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Indebted to Love

Guest: Brian and Cherie Lowe
From the series: Your Money, Your Marriage (Day 1 of 2)
Air date: April 29, 2019

Bob: Cherie Lowe knew that she and her husband Brian had some debt, but she just didn't know it was six *figures* of debt—until her husband told her it was time for a talk.

Cherie: I don't think I really knew the totality until he had that "legal pad" moment where everything was written down, and it hit me, like—Wow. This is a *huge* amount of money, and if we keep living the way we are living, it's not going to get any better. It's going to get bigger—that number's going to grow instead. We have to do *something*. We can't just stay here.

Bob: This is *FamilyLife Today*. Our hosts are Dave and Ann Wilson, and I'm Bob Lepine.

If there's money stress in your marriage, it's affecting your oneness, your relationship with each other. We'll talk more about that today with Brian and Shari Lowe. Stay with us.

And welcome to *FamilyLife Today*. Thanks for joining us.

Did you guys ever have money conflict in your marriage? Money issues?

Dave: Bob, does any couple *not* have money conflict in marriage?

Bob: We rarely had—

Dave: Really?

Bob: --money conflict. And part of that's because my wife is very thrifty, so she—there was never any overspending stuff.

Dave: Ann, did you hear that? His wife—was thrifty. [Laughter]

Ann: What is that word?

Bob: OK. We've touched on the nerve here.

Dave: Oh, boy, we've had some conflicts.

Ann: We've had some doozies. I can't wait to talk about this book.

Bob: We're going to talk to Cherie and Brian Lowe, who join us. They've written a book called *Your Money, Your Marriage*. Guys, welcome to *FamilyLife Today*.

Cherie: Thank you so much.

Brian: Thanks for having us.

Bob: Your story is a part of why you wrote not only this book, but the book *Slaying the Debt Dragon*.

Cherie: Correct.

Bob: I asked you Cherie, earlier—so how far in debt were you—and what did you tell me?

Cherie: We paid off \$127,482.30.

Bob: When she said thirty cents—this was a hallmark thing, wasn't it?

Cherie: Fun story—we actually overpaid Sallie Mae by thirty-three cents. We called them and tried to get the thirty-three cents back. [Laughter]

Dave: Did you really?

Cherie: Yes. They didn't think we were very funny.

Brian: I wanted interest.

Bob: This is your second foray into this subject because there was some stuff when you wrote about "slaying the debt dragon" that you really didn't get to talk to about the relational dynamic of all of this, right?

Cherie: Definitely. We really learned so much through writing that first book. It was interesting to get feedback from readers, who said, "This is a good book about money, but we think there's some better ideas in here about marriage, even." So we wanted to further explore that a little bit—and to do that together.

Ann: It's interesting. The subtitle is *The Secret to Smart Finance, Spicy Romance, and Their Intimate Connection*. I am so intrigued!

Brian: If you think about it, just for a second—

Bob: You're a little speechless for a second there, Brian. [Laughter] It's *your* subtitle.

Brian: I didn't realize it made the cut. [Laughter] Think about it—arguments about money pull us apart. So we started considering—agreements about money can't help but push us together. That's anecdotal, so then we kind of dug into some empirical data to see if we were right about that.

Ann: Oh, so you have evidence?

Brian: Sure. It turns out, people fight about money.

Cherie: But if you think about it, personally, the last time you had a fight about money probably didn't end in a night of passion. We began to dig deeper into that. Certainly we know that sex and money are two of the top reasons why people get divorced. Was it possible that the things you learned about managing money well together could be transferred into more intimate areas of your marriage as well.

Bob: Let me back it all up. For folks who don't know—how did you get \$127,000—whatever the number was—how did that happen in the first place?

Cherie: By not paying attention. That's the main way. Certainly, we had a lot of student loan debt. A lot of people in the United States, especially, are saddled with student loan debt. We had credit card debt to the tune of about \$16,500, which is actually the national average. If you have that, you're not alone—a lot of people do. We had car debt. We had medical debt because we had actually just had our second child at that point. Babies are beautiful, and a blessing, but they're also very expensive.

Brian: Amen.

Cherie: We had purchased furniture on a payment plan, so we had that. We had a gap loan, where we were unemployed. It was just this mixed bag of assorted debt, where we were taking everyone else's advice about money and really not paying attention.

