



LIBERTY

- ZINE -

In this issue:

WHEN THINGS DON'T ADD UP

Do you have surprise debts from addiction? This mathematician shares how money troubles rocked her marriage.

BONUS!

7 PRACTICAL TIPS FOR THE RIGHT-BRAINED FEMALE

BALANCE YOUR BUDGET

Are you coming up short each month? Use this checklist to ensure you're balancing your budget.

C'EST LA VIE

Learn to love the simple life.



WHEN THINGS DON'T ADD UP

BY BRE MARSHALL

Math is a beautiful thing. The patterns that surround us are a beautiful reminder of God's mathematical mind; He is a god of order and method. I love that there are no surprises in math. There is right and wrong, and no grey area. Things either add up, or they don't.

In the midst of my husband's active addiction, I discovered thousands of dollars he owed in loans that had upwards of 47% interest. Being a woman of math myself, it was one of the worst feelings (admittedly, I did not handle the stress gracefully at all). I spent days trying to figure out how we would get ourselves out of the hole my husband had created. It was at that same time that he had finally agreed to go rehab. So there I was, down to one full income and having to figure out how to pay off overwhelming surprise loans.

Have you ever been so stressed by finances, you don't even know where to start? Wondered if you should file for bankruptcy or how you would ever dig yourself out of a financial hole?

First, I prayed. It wasn't a graceful prayer. It was an in-between sobs that we were going to lose our house and angry screams about my husband kind of prayer. But I tried my best to pray and trust God.

Then, I went through all our bills and took out anything "extra" (that's right, Spotify was the first thing to go, followed very quickly by our second vehicle and one of our cell phones). Our joint account quickly became only my account. I became much more strict on our budget and found ways to save anywhere I could. I paid off as much of our debt as I could as quickly as I could (to ensure I wasn't paying ridiculous interest rates on lots of things).

Even still... things were not adding up and I wasn't able to pay for the bills.

I started looking at options for bankruptcy, trying to figure out my plan B. Each bill I missed, came with an "Insufficient Funds" fee, which lead to another missed bill, fueling my fears more.

But the God of order is also the God of miracles.

He is the same God of the Old Testament, and the same God of the New Testament. He is a faithful God and He will always provide a way through difficult times. It sounds cliché, but this is why God, Jesus, and the disciples remind us over and over again to not worry. Does this mean we can spend money wherever we please and God will provide for us financially? Absolutely not. Does it mean our God is a good God who will surprise us in how He provides? Absolutely.

in 24 hours, God blessed us in unfathomable ways as nearly \$5000 in debt was paid off. It was a gift from God. As my husband went off to rehab, gifts appeared at the exact times I needed them. I ended up calling them my “God gifts”.

Groceries were dropped off at our house, flowers came to my work on our anniversary (one week after I left my husband at rehab), tuition for my children’s schooling was covered by a bursary, money appeared in my mailbox (to this day I still do not know where it came from... except I know God was behind it!). I had been finding it difficult to tithe until that point, but while my husband was away receiving treatment, I found myself with much more money to tithe.

Number-wise, things were still not supposed to be adding up the way they were. The income coming in wasn’t enough to pay the bills going out yet, somehow it did.

If your finances have been put in danger from your loved one’s addiction, save every penny you can, cut out the unimportant costs, and trust that God will provide the rest.



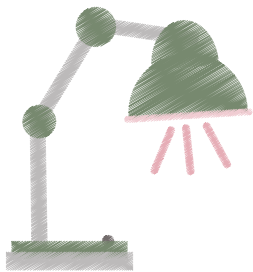
Practical Tips For My Right-Brained Friends:

1. Try to pay off debts from the lowest balance to the highest- this creates a snowball effect which will keep you motivated for the bigger debts (see [Dave Ramsey's Method](#) for more information).
2. Price-matching and couponing are great methods to save money, but don't get caught up in 'stock-piling' items (especially if they're items you wouldn't normally buy).
3. Meal planning makes a big difference- find ways to use up everything in your fridge. I try to leave one week a month as a 'eat-all' week where we don't buy groceries, but live off of what we have in the fridge.
4. Keep in mind any debts incurred while married, is half yours and half your spouses. If your spouse is opening loans behind your back, it's important to know your options by talking to a bank representative or lawyer.
5. It's wise to have a little 'savings' of your own to fall back on if needed.
6. If your spouse is in rehab, there are usually options to help financially and practically- take the time to research what is offered in your area.
7. If your bills can come out on an equal billing payment, do it! This ensures that there are no surprises each month.

And don't forget, God has everything in order when even your very best budgeting doesn't add up!

SATAN GOT YOUR BANK PIN? USE THIS BUDGET CHECKLIST TO GET THINGS STRAIGHTENED OUT.

BY BRE MARSHALL



If managing finances was simple, we wouldn't have to pay experts to help us with them. However, we don't need an expert to create a budget and live within our means. All wealthy people have this one thing in common- they

know how to manage their monthly finances. There's plenty of advice out there from financial gurus (try, Gail Vaz Oxlade, Dave Ramsey or David Chilton), but we've created a budget checklist to help get you started.

When you're looking at your budget, don't forget to cut out the unnecessary costs. Do you really need television? Two cars? Chips? No one needs chips. Chips are delicious and unnecessary. In fact, I say we all go off chips. Our hips will be glad for the budget.

A Budget Balancing Checklist to Get You Started:

- Calculate the amount of income you have coming in. Ensure that you are working with your income after taxes and deductions, as this will be the amount that you will actually see each paycheck. If tithing is important to you, it should be 10% of this amount.
- Calculate your fixed expenses. These are the bills that tend to be the same each month. For example: your rent or mortgage, car payments, subscription and payment plans, and the like.
- Calculate your variable expenses. These are the bills and expenses that go up and down each month such as utilities, groceries, cell phone payments, etc.

