

EPISODE 003: THE CONTENTMENT CHALLENGE

BY NANCY RAY

Intro

We live in a world where money seems to kind of fly out of our bank accounts with the simple push of an Amazon button on your phone or the irresistible one spot at Target. We keep buying more and more to make us happy, but does it really? Does it really foster a deep, centered posture of joy and contentment? A few years ago, God asked me to give up shopping for 3 months straight and at first I was not happy about that. This episode is all about that journey and the profound difference that it's made in my heart and in my life. The simple act of abstaining from shopping for extra things for a short amount of time opened my eyes wide to the weird way that I was living life as a consumer and it revealed the actual way that I want to live—full of gratitude and grace.

You're listening to Work and Play with Nancy Ray, Episode 3.

Much of our daily lives can be divided into two categories: work and play. Simply put, that is where our life and our legacy take place. This is a podcast all about learning to Work and Play well, which leads to a healthy soul and a fulfilling life.

Let's get to it.

Content

Okay, I'm going to dive right in. What is the Contentment Challenge? In a nutshell, it is a commitment to giving up shopping for clothes, accessories, household decor, stuff (really anything excessive) for 3 months straight in order to focus your heart and your mind on the root of true contentment. It's also a commitment to replace shopping with activities, experiences and relationships—the things that really matter in your life. Before you turn this off and think “she is a crazy person” or “I don't want to hear this” or “this does not apply to me” or maybe in the back of your head “I don't even want to give this a chance to apply to me.” I want to share a couple of testimonies of a few people who've actually done the Contentment Challenge and how it has changed their life and then I'm going to share the story of how it came to be in my own life.

First, Alex said, *“I decided to join the challenge before I got engaged. We are planning for our wedding for August and, although I thought it was necessary to buy some things for the wedding and to pay deposits, it’s really made me think. I’ve been looking particularly on Etsy and instead of mindlessly buying what I think I need, I have saved ideas and then gone back and realized what we need and don’t need. It means we’ve created a simplified wedding that is about the important things. It also means we’re able to save for our future together.”*

Britney also said *“This has been life-changing. When I first read that you believe there is a spiritual disconnect causing us to buy things I scoffed and I said “That’s not me,” but it was so true. I literally saved thousands of dollars for the last few months, something I’m ashamed took this kind of challenge to make happen. I’ve been closer to the Spirit and read my scripture more. I got so much of my time back from scrolling through Nordstrom and Anthropologie’s website. I found that I am an emotional shopper so that when hard things happen I actually had to deal with it instead of spending money. I also found that I really determine things that I need now that the challenge is over instead of buying stuff to fill gaps in my life that I don’t need. In February, my husband and I found out we have to do IVF to start our family. What a blessing that we’ve already been so focused on saving! Plus, this challenge is giving us so much peace about that financial burden. Thank you from the bottom of my heart. This is been one of the best things I’ve ever done.”*

Well I am so grateful, obviously, for those words. I agree. I feel like it was one of the best things that I’ve ever done. My path does not look like Brittany’s or Alex’s, but I’ll share my path and how I got there and how this contentment challenge really did change my life and I think that it could yours too if you feel like it’s the right fit for you.

In order to understand how the Contentment Challenge came to be, you have to understand my story and specifically, my financial story. You see, I grew up in a very wealthy household and it feels a little bit weird to say that, and kind of confess that, because, I don’t know it just feels weird, but I’m really thankful for it. My parents worked super hard. I didn’t lack for anything. I was able to get whatever I wanted at school, there was never a grocery budget, there was never a shopping budget. Whenever I wanted something my parents would literally take me and my friends shopping and just get it. I could buy expensive prom dresses, I got a car on my 16th birthday, we travelled so much together as a family and I really was so blessed. I don’t take that for granted. However, as I entered into adulthood I did not understand the value of a dollar. I did not understand what it meant to make a budget and stick to it. So I got engaged and was looking to marry my husband, who I’m married to now, and he came from a family that understood those things a little bit more. They understood making a budget. He really worked hard in high school, he had to pay for all his own gas money, he had to take jobs outside of his house. And when we got married, you can understand that we were basically a disaster waiting to happen. So I’m really really grateful for Dave Ramsey because somebody introduced us to his financial Peace University while we were engaged and I literally believe it saved our marriage from so much heartache. So much heartache. We were, like I said, a disaster waiting to happen and took financial Peace University (if you’re not familiar with it I’m not affiliated with Dave Ramsey, I’m not getting anything for this, but it’s an amazing program and basically it walks you through seven baby steps, seven financial baby steps to take and I won’t go through all of them right now you can take the course or you can go online to Dave

Ramsey's website and find out about those but what you do need to know is that baby step 6 is paying off your house early and baby step 7 is build wealth and give.) So that's kind of a little bit of context for my story.

