Let every other shopper fight over this year's "it" toy or hot electronic deal while you stake out the household goods.



TIP #5

AVOID BUDGET-BUSTING CHRISTMAS SHOPPING TEMPTATIONS



THOUGH BLACK FRIDAY CAN definitely help you keep costs low this Christmas, there are inherent risks that accompany this busy shopping day—and each day that follows, all the way to December 25. More than anything else, I want you to stay on budget and spend less than you make this Christmas season. So along with tips to maximize your shopping experience, I'd like to offer some warnings of potential traps. Basically, this is the “learn from my mistakes” section.

Using credit cards. Make a commitment to shop plastic-less this season. Here's why: A gift bought with money you do not have is no gift at all. Instead, it traps you into

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paying exponentially more for your gifts than their original price tags.

Let's not kid ourselves. You won't magically have more money on January 1, allowing you to pay for everything you charged in November and December. Leave the credit card at home. (In fact, I'd prefer that you leave it in pieces in the trash can.) Opt for cash to hedge your spending. When it's gone, you're finished shopping. Or if you can be intentional, use your debit card.

In *Slaying the Debt Dragon*, I share our story of paying off \$127,482.30 in debt. Of that massive sum, around \$16,500 was credit card debt. More than one Christmas, I charged a gift we couldn't afford. Compiled with other purchases, the interest climbed sky high. Gifts that were meant to be blessings became a curse for our family. In turn, those chains of debt inhibited our ability to be generous all year long. Just say no to the credit cards, friends.

Shopping for yourself. I'm not sure what it is about rock-bottom prices that convinces us we need just a little extra splurge for ourselves during the holiday season. Obviously if you have a need—let's say your coat has holes in it or your vacuum cleaner just died—and you can find a great deal on Black Friday, you should take it. But avoid shopping for yourself or buying yourself gifts during the holiday season “just because.”

Making purchases without an endgame. Stuff on sale is still stuff. With every purchase you make, on any day of the year,

you need to have a twenty-four-hour plan—a specific place to use and store it, or a specific plan to give it away within a day’s time. Will this purchase be a gift? Where will you put it so you don’t forget about it?

Buying unnecessary upgrades. Each year, marketers try to convince us that we need that “next big thing.” More memory! Bigger screens! Faster processing! Bells! Whistles! Too often we believe the lie that our possessions define us and that we’ll be left behind if we don’t buy what everyone else has. If your phone, TV, or household appliance still works, you probably don’t need to replace it. Guard your heart, friends. Unnecessary upgrades surround you at every corner on Black Friday and throughout the holiday shopping season.

Placing your trust in earthly goods. In Matthew 6:20, Jesus challenges His followers to “store up . . . treasures in heaven.” While I’m quite certain that no one would ever admit out loud to placing their trust in a new toaster, Black Friday tends to draw out some of the most unattractive sides of our humanity.

Your pursuit to save money and make the most of your resources is a noble quest and a very good thing. However, when you elevate those passions above people, souring your attitude and everyone else’s around you, this very good thing has been twisted into an idol.

The enemy of our souls knows full well that during the season when we celebrate Jesus’ birth, our hearts will be more

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receptive to worshipping the God of the universe than at just about any other time of the year. He couldn't prevent Jesus from coming to earth or our annual tradition of remembering that arrival, so instead he tries to get us to distort the gift-giving tradition into an experience of bowing before electronics and toys, clothes and gift cards. As a result, we are all tempted to pursue man-made rituals and traditions and to lose sight of the real meaning of Christmas.



*Visit www.slayingthedebtdragon.com/happyholidays
to download this free printable!*



TIP #6

REIN IN UNREALISTIC EXPECTATIONS FOR YOUR SPOUSE



THROUGHOUT November and December, we're bombarded with advertising messages about the best gifts for our loved ones. Friends, our hearts are in danger. We can so easily fall into the trap of allowing the world to dictate what we should give and receive, regardless of the reality of our budgets. We may allow our minds to become set on giving or getting gifts that are simply unrealistic—whether a new car with an enormous red bow on top (Can you buy those in the store? Because, man—they're so big!) or chocolate diamonds (I'm so confused by this piece of jewelry. Am I supposed to eat it or wear it?). Before the month of December begins, all of us should seriously rein in our expectations for the Christmas season.

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Can we level for just a minute? Ladies, your husband isn't ever going to be like the man in the commercial who smoothly pulls out a red velvet heart-shaped box from behind the Christmas tree. Your man probably doesn't have the physique, not to mention the comedic timing and ability to dress your child up like a miniature Santa Claus. Stop letting the latest TV ad dictate what generosity and thoughtfulness look like in a marriage. Instead, if there's a gift you're longing for this Christmas (that is within your budget), tell your husband. Drop hints, be direct, or give him options. Just don't expect him to read your mind and then wind up incredibly disappointed on Christmas morning.

Fellas, do everybody a favor and don't think you have to run out to buy your wife a diamond-encrusted bracelet—especially if you wait until Christmas Eve to shop for her. She probably would be just as pleased if you did the dishes tonight. If you're unsure what to buy for your wife, then ask her. You might be surprised. It could cost a whole lot less than you realize to rock her world this Christmas.

We all need to remember that the car commercial doesn't show the huge payment book that accompanies the shiny sports coupé with that big red bow. No matter how much your spouse loves that expensive watch, it's not worth it if you'll be bickering over your credit card statement in January. Consumerism and debt are malicious twins that would love nothing more than to take your marriage down. One way to outwit them both is to talk openly with your spouse well ahead of time about gift-giving expectations between the two of you.

Sometimes we don't even realize how unrealistic expectations have crept into our marriage. Make this the Christmas that you allow your heart to be trained in the practice of what matters most. The gifts under the tree—no matter how much or little they cost—represent so much more. Be thankful for the gift of your marriage. You might not look like models or have a catchy jingle, but you have each other and that's a treasure money simply cannot buy.



TIP #7

WRAP YOUR WAY TO A MERRY CHRISTMAS



GIFT WRAPPING CAN quickly take an unexpected bite out of your budget. The papers are so pretty, the bows tie so neatly, and the festive foil gift tags seem like the perfect finishing touch. Somehow all these special gifty trimmings dive into your cart without you even noticing. But let's face it, the majority of that beauty will end up in a big black trash bag after a frenzy of flying paper at approximately 9:08 on Christmas morn.

Don't worry. I'm not asking you to toss your precious gifts into flimsy plastic grocery bags. You can still have

lovely gift wrapping without spending a bundle. Here are some of our favorite ways to save when it comes to doing the Christmas wrap.

Set a budget. If you're like me, wrapping paper, gift bags, and notions are typically a last-minute purchase made right before I need to give a gift. Because of the urgency, I often forget to carefully consider exactly how much I'm spending. I tend to grab whatever I love the most and drop it in my cart. That's why I've learned to set a budget for wrapping, just like we do for gifts. Price out paper and bows early on, and then set a dollar amount to stick to before you hit the aisles. Again, perspective is everything. Keep in mind that these items aren't permanent, and while they can enhance the gift, they shouldn't cost more than what's inside.

Reuse. Before you buy a single wrapping item, you should take inventory of what you already have. To avoid making duplicate purchases, sort through your leftover collection of bags, bows, boxes, and papers from previous years. Harvest any boxes you receive when online gift orders begin arriving at your door. You may be able to use them as well.

Get creative. You may already have all you need to wrap a gift with style. Gifts wrapped in the comics section from your newspaper delight both the young and the young at heart. Brown kraft paper decorated by your little artists with markers, stickers, and stamps is sure to make their grandparents

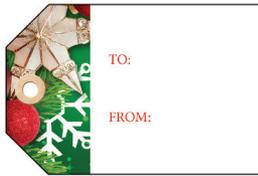
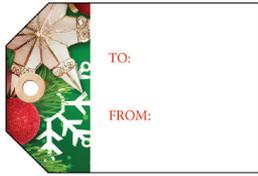
KEEP THE HAPPY IN YOUR HOLIDAYS

smile. Go on a wrapping-paper scavenger hunt today to see if you can use or adapt items you already have. Or if you do spend money, consider purchasing items like dish towels or fabrics that could be used again to wrap gifts.

Skip the cheap paper. People always gasp when I tell them to actually *spend* money, so pay attention. You might not want to purchase the absolute bottom-dollar wrapping paper sold in the bargain section. Sometimes it tears easily, so you end up using twice what you would have with higher quality gift wrap. Aim to purchase a midgrade, heavier-weighted version within your budgeted amount.

Wait. Delayed gratification is a virtue, friends. The closer it is to December 25, the more likely the prices on wrapping will drop. Wait a week or two after Christmas and you'll see it moving from the shelves at up to 90 percent off its original price. It might not make a big difference for this Christmas, but next season is sure to be merry and bright. Just be sure to store the items where they won't be wrinkled or warped and, of course, where you'll remember that you have them.

Never buy gift tags. Pinterest should have shut the gift tag industry down years ago. You can find plenty of free printable gift tags that are as cute as or cuter than any you'd find in the store—including the printable offered here. Often, you can even customize the tag so that you can print someone's name directly on it, whether on card stock or labels.



Keep the Happy in Your Holidays, by Cherie Lowe. #slaydebt

*Visit www.slayingthedebtdragon.com/happyholidays
to download this free printable!*



TIP # 8

DODGE THE HOLIDAY FEAST PRICE-TAG BEAST



I LOVE WATCHING the original 1966 version of *How the Grinch Stole Christmas!* each year. Does it get any better than Dr. Seuss's lens on the world? Remember the scene in which the narrator describes the green-eyed and skinny Grinch's many beefs with the Whos' celebration of Christmas? In great detail, he depicts their holiday meal (or "FEAST! FEAST! FEAST! FEAST!") from the Who pudding to the rare Who roast beast. In fact, the Grinch steals every single item from the icebox and wipes the pantry clean of every can, even the last can of Who hash, in his attempts to stop Christmas.

A holiday meal can easily turn each of us into our own version of the grouchy adversary in this beloved tale. From

the expense of the meal to the time-consuming preparation and cleanup, it's easy to get wound up before any of our family or friends even darken our doors. Consider the following tips before you bust your holiday food budget.

Begin with a written plan. In *Slaying the Debt Dragon*, I share my favorite tips for weekly meal planning and some unique strategies to help you gain control over your growing grocery-store bill. Those same principles can be applied on a micro level for your holiday meals. Start by writing out a menu for Christmas Day. For dinner, I suggest a main dish, a fruit, a veggie, a dessert, and bread. Once you complete your menu, build your grocery list after examining what ingredients you already have in your fridge, freezer, pantry, and cabinets.

Focus on breakfast recipes you can fix the night before. Every Christmas morning, I prepare three proven recipes that our family loves. Even better, they can all be made the night before. Cheesy hash brown potatoes, cranberry apple French toast, and egg casserole are always a hit. The ingredients are incredibly affordable, and since I put them together the night before, I can actually enjoy Christmas morning instead of trying to host, be present with my family (especially my girls), and cook all at the same time. I even set the coffeepot to automatically brew so I have less to do and can focus on fully relishing precious moments with my family.

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Avoid the side dish trap. True confession: I love side dishes more than the main course at Christmas dinner. Yummy veggies (usually covered with cheese), favorite desserts, salads, rolls, deviled eggs (I cannot stop with just one)—the list goes on and on. Holiday meals usually tempt us with oh-so-many tried-and-true side dish options. However, as you're making a meal plan, determine to stick to a two- or three-side-dish maximum. None of us need to eat that much anyway, right? Of course, if you're dining with your extended family, you can ask them to make and bring along their favorite side dishes, instead of randomly assigning them something to bring. You'll have a greater variety and everyone will bring their "A" game to the literal table.

