

CHAPTER 1

What's Your *Why*?

KNOWING YOUR *WHY* FOR ANYTHING is crucial to success in any field. But living on one income seems a bit crazy. Why would any couple want to live on one income? The world and its philosophy are obviously against it, and many people don't want to stay home and live on one income. People want things—big things—and that's okay (if you can afford them).

Many times, human nature overrides common sense, and people make decisions based on selfish wants. The world will think you are crazy, and people will say it is impossible. They will ask, “Why

on earth would you stay home?” They may call you a failure before you even try this idea of living on one income. Because you likely value other people’s opinions, you may listen to those negative people and entertain the reasons why you can’t live on one income instead of the reason for which you can.

The world is going to try to knock you down any way it can—through people, through material wants, and mostly through your thoughts. And don’t forget about your insecurities, fears, and doubts. It is human nature to experience these emotions, but this does not make you any less of a person. Instead, it makes you *more* of a person because it’s your moment to recognize that God is with you to help you overcome and work through those emotions. No one is perfect, but if your heart and motives are in the right place, anything can happen.

And this is where Jesus steps in. This is where you find your worth in what God says. This is where your faith as a married couple—as one—steps in. God created husband and wife to work together as one team: “So they are no longer two, but one flesh. Therefore what God has joined together, let no one separate” (Matthew 19:6). The decision to move to one income is huge and probably one of the most important ones you will ever make as “one.”

Since the beginning of time, God’s plan was for the mother to stay at home, to be the keeper

What's Your Why?

of her house and her children. Proverbs 31 offers incredible wisdom. The woman in that chapter is a force to be reckoned with, and believers can learn so much from her in all areas of her life. She was not only responsible for her family but also served others and used her skills to provide for her family. This woman encouraged her husband and supported him.

When a man has a reliable wife at home, he feels secure—and this makes the kids feel secure. The stay-at-home mom is worth more than any paycheck. Her worth cannot be measured. She is a true blessing to all who know her. The stay-at-home mom has a huge influence on her husband and her children. They feel secure and safe, knowing Mom is always there and able to be involved in their lives. A mom can instill godly behaviors in her children and teach them as instructed in Proverbs 22:6 (NKJV): “Train up a child in the way he should go, and when he is old, he will not depart from it.”

Before we continue, consider the point in history this changed and for what reasons. We believe that Satan has wormed himself into our lives and minds and distorted the view of a “family.” He wants nothing more than to split families apart. The family unit is no longer sacred. If believing couples take back what the Enemy has stolen (the family), we believe this world could see a drastic change. Parents must think of their children and

their futures. If Ginger and I can help just one family in this process, it will be worth it.

We understand many factors come into play that sometimes force a parent to work, like inflation or divorce. Those circumstances are different—the single parent most likely has to work. But for married couples, why must both parents work? Perhaps they desire to live an extravagant life or want to “keep up with the Joneses.” Couples need two incomes to do that—some need three. Perhaps it stems from a lack of knowledge or understanding, because not everyone grew up with a stay-at-home mom. If their mom worked, that’s what they understand is supposed to happen. And nowadays, it is expected that both parents work. The world tells couples they need bigger and better—but at what cost?

We are not writing this book to condemn anyone. That is not our goal. We do not want to make anyone feel bad because both parents work. We want to help change this cultural mindset that staying home with your children is an impossible goal to achieve. Whatever the case, it *is* possible to live on one income and for a couple’s mindset toward that idea to change. Our heart’s desire is to help change this mentality one family at a time. If you long for one parent to stay home, we want to help you succeed. We want your heart’s desire to live on one income with Mom home to become your ev-

What's Your Why?

eryday reality. Be encouraged! By embracing biblical principles, and with much prayer, you can do it. We've filled this book with encouragement and tips to help you push through. It is never too late. God is in the miracle business.

Our *why* was our future family. We are not saying our *why* must be everyone else's *why*. But if you are reading this book, then your *why* may be for your future family, too, even though the paths of raising a family will be different for each couple.

My wife and I remember our moms being home with us when we were younger. It gave us a sense of security, knowing that they were always there. Of course, we didn't comprehend it then but began to understand how important this was when starting a family of our own. We began to realize the importance of our mom's presence, and now we appreciate it. I am truly grateful for the sacrifice my parents made during my childhood.