So, my husband and I committed, while we were engaged, to get out of debt and walk through Dave Ramsey's baby step program and we were all in. I'm so grateful it gave us a similar language so we could communicate about money, they gave us united goals so we were reaching towards the same things. When we were first married, I was a student in college still. (We got married while I was still in college.) He was a manager at a store and we lived off of his one income. We actually lived on less than his income, and so we were ready to do this thing. We wanted to live on less than we made, we wanted to be financially healthy, so we got out of debt. We followed his plan and fast forward a couple of years, we decided to buy a house. So we were committed to being on the same page financially. Now, as you know, I had a very different childhood and I like to reference myself during these first few years of marriage as 'Princess Nancy,' because I tell you what--I threw some adult tantrums. It's kind of embarrassing to look back at that I remember. We had \$40 each of spending money each month (or blow money) and we could use that money however we wanted. I had spent some money on some clothes or going to coffee with friends, and I had like \$32 one month of my spending money and I really wanted this dress from Old Navy. It was this sleeveless sweater dress. I remember it so vividly. It was like a cream color and I loved it, I thought it was so cute and I went there and it was \$40 and I had \$32. I was committed and so I was just hoping that it would go on sale but I couldn't get it that month. But the next month, when I got the next \$40, I went back to get that dress was so excited and it was gone. They didn't have it in my size and I couldn't find it anywhere. I was so upset! I remember coming back and literally sitting on our counter in the kitchen crying to Will, saying "This is so stupid, that it was just \$8, like why couldn't I have just gotten that dress." There were are a lot of moments like that. I would literally be in tears over the things that I could not get. So, this first several years of marriage were very hard in regards to me changing my habits, but they were so good. They were so good. And I knew it was for the greater good because we were called to be generous with our money and wise with our money and we wanted to do the right thing, so we ended up buying our first house. We got a townhouse and we took some leftover college-savings, put some money down on the house, and the balance of the house was \$110,000. That was the debt that we got for our first house. So we are on track with Dave Ramsey's plan, we're excited to pay it off early, so we were like, "Let's try to pay off this house in 5 to 7 years. Let's see if we can do this." I just want to remind you, I am not making money. My husband has one income, so he switched from being a manager to becoming a youth pastor and we were living on his youth pastor salary. We were living on less than he made there. I was building up my photography business and I didn't make money in my photography business for the first two years, so years three, four and five of our marriage, we continue to live on less than his income. Year six, I begin to make money in my photography business and as we bought this house, everything that I made, every single penny, we put on the house. The first year that I made money in my business I think I made \$20,000. We put all of it on the house at the end of the year (obviously setting aside things for taxes and such), and the next year I think we made like \$40,000 and literally, at the end of the

year, we put that lump-sum on to the house. The next year I think I made 60 or \$65,000 and I'm kind of rounding up or down roughly as I'm remembering that, but as you can see, very quickly you know $40 + 20 + 60$ is 120 so we were able to pay off our house in two and a half years, which is awesome! We were pumped! I mean, I had been sacrificing. I was so excited to get to baby step 6 which is pay off your house early so that we could get to baby step 7 which is build wealth and give. We were excited! I mean, the day that we paid off our house was so exciting, we made a whole day of it. We went to the bank, we sent in our last mortgage payment, we got the officially paid in full document that our house was paid off, we went to Panera Bread and we each got you-pick-two meals (like this is something that we didn't do, we always shared meals at Panera!) But, we got our own meals. We went to the movie theater and we bought the large popcorn and drinks and snacks, which again we never did. (We always snuck in candy. Don't tell anybody, sorry, but that's what we did when we were saving money.) I would even popped popcorn in a bag before going to the movie theater and put them in Zip-loc baggies and stuff them in my purse and then we would go to the movies. I mean, y'all, we were serious. So, the day that we paid off our house was a big deal! Then we went to the nicest steakhouse in town. We each got a meal and we just looked at each other and we're so grateful and we were like "We did this. We did it. We're at baby step 7. I can't believe it!" and so it was phenomenal. We went to Dave Ramsey's studio in Nashville, Tennessee. We flew there after we paid it off a couple weeks after and we were on his radio show. We did the whole thing. We did "we're debt free!" It was awesome! I mean, I was crying and laughing we were so excited. We couldn't believe that we did it and I vowed that day to never go in debt again. Like, we are done. This is it for us. We are never going back into that. This is awesome. We've made it. We have lived like no one else so we can give like no one else. We are pumped and we're here.

