

I went shopping the other day. For clothes. I had booked several speaking events and needed some things—other than jeans and T-shirts. The owner at the shop helped me figure out some great outfits. I love them! I finally found a store that when I buy, I wear! And yeah, I spent some bucks—especially when I added in a great leather backpack for \$98. It's beautiful, but a great price—right? (Secret? I still buy at thrift shops—I love those too!)

Yeah.

Let me take you back a few years to when my husband and I were in terrible credit card debt. I had about \$30,000 on mine, and my husband had about the same. I had been in network marketing and they pressure you to buy the products so you can display and sell. I have so many baskets ... but that's another story.

Back to the clothes shopping.

The only time I have credit card debt now is when I'm publishing books and buying ads to promote those books.

When I paid for those clothes, I wrote a check for it all. I didn't overdraw my account. I didn't pay with a credit card, either! I have paid cash in the past, but with the backpack, I went over my cash envelope total.

Just wrote a check.

I walked to my car and started it up. Looked at the bag (I really liked what I bought. Those tops were so ... and the backpack) and sighed a happy. No guilt, like when I'd get loose with the credit cards in the past. (No, I don't blame my bad choices on an inner little brat or name her. It's ME. All me.)

See, when I paid for those clothes that day, the money came from the Clothes and Shoes Cash Envelope that I had deposited into our checking account.

I didn't use the grocery money.

I didn't max out a credit card.

Have you ever stood at a check-out with your insides quaking because you couldn't remember the balance on your credit card? Have you ever heard the sales person say, "Your card won't go through?"

Yeah.

Me too.

There is always a line. Others waiting behind you hear those words.

Shame. Shame. Me too.

But not this time.

When I got home, I laid out those cute outfits on the bed to show Dearly Beloved.

In the past, I would have crammed them in my closet or under the bed. Then, when I wore them and Dearly asked, "Is that new?" I'd say, "This old thing?"

Lie, lie, lie.

When I wear one tomorrow, I can tell him where I bought it, how much I spent, and that I have two more, in different colors. (Or whatever.) He'll want me to model some. (But that's a whole other subject! Different book, maybe! ;o))

See, I love being excited to wear my new pretties instead of hiding them in shame and fear.

I'm free.

Hiding and keeping secrets is exhausting.

And I don't think my God wants me to live like that.

Hence, this book.

I'm letting it all out, so hopefully you can be as free as I am.

Come on in.

Oh, disclaimer—I'm not a CPA, a lawyer, an accountant or a financial counselor. I'm a human who really messed up.

But!

I can breathe freely now, instead of choking and feeling like someone is twisting my stomach. (It's not a good ab exercise, believe me.)

Let's do this together. Yeah, it hurts to look honestly at the damage. It's scary to look at the truth. I know. But the truth set me free, and it can set you free, too.

Let's do this!