Bob: Brian, how long into all this debt accumulation did it take for you move from, "I'm OK with this. We can manage it," to "Uh-oh. We're in trouble, and I'm starting to panic here."

Brian: We started April 2 of 2008 really being committed—because you should never start anything on April 1. [Laughter]

Bob: This is paying down the dog.

Brian: Two years prior to that I actually communicated with Cherie that I wanted to get out of debt. That's exactly how I communicated it to her, and it failed. One of the things I

realized, and it took a couple of years to realize, is that if you don't approach something in love, you're never going to succeed.

Bob: You just went and said, "I want to get out of debt"?

Brian: It was more by fiat than anything else. It was more—here's what we're going to do. I want to do this, so let's do this. And two years later, we still hadn't begun.

Dave: So two years later, you—what did you do? You changed something.

Brian: We changed everything. I started thinking about casting a vision, or what a lot of folks call, "postcards from the future." What will it look like if we pay this off? What could we do for the kingdom of God? What could we do to change our family tree? What could we do to send our kids to college? Our community? Things that we wanted to give to? Could we retire early? Could we spend more time together? Could we go on vacation?

Those types of things were more—inviting Cherie into the journey with love is really the approach that I took.

Ann: Cherie, did that help you? Was that motivating?

Cherie: Oh, my word, yes. That set my heart on fire because when he encouraged me to dream big and really answer that question of—what would we do if we weren't putting so much money every month toward payments and interest. I was like, "Yes! I want to be there! I want to do that!"

Dave: You said it was approached this time with love. Let me ask you this—was there any anger? I don't mean bad anger, but "holy discontent" anger, like, "This is enough."

Brian: Not with each other.

Dave: Yes. But you got to that point. Talk about that.

Brian: I think anytime you start a big journey—this is going to sound weird, but it comes out of a place of disgust. This was not where we wanted to be. We were disgusted with our present situation. It was overwhelming. It was really the first time—I had a really long legal pad—it was the first time that we wrote everything down, and added it up, and looked at how long it would take.

The loans that I had were *thirty year* loans—the student loans. That's a long time. Our kids would've been in college or done with college by that point in time. That was overwhelming. And the weight becomes heavy. And then it becomes, "No. I'm not going to let this bring us down."

Bob: Cherie, the first time Brian came to you and said by fiat, “We are getting out of debt,” and you didn’t react well to it, were you comfortable with the debt you were in?

Cherie: I don’t think I really knew the totality—until he had that legal pad moment where everything was written down. I was like, “Wow. This is a huge amount of money, and if we keep living the way we’re living, it’s not going to get any better. It’s going to get bigger. That number is going to grown instead. We have to do *something*. We can’t just stay here.

I always tell people that there is no good time to begin paying off debt. There is only today. And that really was the sentiment where we were living right then—was today. This is the only day we have to begin doing this. There is always going to be a car that breaks down or a birthday party or a vacation that comes up. If you don’t start doing something today, it’s never going to change.

Bob: What you’re talking about in your new book is a subtle and sometimes invisible connection between how we’re handling our money in marriage, and how we’re doing as a couple in our personal relationship in marriage. I think we tend to look at those as separate and distinct, like, “Those two don’t fit together. Our money and our relationship should not be intermingled.”

But if two become one in marriage, then this is all in the same blender, isn’t it?

Cherie: It is. It’s so intertwined together, that you can’t pull it apart, even if you try. We really began to look at the different areas where couples struggle. We found eight key areas where really it’s difficult to manage money, but it’s also difficult to approach intimacy as well. Things like communication, and trust, and vulnerability, and leadership, and even organization—that lead to either a happier marriage, or a not-so-harmonious union.

Dave: You’ve got to talk about a phrase I’ve never heard in my life at the beginning of your book—and if you want to get somebody interested—you got me interested. I’m like, “Financial foreplay.” What in the world is that?

Brian: It’s great that you’ve never heard that phrase before because we believe it’s original. We’ve got a working definition in the book, and if you wouldn’t mind me engaging in some reader’s theater—

Dave: No. Go ahead. Tell us what it is.

Brian: To us, financial foreplay simply means, husbands and wives investing in smart financial habits and relational capital to clear the way for spicy sex and meaningful togetherness. It’s taking care of bank business so you can get down to business in bed—leaving cash conflicts far behind.