So, fast-forward the next couple of months. I kid you not when I say, Will and I have never fought so much about money then we did those three months after we paid off our house. I'm ashamed to say it, but we made a new budget we had some more wiggle room in each of our categories that we spent in and the categories that I managed I was so excited to spend. I couldn't get it under control, and so we would have our monthly budget meeting and Will would look at me and be like "babe, why are you over budget again? Like, why are you over budget with food again? What's going on?" and I would look at him and I'd be frustrated, I would say "I'm ready to get what I want and I don't feel like I can do this well. I don't feel like I can stick to the budget and I don't know what's wrong with me," and there was a lot of tension because we had hoped that we had arrived and got to this place. But, what I realized is that I really wanted a lot of things and I was ready to spend a lot of money and get all of my happiness and joy from all the things I've worked so hard for. And it wasn't working. Nothing was working, and we were just really frustrated in our marriage finances, and financial goals have always been something that united us and after we paid off our house it was really stressing us out.

Come March, it's 3 months after we paid off our house in December. I went to this conference called 'Making Things Happen' and I've been involved in part of this conference for several years now and as I went there, we kind of uncover the things that we really want most out of

life and our goals and our dreams. The first day of the two-day conference, I just felt God speaking to me saying “I want you to give up shopping for 3 months” and I said “No, no, no, that’s not God’s voice. That’s a crazy thought that just landed in my head and I don’t want to give up shopping. I have waited five years to shop like I wanted to. I’m not giving it up now.” And slowly but surely, I hear the voice again. I couldn’t shake the idea of it, so that whole first day I was kind of praying about it and kind of mad about it because I didn’t want that to be my story and then the whole second day after working through a lot of things, at the end of the day I just declared “I’m content.” I’m content and I have to find my contentment in things other than stuff and money and this budget and this whole thing, so I hear you Lord. I’m going to give up shopping for 3 months and I’m going to pursue you and I’m going to pursue things that actually fill me up instead of material things. And y’all I was mad. It wasn’t super spiritual, it was hard-- I was a little bit mad about it. I’ll be honest, I was not looking forward to it, but I knew it was something that I needed to do.

If you’re listening to this thinking “Okay, maybe I want a little bit more information about this crazy Contentment Challenge.” Feel free to hop on over to my website--go to NancyRay.com/contentmentchallenge-- to get all the information you need to start your own Contentment Challenge today.

So, I started blogging about it. I shared my experience on my photography blog. I blogged about it every week— the lessons that I was learning. And the first time I did the containment challenge it was hard. It really revealed some ugly things about myself. The first thing it revealed was how much I really did look to stuff to just get a quick happiness fix. I just wanted to feel cute or look good or buy the new thing because it was cute and sparkly or would look good in my home or whatever (I really don’t like sparkly things but you know, the things that your attention). But the other thing that it really revealed to me was how much time I was wasting. I had no idea how much time I was wasting stopping into Anthropology because I was nearby walking around the saleroom just because I could and I was self-employed. I mean, I wasted so much time in my email inbox. I have so many emails from stores with their promotions and discounts and sales for holidays. I went through and I unsubscribed from every single one just so that I wouldn’t be tempted during the time. I had spent so much of my money and so much of my time in stores just buying things and it really revealed that to me and by the end of the three months this habit or frankly the addiction that I had to getting new stuff was gone. It literally took all 3 months. Every month, every week I learned something new about myself. I remember replacing the time that I would have spent going to Target and I went outside and I was like, “you know what, I’m going to just get on this bike that I haven’t ridden in years and I’m going to go for a bike ride” and I remember feeling so aware of God’s presence and goodness and the textures around me. How vibrant and green everything was! And was like, “what have I been missing?” like I have been walking inside the walls of these stores thinking about all the things that I don’t have when literally this bike ride has been free and available to me every single day. What have I been doing? It was so eye-opening for me, so life changing for me, so fulfilling that at the end of the three months I literally walked away a different person. And the very next year when I felt like “oh, maybe I’m getting this bad habit again,” I did it again.

