

EPISODE 036: LIVING A CONTENT LIFE WITH RACHEL CRUZE

BY NANCY RAY

Intro

I am convinced that contentment is something we have to fight for and pay attention to. It's not something that comes naturally in our culture, when everywhere we look, we are hearing silent messages of you need this, you don't have enough, you have to buy this to be happy. Today, I'm talking with Rachel Cruze all about contentment, and fun fact, this episode was recorded before she had her baby boy, and now she's a proud mama to two girls and a boy, just like me. I hope you enjoy our conversation as much as I did.

You're listening to Work and Play with Nancy Ray, Episode 36.

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.

Listen in.

Content

Nancy Ray:

So today I'm so excited to welcome Rachel Cruze to the Work and Play podcast. Rachel, thank you so much for being here.

Rachel Cruze:

Yeah, absolutely, Nancy. Thanks for having me on.

Nancy Ray:

So first, I just have to say how excited I am that you're going to have another baby and how similar our families are. We both have a four year old girl, two year old girl, and I have a baby boy, and you're expecting a boy. So how are you feeling about being a boy mom?

Rachel Cruze:

Oh, Nancy, I'm so excited. I was so emotionally prepared for three girls, which would have been great. I just thought, like for some reason it was in the cards. I just think God has us

raising three girls. I'm up for three. So when it was a boy, it kind of took us off guard, honestly. I was like, oh my gosh, I just, I love him already.

Nancy Ray:

I know. There's something so special about being a boy mom. It's like this chamber of my heart that I didn't know existed just opened up. And it is, the bond I have between me and my son is just so precious. I'm so excited for you now to experience that.

Rachel Cruze:

How old is he now?

Nancy Ray:

He's eight months old, and I don't know if you know our story, but we were actually told we were having a third girl in the ultrasound. And so when we had a boy in the delivery room, we were shocked.

Rachel Cruze:

Stop it. Stop it.

Nancy Ray:

Yes, so we were shocked. So we for sure were thinking three girls, princess parties all the way. And then lo and behold, we got a boy. So it was just a crazy ride.

Rachel Cruze:

That doesn't happen that much anymore, like with ultrasounds and everything. Oh my gosh, that is so great.

Nancy Ray:

I know. She kept saying the baby's legs were crossed, but she finally told us like, close your eyes, and so we did. And then she was like, open your eyes. She's like, we got it. And we went on a date that night and opened up the card and said it's a girl. So we prepared the whole time for a girl, and then we had a boy. So my husband legit fell on the floor. Anyway, crazy story. Enough about me. I want to get to what you have to offer today. I'm so, so grateful, and yeah, I'm just so excited for you and your family. It's going to be so sweet.

Rachel Cruze:

Thank you.

Nancy Ray:

But on that note, I really just want to start out by talking about you being Rachel the wife and Rachel the mom, because we all know you as Rachel the money expert. But the really real side of you is just Rachel Cruze, the mom and the friend and the wife, and I think a lot of working mamas probably look to you and would love to ask you the question like, hey, I struggle with being content in these two roles. I know you talk a lot about contentment. I know I've strug-

gled in that, just being a working mom and I don't know, sometimes it feels like they work beautifully together, those two roles, and sometimes it feels like they kind of, there's this tension. So I just want to ask you as a friend, what do you do to practice contentment as being a working mom? How do you do that?

Rachel Cruze:

That's a great question. I've kind of lived off this phrase Christy Wright, who's one of our other Ramsey Personalities and just a great friend of mine in real life too, but she always says that life balance is not about being 50/50, it's about being 100% present. And I've kind of just taken that as my mantra, where if I'm at work, I really try to be present and be at work. And then when I go home, I feel like is when I can be like full mom and I'm 100% mom. I try not to check emails and do any kind of work thing when the girls are there and really just be with them. And so that's helped me I think in just the tactical side of it all. But it's hard, and I think that it's just, depending on the season too, it can be really difficult. I mean, like my oldest, for some reason, like two weeks ago, every day I left, she's kind of my rock. Like Amelia, my oldest, she's the one that's, she's good. Caroline, the two year old, she's kind of hit or miss when I leave the home. But for some reason Amelia just kept falling apart all week, and I hadn't cried going to work in a while. I really haven't. I've done really well with the transition for that, for the emotional side of me for the most part, tears wise.