Borrow extra tables and chairs. Every year around the holidays, I see a couple in the store aisle discussing whether or not to purchase a folding table. More than likely such tables and chairs will be pulled out rarely—for the occasional garage sale and Christmas or Thanksgiving dinner. They're not usually worth the price you pay or the trouble to store them. Hit your social media network early to see if anyone has extra chairs or tables to loan for your family gathering. More than likely, a friend will be happy to share his or her extra furniture.

There's never "one" last thing, especially at the last minute. It's happened to me more times than I'd care to count. I run into the store for one last thing and end up rolling to my car

with a cartful of stuff I'm not even sure I need. Our senses are heightened during the holiday season, and stores place plenty of small and large temptations in front of us. When we're pressed for time and feeling frazzled, we buy way more than necessary. If at all possible, do your shopping at least five days in advance to guarantee you don't make more impulse buys while feeling hurried and overwhelmed.

Remember how, in the end, the Grinch became the hero? And that holiday meal he hated so much? He sat at the head table and carved the rare Who roast beast himself. (Bonus points if you know who received the first piece.) With careful planning and preparation, you can be the hero of your holiday meal too.



TIP #9

CULTIVATE A CULTURE OF CONTENTMENT IN YOUR KIDS



THEY SIT POISED, carefully staring at and tracking their prey. Claws have been sharpened, and soon brightly colored shards will fly rapidly through the air as their eyes burn bright with greedy desire. Before the kill is even fully identified, they're on to the next target, living on an adrenaline-filled rush of emotion.

No, we're not watching a *National Geographic* special on animals in the wild. This scene is played out over and over again in front of Christmas trees all over the nation. If we're not careful, our kids can turn into present junkies, wildly tearing through gift after gift without even a word of thanks.

We all love our children. We want to give them good gifts.

That's not necessarily a bad thing in and of itself. But let's be honest: The malcontent and gift-grubbing behaviors of our small people can stem from the attitudes and practices instilled in holiday traditions set by their parents and the people who love them most.

Cultivating contentment at Christmastime isn't for cowardly lions. It involves intentional and sometimes difficult discussions throughout the year, not just on December 24. Let's brainstorm some ways we might help our kids cut back on the gimmes and zero in on gratitude this holiday season.

Begin with a thankful list. If part of your holiday tradition is to have your children pen wish lists for their grandparents or jolly old St. Nicholas, try something different this year. As a family, begin by composing a list of what you're most grateful for. Be sure to include family and friends, good health, a place to lay your head at night, and a warm home. Have your children look around their rooms and take inventory of the many wonderful toys and favorite playthings they already have too. Write down favorite memories from the past year.

Starting with a thankful list allows all of us to realize that often we already have an excess of things along with so many other blessings. Challenge your kids (and yourself) to make sure the thankful list is longer than the wish list.

Conduct an ongoing open conversation about wants vs. needs. Raise your hand if you've ever been shopping with a toddler who has loudly and adamantly declared to the entire

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store that he *needs* a box of Goldfish or a new ball. (Why are those even in the grocery aisles except to drive parents absolutely batty?) That's right, your sweet little cherub who filled your soul with joy and your eyes with tears in the delivery room has just morphed into a monster in front of your very eyes.

All year long, discuss with your kids the difference between what we want and what we need. You can even make it into a game. Begin by naming something necessary but comical (toilet paper is sure to make them giggle) and asking them if it's a want or a need. Then counter it with an over-the-top suggestion like a roller coaster in the backyard. Let the conversation flow back and forth so they can begin to distinguish what is really necessary and what is an extra blessing. Just don't be surprised (and answer truthfully!) when they ask you if Starbucks is a want or a need.

Invest in your child's faith. Christmas is the perfect time of the year to introduce your child to God's deep and marvelous love. Lessons of contentment are found throughout His Word. Maybe one of the best gifts you could give your child this Christmas is a new Bible or a book to strengthen his or her belief. For younger children, you might consider a video (we love VeggieTales's *It's a Meaningful Life* and *Madame Blueberry*). Faith-based teaching tools like these are certain to foster lifelong character traits of contentment and joy.

Serve together. Often seeing the world through someone else's eyes can build contentment. Serving together during

the holiday season is one of the best ways to foster an attitude of gratitude. Whether you sing Christmas carols at the local nursing home, make cards for those who have lost loved ones this year, or take cookies to your neighbors is up to you. As the parent, lead the way for your kids. Be sure to participate fully in whatever activity you choose.

Ask for or give experiences. Take a moment to reflect on your favorite holiday memories. Go ahead. I'll wait for you here. Close your eyes. What do you hear? What do you smell? Who do you see? What are you doing? Often, the things we treasure most about Christmas past aren't things at all.

Our hearts long for people and experiences, and those feature prominently in our best memories. Instead of giving gifts, consider asking for grandparents to give experiences like memberships to museums or a weekend away together or simply a trip to the movie theater. Presence is always more important than presents. This rings true in your day-to-day lives too. Create holiday traditions based more on shared time than on gifts. You might bake cookies, go sledding, read a classic story, or pop popcorn and watch *A Charlie Brown Christmas* for the hundredth time.

Set limits. Guess what? Your kids don't buy themselves Christmas gifts. You do. Their grandparents do. This is very good news. No mysterious force is at work causing your kids to whine and complain. As adults, we have the opportunity

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to set limits. These boundaries will help keep us from getting too out of control at Christmastime.

In our home, we typically give our girls only three gifts and a stocking. Thanks to some advice from friends, this has been standard practice since our older daughter's first Christmas. You may want to choose another limit.

Setting limits for grandparents or loving aunts and uncles may be a bit trickier, and the conversations surrounding those limits need to start early in your child's life and the calendar year. Begin by acknowledging that their gift giving comes from a good place—they love your child. Then, in a non-accusatory tone, share your heart. Offer a guided list for what you'd love for your child to have. Or suggest they contribute to a college savings fund or the above-mentioned experiential gifts. Be open to brainstorming other possible gift ideas together too.

I can't promise that everyone will agree with your perspective, but you'll never get anywhere if you never open the conversation and explain your motives. Together, work to foster gratitude and contentment as a team.

Reflect what you want to see. I'll never forget the first time I heard my daughter scolding her baby doll in the same voice I often used to correct her. It sounded so much harsher than I realized, and yet her impression was spot on. For better or worse, our kids mirror our souls. If we are worried, hurried, or frazzled, we shouldn't be surprised if they are too. If we are consumed with our desire for the next big thing or are constantly dissatisfied, then they will be too.

On the other hand, our kids are likely to pick up our positive attitudes and personal disciplines as well. Perhaps one of the best things you can do to encourage your kids to appreciate all they have is to sit down with them each morning to open your Bible and reflect on the true gift of Christmas—Jesus.

Giving good gifts is a joy and a wonderful thing. But any good gift pushed to an extreme can become a weakness at best and an idol at worst.



TIP #10

PLAN TO SAVE BIG ON CHRISTMAS TRAVEL



OVER THE RIVER and through the woods to Grandmother's house you go. You might travel by car. Or maybe you travel by plane. You may require an overnight stay at the halfway mark. You may need to purchase meals and drinks along the way. Hitting the road is often filled with personal finance pitfalls. You want and maybe even need to visit your family during the holiday season; however, the expense can blow up an already angst-filled budget. Here are a few road-trip tips to save money this Christmas.

Booking hotels. With so many discount hotel websites to consult, your brain could spin dizzily out of control. There

are those that offer the ability to name your own price. Others promise the best deal without informing you of where you'll stay until you ink the bottom line.

While it's always a little bit scary not knowing the exact hotel, I actually prefer using Hotwire. When I'm searching for a room, I typically set the ratings to three stars and above and filter by the amenities (smoke-free rooms are a must for us). Then I consult BetterBidding.com, an online forum where consumers share their results from booking through both Hotwire and Priceline.com. You can often "crack the code" of where you'll be staying by checking the amenities offered, star rating, and location of the hotel. Then you can look directly at the hotel's website to be sure it's a place you'd want to spend the night.

Believe it or not, the prices on both Hotwire and Priceline.com can fluctuate throughout the week and at different times of the day. Hitting refresh may result in a higher or lower price. Better deals are available in more densely populated areas, so if a major city is along your route, it might be wise to plan a layover there.

Plan your stops before you leave. Rather than challenging yourself to drive as far as possible before stopping, make a plan for where you'll take breaks along the way. Whether it's to fuel up the car or your belly, mapping out your stops ahead of time will help you locate the best places to refuel. I like using MeetWays.com to figure out a halfway point between home and our destination. Once I determine an approximate

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stopping place, I look at Google Maps to determine which retailers and restaurants are in that area so we can hammer out specific plans.

Take rest stops at grocery stores. The drive-through or wide-open spaces of a rest area often become our go-to places when traveling. However, consider making your pit stops at grocery stores or big-box retailers instead. There will be plenty of room to stretch your legs, plus you can pick up drinks, snacks, and even meals at a fraction of the cost of a vending machine or restaurant. As a bonus, you'll be able to snag replacements for toiletries you left at home.

Pack a Brita pitcher. Probably one of our thriftiest travel habits is the oddest. We rarely travel long distances without a slim-line refillable filtration pitcher. It takes up much less space than a flat of bottled water and allows us to drink clean water just about anywhere we stop. There's nothing that smarts more than having to pay for \$4 bottles of water at a hotel.

Check your car's tires, fluids, and maintenance before you leave. No one wants to be stranded on the side of the road at Christmastime (or any other day of the year), so it's a no-brainer to make sure your vehicle is in working order before hitting the road. Not only do you want to avoid a breakdown, but when your car is in proper working order, it gets better gas mileage too.

Airline ticket savings. Unlike the hotel deal sites, I find the best prices for airline tickets directly through the carrier's website. Begin your search early, and don't get greedy, assuming prices will drop the closer you get to your trip. Especially at Christmastime, the bottom line can soar as December 25 draws nearer. Be sure to take full advantage of any airline reward programs available, and fly the same airline as much as possible to maximize your savings.

Christmas travel is all about the end result—getting to see the people you love at a special time of the year. Guard your dollars well, though, so you aren't stretched even further than necessary during an already expensive season.



TIP # 11

BE CREATIVE: \$5 GIFT CARDS AND OTHER WAYS TO BLESS SPECIAL PEOPLE



TEACHERS, NEIGHBORS, coworkers, and friends—there are so many special people beyond our family members whom we'd love to bless with a gift at Christmastime. But the bottom line is that we can't give something to everyone without going completely broke. If you're in the process of paying off debt, your gift-giving list should be extremely short. Over the years, I've strategized ways to be generous without spending much. These ideas might help you stretch your dollar further when it comes to gifting those you love.

Use your rewards points. We don't have a baby in diapers. We don't drink Coke. Rarely do I purchase a Disney movie.

But I'm in rewards programs for all of the above. Throughout the year, I log codes I find on the Internet to collect rewards points for these programs. (Lucky for you, I share everything I find on Queenoffree.net so readers can post the codes to their own accounts.) I let my friends and family know that I'm collecting too, and occasionally they give me bottle caps or codes from products to enter. I also love Swagbucks—an Internet search engine that rewards users for making their inquiries there.

About six weeks before Christmas, I begin cashing out all of the various rewards points programs. From \$5 gift cards on Amazon to movie theater passes to magazine subscriptions, our rewards points have “paid” for many Christmas gifts over the years. Let me lend a small word of warning, though. Steer clear of any rewards programs that would actually cause you to spend more money, and remember that cash always saves more than any credit card rewards point program could ever offer you.