It's a complete trust, vulnerability, and connection when it comes to both our bodies and our budgets. It results from a continued mutual pursuit of improved shared money habits and communication.

Bob: So you're saying that the emotional and physical intimacy that you guys—because you had that when you were in debt.

Brian: Sure.

Bob: You're saying that the emotional and physical intimacy today when you're out of debt, and you're managing your money more prudently than you were before—

Ann: Is spicier. That's the word you used. [Laughter]

Brian: That's absolutely right. And if you think about some of those words that are used in that definition—communication, vulnerability, trust—those words are both about money, and they're both about intimacy. When you build—those transcend one another. So if you build together with money and you communicate well about money, you will communicate well about your finances.

When you achieve goals together, and you are faithful in your finances, then the other spouse trusts you even more. For us, just working together to pay off the debt and accomplishing that together, brought us closer together because we *had* to be closer together.

Cherie: You have to be on the same page.

Brian: You have to be on the same page together, and that brought us closer together as a couple. Seventy percent of couples fought more about money than household chores, togetherness, sex, snoring, and what's for dinner—combined.

Ann: Combined!

Brian: Combined. People are struggling.

Ann: Dave and I struggled with that. I'm a spender on other people. It wasn't necessarily on myself, but I'm very generous to others.

Dave: That's true.

Ann: Where Dave was like, "We need to get our—no, *you*—need to get a handle on this." I would get defensive, thinking, "I am doing this for other people. This is nice of me."

But what I came to realize, the more we talked—you might not even remember this, Dave—I asked him, “Do you feel like this is disrespectful to you?” And he said, “That’s it.”

Cherie: Sure.

Brian: Sure.

Ann: “This makes me feel like you don’t care about *us*.” I was shocked by that answer.

Cherie: That’s very vulnerable, too, to admit that—here is this place where I feel wide open and betrayed in some ways.

Ann: Yes.

Cherie: So when it comes to both our bodies and our bank accounts, we are fully on display—every mistake, every flaw—everything is visible. That’s scary. I think for a lot of us both being able to vocalize, “Here’s how what you’re doing makes me feel.” As well as, “Will you still love me even though I’m not perfect, and I’m a mess.”

Dave: What you guys are tapping into that is so cool—almost deep and profound—you probably know this. Let me try and say it in my words—what you’re tapping into. The sex aspect of the human is soul. We teach this all the time. God didn’t give us the gift of sex, and it’s just body to body. It gets to the soul. That’s why it’s so intimate and so beautiful.

Cherie: And vulnerable.

Dave: You need to protect it in the covenant of marriage. The interesting thing about money is that it’s about soul, too. It’s a blessing from God, and you’re tapping into the treasure, which is connected to the soul.

You guys are taking those two soul things that God has given us, and you’re putting them together. I think it’s beautiful to help couples understand that. This is at the heart. Why did Jesus talk so much about it? He knew this gets our heart. You’re showing people that just as much as money pulls us apart, if you get on the same page, it’s going to bring you together—not just in the bedroom, but in every area.

What a great motivation for couples to pick up this book, and want to start doing what you did to get where you got.

I have to ask you this, though. When I hear your story—OK, you paid off \$127,456.30—I don’t think I got it exactly right—you know every penny. A lot of people are thinking, “Do you have a life anymore?”

Ann: “Do you have fun?”

Dave: “Do you enjoy life? Or are you just stingy—you can’t enjoy anything.” Talk about that.

Cherie: That’s because I used to say that to him. [Laughter]

Brian: That’s what people think.

Cherie: If you look at the word “frugal”—and you said your wife was very thrifty—frugal is another adjective people use sometimes. The root word of it actually means “to enjoy.” It’s mind-blowing. It’s the same place we get the word “fruit” and “fruitful.” Frugal comes out of that.

I think the number one thing I learned while we were paying off debt was what I really loved. As things got stripped away, God opened my eyes to, “You know what? There’s a lot of stuff out there you could have. But in the end, you’re not going to long for the stuff. You’re going to long for the people and the experiences you love.” That was an eye-opening moment for sure.

On the other side of that, we have been able to do some fun stuff. We’ve gone on vacations—a lot of those things that people dream of being able to do. We’ve given money away like crazy. Now we have an account that we call the Generous Account. If I’m in the store, and I see a mom struggling, I just buy her groceries.