In today's society, even though both parents may think they have to work, it is important for the mom to stay at home. The home is where kids learn to trust and become secure in their identity. My wife knew she wanted to be the one to nurture and train up our kids. Children first learn about relationships in the home. In that nurtured environment, they learn who they are and what gifts and talents God has given them. We decided we wanted to raise our kids with Christian values, and

we knew that with my wife at home, we could accomplish this goal.

Before we decided to live on one income, Ginger had worked at a salon as a cosmetologist. At the salon, people surrounded her every day. She enjoyed what she did as well as the conversations with adults, so we knew that staying at home with the kids all day would be a challenge. I am sure there are days where my wife wishes she was with other adults. At home there is always something going on: the toddlers dumping a bag of flour all over the couch, the six-year-old trying to help by putting the dark- and light-colored clothes in the washing machine, or the kids discussing whose turn it is to make coffee—all while the phone is ringing and the delivery guy is at the door. All before 10:00 a.m.

In those challenging times, Ginger will pull out our *why*, look at the big picture, and understand that with God's grace, wisdom, and guidance, it can be done. We know that with God, everything will be okay and will work out. God promises that in all things, he "works for the good of those who love him, who have been called according to his purpose" (Romans 8:28). We know that with God, everything will be okay and work out for you and your family, too, as you step into this vulnerable place of exploring your *why*.

If God has placed this desire in both of your

What's Your Why?

hearts, or even if it's a longing for only one of you, start praying and press in on the subject. It will involve prayer, discussion, and more prayer. You'll probably shed many tears during this time. But you must remain as one and in agreement, because otherwise it will not work. If you think you have prayed long enough, you probably haven't. Never cease, for prayer will be the guiding factor through this whole process.

As you and your spouse are exploring your *why* and figuring out what that looks like for you and your family, one helpful step would be to meet with your pastor or any Christian friends you feel comfortable enough to talk with. It is always a good idea to gather counsel and advice from others who have your best interest at heart. The Bible holds a great piece of wisdom in this area: "Listen to advice and accept instruction, that you may gain wisdom in the future. Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand" (Proverbs 19:20–21 ESV).

Ask your pastor and your Christian friends to agree with you. They will be honored and more than willing to pray with you in this decision. I have never met a Christian who wouldn't pray with me. Just make sure it is someone you can trust and that they are open to hearing God's voice.

Seeking godly counsel provides another set of ears and eyes and creates the opportunity to make

a wise decision rather than rushing into something foolishly. Guard against making decisions based solely on emotions. Seek guidance before making decisions, because “Without counsel plans fail, but with many advisors they succeed” (Proverbs 15:22 ESV).

Also, begin thanking the Lord for putting this desire in your hearts. Just as 1 Thessalonians 5:17–18 exhorts, “Pray continually, give thanks in all circumstances; for this is God’s will for you in Christ Jesus.”

Next, we will share both of our stories so you can see it from a husband’s and wife’s perspective.

Nathan’s Story

I was not on board with the idea at first. No way, no how could we live on one income. I paid the bills every month, so I knew the money. Soon, I was flooded with questions and fears. I wanted Ginger to stay home, but how would this work? What would it cost? Where would the extra money come from to replace her paychecks? My wife worked full time in a salon, and I couldn’t see how the finances would work with only my paycheck. We were doing well with two incomes, and we liked the extra money. We were comfortable and content. Why would we change our lifestyle? Did she really have to stay home?

By nature, I am a numbers man, a banker—

What's Your Why?

and the numbers didn't add up. But I had to let go of the money concerns and look at the big picture for my family's future. It was tough to let go and let God. I had to trust God and put my finances and my family in his hands. God definitely had to have my world.

Husbands, have you completely surrendered something as crucial as your finances to God? I was the husband, the man, the head of the house. But in this time in our life as we stood on the ledge of a huge decision, I had to truly rely on God to be the head, to be the provider. I would lie awake at night and think and pray and pray some more because the decision was overwhelming for me.

In my heart, I knew that living on one income was part of God's plan, but I couldn't wrap my mind around it. I would be the sole provider, and this put tremendous pressure on me. How could this be possible? I made a modest income, but it wasn't six figures a year. We *needed* my wife's paycheck.