Spend time together. Years ago, Brian and I decided to quit exchanging gifts with our dear friends Kim and Jason. Instead, each year we commit to gathering together for a meal. Some years, we have baked cookies and prepared holiday goodies to stash in gift baskets. Others, we've ordered take-out from our favorite Thai restaurant. The gift of time spent together as families is worth more than any “thing.” Ask a friend if you can simply spend time together this year. Maybe you can sit and write Christmas cards together. Maybe you can watch

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a holiday classic with your families. Whatever you choose, make the most of the experience and let it count as a gift.

Build a gift stash. It's a great idea to set aside gifts throughout the year. Anytime I receive a coupon good for a free item at a retailer like Bath & Body Works or find a fun deal on clearance, I place it in a box in our closet. At Christmastime, I raid this collection to find a quick hostess gift or something to give a "surprise gifter" who unexpectedly blesses me with something.

Agree to no gifts. We belong to a community group of nine families who meet weekly. A very long time ago, we agreed not to buy Christmas gifts for one another. In large groups of friends like these, it would be easy to get carried away in the holiday spirit and spend hundreds of dollars. Instead, we typically have a potluck dinner, play games, and go Christmas caroling at the nursing home. Not only does this save us money, but everyone is spared the time and expense of shopping *and* we get to bring good news to some lonely folks during the Christmas season.

Participate in goofy white elephant exchanges. My friend Janna recently told me a hilarious story about bringing a funny gift (a duck bill whistle) to a white elephant exchange that turned out to feature some very nice gifts. She stealthily switched numbers with a friend so she could claim her own gift. White elephant gift exchanges can be a great way to give

a gift to others, but be sure you know the ground rules. Our basic rule when hosting such a fun tradition with friends or family is to ask everyone to bring something they already own. Often, gifts make reappearances year after year, and of course someone always discovers the age-old principle of “one man’s trash is another man’s treasure” to be true.

Pick up \$5 gift cards. If you can afford it, a \$5 gift card is a very good gift. Whether from a coffeehouse or a Christian bookstore, this small token is a great way to bless someone. While we were getting out of debt, \$5 was really all we could afford for teachers, neighbors, and special friends. I always included a handwritten note expressing just how thankful we were for their role in our lives. I often had our children write letters or draw pictures too. Don’t be discouraged if you can’t give a high-dollar gift. It truly is the thought that counts, and with \$5, that individual can purchase something they need or even want.

Gifts, especially when bought at the last minute, can cause us to go seriously off budget in a hurry during the holidays. Begin thinking outside of the box for ways to bless special friends at Christmastime without overspending.



TIP #12

STUFF YOUR STOCKINGS RIGHT



MY GREAT-GRANDMOTHER hand-knitted one of my favorite stockings, which was multicolored and had my name on it. Each year, my grandmother would fill it with special trinkets and small gifts. At home, opening the stocking my parents filled was one of my most beloved Christmas traditions. Purchasing stocking stuffers for our two daughters is one of my favorite tasks during the holiday season. I try to intentionally think through what they'll both love and truly use. Here are some guidelines I've established to help direct my spending.

Ditch the seasonal items. They're so cute and eye-catching, and they typically cost just a dollar apiece. From lip gloss to

playing cards, you can find plenty of small toys during the holiday season that you'd think perfect to do the stuffing. However, I almost always try to steer clear of the seasonal items. A Rudolph yo-yo isn't much fun on December 28, and the Santa Claus markers will make their way to the trash can sometime in mid-January. Instead of the festive red and green socks or the elf T-shirts, you're better off buying items that will be used during the other eleven months of the year too.

Give fun food. I almost always include a culinary treat in the girls' stockings. Typically I purchase a food I would rarely buy them but that they love to eat. I'm always pleasantly surprised at how much they enjoy this rare yet simple blessing.

Practical items are still good gifts. Toothbrushes, hair ties, and bubble bath have all found their way into the girls' stockings over the years. Instead of picking them up in the bargain section of the store, I often buy a larger product that will last longer. Even though these gifts trend toward the practical, I'll pick up the character items that I might not regularly purchase throughout the year. Such practical items are still good gifts and make great stocking stuffers since I'd need to purchase them anyway.

Cash in those reward points. Stockings are another great place to use reward points at Christmastime. If you plan on ordering gift cards from your preferred rewards program, be sure to allow plenty of time for processing and shipping.

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Those gift cards can then be used to purchase two or three smaller gifts. Just don't wait until the last minute, or you won't have enough time to shop.

When looking for stocking stuffers, I also might pick up a small stuffed animal, a DVD, a book, or a new pair of earrings, while small toys that look like they'd quickly outwear their welcome are left on the shelves. An affordable mix of practical and delightful is your best bet when you're stuffing.



TIP #13

NAVIGATE GIFT GIVING WITH ADULTS



WE CAN ALL PROBABLY AGREE that when it comes to gift giving, Christmas is often kid-centric. We carefully choose the treasures they will love the most. We wrap them in paper featuring their favorite characters. We stay up late into the night, assembling and arranging, making sure Christmas morning will be filled with pure glee.

Yes, Christmas is for children—except that children grow up to be adults who just might love Christmas as much as they did in their younger years. Some long to continue the traditions of the past, especially exchanging presents. However, it's obvious that we can't afford to purchase gifts for every significant adult in our lives. How and when do we draw the line?

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Will it require some uncomfortable conversations? Most of all, can we truly convey how much we love someone without a neatly tied bow and a smartly wrapped gift?

I'll be the first to admit that these are tricky—maybe even terrifying—waters to wade with close friends and family. Many can and will be offended when it comes to drawing gift-giving boundaries. However, you could be pleasantly surprised as well. My prayer is that these guidelines will spark some constructive conversations with your family members during the holiday season.

Start with your own heart. It's so easy for me to identify everyone else's problems. If I could only get them to listen to me and change their behavior, then both of our worlds would turn much more easily. In this tricky area of gift giving for adults, maybe it would be a good idea to examine your own motives. Spend a few introspective minutes identifying why it is you're so uncomfortable exchanging presents. Ask yourself the uncomfortable question of whether or not a different friend or family member might be feeling the same way about exchanging gifts with you and your family. You might need to course correct yourself before taking on any other pursuits of change.

Be humbly honest. If you are currently struggling to make ends meet, you need to sit down with friends or family members and pour out your heart. My guess is that you'd love to be able to give good gifts but you hate the idea of going

into debt. Acknowledge how much you've appreciated their amazing gift-giving skills in the past while being direct about your current financial situation. Those who truly love you will appreciate your candor.

Conversations for next year begin today. If you're reading this book during the holiday season, the wheels are more than likely already in motion to repeat traditions of the past. You may have to wait to initiate conversations if loved ones have already done their purchasing for this year. While everyone is in the post-holiday glow, bring up the topic in a loving manner. Again, begin from a place of gratitude, expressing appreciation for the wonderful, thoughtful gifts they've given. Ask for ideas of different ways to bless each other next Christmas. Suggest drawing names or consider some of the ideas from the "Be Creative" section (Tip #11). Get collective input and work toward a consensus.

Compromise. Nixing your current gift-giving traditions cold turkey probably isn't a good idea. You'll need to be prepared to find a happy medium. You might agree to limit gifts to a specific dollar amount or gradually scale back how much you give to each other. A "my way or the highway" attitude is likely to burn bridges and even cause irreparable damage. Be flexible. Be kind. Treat others the way you'd like to be treated.

Agree to disagree but above all else, love. Maybe you will come to an impasse in your relationships when it comes to

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gift giving. You might need to agree to disagree or change your own behavior. This might mean you receive a gift but do not give a gift in return. No tradition is worth putting your family into debt. But that doesn't mean you can't give to them in some other way. Think about ways you could bless your friends and family without spending money. Maybe you could bake a holiday treat from one of your grandmother's recipes. For a sibling, perhaps you could sit down and write out your favorite Christmas memories that involve the two of you. Whether you frame an old photo for your parents or offer to watch your bestie's kids for the night, you can be generous without going overboard.

I certainly realize that all of the above principles are easier to read on paper (or electronic device) than to put into practice. More than likely some of your conversations will be uncomfortable. You might even completely muddle a relationship. However, if you never bring up the subject, you'll continue the same pattern every single Christmas until you die. (Sounds encouraging, right?) Soak your words in prayer. Measure them wisely. Avoid accusations and judgmentalspeak. You may be pleasantly surprised to discover that others secretly wanted to abandon the tradition long ago but felt trapped too.



TIP #14

GIVE GRATITUDE— NOT GIFTS—TO YOUR SPOUSE THIS CHRISTMAS



PAYING OFF DEBT REQUIRES SACRIFICE. While Brian and I made many sacrifices during our four-year journey of paying off \$127K, one of the more difficult ones for me was our decision to stop giving Christmas gifts to each other. Now, before you jump to incorrect conclusions, we had never been the type to give extravagant gifts. With a debt load like ours, you might assume that we splurged on a car with a big red bow tied to the top or a new yacht each year. That wasn't the case.

However, I do love both the pursuit and the blessing of the perfect gift—regardless of whether I'm on the receiving or the giving end of the process. Can I be completely honest

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with you? Giving up gifts was incredibly challenging for me. Maybe it's because I like earthly things more than I should. Maybe it's because gifts are my love language. Maybe it's because gift giving was so ingrained in me that I couldn't break free from the habit.

Our first Christmas during our debt-slaying journey was somewhat *meh* compared to previous years. Certainly we gave our children gifts. We're not monsters, and I share my specific strategies in *Slaying the Debt Dragon*. However, we realized that as adults, gifts were nice but not a necessity. The money we would have spent on each other could be used for our greater goal of slaying the debt dragon.

So if you are endeavoring to pay off all of your debt, should you do the same? Honestly, I can't tell you the correct choice for you and your family. I can share what we did, whether or not it was successful, and how it felt. Sure we could have given each other small gifts or even set a budget for gift giving. However, as we began to gain success and momentum in paying off \$127K, we were willing to give up nearly anything for the greater goal.

One of the best by-products of our decision was realizing we loved each other whether or not there was a representation of that love under the Christmas tree wrapped up with a bright red bow. Relaxing into that love has allowed us to save the dollars we might have spent on a token of affection and channel them toward a more significant goal—at that point paying off our debt and now larger financial achievements that we agree on and chase after. While it varies from year to

year, now we agree upon whether or not we'll give each other gifts and approximately how much to spend. Last year, we just chose to fill each other's stockings with small presents.

If you're in pursuit of paying off debt or saving for a great getaway or buying a new car, maybe this is your year to give up gifts. If you do, take time to savor quiet moments together and to talk about some of the blessings you're grateful for as a couple. Can I let you in on a little secret? The temporary twinge of pain you experience when your spouse doesn't hand you a gift on Christmas is nothing compared to the freedom and joy that come when you accomplish something much greater. Even if you decide you can't abandon the gift-giving tradition altogether, perhaps you can agree to rein in your spending on significant others this Christmas season.



TIP #15

EVALUATE YOUR TRADITIONS: TREASURE OR TRAP?



I HOPED MY JAW HADN'T VISIBLY dropped to the ground when my friend mentioned that her entire family, along with several other people, attended an incredibly pricey performance as a part of their Christmas celebration every year. And then I breathed a prayer of thanksgiving that we weren't part of that inner circle, even though I had once longed for their acceptance. There was no way we could ever afford more than one hundred dollars for play tickets while we were paying off \$127K in debt.

Don't misunderstand me. Many families can afford such traditions without going into debt. For others, the tickets might be an extravagant and wonderful gift given to them, allowing them a special treat during the holiday season.

Still, I couldn't help but wonder if some members of that large group agonized about spending so much to enjoy a tradition. Did they feel pulled into a yearly experience that was beyond their means? Were they comfortable saying no if they couldn't afford it? Whether dressing up for dinner out and a performance of *The Nutcracker* or staying overnight in a hotel to take in a big city's lights, many families make outings a central part of their Christmas traditions. The following practices might help you gauge whether or not to continue them.