(Amount from 1) - (Amount from 2) - (Amount from 3) = (Amount Remaining)
- The Amount Remaining will be what is left to cover gifts, nights out, and savings. It is important to try to put away savings each month in case of emergencies. If you are paying off debt, you will use the majority of this amount to pay off debts as quickly as possible.
- When paying off debt, start with the smallest amount first. It seems like a waste, but getting rid of outstanding bills is satisfying and focusing on small balances is the fastest way to see results.
- If you have no money left after your fixed expenses and you're wondering how to manage variable expenses or, you have nothing left to pay off debt, reach out in [our online community Habit](#) and our financial whizzes will be happy to help you create a plan!



C'EST LA VIE

Learning how to love the simplicities of life when you're flat-out broke with no foreseeable financial windfalls in your future or employable skills. So says the employers who shot you down, anyway.

BY LEAH GREY

All I wanted was a decent job like normal people get. Single mothers do it all the time. They spilt up from their husbands, take the kids and off they go. We know the plight of a single mother is always difficult, but it's supposed to be doable... so they say.

I have been a single mother multiple times, depending on how you look at it. The first time I was twenty-one years old and I has only one child. He was a baby when I left my husband at the time (a story for another day). Initially, I moved into a small house, fixed it up, made it super cozy. I have always been an excellent nester.

Four months later, the landlord kicked out my son and me and moved in her eldest child. As unbelievable as it was, ever pliable, I moved back in with mom and dad and tried to keep my spirits up deciding it was the perfect time to go back to school.

How do you react when God changes your well-devised plans?

Don't worry, I also reacted in self-doubt, insecurity, rage and a host of other negative emotions, but let's focus on the positive, shall we?

I finished school, got a job and moved on my own again. I met my husband, moved to New York (ahem, Jersey) and the rest you know. Unless this is the first thing you've ever read, in which case you can learn more [here](#).

Fast forward and I found myself once gain in my parents basement struggling to figure out how I would ever get out of the hole my husband has put us in. I desperately needed a new car, my husband was in treatment, I hadn't worked in a number of years, what was I going to do?

With my normal gumption, I started applying to jobs. Places that I would never have worked before- like Hyundai. What did I know about cars?! Not to mention, I had a "I can't work there rule" about anywhere it was required to wear a uniform because I have a button phobia. Yes, it's a real thing called, Koumpounophobia. Steve Jobs has it, too!).

I applied to all the awful, button-wearing positions I could find. .

Four months later, no job. No calls, even. How in the world could no one call me?! I was a hairstylist too, by the way. No calls for that either. The only job I found after four months was one working in a salon on commission. Meaning, the only person who would hire me is the one I worked for free for. You know it's bad when...

if God hadn't slammed shut every door for the following year, with radio silence from potential employers, I would never had desperately sat at my computer trying to figure out another way to support my family. Grey Ministries would have never existed.

But isn't God funny? Grey Ministries didn't provide for me financially. No, instead God got me wrapped up into His ideas and I had to learn to love the simple life.

Secondhand shopping was fun and creative. I could live without another pair of shoes, in fact, I could sell a few I owned and make a little cash. My kids didn't need a bunch of new clothes. They needed five t-shirts and a couple pairs of pants and that would do for the next year if planned out right (don't believe me? [Check this out!](#)).

We live in a materialistic society and it's easy to get caught up in "needing" life's little luxuries. It's advertising's fault, you know. They made things that used to last like suits or furniture become disposable items. Think, Ikea. Sorry, Ikea. I love it, but it wasn't built to be heirloom furniture. Before I go off on a tangent, here are some ideas to get back to basics and love the simple life.

Love what you have in front of you:

- Make your own cleaning products. You will save a bundle and vinegar works better than most cleaners, anyway! And while we're talking about cleaning, use old clothing or ratty towels for cleaning rags. Yes, microfiber cloths are awesome and cheap, but they're a luxury and not necessary. Yep, I just called microfiber cloths a luxury. We're getting down to the [bare necessities!](#)
- Talking about rags, you can make rag rugs out of old sheets and towels. It's not hard and anyone can do it. Just saved you like \$400, right there. Don't have extra sheets? Salvation Army, baby. Amazon basics. No excuses.
- Want to buy some art? Don't need it. Make your own or position your chair in front of a window. God paints new art for you every day, enjoy it!
- Look into minimalism and keep only things you actually love. I suggest starting on your closet, [learn more here.](#)
- Sell your gadgets. We don't need to have a freestanding mixer, a hand mixer, a blender, a food processor, a smoothie blender, a coffee maker, a coffee press, a juicer, a cappuccino machine, an instant pot, a rice cooker, and all the other gadgets that come with life. Your may not be food, my husband's is technology gadgets, but I know you know what I mean. You might be thinking about it right now.
- Make your own candles. They're way too expensive.
- Buy less processed food and more real food. While you're at it, don't eat meat every day. That's the epitome of luxury! Try cutting down to three times a week at most.
- Spend time with people instead of doing activities. It's free and it's got a much better return on investment.

Break Up With Your Bad Boundaries.

by Leah Grey



What's Next?

Has anyone ever told you that you're "codependent"? Find out why I believe codependency is a label, and not a diagnosis, in my virtual class *Break Up With Your Bad Boundaries*.

↳ <https://leahgrey.com/shop/break-up-with-your-bad-boundaries>