I have been doing the Contentment Challenge every year for the last five years, where I give up shopping for 3 months at a time and every single time it changes my life in a different way, in a new way because I'm in a different season. I mean, now I have three children and it's not so much a pull for me to look cute as it is to just have what's convenient or the cutest outfit or matching clothes for my kids, when really we have more than we need already. So, I want to share with that, the day I'm recording this episode it's March 31st and I am on the last day of my Contentment Challenge. So, for the last 3 months I have not shopped at all and so I stand here thinking about the lessons that has taught me what I have learned this time. This is my fourth or fifth time doing this challenge and a couple things come to mind:

THREE LESSONS FROM MY CONTENTMENT CHALLENGE

The first thing is that *gratitude changes everything*. It really changes everything. When we can look at the things in our house, at the food in our pantry, at our health, at the weather for the day, like literally every little thing-- when we can just say "Thank you, Lord, for what I have in my hands right now," and not look out at all the things that we don't have, it changes your perspective and your mindset completely.

The second thing I learned this time is that *I have to be hyper-aware of the things around me that are untrue*. I found myself this time around definitely falling into the comparison trap on social media, definitely walking through Target thinking "Man, my house doesn't have this really cute thing from the Hearth and Hand section and it really needs that." I mean, (and oh my goodness, I bless Chip and Joanna Gaines. They're amazing, but--) the truth is that my house can't look like that section of Target. It shouldn't. I have three little kids running around in it. We do life here. It's just not true or believable for me to think that I should have everything in that section because it's all adorable and all amazing. My house doesn't need to look like that and I don't need those things to create a home, right? The things that are untrue on Instagram is, well, kind of all of Instagram, because if you think about it you just can't post every part of your life. Even the people that don't just post their highlight reel, the ones that are very honest about the struggles they're going through, we're still not seeing everything. So, it's not the truest version of their life. At some point something is untrue, because it's what we're perceiving about their life. And most of it is a highlight reel. Most of it is beautiful images and that's a good thing, that's not bad. I do it. I'm guilty of it. I want to post beautiful pictures-- I'm a photographer! I want to post fun pictures of my home and my family and I don't really want to show you when I'm taking out the trash. None of that's bad, but we have to be hyper-aware of what is untrue. It's just not true because it's not a full picture, and this time on the Contentment Challenge, I walked in hyper-awareness of that. I walked thinking, "This isn't totally true. This isn't the complete picture," and just being grounded in that, not saying that you need to change anything or that highlight reels are bad or that Target is bad. Those things are actually all good and they're all just tools, but you have to walk in the awareness. That's a choice that you get to make and the Contentment Challenge helped me do that this time and I hope to carry that with me as I walk forward in life.

The third thing that I've learned is that *I need to relentlessly pursue what is true*. What are the true things about my life? What is the thing that I can wake up and do or experience or feel that will fill me up and cause me to walk in that contentment and happiness? Now, I need to kind of come full circle with my story. This isn't super easy for me and it's because of my pride, I'll just go ahead and lay that out there. Last year we bought another house. We had paid off that house (that first story I told you happened 5 years ago, so it happened at the end of 2012) and then I took my first Contentment Challenge journey in 2013. So, we bought a house last year and I was so stubborn. I told my husband, "We are not going back into debt. We are not doing this thing again. I am not paying off the house again. We've been there done that. I want to pay cash for a house." You know, we had saved up some more money to buy a house and I was ready to just sell the old house, bundle it with the money we saved and pay cash for our next house. I was so stubborn about it y'all, and I tell you what-- God had different plans. I'm not saying God made us go back into debt, I think that God is for us being debt-free. I think that he is not a fan of that, you can read the Bible and learn that. However, as we were looking for our house, we did find some that were within our means where we could pay cash for them. We also found the house that we're living in now which was above our budget. Now I'm not going to say we went crazy. We actually still follow Dave Ramsey's guidelines, we put more than 50% down on this house and we still plan to pay it off very quickly (hopefully within the next three years), but here's the thing: as I was so stubborn about not going back into debt, God started softening my heart about contentment again. He started saying, "Nancy, are you going to be content just because you reach that goal? Are you content just because you got to baby step 7? or are you content in me? Are you content in the good gifts that I'm actually okay with you having?" He's not going to be mad at me for going back into debt for this house. He showed us very clearly in our house search that this house was right for us. It was a foreclosure, it was amazing, it was a great fit for our family and for our business and there was so much peace in this decision. It's funny, as I was actually struggling with the whole going back into debt thing, I had a chat with dear friends of ours and I was telling him, "I don't want to do this. I don't want to. I don't want to go back into debt," and he sensed the pride and he looked at me and he said, "Nancy, I think you might need to go back into debt." I was like, "Nope. Nope, not me. I'm good. I don't need to do that." And he said, "You know, I think you do. I think from a spiritual perspective, you are so hung up on your identity being debt free and you are so hung up on having reached that goal, I think that your pride needs you to go back into debt."