Annual evaluation. Don't set your calendar on autopilot, automatically determining to repeat experiences every year. Instead, approach each year afresh, questioning whether or not a particular tradition is good for your current financial picture. Don't automatically assume you shouldn't continue a tradition either. You might be able to afford it. Or perhaps you decide you can participate in the experience every other year or maybe just not this year. Pausing to reflect on a tradition will also allow you to decide if it has become an idol during the holiday experience. Fun outings can be a blessing, but if they detract from your other goals, you might need to question your heart's motives.

Don't assume everyone has the same budget that you do. If you decide you have the means for that expensive outing, you can't assume that someone else has the same amount of expendable income—no matter where they live or what they

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drive or do for a living. Even if the outward appearance suggests otherwise, your friends and family could be seriously struggling with their finances. After being so deeply in debt ourselves, we now automatically presume that no one has any money to spend on anything. Be sensitive when planning or continuing long-held traditions.

Ask what else could be done with the money spent. My sweet cousin has spent years helping foster long-term economic solutions for developing nations. After one of her journeys to the Democratic Republic of Congo, she shared some of the challenges faced by missionaries and community development professionals who dive in and out of other cultures. One quick trip through the drive-through could pay for an individual's medicine for an entire month. For her it wasn't a vague generality. She knew that person's name. Since that conversation, I often contemplate the worth of my dollars through that very lens. Whether it keeps you from making a difference in the world or achieving a personal goal, high-priced traditions can get in the way of the best ways to spend and invest. You need to at least ask what else you would do with the funds if you choose to opt out of a tradition.

Once again, have an uncomfortable conversation. Back in Tip #13, we talked about the potential for uncomfortable conversations when it comes to other adults and gift giving. You may need to revisit those principles when it comes to

traditions, too. This might be the year you respond with, “I’m so sorry. We can’t go this year. We just can’t afford it.” I’ll admit those are some of my least favorite (not to mention difficult) words to speak. However, the more you use them, the easier the process becomes. Practice doesn’t make perfect; however, the conversations become more comfortable on your end the more you exercise boundaries within your finances.

Worried what to do if someone asks if they can cover the cost for you? It’s okay to accept a blessing; however, it’s also okay to say, “No, thank you.” Again, this conversation might not come naturally, but it’s a good idea to consider what you’ll say if someone makes such a suggestion.

Offer an alternative plan. Maybe it’s time to land on a new tradition—one that requires less cash and perhaps even impacts your greater community. You could host a neighborhood cookie exchange, volunteer at your church or somewhere within your community, or simply watch a classic holiday movie with your extended circle every year. What really matters is the time spent together, not the amount of money you spend.

One of the best outcomes of spending four years paying off \$127K in debt was developing acuity for questioning everything. We pondered every bill, every expense, every tradition, every “necessity.” I challenge you to question your traditions this Christmas season. Are they a blessing or a curse?

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A treasure or a trap? There's no easy litmus test or online quiz to take. You will have to wade into the waters of assessment all by yourself or with your spouse if you're married. Above all else, hold on to traditions lightly so they don't end up controlling you and your finances.



TIP #16

THINK TWICE BEFORE DECIDING TO MAKE GIFTS



I'LL BE THE FIRST TO admit that making gifts to give away is less tempting for me than it is for those of you who are much craftier. Nine times out of ten, when I try to paint something, I need to pass it off as art created by my six-year-old daughter. It's rare that I hand-make anything that I wouldn't be embarrassed to give as a gift.

However, you might be one of those people who could put Martha Stewart to shame. You can knit, craft, paint, sew, and bake circles around everyone on the block. Because of your immense talents, you long to bless others with that Pinterest-worthy piece of art that's been brewing in your brain for at least six months. In theory, homemade gifts seem

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like a much more thoughtful and even more cost-effective method of giving. But can I encourage you to pause for a few moments and consider whether or not they truly save you money in the long run?

Price each component. Before you head to the craft store or hit the baking aisle with your wallet in hand, you need to begin the meticulous process of calculating how much your lovely handmade gifts will cost. Think through every single element required to put them together. Did you remember the glue? The eggs? The plastic bags or containers? It's easy to lose sight of the overall cost—whether you're making those fun layered jars of cookie ingredients or homemade ornaments. An initial scouting trip might be a good idea before you just begin purchasing wildly.

Raid your cabinets. You might have some raw materials at home in your pantry or among your craft supplies. Before you purchase anything, determine what you already have so you don't bring home duplicates. But keep in mind that while it's smart to make good use of items you already have, technically they're not free. For instance, if you use all of your eggs and flour, I have a hunch you'll need them again soon for your regular cooking. Be sure you take into consideration how much you'll need to spend in order to replace those ingredients.

Consider your time. The holidays seem to be packed with thirty-six-hour days. We squeeze in office parties and

Christmas programs, family meals and community events. In December, your time is worth approximately 54.4 percent more than it is in the ho-hum days of late January (while the percentage is made up, you know it's true). Is your homemade gift idea time consuming? Do you actually have time to complete it before December 24 at 11:59 p.m.? If your answers are yes and no, I'd encourage you to pursue another path.

Consider your skill level. If you are only semi-handy (or like me, the complete opposite of crafty), then run, my dear friend, *run*. No amount of holiday magic or elf-bestowed enchantment will suddenly prepare you to whip up a batch of homemade peppermints while you festoon a fresh ever-green wreath and make a mosaic of your mother-in-law's face out of your children's school pictures. You will not just "pick up" knitting or suddenly remember how to work a sewing machine, even if you got an A on that cute green jumper in your eighth grade home ec class. One too many Christmases, I have convinced myself that I could make candles and homemade decorations, all while whipping up a brand-new recipe. The end result was a harried mess (and by that I mean my appearance and state of being) with a subpar gift that probably left the recipients more confused about how I truly felt about them than thankful for a homemade gift.

I promise I'm not trying to rain on your hot-glue-gun, chalkboard-paint-loving parade. I definitely want to receive all those amazing mason jars filled with goodies and layered

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desserts or soups. I will wear the scarf you knit me with pride. However, some of us (I'm preaching to the choir here) really need to come to grips with both how much handmade gifts cost and our true ability level. If, after careful evaluation, you realize you can stay within your budgetary and time limits, then by all means, get on with your crafty self. Homemade gifts *can* be much more affordable than purchased gifts if you plan ahead, count all the costs, and use what you already have.



TIP #17

PLAY YOUR (CHRISTMAS) CARDS RIGHT



I LOVE CHRISTMAS CARDS. Whether they contain a hand-written greeting, a family newsletter, or photos of people I love, my heart skips a beat each time I receive a brightly colored envelope during the month of December. However, the expense of Christmas cards can quickly add up. That doesn't necessarily mean you have to nix the tradition altogether; however, both deal seeking and an intentional strategy will help those holiday greetings be just a bit sweeter both for you and for those who receive them.

Limit your list. Raise your hand if you've ever played this game before: "If I send a card to Aunt Sue, then I'll need to

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send one to Cousin Bob, too. And if Cousin Bob receives a card, you just know he will turn around and tell his neighbor Nyla. Now, Nyla, she loves to see pictures of the kids, and I really can't disappoint her this year."

Okay, so maybe that's an exaggeration, but you simply can't send a card to everyone you know. You need to do some deliberate planning when it comes to your Christmas card list. It doesn't matter whether you first set the target number and then list the people or begin with a list of names before narrowing it down. Either way, staying within your budget will be much easier if you whittle down your list.

Don't forget postage. Remember, even if you pick up a box of eighteen cards for ninety-nine cents (what a deal!), you will need to apply a stamp to each and every envelope. If your list is long, postage costs will quickly add up. Also, keep in mind that some larger or oddly shaped cards cost more than a single stamp. Consider hand-delivering as many of your cards as possible during the holiday season to cut down on this expense. Keep a bag or box in your car and bring them along to work, church, school, and family functions.

Consider an e-card or online greeting. You can still send personalized messages this Christmas season through e-cards. Some websites offer free services (DaySpring is my favorite) and others offer a subscription-based service, billed yearly. Be sure you read the fine print and consider the price as well as how much you might actually use e-cards before making a

purchase. Of course, you can always create your own newsletter or greeting and attach it to an e-mail. It might not be as lovely as a foil-lined card, but the sentiments will be the same.

Prowl the online deals. On my blog *Queen of Free*, I try to keep up on the best online greeting card deals. Each year, I'm delighted to see personalized cards offered at low prices during the month of December. In fact, one of my favorite websites, cardstore.com, has routinely run a deal that provides a card (chosen by you and, if you'd like, printed with your photo) along with the appropriate postage for less than the price of a stamp (yep, you read that correctly). I'd keep a close eye on that site around Black Friday and the early days in December to see if they run the deal again. Even if you don't order from this particular vendor, you'll find plenty of great Christmas card sales online and in retail stores during the holiday season.

Shop around for photo card deals. I love plastering our fridge with photo cards during the Christmas season. If you're interested in sending this type of greeting, I'd highly encourage you to take a few minutes to glance online at the services offered by local pharmacies and superstores. The price on these holiday favorites can really vary store to store, so be sure to compare before you place a large order. My favorite place to land a great deal is typically Sam's Club, but depending on what region of the country you live in, you may be able to fare better at other places.

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Buy next year's cards in January. Christmas cards drop dramatically in price as the big day draws nearer. But your best chance to purchase beautiful cards at great prices comes after the year has ended. In fact, Christmas cards are among my favorite clearance finds (more on that later).

Take a pass on the tradition for this season. To save time, money, and sanity this Christmas season, you may need to forego this part of your celebration. While it may seem like a small sacrifice, it could give you the breathing space you need—in both your finances and your schedule—to enjoy other parts of Christmas. No one is going to come and beat down your door demanding their card. I'm living proof that you can go four years without sending out greetings and still receive cards from the people who really love you. Fortunately, you can always send cards again next year.

Again, I'm not trying to Ebenezer Scrooge you into ditching all of your holiday traditions; however, it is best to evaluate which parts of your celebration you value the most so that you can spend on those areas. Pause, decide whether and what kind of cards you'll send, and then shop around for the best deals. Mindlessly spending always results in heartache underneath a heap of bills.



TIP #18

SPEND YOUR CHRISTMAS CASH WISELY



EACH YEAR AS I WAS GROWING UP, all of us kids sat around my grandparents' big dining room table, which stretched farther than usual because of the leaves that had been inserted for our holiday celebration. The delicious dishes had all been cleared away from the festive tablecloth. No one had opened up the new jigsaw puzzle yet. Quietly my grandpa sorted the envelopes provided by the bank, each filled with a cash gift for kids and grandkids alike. Once we'd been handed our envelope, we opened it and pretended to read my grandma's hand-scrawled greeting, but in reality everyone was trying to sneak a peek at how much money we'd been gifted that year.

Without question, cash gifts, whether from your parents

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or grandparents, a family friend, or even a stranger, are a big blessing. But how should you spend what you've been given, and what safeguards can you put in place ahead of time to make sure it doesn't disappear like Santa on December 26?

Don't count on it. No matter how many years running you've been given a certain amount, it's never a good idea to count on Christmas cash. You are not entitled to a certain amount. People change their gift-giving habits. They may be confined to a smaller budget because of economic changes. One of the biggest mistakes you can make is to finance another purchase with money you expect to get from a yearly Christmas gift.

Build an emergency fund. If you don't have one already, one of the best uses for Christmas cash is creating an emergency fund. You should save up at least one thousand dollars in reserves in case of a crisis. It's never a question of *if* you'll have an emergency—a broken-down car, a broken arm, a busted washing machine—but *when*. Saving your monetary gifts isn't much fun in the present, but you'll be thankful when trouble arrives.

