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Staying Within a Budget

by Annie Herrick

My husband and I were married for only a short time before we realized that we were living way beyond our means and were very deep in debt with student loans and credit cards. As a girl who loved (I cannot emphasize love enough!) to shop, living on a budget was very foreign for me but necessary. My husband and I read Dave Ramsey's book *The Total Money Makeover* and attended his live event and this forever changed our lives. We no longer felt helpless under this huge pile of debt. Within a year we paid off \$15,000 in debt and no longer owned credit cards!

This took drastic measures though. Our grocery budget was \$25 per week (it is more now), and we will be married four years this June and we still have not bought each other gifts for Christmas, birthdays, anniversary, or Valentine's Day. This was difficult for me at times in the beginning, but then I would look at how hard my husband works for me to stay home with our son, and it makes it more than worth it.

God has been recently showing me is that I am honoring my husband (and how hard he works to make every dollar) and honoring God by staying within my budget. Even if I see something that is on sale and has been extremely marked down, I know that if it is not in the budget, I don't buy it.

After that first year of marriage I became pregnant and I now stay home with our son, so our paying off debt has slowed down, but we have found other ways to cut corners—swapping baby-sitting with friends from church so we can have a date, using cloth diapers, making as much as I can from scratch, using one vehicle, making gifts or giving pictures as gifts for family, buying second hand and, most importantly, doing a monthly budget with my husband.

I never would have imagined I could be on a budget and actually stick to it, but I realized three things through this:

1. My husband and I very rarely have disagreements on finances.
2. My husband and I have fun finding ways to do things for each other that do not require money as gifts.
3. And we don't miss all of the extra stuff we would have if we had more money.

It feels so good to be on the same page with him in our goal to be debt free and God has really blessed our marriage and the steps that we have taken to live a simple life. ♥



Annie has been married for 3 and a half years and is the mother to a very busy little 2-year-old boy. She loves being a homemaker and coming up with ways to save money, learning to make things from scratch, reading about health, cooking, and trying new recipes. Before marrying the man of her dreams, she received her Master's in teaching and spent five years teaching in public, private, and overseas (in France) schools, where she has gained a lot of experience in very different settings! Annie can't wait to homeschool her little one.