But I mean every day coming to work, I cried because I was like, seeing her so upset, it totally, it wrecked me, and I wasn't expecting it. I was expecting it, you know, usually after maternity leave or something and you start back, but out of nowhere. And so I was like, man, and I called Winston, my husband, And I'm like, ugh, I'm just, I'm struggling. It's hard. And I've just learned you kind of have to live in this weird tension of something being so good in your life, but something that can also just be so hard. And that can be true for mothering. That can be true in marriage. That can be true in your work, and living in that gray state, I'm learning in my own personal life to be there, where I'm such a black and white personality, and even my job is kind of black and white. Like, if you save X amount at X amount interest rate, you're going to have this much at 65 years old. A lot of even my job is kind of black and white, and to live in that gray tension as a human, right, like with your heart being pulled in all these directions, it's the reality that we live in. And so that can be really, really difficult and really hard.

But I've learned, too, that for me, my work is not just collecting a paycheck. It really feels like this higher calling on my life, and I think that helps me a lot, as well. If I was going to a job I hated, I think it would be a much more difficult play for me personally. But going somewhere that I love when it comes to work, I'm so thankful for, because then when I leave work, I get to also go to a place I love, which is home. And so it's hard, though. Again, it's like week by week now, right? If we had this interview last month, I probably would have had a different answer. But just experiencing that with Amelia just a few weeks ago, I'm like, oh, you just fill your mom's heart. Like, it just breaks some times. And so that's kind of that gray area that I'm learning to live in.

Nancy Ray:

Yeah, I'm right there with you. I wish you could've seen Milly, my four year old, this morning before she went to preschool, literally crying for like 45 minutes. And this is new for us, too. So solidarity in the fact that we just have four year olds, right? They're just four, and their emotions swing so hard. And it's the same with me. She's always loved preschool, and she's just crying and it's just been, I felt that tension very real in my own home and heart this week. So I'm right there with you. But I do think too, I always think about, you know, one day when Milly grows up and looks at her mama, like the things that I've done and I've devoted my life to, I want to show her that she can do good work and I want to show her that even when it's hard, like I want to make the best decision for her and for me and for our family, and for the kingdom of God, ultimately. I want to be the kingdom of God, pushing back darkness. And I believe that we're doing that with our work. It's more than just showing up for a job.

So choosing to do that, even when they're little, it's hard, and sometimes you have to navigate things differently according to age. And sometimes I do think it's like, you know what? I'm just going to try to call an audible and change the plan for today because my kid needs me, as much as we can. I mean, sometimes we can't, but as much as we can. But yeah, just to give ourselves a ton of grace and just, I love what you said about just showing up, being 100% where you are, and even just kind of living in that tension and saying, hey, it's okay to feel that. It's okay.

Rachel Cruze:

Yes, exactly.

Nancy Ray:

Yeah. So this podcast is all about work and play, and one element of our lives that really affects our work and play in a huge way is money. So I want to talk about the money piece, because this is something that I've kind of been thinking about, dwelling on recently, how the Bible talks about the love of money being the root of all evil. And I have been asking myself, okay, do I really love money? Do I love it, or do I love what money can buy me? Or is that the same thing? Because like I've always said, I don't love money. Like, of course the love of money's the root of all evil. I don't love it.

