

Balance: The Quick and Easy Guide to Achieving Financial Stability By Using a Budget


By Dr. Jason L. Cabler


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Editorial Review

About the Author

I'm Dr. Jason Cabler, and I've been reading about, writing about, and teaching Christian personal finance for the better part of a decade now. In the early part of our marriage, my wife Angie and I were in debt, and we found that that debt was a constant drag on our finances, our relationship, and on our happiness in general. When we finally decided to do something about it we took a popular "get out of debt" course where our perspectives about money started to change. We began to come together as one financially, and to my surprise, in the middle of one session Angie unexpectedly cut up every single credit card we had in front of the entire group! Our journey to debt freedom had begun. But even though we were starting to think alike financially, we didn't fully commit to the process and fell back into some old habits that kept us from getting free from our debt and truly succeeding financially. After another year or two of having those nagging debts cause stress in our marriage, we finally decided to fully commit to the process. We made a written plan to get out of debt and began putting together a written budget every single month, and that made all the difference. We finally began working with a plan instead of flying by the seat of our pants. We finally made a commitment to each other to never finance another car, open another credit card, or use any kind of credit whatsoever, and that is the moment when we began succeeding with money!

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Eric Chabot:

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