Pay off debt. Already have an emergency fund? Then take what you've been given to apply toward paying off debt. I explain in detail the plan we used to pay off \$127K in *Slaying the Debt Dragon*, but very simply, I would recommend using your Christmas cash to pay down your smallest

debt, regardless of interest rate. If you delay or deposit the money in your checking account, those funds will more than likely vanish before you know where they went.

Buy items you need. Have holes in your shoes or underwear? Then any gifts of money should be applied toward purchasing needs before you tackle your wants. For most of us, a new phone or camera isn't a need. It's a desire. Always purchase what you need first; delay purchasing a want until you're financially stable.

Purchase only what you love. More than once, I've bought an item because it was "good enough." A few years ago, I decided to buy only items I truly loved. So if I wasn't satisfied with how something looked on my body or if I didn't love the color or wasn't sure we'd really use it, I didn't buy it. Resist the urge to settle just because you have the cash.

Give it away. I know it sounds a little crazy, but maybe you're supposed to give away all or at least a portion of what you've been gifted this year. Even a small contribution can make a big difference. Whether you give to a church, a charity, or someone down on his luck is up to you, but I strongly believe that when we give away money, it loses a bit of its grip on our souls. Do a little research, seek out wisdom through prayer and those voices in your life whom you trust, and then open up your heart and wallet to give away what you've been given.

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When you receive that envelope stuffed with bills, your brain automatically imagines how you could spend it on all sorts of things. Be sure to pause for a few minutes and consider the best ways to maximize Christmas cash this year.



TIP #19

SCORE BIG AT CHRISTMAS CLEARANCE SALES



I THINK THAT CLEARANCE shopping might give me an unnatural high. Each year, in the weeks after Christmas, I begin to scout through the clearance aisles at big-box retailers. I'm looking for specific items and, of course, the highest percentage of savings. Saving 25 percent off retail price isn't even a sale in my book; 50 percent isn't worth the effort. A markdown of 75 percent is getting closer to my love language. And 90 percent? Now we're talking!

Obviously, it's a matter of delicate timing. If you wait too long, all the best deals will be snapped up or the shelves cleared out for Valentine's Day stock. But if you strike too soon, you'll miss the best prices. Since clearance is rarely

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advertised, it will require an intentional practice of checking the seasonal areas of your favorite superstore on a regular basis. Typically, markdowns will be made every five to seven days after Christmas, depending on the size of the inventory. Regardless of when you buy, here are some items you should stock up on for next Christmas or even the new year.

Wrapping paper and cards. The prices on these products begin to fall in the days right before December 25. Since retailers typically are left with a high volume of stock, you'll be able to score both at significant discounts. Just be sure you have a place to store the items you purchase. I always place my Christmas cards in a bin marked "Open me first!" so that I don't forget where they are. Many Christmas wrapping items can be used throughout the year. Keep your eyes peeled for solid colors or nonholiday patterns. Bows, bags, and ribbons are a steal now too.

Solid red kitchenware. Be on the lookout for anything that's solid red in the Christmas clearance aisle. The key for you to be the host with the most for every holiday party, birthday, and cookout for years to come depends upon it. Reusable solid red kitchenware can be brought forth for nearly every major celebration—Christmas, Valentine's Day, Memorial Day, and the Fourth of July. A wide array of sports teams' paraphernalia and nearly every children's character features the color red, too, making this kitchenware ideal for sports-themed and children's parties. Each year, look for a small

piece (think serving bowls, baskets, trays, and platters) to add to your collection.

Lights. Those lovely twinkling lights will cost a lot less on December 26. Pick them up on the cheap and store them for next Christmas or to use in your garden when the summer months arrive. If you know a bride-to-be, she might want you to be on the prowl for lights to use at her reception too.

Candy and baking goods. No matter what the wrapper looks like, candy and holiday baking items can be used throughout the new year. More than once I've picked up clearance candy and shipped it to soldiers serving overseas who are thankful for a treat that they don't often enjoy (just be sure to get the kinds that don't melt!). Again, many of the red items (chocolate chips, sprinkles, etc.) can be used for Valentine's Day too.

Bubble bath, holiday hand soap, toothbrushes, and lotion gift baskets. Retailers hope you'll buy them for your grandma and your kids before Christmas. Each year, I see shelves chock-full of these items. These are super practical necessities to pick up on the cheap in the holiday clearance aisle.

Paper goods. So what if the paper towels, tissues, paper plates, and napkins feature Santa and snowmen? They're disposable items. Pick up extras for next year or use them in January. Many times these killer clearance prices can be further maximized with a coupon!

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If you purchase décor or artificial trees after Christmas, have a designated storage plan so that your new discount items don't get lost in the shuffle over the next 365 days. Above all else, set a budget for how much you will spend (I advise shopping only with cash). It's very easy to get caught up in great deals and see your total at the register grow beyond your limits.



TIP #20

EMBRACE AND RECEIVE THE “IMPERFECT” FIRST CHRISTMAS



AS I GLANCE AT the nativity scene, everything looks so
pristine:

perfectly measured corners in the stable;
silent animals placed with care, facing the newborn King;
Mary glancing down sweetly at her babe;
Joseph caught in the wonder of the moment,
 equidistant from Mary and the manger;
an angel motionless and with a . . . well, an angelic . . .
 smile upon its face;
shepherds mute and spaced evenly to fill the top of my
piano's surface area.

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You can almost hear strains of “Hark! the Herald Angels Sing” surrounding the figurines. My historical attention to detail will never let me place the wise men in the crèche. They remain off to the “East” of the scene, since scholars agree they probably didn’t arrive to visit the Christ child until he was nearly two.

Actually, I can’t imagine that the real scene of the birth we celebrate each Christmas looked much like the artificial one in my living room. Instead, I envision damp hay stacked against the wall, its pungent odor permeating the air. Livestock wander freely throughout *their* home, now invaded by humans.

Mud, manure, sweat, tears, screams, and blood.

A child raises his voice in the night air; a mother heaves with exhaustion after an unmedicated, unsterile labor. A confused father attempts to comfort his wife, whose child’s conception was befuddling at best. And Mary? She herself is a child, more than likely a mere middle schooler, in our terms. Shepherds, on a regular night of work, have been scattered by terrifying light and celestial beings beyond comprehension. Magi in the East chart stars and marvel at the sight outside their window. Questioning what it all means, they will soon begin the caravan of a lifetime.

Somehow the nativity we’ve assembled saps the power and reality of this most important millennia-old miracle. Our tidy portrayal creates the illusion of a birth with no dirt, no sound, no inner chaos, no foul smells. Instead, we set out a perfectly turned display with perfect-looking people, whose

painted faces silently proclaim the Good News for all people of all generations. *But that perfect portrayal wasn't God's plan.*

His plan was to enter humanity in the midst of imperfection. Jesus arrived to imperfect parents—Mary and Joseph—in an imperfect place—a temporary home where animals dwelled. The Good News was proclaimed first to those whom society had deemed the imperfect and outcasts—to shepherds, of all people. Jesus' nascence wasn't a silent night but one filled with the sounds of childbirth.

While pondering such things strips the sweet and tender notions of the Christmas story from our hearts and minds, in all actuality this is very good news for both you and me. *God doesn't require us to become perfect before He makes His dwelling among us.*

Perhaps that is the greatest Christmas miracle of all.

We needn't tidy up our "well-lived-in" homes; Jesus' first home was a barn. We needn't hush our loud tones; His birth was greeted by a brigade of heavenly warriors. We needn't become more mature; His mother wasn't much more than a child. We needn't make ourselves suitable in the eyes of the world; His first visitors lived on the fringes of respectability.

All the reality of our biology and the cacophony of human emotion is welcomed. The chaos of being is embraced. It's more than okay to be imperfect when you come face to face with the Savior. He wouldn't expect anything else.

When debts are paid without any action from us, we're set off-kilter. We want to contribute our fair share. We want

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to pay back what we owe. We simply can't understand why anyone would pay our debts.

Freedom like that is confusing.

I like ledgers. Pluses and minuses march together in harmony. Bottom lines hang together in alignment. But grace doesn't add up. You don't owe anything. You didn't earn anything. You didn't do anything.

Yet Jesus stepped down from the perfection of heaven and began the journey toward the ultimate debt repayment plan on that first imperfect Christmas—what many would consider an “imperfect” situation at His birth that would lead to a perfect death and resurrection. He made complete payment on a debt that wasn't His own, allowing a confusing freedom story for you and me.

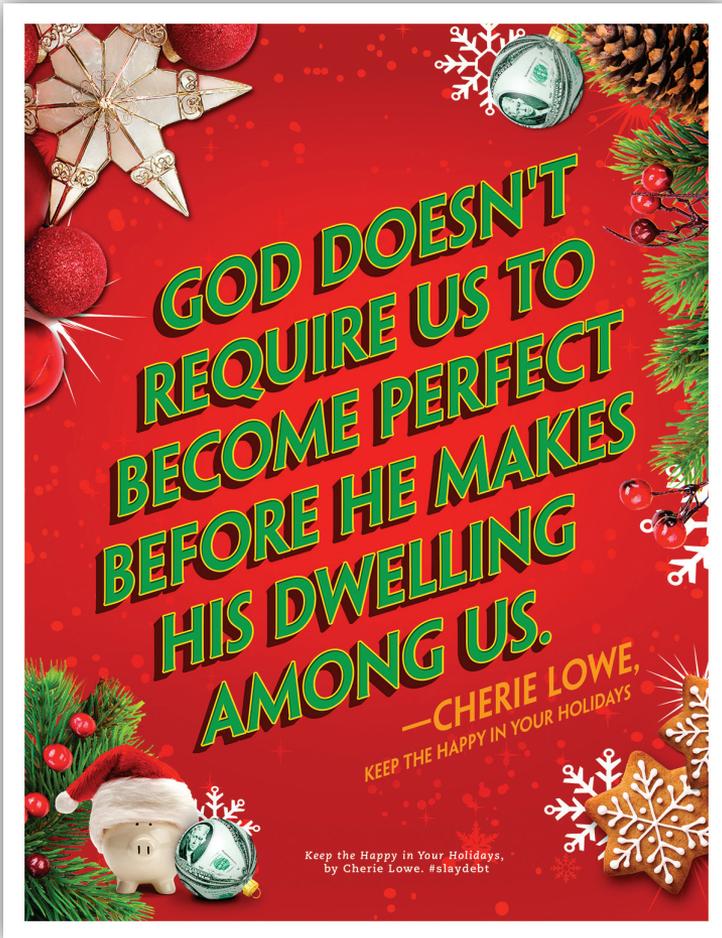
This Christmas, more than anything else, I would love for you to find true freedom in the grace that Jesus provides.

Saving money is fun, and paying off debt is rewarding. But the Good News of Jesus is the best “deal” any of us can ever receive. Something from nothing. Life instead of death.

May you embrace your imperfections with Christ's entrance into your own life, each month, each week, each day, each hour, each minute, each second.

The Word became flesh and made his dwelling among us. We have seen his glory, the glory of the one and only Son, who came from the Father, full of grace and truth.

JOHN 1:14



Visit www.slayingthedebtdragon.com/happyholidays to download this free printable!



TIP # 2 I

BEGIN A NEW YEAR . . . FOR A NEW YOU . . .



FIVE . . . FOUR . . . THREE . . . TWO . . . ONE . . . HAPPY NEW YEAR! One last celebration closes out this busy season. My guess is that all of us went a little overboard. We indulged in one too many Christmas cookies. We lost some sleep talking late into the night with family and friends. We let the kids get slightly out of control and rowdy. Even the most seasoned budgeters probably overspent just a wee bit (I know I typically do).