But I've been struggling lately, like, but what if I really love the fact that money could paint my house white, which is something I've wanted for a few years. Or what if I really love that money can buy us a new couch? You know, because we've had our couch for, it's been a hand me down, we've had it for all 11 years we've been married. I don't know, I'm kind of dealing with that. So I think that ties into contentment with money, and like what do you do when you start to feel discontent with your things or with money? Because we all feel it that way. Do you have any practical advice that you can give us just to be more content? What are some practical things we can do when we start to feel that way?

Rachel Cruze:

Yeah, I think that's a great question, and it's a great setup because money is one of those things that we don't want to worship. We don't want to become an idol, but we also have to have it to live in our world today. I mean, you can't escape it and money brings incredible giftings. It brings incredible opportunity for people, whether it's painting the house white, which is totally great. Or maybe it's helping, buying 18 cribs at an orphanage down in Haiti. Whatever it does, money is a tool. And so when it starts to become an idol and it's the only thing we're looking towards, then yes, that's when things start to get dangerous. But when you say, hey, I'm going to use money as a tool in my life to better my life, which is not a bad thing, and to also give to others, you're just putting it in a really good perspective.

And so when it comes, though, to being discontent, it's this weird lesson I feel like I've had to learn over and over and over, and probably will still continue to learn over and over and over again, that stuff is just not going to make you happy. Stuff can be fun. So I'm all about like, yes, there are fun vacations you can take. I mean, buying a new purse is fun. You can have fun with money, but it is not going to buy happiness. And that's kind of a cliché, but it's so true. That hole in your heart that we feel like we can just buy and change our clothes or our house or whatever it is, and we're going to feel better about ourselves is just not the case.

And so we have to go back to realize that stuff is okay, but stuff can not own me. It cannot own me by going into debt for things, and it can't own my happiness and my contentment because you will be a rat in a wheel for the rest of your life if you just think, oh, if I could just go on that vacation, or if I could just drive that car, if I could just have those clothes, if I could just X, Y or Z, that stuff is not going to make you happy. And so truly finding and caring for your heart and knowing who you are, being known by God, being known by people and having those relationships in your life, that's what makes your life rich. And the stuff around it can amplify it. I mean, we're not going to be mad if our countertops are granite, you know what I mean? I'm not going to be mad at that. That's great, but at the end of the day, those granite countertops in our kitchen are not going to change our heart. We're still going to have the same problems. We're going to have the same struggles. It's not going to fix our life.

And I think that we live in a society where we think that stuff is going to fix either this emptiness we have or it's going to make our life better. I'm going to feel better about myself. And sadly, we're reminded over and over again, including myself, that that's just not the case. And so I think you just have to have your stuff in perspective to know again, that it can be fun, you can enjoy it. I think God blesses us. And we can go and see cool parts of the world. You can buy things that are exciting for your family, that those are not bad. Those are not bad at all. But when you start to place your happiness and your value in those things, that's where it becomes, the discontentment train really starts to roll.

Nancy Ray:

Yeah. I feel like you're telling me just my life back to me, because I feel like I have learned this lesson of contentment over and over, and every time I'm like, okay Lord, I got it. And

then he's like, nope. There's more for you in this lesson of contentment, because there's always more of the Lord.

Rachel Cruze:

Yeah. It's kind of what you were saying, Nancy. Like in my life, like literally in this moment, in this day, my husband and I went somewhere. We've been building a house, so it's been an 11 month project, and so we'll move in in about two months. And so we've like, this has been our hobby. We've talked about it, we're excited about it. I mean, all the fun things that come with building a home and, I mean it's been so enjoyable, but about probably four months ago, it just hit me one morning and I was like, man, I've started to believe that this house is going to solve our problems. Like until we move to this house, life is going to just be so much better. Oh, when we get to this house and X, Y and Z, and I'd have all these dreams and fantasies, and it just hit me. I was like, no. When we move in this house, Caroline is still going to throw her yogurt on the floor. Amelia is still going to completely destroy the playroom. Everything continues. Your life is picked up and your problems are still there. The habits you formed are still there. Things don't change because of things in our life, if that makes sense, that you can buy.