We have an understanding here. See, she loves that radical generosity. If you set up an account for it—we even have a debit card for the Generous Account—that is just for that.

Ann: Good idea.

Cherie: Four classifications of people we love to bless are veteran, young families, pastors, and teachers. If we’re out for dinner, and we see one of those four, you’d better believe they’re going to get their check picked up. It’s amazing to be able to do that and not feel that stress or worry of, “Do we have enough in there to be able to do that.”

Ann: You’ve become very intentional.

Cherie: Yes.

Brian: Absolutely. Four years is a long time. It took us four years to pay off that debt. But in the four years we still had a blast in the process. There were rough times, but we had a blast in the process. God blessed us with amazing opportunities while we were paying off debt, too.

Bob: There was a season in our marriage where we had moved twice in the course of a year. We still had not sold the house in our first city. We had bought a new house in the second city. We had now moved out of the second city to a third city. We're renting in the third city while we're paying two mortgages in the previous cities. We were right on the thin edge of what we could get by on.

So here's what we started to do. We would start to have impulses like we always had. We started to say, "When we have money again, the first thing I'm going to buy is *this*." We started writing a list down of the things we were going to buy when we had money again. Marianne and I for months—we'd get out the list. I'd say, "If we had the money today, what would you buy first?" And we'd circle that.

Then the next month we'd get out the list again, and we'd say, "OK. If we had the money *today*, what would you buy first? Last month you said it was *this*."

She said, "Yes. I wouldn't even buy that anymore."

Ann: Love it.

Bob: That was an "ah-ha" moment for us when we saw how much we were doing on impulse—that four weeks later, we wouldn't even think about. Even when we had the money again, we would say, "OK. We're just going to keep the list there, and we're going to wait and vet that desire for a period of a month and see if we still have the desire a month later." Rather than just doing it impulsively. It was huge for us.

Cherie: You can do that with so called "needs," too. One of the things that happened to us while we were paying off debt was our microwave blew up. We pressed "pause" and said, "Let's just wait 30 days. We don't have to run out." I know almost every household has a microwave, but I'm sure my grandma survived just fine without one. [Laughter]

So we waited 30 days to see if we could work our way around it. Turns out—we decided not to buy one, and we still don't have one to this day. I think pressing "pause" and pushing back, and saying, "Alright. I know that's what everybody else does, but does it make sense for us?"

Bob: We have the President of FamilyLife, David Robbins, who is sitting here with us. I don't know if you've seen either of these books from the Lowes. Have you and Meg had to deal with money issues during your marriage?

David: There have definitely been times where it's been an issue. I certainly did not wake up this morning thinking, "I'm going to connect how my intimacy is related to my money." But—what do you know—I'm thinking about it right now. I think it's a really practical thing that's real.

How could it not be related? Healthy relationships grow out of the soil of honest communication, vulnerability, and trust. Why would I not want money, which we handle and touch every day, and such a part of our everyday life, not to be a consistent part of the conversation.

I'm leaving here today, wanting to go home, and have a conversation with Meg, and say, "How would you dream about stewarding and using our resources, particularly our money, in different ways—the best ways possible—in ways that God is inviting us into?" I don't think we're being intentional enough about it. I think there's always opportunity to be more intentional.

I'm going to send her away tonight and then circle back tomorrow or the next day. Then I'm going to do the same—and really come together—and go, "What *are* the values we have in this season, right now?" There's different realities than what were true financially a year ago.

I think it's one of those tune-up moments—that I listened today. I want to be a little more intentional with this. I expect some good ideas to come out of it, but what I expect the most is a deeper level of sincere communication that leads to intimacy in every way.

Bob: It leads to oneness, doesn't it?

David: Yes.

Bob: We should mention here that your situation is a little different than the average situation. Like most staff here at FamilyLife, you and Meg raise your own support for the work you do. You have a team of people who are making it possible for you to be serving as the President of FamilyLife.

David: That's right. I am so thankful for the ministry partners that join on with us. Over seventeen years of marriage, though, that does lead to some ups and downs. and ebbs and flows, where—finances is one of those parts that we all trust wholeheartedly in God to provide. It helps us sometimes to depend on Him in fresh ways.

Bob: I know we have listeners here who support staff members here at FamilyLife. Thank you for being on their support team. Thanks to those of you who support *FamilyLife Today* and make this program possible through donations to this ministry.

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