It's no surprise that many of us look forward to turning the page to a new month to renew our passion for the things that matter most in life. This year? We will read that book. This year? We will be more intentional with our time,

spending it on people and pursuits that are dearest to us. This year? We will move more and eat less so our bodies and minds feel healthier. This year? We will finally make strides toward saving more money and paying off debt so we can achieve the goals and dreams we have for our children and ourselves.

While I'm not much for resolutions, I do love setting goals every January. I intentionally write down personal and professional objectives. I try to dream as big as possible but also keep my aims time-specific, measurable, and realistic (e.g., I won't be training for the Tour de France this year). In late December, I begin the soul-searching process, reflecting on the year before with a deep exhale of gratitude. Then I inhale deeply while breathing a prayer of excitement, wondering where God will take me in the new year.

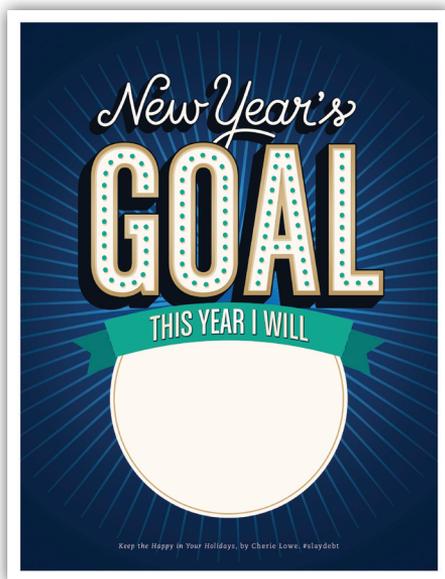
I'd encourage you to do the same this year. After a busy season of celebrations, feasting, and shopping, you probably would do well to both reflect on the year past and anticipate the year to come. In what areas do you want to grow? What goals do you want to achieve? What new path do you long to embark upon? After you contemplate these questions, begin to brainstorm concrete steps that will aid your journey. How will you measure your success? What tools will you use? Who will encourage you along the way? (The "New Year's Goal" printable is a great place to record your number one goal.)

If you do have financial goals you long to achieve—especially if those goals involve paying off debt—I'd love to help. I wrote *Slaying the Debt Dragon: How One Family Conquered*

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Their Money Monster and Found an Inspired Happily Ever After to share our story of undertaking what once felt like an impossible goal. Mired down by debt and alone in a pit, we felt as if we were the only ones who had problems with money. Maybe you've felt that way too? The book details our journey and the lessons we learned as a result. Practical tips and personal experience fill its pages, and I pray it brings you a bit of hope, no matter how bleak your current financial situation. There is a way out, I promise.

A very merry Christmas to you, my friends, and prayers that your hearts and finances will find true freedom in this new year.

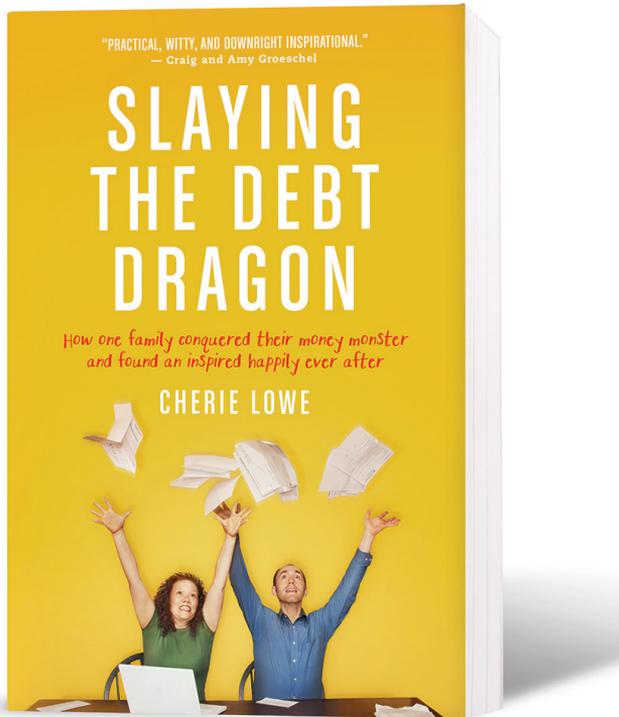


Visit www.slayingthedebtdragon.com/happyholidays to download this free printable!

I HOPE YOU'VE FOUND *Keep the Happy in Your Holidays* helpful as we head into this Christmas season. May it inspire you to enjoy the holidays without worry and stress—and instead to celebrate a Christmas filled with wonder and joy.

You can read the full story of my family's battle against debt in *Slaying the Debt Dragon: How One Family Conquered Their Money Monster and Found an Inspired Happily Ever After*.

TURN THE PAGE TO READ the opening of *Slaying the Debt Dragon*, or visit Tyndale.com to find out more about the book or to locate a bookstore in your area!



WHAT PEOPLE ARE SAYING ABOUT *SLAYING THE DEBT DRAGON*

Long live the Queen of Free! Practical, witty, and downright inspirational, Cherie's debt-slaying book will lead you out of the dark pit of debt dragons to a place of hope and financial freedom with "been-there, don't-do-that" wisdom.

CRAIG AND AMY GROESCHEL

Founders of LifeChurch.tv

In today's world, financial choices we thought would bring happiness often turn into chains that keep us from experiencing the freedom that is ours through Jesus. Cherie Lowe will give you the practical tips, tools, and encouragement you need to break the bondage of financial burdens and discover how to live a truly abundant, joyful life.

HOLLEY GERTH

Bestselling author of *You're Going to Be Okay*

The tentacles of debt don't just burrow into pocketbooks and bank accounts, they entangle our relationships, our attitudes, and our hearts. This fresh look at living debt-free once and for all is compelling, inspiring, and practical. You can't afford not to buy this book.

MARGARET FEINBERG

Author of *Wonderstruck* and *Fight Back With Joy*

If you've ever had a panic attack trying to develop a budget, wanted to get out of debt but don't know where to start, or said the words, "I'm just not a numbers person," then you need to read this book today. Cherie Lowe is a kind companion for a difficult journey. She helps you make peace with your pocketbook as you learn to see the beauty in a budget, and she does it with wisdom, grace, and a light heart.

EMILY P. FREEMAN

Author of *A Million Little Ways*

Cherie Lowe's incredible story of conquering her family's debt dragon is inspiring, entertaining, and filled with hope. Through practical tips and her own personal battle tales, you'll be reminded that financial freedom is indeed possible.

CLAIRE DIAZ-ORTIZ

Author and Silicon Valley innovator

A plethora of words come to mind after reading this incredible book: insightful, honest, practical, challenging, wise, and useful. Cherie Lowe tells her saga with humor, guts, and raw transparency. It is a story that will encourage you to face your own debt dragon with hope and determined courage.

KURT W. BUBNA

Pastor and author of *Epic Grace*

Slaying the Debt Dragon is an approachable guide to ridding your life of unnecessary debt. Not only are the debt-slaying strategies practical and doable, but the advice comes from a family who truly experienced the journey toward financial freedom. Cherie helps her readers set aside the guilt and shame of living in debt and gives a step-by-step guide to getting out of debt into financial freedom. There is no way that you cannot save money after reading this. For those struggling with debt, this book is filled with hope for a better life ahead. I can't recommend it highly enough!

AMY ALLEN CLARK

Author of *The Good Life for Less* and MomAdvice.com

Slaying the Debt Dragon is an honest, freeing, and entirely refreshing read. Cherie's story inspired me to reevaluate the way I view and spend money. Her wisdom is hard won, and is told with bold, witty authenticity.

MARY DEMUTH

Author of *The Wall Around Your Heart*

The humility and vulnerability revealed by Cherie in *Slaying the Debt Dragon* are refreshing and inviting. She has invited the world into her life by giving us a "look under the hood" of what it takes for the power of debt to lose its sting in our lives. By the end of this book, you'll be encouraged to press on to your own financial freedom because of her nonglamorous, authentically simple, and realistic journey that she has invited us to join.

RYAN JOHNSON

Lead Pastor of New City Church, Lawrenceville, Georgia

I read Cherie's story with my jaw dropped to the floor. The amount of debt she and her husband acquired is astounding, but the short amount of time in which they put their debt to death is astonishing and inspiring. Through her story and experience, Cherie will give *you* the practical steps you need to take to walk yourself right on up to the dragon and sling your sword into its mouth. She'll encourage you, give you hope, and hold your hand as you journey out of debt and into a life of financial freedom and wealth acquisition. Now, grab your sword and raise it with her . . . because she's about to teach you how to slay your debt dragon!

ERIN CHASE

Author of The \$5 Dinner Mom Cookbook series

I've known Cherie and Brian Lowe since before they slayed their debt dragons. The freedom they enjoy now comes from employing the principles and advice that Cherie generously shares in this book. They're not just theories and platitudes but tried and true principles and habits that turned things around for the Lowes. The good news is that the information Cherie offers really works and can make all the difference in your financial future. Follow Cherie on this adventure—you won't regret it.

BRODIE TAPHORN

Associate Pastor of Upper Arlington Lutheran Church, Columbus, Ohio

Cherie has given us two amazing gifts: motivation and direction! Throughout the book, you will hear Cherie's spunky voice proclaiming, "You can do it!" Many good resources tell you how to "eat the elephant" and even where to begin. But if knowing "how to" was enough, we would all be millionaires! In order to begin, we must believe the end of debt-free is truly possible. Out of the ashes of her family's own financial mistakes and despair, Cherie confidently says, "We did it, and you can too!" Prepare to be encouraged and empowered!

MICHAEL NAVE

Lead Pastor of Cornerstone Church, Marion, Illinois

With flair, candor, and humor, Cherie Lowe offers a field-tested plan to turn your finances around. Her real-life story, strategies, and no-nonsense advice will help you find the freedom you've been dreaming of.

SCOT LONGYEAR

Pastor of Maryland Community Church, Terre Haute, Indiana

Introduction

Fairy tales are more than true: not because they tell us that dragons exist, but because they tell us that dragons can be beaten.

PARAPHRASE OF A QUOTE BY G. K. CHESTERTON¹

BEING IN DEBT is a lot like being in the dark.

I'm not talking about bedtime dark, where you can still see a stream of light from the moon or the gentle glow of a night-light in the hallway. No, being in debt is like sitting alone in darkness so pitch-black, so completely devoid of light, that you finally squeeze your eyes tightly shut, praying when you open them there will be some glow, even if it's just the faintest illumination.

Then there is the isolation. When you feel hopelessly in debt, lies like these creep into your head:

No one could have made *this* many mistakes.

No one else could feel *this* out of control.

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

No one else could have let a credit card balance spiral dizzily beyond reach (even though you were using it *only* for

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emergencies). No one else could have felt the pressure to keep up with others by spending money that was not her own. No one could feel this scared about not having a secure future. No one else could be under this kind of pressure.

So lonely. So in the dark.

You are *not* the only one struggling to escape the darkness of debt, even excessive debt. A great number of people have shared their lonely stories with me—either on my blog or in person—over the past five and a half years. A lot of them are slaying debt dragons right now or at least trying to figure out what weapons to use to begin the battle. And some have fought and won their battles already. There is actually a large community of people who make hard choices to get out of debt and spend less than they make every day.

But back to those feelings of darkness. When those “no one else could have” statements float around in your brain, you begin to believe the lie that you really are the only one who has this nasty debt problem. Then the gloom you’re stumbling around in creeps into your very soul, along with its partners in crime, shame and guilt.

That darkness will keep you from sharing your story, preventing you from getting the help you need to get out of debt. It will also hinder you from offering hope to others who are on the same path, feeling just as alone as you do. Darkness is an evil fiend—a dragon, if you will—that casts some sort of spell paralyzing us all.

