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Extraordinary Lessons from Extraordinary Debt

I vividly remember walking back to my house after collecting the afternoon mail, flipping through the envelopes in my hand. I saw a credit card statement, another credit card statement and our bank statements. It was in that moment that I felt a deep tension in the pit of my stomach.

I realized that even though I had married the man that I absolutely loved and adored, I really didn't have a clear sense of how he handled money and how the two of us were going to blend our different approaches to handling money in our marriage. I was very organized, detailed and more frugal with money. He was more of a laid-back, free spirit type. I knew that getting on the same financial page was a key factor in creating a successful marriage and financial future.

I asked my husband if he would be willing to set up a time each week to talk about our finances and develop a plan for getting rid of our credit card debt (we had acquired over \$43,300 in credit card debt over a three year period). My husband said he would be willing to do this. Admittedly, he was skeptical—but willing.

We came to refer to our weekly meetings as our Financial Dates®. We didn't really have a clue as to what we were doing. All we knew was that we needed to give our finances undivided attention. I remember the knot-wrenched feeling I would get in my neck several hours before our designated Date.

We had so far to go – how were we ever going to get rid of our debt? We basically made things up as we went along. At the beginning of each Date we would jot down a list of what we wanted to focus on and throughout the hour we progressed through the list until most of the items had been dealt with.

Some Dates were filled with tense conversations, blaming accusations and snide remarks. Other Dates were filled with laughter, joy and creativity. However, we kept showing up for our Dates and we never gave up. What started out as a means for survival became a powerful connecting thread in our relationship. Something shifted within us.

Instead of finances becoming a source of divisive tension that pulled us apart, it became the glue that held us together as we became a unified team – creating electric synergy as we focused on the single goal of getting out of debt. We did succeed in getting rid of our debt.

I still recall the day that we excitedly marked through our last credit card payment on the chart we had created. We had finally arrived. We were free. We had been given wings to fly.

While our debt is now gone I have gained several invaluable lessons from our debt struggles that will stay with me forever.

1. We were committed to changing our situation. Even though we felt overwhelmed, uncertain and stressed about how we were going to turn things around, we were 110% fully committed to getting rid of our debt. I realize now how powerful a commitment can be. Johann Wolfgang von Goethe expressed the power of commitment so beautifully:

“Until one is committed, there is hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative and creation, there is one elementary truth the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then providence moves too. All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, rising in one's favor all manner of unforeseen incidents, meetings and material assistance which no man could have dreamed would have come his way. Whatever you can do or dream you can, begin it. Boldness has genius, power and magic in it. Begin it now.”

2. Opportunities presented themselves during our journey as a result of our commitment. Many people won't begin a journey or declare a goal because they can't see the means to achieving it – so they give up. More often than not you won't see the means of accomplishing a goal until you make a commitment and bravely begin your “hero's journey”.

We had given ourselves four years to get out of debt – but we were able to do it in two and a half years. Creative ideas and opportunities presented themselves to us that we truly couldn't have envisioned at the beginning of our journey. We used extra money from Christmas and birthdays to put towards our debt.

And we even sold our beloved Eurovan because we realized that the deep peace and security of being out of debt meant more to us than having the van.

3. We took full responsibility. Instead of blaming the economy or factors outside ourselves (although there were times when we got angry at each other), we were willing to accept full responsibility for creating our debt situation. Many times in the past I thought I was accepting full responsibility for my situation, when in reality, I wasn't.

Whenever I blamed anyone outside of myself (even if it seemed completely justified in my mind), I was giving away my power to change the situation.. I ended up feeling like a victim and experienced a lot of waiting----waiting for the economy to change, waiting for my husband to change, or waiting for a friend to change---until I could be at peace.

Now, whenever I feel a twinge of stress or reactivity I ask myself, “how am I contributing to what is happening right now (or the way this person is reacting to me)? This gives me the ultimate power to change my situation.

Even though my husband and I don’t have any guarantee against future challenges, I am left with something deep within that is unshakable and that can never ever be taken away - the memory of our past successes and the power to constantly integrate these lessons in my day-to-day life.



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