Nancy Ray:

Absolutely.

Rachel Cruze:

It was just this moment of like, oh my gosh, why have I put so much stock in this new home when it's going to be us? It's still us living there. Yeah, will it be prettier and newer and all the things? Yeah, but it's still us, and you still go to bed with the same stresses, with the same worries, with the same joys. It is still you. And so that's, it's just, it's a reminder I still have to give myself. So it's a hard one to balance, because we live in a world that gives kind of the opposite message to us. But yeah, fighting against that and saying God, like, change my heart. You know what I mean? Continue to remind me that it's good and it's fun and we can enjoy it. But man, it's not going to be this savior in our life by any means.

Nancy Ray:

It's the when, then thinking, like when I get this house, then everything is going to be okay. When I do this thing, then I'm going to be content. And that is the biggest lie. And you know, several years ago, I don't know if you know this, but Will and I paid off our house at ages 25 and 26. I mean we drank, yep, Dave Ramsey Kool-Aid here. We were like all in, and we loved it, and I mean literally, it's been the biggest blessing in our marriage just to go through the baby steps to pay off our house. But the crazy thing is, is we paid off our house and I struggled with being discontent more in those three months after paying off our house. That massive baby step seven finish line. And the Lord started convicting me, like where is your real contentment? And he put it on my heart to give up shopping for three months. I was like, no Lord. I have saved and lived on such a tight budget for so long. Now we're at baby step seven, this is live like no one else time. This is my I'm shopping at Whole Foods, Anthropology, here I come. This is everything I've lived for. And he just said, you will never find contentment in reaching a finish line. You always have to find it in me.

So I gave up shopping for three months. I invited people on the internet, whoever wanted to join me, and I just called it the [Contentment Challenge](#). I was not expecting anyone to do this with me, and it kind of blew up. I have had thousands of ladies do this now, where they give up shopping for three months to center their hearts on what really matters and to stop centering on a finish line or reaching a goal, because that's, I mean this is like the secret to living a content and happy life, is to be so thankful right where your feet are planted.

Rachel Cruze:
That's right. That's right.

Nancy Ray:
Right now. So I actually wanted to ask you about your [Contentment Journal](#), because as soon as I saw that I got so excited. I was like this would literally be the perfect companion to a Contentment Challenge. And I do it every year now. I take off three months of shopping for unnecessary things, because I think it's just almost like a fast, like a reset for myself. But I want to know, what was the Contentment Journal born out of? How do you use it? Where did it come from? I just want to hear more about it and share it with the listeners, so that they can know about just the amazing resource that you've made.

Rachel Cruze:
Oh, thank you. Yes. Well, it kind of came out of my last book, [Love Your Life, Not Theirs](#). And I talk a lot about comparisons in that book and how we just live in this world of constantly comparing our life to everyone else's. And the secrets or the antidote to not comparing your life is to be content with yours, and so contentment just started to become this theme in my personal life and then also in my work life. People started asking about it more. And so I thought, gosh, if you could just take a little bit of time every morning and be challenged and be able to write out things around contentment and have this practice for 90 days, what that can do to your heart, how that can change when you can just focus on this type of, this subject specifically.

And so when I kind of dove into it, I realized there's three main areas of contentment, and really where you start out is gratitude, just being grateful, because in a heart filled with gratitude, there is no room for discontentment. When you really are, your feet are planted on the ground where you are, like you said, and you're just grateful for where you are. That's the first step. It really is. And so the first 30 days is spent all on gratitude, and there's daily challenges and daily prompts, really, in the journal for you to look at. And then after 30 days of gratitude, we move into humility. And I love C.S. Lewis' quote on humility. He said that, "Humility is not thinking less of yourself, but it's thinking of yourself less." And what ends up happening is you're grateful for your own life, almost like your eyes are looking down, and you're saying, okay God, this is my life. Thank you. And with humility, you're kind of able to look up and look at others.