As my wife and I discussed moving to one income, praying frequently, this decision became the cry of our hearts. We sought godly counsel from friends and family and truly sought the Lord. We knew only God could make one income work. It would be by His grace alone. We followed what Matthew 6:33–34 said: "But seek first his kingdom and his righteousness, and all these things will be

given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Ginger’s Story

I knew that I always wanted to be a wife and a mother. Even when I wasn’t serving the Lord, I knew it was my purpose. I had always loved babysitting and being around kids. Before Nathan and I married, I would help my brother with his kids and take them for the weekend or even stay at their house. But I longed for a family of my own.

Imagine my excitement when Nathan came into my life. I immediately knew he would one day be my husband. He was my prince charming, my knight, and when we married in 2005, my dreams finally came true. We knew we wanted children right away, but the doctor said that the chances of me getting pregnant were not good.

We would not accept this report. My husband and I cried out to the Lord, and we spoke Scripture over our situation daily. I remember taking my medicine and reciting healing Scriptures at the same time. Psalm 37:4–5 (ESV) became my heart’s cry and my hope: “Delight yourself in the LORD, and he will give you the desires of your heart. Commit your way to the LORD; trust in him, and he will act.” I wrote this verse out and reminded myself

What's Your Why?

every moment I could. I desired to be a mommy and I was not going to give up.

And you know, God was faithful. We trusted and hoped in Him—and He made a way. Where the doctor said, “No way,” God said, “Trust Me.” God’s plans are always bigger than man’s.

Just two months after our first anniversary, we welcomed a beautiful baby girl into our family. My life felt complete. To be honest, I had never considered the idea of staying home. I didn’t think we could live on one income—not in today’s world. When my baby girl turned eight weeks, I planned to go back to work.

But God changed my viewpoint and my heart during those eight weeks as a new mom. Each day as I cared for my daughter and looked into her big, blue eyes, something began to change. God was stirring in me the desire to stay home. Oh, how I loved being a mother. I had prayed and hoped for this child, and I didn’t think I could go right back to work and let someone else keep her and take care of her.

I knew I would be staying home, but at that point, my husband didn’t yet know. I knew I needed to talk to Nathan about this new desire. I knew it would be tough at first because our personalities are the exact opposite. He is the numbers and budget type, and I’m the free spirit, go-with-the-flow

type, but we complement each other well in our relationship.

So I shared my heart with him. He was open to listening to my desire to stay at home, and this began a period of seeking God through prayer. Now, twelve years and two more kids later, I am still a stay-at-home mom. I'll be honest: I have good days and bad days. As I write this chapter today, my kiddos have been challenging. But these tough days only made me look at them and remember our why because my children are my *why*.

The only way we've been able to live on one income is because of Jesus Christ. He made a way to make it work and fulfill our desire—and it lined up with His will for our life. He made a way when we didn't even think there was a way. Your thoughts must line up with His thoughts, and your wants must line up with His wants. The Lord wants to bless his children. He wants them to live happy lives. He wants to fulfill His promises and give you all you desire. When He is the center, amazing things can happen. He has met all our needs and then some. (Notice I didn't say *wants*. We will discuss this later in the book.) What seems impossible to man, God makes possible: "Jesus looked at them and said, 'With man this is impossible, but with God all things are possible'" (Matthew 19:26 ESV).

Know, Visualize, and Grasp Your *Why*

Now that we have shared our *whys*, we encourage you to figure out yours. Knowing your *why* will be one of the most important things for the success of this dream and will give you the drive and the motivation to continue on the journey. Your *why* will provide you with purpose and influence everything you do. Without a *why* you won't have a clear vision—and you'll need a clear vision so you can know what you want to accomplish. Your vision will become your motivating force during the times when you might want to give up.

Perhaps you have decided to start the process of living on one income, or you would not be reading this book. You have a vision, and God has birthed the desire. Now what? Here are a few questions for you and your spouse to ask yourselves as you read the next few chapters:

- What are our reasons to live on one income?
- What are the *whys* for our family?
- What might be holding us back?
- Who can we trust to help us, pray with us, and give us wise, godly counsel?
- What are ways we can start the process to live on one income?

Write down your answers and look at them daily. Let those answers motivate you and prompt you

THE GIFT OF ONE

to pray for wisdom and guidance. Find your tribe and your support. (These may be pastors, friends, and family.) Find other Christian families who are living on one income and ask their advice. We are sure they will be more than happy to answer any questions you might have.

We hope this book will help you and that by the last chapter, you will be on your way to living on one income and enjoying all that God has given you and your family.