In the beginning, it was difficult for my husband, Brian, and me to “go public” with our story. I mean, come on—we

haven't always been the people who have paid off \$127,482.30 in debt. Back in April 2008, we were the people who *had* \$127K+ of debt. It's much easier to share your story when you have kicked a few debt dragons in the teeth than when you have one (or twelve) breathing fire down your back.

And that's why I committed to continuing to tell our story, even after there was victory. Because I know what it's like to feel alone and in the dark.

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

You see, the first step to getting out of debt doesn't involve elaborate spreadsheets. Honestly, it isn't about cutting up your credit cards, either. It's not even establishing an emergency fund. No, the first step is simply to lift your eyes up and believe that the *dragons can be beaten*.

If you'll allow me, I'd like to use the next few hours of your time to convince you that you can slay your debt dragon, no matter how ferocious, no matter how daunting in size and stature. Maybe you'll see a bit of yourself in our story. Maybe you'll discover that your attitudes about money have landed you in a dark financial dungeon. Maybe you'll realize that your spouse is not someone to battle against when it comes to finances, but instead your greatest ally and debt-slaying partner. Maybe this journey of gaining control of your money will actually bring the two of you closer together than you

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ever dreamed or imagined. And maybe you'll pick up a quick money-saving tip or two, which Brian and I either learned from our mistakes or gained during four long years of scaling back our lifestyle so we could pay off our huge debt.

Slaying the Debt Dragon isn't a quick fix. All worthwhile endeavors take time. It's not a complicated, smarty-pants

economic treatise either.

Eliminating debt has less to do with the dollars in your pocket than with small, simple, gradual changes made over time and with resolve.

The steps I outline are practical and actually simple to follow if you dedicate yourself to the great quest of paying off those bills. Eliminating debt has less to do with

the dollars in your pocket or the score on your IQ test than you realize. Stepping into financial freedom requires small, simple, gradual changes made over time and with resolve. I hope you'll allow me to guide you on your journey by outlining the changes we made and showing how we stuck to those changes even when we felt challenged or overwhelmed.

For many years, our debt isolated us—from each other, from others with the same struggle, from God's best for our lives. Hook, line, and sinker, Brian and I bought the lie that we were alone. That lie prevented us from doing and being so many things. We lacked peace. We lacked unity. We lacked generosity. We lacked hope. I wish I could look you in the eyes and plead with you now to reject that lie. Don't choose isolation and entrapment. Don't choose the dark. Choose

community and freedom. Through the words of this book, I pray you can begin the well-lit path to freedom.

Hans Christian Andersen said, “Every person’s life is a fairy tale written by God’s fingers.” God wants to tell a story through my life. God wants to tell a story through your life. He even wants to tell it through your bank account. I want to invite you into my family’s story, to hear our battle tales and to see the weapons we used to defeat our dragons. However, even more than that, I want you to step into your own story. Have hope that God can deliver you from debt and that He cares about every hair on your head and every penny in the bank. If He can keep the universe from spinning out of control, He can certainly handle the fact that you have amassed more financial obligations than you would care to admit on your Facebook status. He will provide for you if you take His hand and trust Him.

Our story is not your story. I have a feeling I will want to hear your story someday, because it is designed uniquely for who you are and the plan God has for *your* life.

Step into your story. Your financial happily ever after can begin today.

The light shines in the darkness, and the darkness
has not overcome it.

JOHN 1:5, ESV

Chapter 1

ONCE UPON A TIME

Change is painful. Few people have the courage to seek out change. Most people won't change until the pain of where they are exceeds the pain of change.

DAVE RAMSEY, *The Total Money Makeover*

ONCE UPON A TIME . . . every great story has one. No matter the “happily ever after” or the many details in between, it simply wouldn’t be a great tale without a “once upon a time.” This is my family’s once upon a time. Honestly, though, our story is fairly ordinary rather than fairy-tale extraordinary. However, I often need to answer the “How in the world did you end up with \$127,000 in debt?” question before I dive into the methods we used to eliminate it. So without further ado:

Once upon a time . . .

Fresh out of college and married for only a month, Brian and I moved to a new city so he could begin law school. We were both unemployed and incredibly clueless about finances.

We were living on love and chips and salsa from Chi-Chi's, which was the restaurant nearest to our less-than-luxury apartment. I landed a job working full-time for a church while Brian went to school, clerking whenever his schedule allowed. For the next three years, most days seemed to follow that same pattern: Work. Chi-Chi's. School. Repeat. We didn't live recklessly. We didn't buy a million-dollar home. We didn't wear designer clothes. Due to the hectic nature of higher education and church ministry (okay, we were also lazy, and I really liked seafood enchiladas), we had a serious dining-out problem, but overall we weren't wild with our resources.

Our main plan for our finances, though, was not having a plan. Chalk it up to newlywed ignorance or a lack of financial literacy or that we were still living more like children than adults. But that lack of a plan was our first big mistake, and after a while it caught up with us. The brakes would go out on the car. *Pull out the Visa!* When we didn't have enough cash to go out with friends for dinner? *Well, hello there, my little plastic compadre.* Doctor's visit? *Guess we should charge it. I mean, we have to go, right?*

Eventually, Brian finished law school and found a good job. A couple of months later, I gave birth to Anna, our amazing first daughter who turned our hearts inside out. I quit my job to stay home with her, so we never even got the chance to fall into "the two-income trap."¹ We bought a house. In the eyes of the world, we were living the American dream. Graduated from college? Check. Married? Check.

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Law school, baby, home owners? Check, check, and check. These were all things that we were supposed to do as young adults. We were nailing this grown-up thing.

Then the student loans came due. We deferred them.

They came due again.

It seems a bit astonishing to me now that we continued to live without any real financial planning for the next five years. We celebrated birthdays and anniversaries. We wished each other Merry Christmas. I went to graduate school, and when Anna was a toddler, I took on a part-time job at a different church. We went on vacations. We bought a new car. Life moved along as it often does, in the day-to-day of grocery shopping and laundry, holidays, and weekends.

Don't get me wrong, Brian and I weren't living in a stress-free, la-di-da world. While we loved each other and even enjoyed our lives as a small family, there was this underlying tension that I can't quite describe. There were no big blowup fights about money. But there was an occasional angst-filled, passive-aggressive moment or two along the way. *Did we really need that? You bought what?* Brian and I rarely discussed how much was in the bank, let alone any goals for our finances.

Enter the part of me that wishes I could sensationalize our story for you. I once was asked if I had bought something I loved in every color and maxed out our credit cards on designer shoes. That's simply not me. I wish I could tell you that we went on some killer vacation with beautiful ocean vistas and a pricey, high-flying skydiving experience. Didn't

happen. Did we buy a yacht? Nope. How about an RV? Nope. Did we take our kids to Disney World every week? month? year? Nope, nope, and nope. Did we have awesome computers and smartphones and amazing technology in our home? Uh-uh. Was our house a McMansion? *Pbfft.*

Aside from the mortgage on our home—a small and very modest 1950s brick ranch—our debt consisted of what most people would consider run-of-the-mill expenses. Oddly enough, approximately ten months before we launched into our debt-slaying journey, I was contemplating returning to work full-time. In my mind, employment would help us “get ahead” financially, and Anna was ready to begin kindergarten anyway. We could relieve some of the pressure we were feeling and maybe be able to afford a few of the extras so many friends seemed to regularly enjoy. Then unexpectedly I discovered I was pregnant, and everything changed. God had blessed us with new life.

He'd also given us another reason to think seriously about how to dig ourselves out of debt, which was comprised primarily of four large obligations. We owed close to \$89,000 in combined student loans, including my husband's undergrad and graduate school debt as well as a loan from one semester of my collegiate experience. (Thanks, Mom and Dad, for covering the other seven semesters!)

Then we owed over \$16,500 on one major credit card. Again, I wish we had something to show for it. But there's no killer house addition, no walk-in closet filled with stylish clothes, no four-wheelers or vacation photos. We simply

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nicked-and-dimed our way into five figures of debt—spent to cover household repairs, groceries, small gifts, dining out, new brakes and tires for the car, all very *boring* stuff.

We also had a car loan to the tune of about \$12,000. Our vehicle was quite modest by our reckless standards, so we'll call that one a grace-filled "oops."

The final piece was the medical debt. In mid-March 2008, our second daughter, Zoe, made her arrival. She brought life, grace, and energy into our lives. She also brought a big heap of medical bills amounting to \$5,700. We hadn't planned on that either.

On top of these four major obligations were a few minor debts like a \$2,200 root canal for me (that was no fun *and* expensive), \$1,000 in furniture we had purchased on a payment plan, \$100 on a department store card, and interest paid along the way.

While not so glamorous, these debts totaled well over \$127,000, a figure that typically makes people's eyes bulge bigger than Homer Simpson's when I share it with them.

I nearly passed out myself when Brian first showed me the bottom-line debt total. It wasn't during a serious moment at the kitchen table or even during a budget meeting in our living room, where eventually we would bury our noses in a laptop, crunching numbers and trying to figure out what we could cut from our already simple lifestyle. Instead we were standing inches from each other in our bedroom. In many ways, though, our hearts were miles apart at that moment. Motivated by the pressure of one more mouth to feed and one

more child to put through college someday, Brian had begun some serious number crunching. Poised next to his dresser, he stared down at a white legal pad. On it was scratched out how much we owed and to whom. The list seemed very long and the numbers very large.

Inside, I was trying not to completely freak out. I'm not of much use in high-stress situations. I actually ran around in circles once after accidentally setting something on fire in our oven. Seriously, I waved my hands in the air like a lunatic and repeated, "What are we going to do?! What are we going to do?!" while Brian calmly put out the fire with baking soda. He handles crisis moments with much more grace than I do.

While the ball of panic built up in my gut, I resisted the urge to repeat my "the oven's on fire!" theatrics. I realized I hadn't ever thought about our debt in its totality. I was merely functioning month to month, making sure the bills were paid and there were groceries in the refrigerator. Sure, I occasionally did a little "creative" financing, paying a bill just a bit late so we could make ends meet until the next pay period, but I was simply clueless as to the size of our debt.

While seeing that enormous total on Brian's legal pad was my wake-up call, he had first begun strategizing our debt-slaying journey two years prior. His moment of clarity came as we were sitting in a large-chain bookstore on a low-key date. While browsing, Brian pulled the book *The Total Money Makeover* by Dave Ramsey from a shelf and walked it back to the overstuffed chairs where we had been sitting. I can't

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remember what I was reading that night, though I'm sure it was—*ahem*—significant at the time.

Brian read the entire Dave Ramsey book.² He put it back on the shelf. Our date ended. As we headed back to our car, I had no idea that my husband was already considering battle plans.

He soon became an avid fan of Dave Ramsey's radio show. Inspired by what he was learning, Brian began to cast the vision for us to pay off all of our debt. He asked me to read the book. He encouraged me to listen to podcasts. To help us dream big, he began posing questions like "What could we do with all the money we'd save if we weren't paying so much interest each month?" He never demanded. He never dictated. He was patient and kind. He never forced me to do anything.

Brian can talk a good game. He asks questions for a living. His words and thoughts were definitely compelling. However, what spoke volumes to me was the way he began to change his own personal habits with money. Again, he did this without coercing or even convincing me to do the same. I began to sit up and take notice.

In early 2008, Brian stopped using the one major credit card we had. I tried to use it only for reimbursable work expenses. Unfortunately, I rarely made a payment from the check I was given for those expenses. Not only that, but I felt like a heel for using my credit card when my spouse had stopped using his—even though he didn't say anything. (Keep that in mind if you are praying for new financial

direction in your marriage. Change begins with you. Not your spouse or anyone else.) So in February, I used the card for the very last time.

