The Impact Paying off Debt Has on Your Marriage

This past fall, I was at a gathering made up mostly of authors, bloggers, and speakers and I met Cherie Lowe. We all had the opportunity to share our "hustle," or what we were working on at the time.

Cherie brought a book with her. It was her soon to be published book, *Slaying the Debt Dragon,* about her and Brian's (her husband) debt freedom story. By now, debt freedom stories are shared all the time, but theirs wasn't the typical story. Their story was $127, of debt paid off in less than four years!

That was amazing, but that wasn't the thing that resonated most with me. What stood out was the way Brian led his wife and family through it, when initially Cherie wasn't "buying in." Since I met Cherie, and later Brian, we've become friends, and their story has taught me a lot. With *Slaying the Debt Dragon,* I got a book on paying off debt that has taught me just as much about relating to my wife as it has in helping us slay our own debt dragon. Here are some of the most beneficial lessons I learned:

Your example is your best leadership tool as a husband. Cherie wasn't necessarily on-board with their debt slaying journey early on. Brian didn't hound her about it. He diligently took action and led by his example, which she soon followed. If your wife doesn't follow you, you have to stay at it. Your consistency can encourage her to follow.

Having a vision is crucial. If we are going on a trip and we are the driver, our wives need us to know where we are going. Casting the vision and keeping it in view will help you stay on track. One quote you are probably familiar with is "fail to plan, plan to fail." It's important in the finances of your marriage. The Bible teaches the same principle in Proverbs 29:18 saying, "Where there is no vision, the people perish." Anybody with financial success has a plan; it doesn't happen accidentally.

Keep your relationship a priority. Getting out of debt takes a serious focus and commitment, but not at the cost of your relationship. Keep your relationship first whether you are dead broke or have wealth beyond your dreams. Making sure your wife knows she is number one, and do the things that help your relationship grow.

No matter what financial challenges you are facing, look at it as an opportunity to grow your relationship. If you are in debt, use the three points above to help you through them.

What has been your No. 1 tool in leading your family through tough times?

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