And that's when really the giving and the serving aspect of your life starts to explode, and that's where it's so much joy is found in that part of your life. And so there's prompts again for that. And then the last 30 days is focused on contentment itself, and just spending just any amount of time on one specific issue. You could do this on any kind of thing in life. You just have that

focused intensity and things start to change in your life when you start to focus. And so being able to focus 90 days on contentment, walking through those three sections, it's been so fun. And like you said, even with your challenge, people just crave this today, because we live in a world that they just keep telling you buy more, buy this, buy that. We've just filled our lives with crap that we don't need and we're not happier at the end of the day because of all this stuff.

And so it's like this lie that we've dug into, and then the financial side, you know, I deal with people on the other end that have gone into debt for it. Now they're climbing their way out, and it's just, it's kind of turned into just this mess. When I look at our culture, I'm like, no, but when you have someone that focuses and you are someone that, you know, your heart is racing towards contentment, so many other things in life start to fall in place and you just become a more joyful person.

Nancy Ray:

It's so true. I love that so much. Yeah, so good. Well, I want to wrap up our time with just two quick questions. And these, this is like just whatever comes to your mind, okay? So what is a current book that you're loving and a product that you're loving?

Rachel Cruze:

Ooh. Book, I'll give you a fiction and a nonfiction, Nancy.

Nancy Ray:

Okay, I love it.

Rachel Cruze:

So my nonfiction is Priscilla Shirer's [Discerning the Voice of God](#). I think she has a whole Bible study on it, but I just read the book version and it's like an underliner, like, I mean, someone wanted to borrow it and I was like, I'm going to be so selfish and tell you you can't borrow my copy, because I've highlighted and underlined in the entire thing!

Nancy Ray:

That's the sign of a really good book.

Rachel Cruze:

Yes. Oh, it's so good. So, so good. And then the last book I finished, I love like a good thriller, kind of a crime type book. So there is an author I love, Ruth Ware, she's like my summer read. If I go to the beach, I'll read her because it's a good beach read. But the last book of hers I read was [The Death of Mrs. Westaway](#). And yeah, it's good. It's just a thriller. It's a good one.

Nancy Ray:

That's so fun. Okay, and what's the product you're loving?

Rachel Cruze:

A product, okay, let me think. Let me think. Let me think. You know what I used the other, I used this like two nights ago, and I hadn't used it in a while and I'm like I've got to charge the sucker

back up and use it more. It's old, it's been out for a while, but I do love it. My [Clarisonic brush](#) on my face at night. It's an automatic brush.

Nancy Ray:

What is this? Wait, I don't know what you're talking about.

Rachel Cruze:

It's a Clarisonic brush, and it's like this little brush with these bristles and you charge it. So I don't know all the words, Nancy. I'm not electronic, I don't know how you even explain it. But you press a button and it spins, and it's just like an exfoliator.

Nancy Ray:

That's so cool. I'm so looking into this thing now.

Rachel Cruze:

I got it like maybe two years ago, and it's one of those things that's been in my drawers, but we're cleaning out all of our house because we're moving, and I found it. I was like, gosh, I haven't used this in so long. So I used it like two nights ago, and I was like, oh, I'm obsessed with this thing. So I'm breaking it back out.

Nancy Ray:

Okay. I'm totally going to look that up. I bet my sister-in-law has one, because she's big into face stuff and she knows all things beauty, so I'm going to ask her.

Rachel Cruze:

Oh yeah, I bet she does, for sure.

Nancy Ray:

Okay. Last question for you Rachel, is how do you maintain a healthy soul and a fulfilling life? I know that's a really big question to end on, but that's kind of the heart behind this podcast. How do you maintain a healthy soul and a fulfilling life?

