



Simple living has so much to offer. It is more than minimalism and being frugal. It allows a person to truly reach that position of Freedom. Simple living is about Freedom!

Freedom from the need for new things.

Freedom from feeling that you never have enough.

Freedom from trying to keep up with “Jones” who truly don’t exist.

Freedom to do what you want and not to be tied down.

My wife and I began our quest for a more frugal, freeing, simplified life 10 years ago. The first step was to remove distractions and declutter our home. Getting rid of unneeded possessions not only saves a lot of space, but it is also a mind reliever. Look at the number of storage buildings being built. We all tend to accumulate and accumulate, and finally, after the closets are overflowing and the garage is full, we rent a building. How many things do you think those buildings hold that are truly needed? Very few I dare to say.

On our quest, we reviewed what was most important in our lives and set some rules to live by. Boundaries are very important in life. I mentioned that in my article on Finding Your Perfect Life Balance.

<https://lifecanbesimple.net/blog/finding-your-perfect-life-balance>

In the process of decluttering, we realized that we needed to quit worrying about what everyone else thought about us, and get our lives in balance and be pleasing to God. That in itself was a great move to freedom.

We decided that after years and years of debt, it was time to address it. We tried one method after another, but it seemed there was always a new emergency. We would get one credit card paid off and then use

another one to take care of ‘another’ emergency. Some were health-related and truly emergencies. But Christmas is not an emergency, but we didn’t get it in those early years. Finally, in 2018, I purchased Dave Ramsey’s new book, “The Total Money Makeover.” His ideas made sense, so we adopted a few of them. Then in 2019, our local credit union put on one of Dave Ramsey’s training programs. We went to it and almost got it right. We cut up most of our credit cards.

His 7 Baby steps to freedom are perfect and on his book review, I will go into detail on those 7 baby steps. So again we almost made it, but again it did not work. Each of those early years, we lowered out debt, but could not get it totally gone. So in October of 2020, we made a pact. Stick to Dave Ramsey’s plan and do it his way. As he says in his book, your brother-in-law may have a better plan, but most likely he is broke. My plans seemed as good as his, but they didn’t work.

So we set a goal. 100% debt-free from Credit Card debt and all other debt by October of 2021. We determined that no matter what, we would pay \$1200 as a snowball every month, even if we had to take money out of some of our Roth IRAs. And we stuck to it, and the Lord blessed us with it paying off a month ahead of time on Sept. 7, 2021. We stopped trying my way and stuck exactly to Dave Ramsey’s plan.

Finally, after 10 years of trying it my way, in one full year, we wiped out all the credit card debt. Praise the Lord for the freedom it has given us. We are now investing over \$1,000 monthly and paying down our mortgage. It will be finalized in September of this year. What a relief to no longer be a servant to a lender.

When we get fully debt-free, can we stay that way? By budgeting and God’s help, I believe we can. Once your monthly income from investments exceeds your debt, you truly are in control. Staying debt-free will take determination and perseverance. But we have learned a lot about how to NOT do things, so I am hoping we can concentrate on doing things right from now on.

Want to be truly free? If you have debt, make up your mind to eliminate it. Read Dave Ramsey’s book “Total Money Makeover”, and just stick to his plan. If you don’t want to spend the \$10 it costs, go to the library and check it out. But seek some help and get determined. With God’s grace and help, I believe anyone can do it. We owed over \$365,000 when I was 47 years old. Quite a lot to overcome, but we did it.

Set a reasonable date to get out of debt, and go for it. If you miss it by 3 months, no big deal. In 3 more months, you will be free. The main thing is to make up your mind and stick to your plan. I read once that only 3% of people set long-term goals, and those are the people accomplishing the most in their lives. Be a goal setter, and find the total freedom of being debt-free.

When you get that freedom and are ready to invest, check out our article on beginning investing.

<https://lifecanbesimple.net/blog/beginning-to-invest>

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