So, long story short, we did. I'm so thankful, it was really like (I'm kind of embarrassed to say) kind of an identity crisis for me when we went back into debt, but I'm standing here now saying I am learning to be content in whatever the circumstance. And it is a noble and good thing, don't get me wrong, it's a noble and good thing to reach to pay off your house and achieve healthy financial goals. We are right back in it again, we are reaching for baby step 7 and we're excited for what's to come, but going back to that third lesson that I had to learn: Relentlessly pursue what is true. What is true is that God loves me no matter what my financial situation is. He's the same. He is unchanging and it's going to be okay and if we are wanting to honor him. If we're being generous to the kingdom with our finances, He's going to take care of us. It is okay. It is not something to get all worked up about. That is true: that God is going to take care of us and His love is not based on me being debt free or not, or me reaching a goal or not, because here's the thing with contentment, okay? This goes for stuff, reaching goals, your life

is that you might feel discontent about: the finish line is always moving. It's always going to move. It's always going to move just ahead for you -- just a little bit more weight that I have to lose, just a little bit bigger house that I want, just a little bit more money in the bank account. It never ends, and that is something that this contentment challenge has opened my eyes wide to. So that I can live fully awake, realizing that contentment is a choice, today. It is a choice for me to make today and no thing that I can buy, or thing that I can achieve will ever get me contentment, but the true things. I want to relentlessly pursue what is true: God, His love, my husband, our marriage, time with our kids, our family doing things, experiences, going on a hike. And you know what's funny about all these things? They're all free. They're all free. You don't have to pay for them or buy them. That's what is true happiness.

So, we're back at baby step 6 now and I am content with that. I just finished that Contentment Challenge journey for the fourth or fifth time and I am so at peace and so thankful for all that we have. And that's it. That's the story of my Contentment Challenge up until this point and I hope that God keeps writing that story because I think there will be several other Contentment Challenges I take in the future.

Now, as you listen to this, you might be considering doing it yourself. And I'm not telling you that you have to or that you should, only you can decide that. But if you did feel God tugging on your heart a bit, I want to share just one more testimony. Can I just take a second and say these testimonies are crazy to me. I never in a million years thought that's something that God put on my heart could be used in the lives of others like this. It's so encouraging.

Brittany said, she emailed me today, actually, she said "I really enjoyed the challenge. The hardest part was not buying any clothes for work, especially while I was interviewing for a new job. But I used what I had and it worked. I got the new job. About halfway through the challenge, I felt the loosening of the chains of marketing gaining control over myself and my thoughts. It's weird, but I was always just looking for the next thing, and suddenly I realized "I'm in control of what I need and want. I can't let others define that for me. I have been enslaved to marketing." Instead of having a plan and sticking to it, I was wooed by ads and thinking something was so pretty that I needed it. Now, I can say that's pretty and realize I don't need it or I don't want it. This should really cut down on the stuff that I have to get rid of later. I'm excited to be in charge of my spending and plans for the first time in years. I may just designate shopping days and only do those like once every other month or something with a plan--not succumbing to marketing-- but following the plan. I have a feeling this may be a challenge for me again, and I may come back to it."

Thanks for listening to Episode 3 of Work and Play with Nancy Ray.

I fully realize that our financial story is a bit peculiar, but I'm really grateful for it. I hope it's caused you to pause and think about your own, and most of all, how content you are today. Who knows, maybe you need to take the challenge?

If you'd like more information, feel free to visit nancyray.com/contentmentchallenge. That and additional links I mention can be found in the show notes at nancyray.com/podcast/3. As always, you can find me at nancyray.com or follow me @nancyray on Instagram or Facebook almost daily.

I'd love to close this episode with a quote by the apostle Paul:

"I have learned to be content whatever the circumstances."

I hope you can join me in the next episode as I plan to get pretty vulnerable and share a really big life and work update with you. I'm excited to tell the whole story and honestly I'm a bit nervous about it. But I'm grateful to have your listening ear, and I hope to see you then.