At some point in March, we jointly made the decision to get serious about beginning what we would eventually call our “debt-slaying journey.” It appeared to be a less-than-optimal time to begin such an undertaking. Our younger daughter was due to make her appearance any day. Babies are so adorable, but they are ridiculously pricey. Medical bills, diapers, gadgets and gizmos you never knew you needed, as well as drive-through dinners on the nights you’re too exhausted to cook—the expenses are limitless and typically unexpected.

It was probably the worst time to begin paying off debt. But honestly, is there ever a good time to start? There will always be an unexpected illness or a car that explodes, a birth, a death, a washing machine that goes bonkers. *There is no good time to begin paying off debt. There is only today.*

I am thankful our situation hadn’t spiraled out of control to the point where we lost our house or our car. Looking back now, I know that both

were very real possibilities. Had Brian lost his job, had illness struck our family, or had we encountered a significant repair or tragedy, we could easily have folded, broken, and shattered—financially, emotionally, and spiritually. Fortunately, our internal

There is no good time to begin paying off debt. There is only today.

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unease prompted some serious self-examination before we hit a crisis point.

Even so, our situation was sobering. By Brian's best estimates, it would take us fifteen years to pay off all of our debt; nine if we really hustled. He adjusted his withholdings at work, which freed up an extra \$100 per month. That meant we would no longer receive a refund, but we wouldn't have to pay anything extra at tax time either. It wasn't a whole lot compared to what we owed, but it was money we weren't using to live. On April 2, 2008, away we went, beginning by tackling our smallest debt first.³

I rarely vocalized them then, but I had multiple fears in the early days. As I stared at the columns of figures Brian had scribbled on his legal pad, a number of terrifying thoughts tumbled through my troubled soul: *How did we end up in this mess? What if we never pay all this off? What will we do if another major unexpected expense comes up? Will we ever have fun again?* (I know, the last one is a very noble fear, right?)

Then again, continuing on our current path didn't seem much better: What could happen to our family if we kept the same spending patterns, persisting in our non-plan plan?

While it might seem wishy-washy and semipathetic, before we began the process of getting out from under debt, I had to face those fears and ask for forgiveness. I'm not talking about debt forgiveness in the financial sense, but in the emotional and spiritual sense. After pondering all the self-condemning and "what if?" questions, feelings of guilt, remorse, and insecurity gushed into my heart and brain. *How could I have been*

so stupid? How could I have made so many unwise choices with money? Why was I so selfish in needing one more thing?

Don't get me wrong—remorse is a good thing. It made me uncomfortable enough to realize, *What we're doing now isn't working. Why not tackle paying off all our debt?* However, if guilt paralyzes you, it is unproductive. So at some point, I had to shake it off and rub some dirt in it (or at least that's what the coach and my dad always advised), to move on to the next step.

For me, this was a two-step process of (1) admitting to myself, *Yes, I was wrong*, and (2) realizing that we had to begin where we were right then. To get out of debt, Brian and I needed to change our behaviors that stemmed from our poor judgment, trusting God to provide avenues for us to follow to clean up our financial blunders.

Presenting the Queen of Free

As you can see, our “once upon a time” story didn't have a dramatic beginning. Brian and I didn't have a colossal fight followed by a tearful time of prayer, where we resolved to follow God's plan for our money. That's a great story, but it simply isn't ours. Instead, we began by taking small steps of obedience—changing our behaviors, seeking forgiveness, and acknowledging our overwhelming desire for hope for our financial future.

One of my first small steps included reducing our spending, especially in the area of groceries and household goods.

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I set out to learn how to use coupons and, *even better*, to score anything and everything I could for free.

I've always loved anything free. Who doesn't? When I was a young girl, I purchased an amazing paperback at my elementary school's book fair. To me, its pages contained the secrets of the universe. Eight-year-old Cherie squealed with glee when she learned that there were actually companies who would send you items absolutely free if you wrote a letter and included a SASE (that's "self-addressed stamped envelope" for you young whippersnappers).

The advent of the Internet brought my quest for free to a whole new level of excitement—particularly once we took on our debt. I began sharing my freebie finds with friends and family via e-mail. More and more people began requesting to be added to my already lengthy list of names. Inadvertently, I left someone out from time to time. After one too many "I wish I had known about that" messages, many punctuated with sad-faced emoticons, I decided to begin sharing my love of all things free on a personal blog.

After reading one of my tips on Facebook (if my memory serves me correctly, it was a free roast beef sandwich at Arby's), a friend told me how much he appreciated my daily tips. "You're like the Queen of Free!" he remarked. I liked it. It was a little girly but still powerful. The title stuck, and in August of 2008, I launched *Queen of Free*. In the early days, the site was completely anonymous, a place where a cartoon version of me shared one freebie a day. By the end of the year, I was offering other ideas for frugal living, as well as sharing

bits and pieces of our story. Since I was now the Queen of Free, naturally Brian became the King of Free and my daughters the Princess Eldest and the Princess Youngest.⁴ And debt, our gargantuan nemesis? We started calling that the dragon. (But we'll get to that later.)

Through the world of blogging, I began to discover that my family and I were not fighting alone. The myth of isolation began to fall away when I recognized we were standing with dozens and then hundreds and then thousands of allies—women and men who wanted to wage war on debt too. Each time we paid off a debt, they cheered great hurrahs of victory. When we stumbled and fell, they whispered, “Me, too.” I was surprised to learn that the community of co-battlers included people I actually knew but who had also been fearful of sharing their stories. Others I have yet to meet face-to-face, but my heart powerfully links to their journeys.

After my site had been up and running for a number of months, a sweet friend from the blogging community was shocked to learn I didn't have an actual crown. She brought me a plastic tiara to a conference we were both attending, and I've worn it proudly many times over the past five years (even on the news once or twice). I know it seems silly, but every time I wear that crown, it gives me strength. It speaks volumes about where we have been and where we are headed. Yet I don the little plastic tiara knowing that, had God not intervened, our fairy tale would have ended as a horror story. I am confident that God placed us in a

“for such a time as this”⁵ moment so we could share our experience with you.

Turning the Page to Begin a New Story

Perhaps you're at the very beginning of your own debt-slaying journey. I know how challenging it is to admit to anyone that you have made a mess of your life. And sometimes it's even difficult to confess to a loving Creator that you have wrecked your finances. You can't give like you want to give because you simply are stretched too thin. You don't have the peace that the Bible describes because you're overwhelmed with all of the “what ifs” of life. I know. I've been there.

If that's where you are today, you must say you're sorry to whomever your debt has affected—God, your spouse, yourself, your parents. Then embrace their forgiveness and turn the page to begin a new story, resolving to change both your mind and your behavior when it comes to money. You will feel stronger and be better prepared to wage your battle against debt. Remember that this type of forgiveness isn't just about apologizing and receiving grace. It's also about daily being willing to change what you do and maybe even rejecting lifelong practices and philosophies.

Once you total up how much you owe, you may be completely overwhelmed. You may even feel paralyzed when you see an exact figure on paper. That very fear begs you to quit before you begin. It yearns for you to see the number and run and hide. Odds are, even if you don't owe over \$100K

like we did, you're probably not happy or even comfortable with the grand total.

When you feel as if you owe your very soul and are imprisoned by debt, you sense danger all around you. One false move and your house of cards will fall apart. One gentle breeze and the illusion you've built for yourself—*We're just like everyone else. We're doing okay. It's not that bad*—will knock you off your feet.

But remember, there is no good time to begin paying off debt. There is only today. There will always be an upcoming expense, a needed replacement, a current life struggle. If you convince yourself that there's an ideal moment waiting for you to begin your personal debt-slaying journey, you'll never pay down a dime. Instead, you will continue to be as broke as a joke. At some point, you *must* begin your own "once upon a time." If you never turn that page to begin your own adventure, you'll never find your happily ever after.



Debt-Slaying Strategies

- ✓ Set aside a half hour to sit down with your spouse (if you're married) or a trusted friend (if you're not) and discuss:
 - Your current financial strategy. Is not having a plan your plan?

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- What first step you (not your spouse) could take to begin bringing your finances under control or to improve your current practices. Make sure the change is small, gradual, concrete, and sustainable.
- ✓ Find a legal pad or blank sheet of paper. Or if you're more comfortable with technology, open a spreadsheet, budgeting software, or an app. List every debt you have. Be brave. Be bold. Don't let fear control your future.

Notes

INTRODUCTION

1. Author Neil Gaiman paraphrased G. K. Chesterton's longer quotation found in *Tremendous Trifles*, which was first published in 1909. In chapter 17, "The Red Angel," Chesterton says: "Fairy tales, then, are not responsible for producing in children fear, or any of the shapes of fear; fairy tales do not give the child the idea of the evil or the ugly; that is in the child already, because it is in the world already. Fairy tales do not give the child his first idea of bogey. What fairy tales give the child is his first clear idea of the possible defeat of bogey. The baby has known the dragon intimately ever since he had an imagination. What the fairy tale provides for him is a St. George to kill the dragon. Exactly what the fairy tale does is this: it accustoms him for a series of clear pictures to the idea that these limitless terrors had a limit, that these shapeless enemies have enemies in the knights of God, that there is something in the universe more mystical than darkness, and stronger than strong fear."

CHAPTER 1: ONCE UPON A TIME

1. To read more about the challenges in families where both parents work, see Elizabeth Warren and Amelia Warren Tyagi, *The Two-Income Trap: Why Middle-Class Mothers and Fathers Are Going Broke* (New York: Basic Books, 2003).
2. For the record, we've purchased numerous copies of *The Total Money Makeover* since then, and it's our go-to gift for any graduation or wedding. I'm hoping that grants us absolution. Side note: if you're at all familiar with Dave Ramsey and have any amount of debt, he's the type of guy you want to both bear-hug *and* stare down with the stink eye. It's funny how we can

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both embrace and push back on our own darkness when it's dragged into the light.

3. I'm often asked a number of questions about how we paid off so much debt so quickly. Did we cash out our retirement? Did we inherit or win a large sum of money? Did we consolidate our debt? Did we sell a major item like a vehicle? The answer to all of the above is no. We nicked-and-dimed our way into six figures of debt with really nothing to show for it and then nicked-and-dimed our way back out again.
4. Oh, my friends who like their grammar squeaky clean, I need to apologize. I realize that technically the correct terms are "Princess Elder" and "Princess Younger" since there is no third princess in the mix. However, every time I heard "Princess Elder" it conjured up images of an ancient wizard or a high-ranking officer in a secret society. So with an apologetic curtsy, I acknowledge and honor your grammar purism while breaking the rules and sticking with the royal titles I've always used on my blog.
5. Esther 4:14, NIV

ABOUT THE AUTHOR



Since 2008, CHERIE LOWE has been confidently wearing a plastic crown and encouraging others to dream big dreams. Together with her husband, Brian, Cherie paid off \$127,482.30 in a little under four years. She scribed the ups and downs of their debt-slaying journey on her popular website, www.QueenOfFree.net.

A graduate of Asbury University, Cherie strongly believes that something can come from nothing and that there is always a way for her readers to simplify their lives and their budgets. More than anything, through speaking and the written word, Cherie longs for others to know that there is hope for getting their finances under control. Her family's story has appeared on the *Today Show* website, as well as in the *Wall Street Journal*, Yahoo Finance, the *Chicago Tribune*, and more. Cherie and Brian reside in Greenwood, Indiana, along with their daughters, Anna and Zoe.

Join the court of the Queen of Free on Twitter ([@thequeenoffree](https://twitter.com/thequeenoffree)), Facebook (www.facebook.com/thequeenoffree), or Pinterest (www.pinterest.com/thequeenoffree) to find practical, money-saving tips and daily inspiration to slay the debt dragon.