Rachel Cruze:

Yes. I'll tell you that Winston and I will go through counseling seasons. Like, we'll go to counseling and then we'll have a season where we don't. We're in a counseling season right now, and I went for an hour yesterday by myself. And I'm like, I'm all about it. I'm all about it.

Nancy Ray:

Girl, me too.

Rachel Cruze:

I need a counselor that loves Jesus, but man takes a statement you say, which he did to me yesterday, and just pulls this string, and I'm like, he went eight layers deep of this fear that I had that I had no idea walking into his office if that's really the root of it. I'm like, just digging in yourself, I mean they call it self-care now, but man, finding a good counselor, it will rock your world and it makes life so much richer. Your relationships, your marriage, yourself. I'm all about it.

Nancy Ray:

I completely agree. And for a long time, I was really kind of concerned about the price tag with it. I was like, it's not a need. It seems kind of fluffy or extra. But when you start going, you realize how life changing it is, how it's going to be the most valuable money you can spend. It really has been. So I agree. We are kind of in a counseling season too. I'm just chuckling, because I'm so there with you, we're right there with you, and I just think that it's so healthy and good, and you just have to have the personal maturity to say it's time, we need to do this, we need to schedule this in.

Rachel Cruze:

I know, we even adjusted our budget last night, because Winston was like, "Okay, I'm going to go back to Jeff on the 27th," so I was like okay, I'll find the money, because I mean yeah, it can be expensive. So we're like okay, we'll find categories and change it up. We just did that last night, which is so funny. We're like on a high right now on our counseling.

Nancy Ray:

That's awesome. Money well spent, for sure. For sure.

Rachel Cruze:

It is. It is.

Nancy Ray:

Oh my goodness. Well, thank you so much, Rachel. It's been such a joy talking with you about contentment and money and just life in general, and just know that I'm going to be praying for you and that sweet baby boy and delivery and your big move. I also can't believe you're moving when that baby is going to be what, three weeks old?

Rachel Cruze:

Oh girl, we are just stupid. I'll just say it out loud. We are not smart people, so don't listen to my money advice or my planning advice.

Nancy Ray:

Or you could look at it on the flip side and say you're really smart, because you're not going to have to lift a finger and everyone else is going to do the work for you.

Rachel Cruze:

And I get to spend maternity leave in my new home, which I'm really excited about.

Nancy Ray:

Exactly. It will be great.

Rachel Cruze:

It will be great.

Nancy Ray:

Well, I'm so excited for you. Thank you so much for being here today, Rachel.

Rachel Cruze:

Thanks for having me on. It's always so fun to talk to you. You're such a joy. Thank you.

Nancy Ray:

Thanks, Rachel.

Well, I hope you enjoyed our conversation as much as I did. I love Rachel Cruze. I love her podcast. I love her books. If you don't know about Rachel Cruze and have never listened to her podcast, it's probably one of the most fun, upbeat, and helpful, beneficial podcasts I listen to on a regular basis, so definitely recommend you checking that out.

Now it's time for the [Work and Play Cornerstore](#). This is where I have a little bit of fun and draw from my life and experiences to bring you a book I'm loving and a thing I'm loving. Today, I'm going to be adding Rachel's [Contentment Journal](#) to the store, as well as my [Contentment Challenge](#).

Now, Rachel's Contentment Journal is divided into three sections, focusing on gratitude, humility, and contentment, which I think is the perfect companion to the Contentment Challenge if you plan on joining us in January. And if you want to learn more about the Contentment Challenge, giving up shopping for three months to focus on the good stuff in life, head to nancyray.com/contentmentchallenge to learn more.

Thanks so much for listening to Episode 36 of Work and Play with Nancy Ray.

Everything I've mentioned today can be found in the show notes at nancyray.com/podcast/36, and you can find me at nancyray.com or follow me @nancyray on Instagram or Facebook almost daily. In Rachel's own words:

"In a heart filled with gratitude, there is no room for discontentedness."

Thanks for listening and I'll see you next time.