



God Hears Her Podcast

Episode 30 - Money Mistakes And How To Cope

Elisa Morgan and Eryn Eddy

[introduction for *God Hears Her*]

Eryn: Up to that point, I was making choices that were out of my lack of value because of my lack of finance. So I was making really destructive choices. And...

Elisa: Kinda because you saw yourself as a loser, you're saying?

Eryn: Worthless. Yeah, I felt like a loser. Sometimes I think that we can be out of control but we think we are in control. So when that happened, I felt... It was like conviction that with this, like, God running towards me to just love me and hug me despite my choices up to this point. And then affirming me that He's in it with me. And I just...you know, I wondered, could I start to believe that God will provide enough?

[music]

Voice: You're listening to *God Hears Her*, a podcast for women where we explore the stunning truth that God hears you. He sees you, and He loves you because you are His. Find out how these realities free you today on *God Hears Her*.

[music]

Eryn: Welcome to *God Hears Her*. I'm Eryn Eddy.

[music]

Elisa: And I'm Elisa Morgan. Talking about finances can be so awkward. But the truth is, many adults and often even children can face the stress and anxiety that come along with financial instability. And there are many speakers and influencers who strive to guide and teach us how to avoid debt. But what happens when we have to learn the hard way? Whether that's from an unexpected divorce or a huge college debt or maybe some difficult business choices. What are we supposed to do when we're surrounded by financial insecurity?

[music]



Eryn: In today's conversation Elisa and I get real about our own lives and times when we have felt the shame and trauma that accompanied our own circumstances and choices. We will also chat about the steps that we have taken to overcome the shame financial struggles cause. And also how we learn to hear God amidst our own financial messes. We hope this is helpful and encouraging for you too.

[music]

Elisa: We sure do. So here's our conversation about what we're calling financial trauma on *God Hears Her*.

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Eryn: I had made too many entrepreneurial risks. I had made too many poor choices that led to me spending a lot of money in places that I thought there'd be a return and then in places that were just a big hole. It basically left me with a massive, just a massive, amount of debt. And by that, I mean well over \$60,000 in debt for me.

Elisa: Wow, Eryn, man. And you're not that old, so you must have been really young, trying to cope with this too.

Eryn: Like, it was...it was choices that I had made that I could have prevented or some circumstances that I couldn't control that happened. And so it was the combination of, like, choices I made and then choices I couldn't control, all sitting in the same pot. And debt collectors did not care...

Elisa: Nope, they don't.

Eryn: ...which pot it was. They did not care. I remember the anxiety of seeing the n...an unknown number on my phone, knowing it was a debt collector calling me to ask me to make payments on something I had zero money for.

Elisa: Wow.

Eryn: And I felt like I was just never going to get out of this hole. Honestly... I mean I went through a time where I was really just even denying my reality of what my finances were because it was just overwhelming. And...

Elisa: You just want to forget it. You want to stick your head under your pillow and just sleep it away or something. Right?



Eryn: Right. Right. Exactly. Yeah, just want to go to sleep. And then put it under my pillow.

Elisa: Yeah, yeah.

Eryn: Forget about it.

Elisa: Wow.

Eryn: Okay, so imagine me. I'm back home, living with my parents. And I go to a coffee shop, and I'm doing some work there. And I have gotten an egg sandwich and a vanilla latte with coconut milk. I remember this so well. I remember this memory so well. And I probably should not have even been there because my debit card for sure had, I think, \$13 dollars on it.

Elisa: Wow.

Eryn: That's how much in denial I was about my reality. I'm sitting there, and I'm actually working on a spreadsheet that has all of my credit card debt on it. So I had multiple credit cards, all my debt, how much I owe, how much I can pay, how much I make a living. I had made this spreadsheet. And while I was, like, you know, responsible enough to make that, I wasn't walking into it. So, like, I wasn't actually abiding by it. But I was staring at it at this coffee shop. And I just remember sitting there thinking, "Oh, my gosh. How am I going to, like, get out of this? How am I going to get out of this hole? How am I going to get out of this mess that I am in? How am I going to pay for things? My finances have come to a halt. There seems to be no way out. It feels, like, crushing. Everybody needs something from me. How am I going to get out of this?" And I remember the waitress coming by and she puts the bill of my egg sandwich and my coffee on the table. And I just cringed. I'm just like, "Oh," like, "Why am I even here?" There's just like compilation, you know? And so I...I pick up the bill. And the bill said "paid."

Elisa: Paid?

Eryn: Paid.

Elisa: Whoa.

Eryn: "Have a blessed day." And I look at it, and I'm like, "I didn't pay this." And so, you know, she comes by and I ...and I share with her, I'm like, "Ma'am, excuse me. I haven't paid this yet." And she goes, "Oh, I know. Someone else did."



Elisa: Oh, goodness. And you're looking around, going, "Who?"

Eryn: Like, "Who paid this?"

Elisa: Uh huh.

Eryn: Like, there was nobody around.

Elisa: Oh, my.

Eryn: There was nobody around. And I just remember crying. I just remember crying and just so grateful for that relief. And it didn't change my circumstances, but it gave me a sense of feeling seen and...and feeling a...a level of relief.

Elisa: So there's an enormous debt right staring you in the face or tucked under your pillow, depending on your mood...

Eryn: Yeah, right.

Elisa: ...at that moment.

Eryn: Yeah, yeah.

Elisa: And you've still got \$13 dollars on your debit card and that's it. So in a...in a way somebody paying for your egg sandwich and your coconut milk and your coffee is like big deal. It's not going to change the scales of debt in payment, but you, in that moment, sensed God seeing you, sensed God hearing you, being with you, knowing you, noticing your situation, and it lifted you out of this impossible... I mean that's huge. That's huge. But it didn't change it in that moment. So, Eryn, let's talk about what emotions happen to us when we're in a financial pickle. I mean that's like the state fair of all pickles, that you have described, you know? That is a huge conundrum, is...is a fancy word for it.

Eryn: Yeah.

Elisa: How did you feel in that? You're single, I'm taking it. Right?

Eryn: Yeah...

Elisa: You're young.



Eryn: ...at the time.

Elisa: You're unemployed.

Eryn: Right.

Elisa: You have health insurance?

Eryn: No health insurance.

Elisa: You're living with your parents? And you're beyond the age that that's kind of, quote, normal.

Eryn: And definitely not cool.

Elisa: Not cool. Definitely not cool.

Eryn: I was in a side room with a half-bath.

Elisa: So you couldn't even take a shower.

Eryn: Took a shower outside. I'm just kidding. But it was a half-bath.

Elisa: Oh, Eryn, Eryn.

Eryn: But, you know, it was interesting because I truly was...I was so uncomfortable beyond. And I placed my value in finances before this happened. Then I realized that once I was at this place. So what I realized going through all of this, in this rock-bottom financial state, where I'm worth negative, you know, over \$60 grand, looking back now I can see...I saw my relationship with the Lord, with how much money He provided and I put my value in how much money I made. So how much money He provided was a reflection of His care for me. And how much, you know, money I was making gave me value in the room, being with other people.

Elisa: Okay, those are helpful definitions, yeah.

Eryn: It took me having zero...negative for me to see that. And then I felt embarrassed. And then I felt confused. And in any circumstance that we go through or we're just completely exposed, right, like, there's really just no way out, you just have to...you have to put it to the light.



Elisa: Yeah. Yeah.

Eryn: It's like there's no...no way you have to be realistic with it. And then you wonder, is God going to get me out of this if I got myself into this?

Elisa: Yeah...oh, that's good. And, you know, I...I...I really want to hear how you got out of it because that's super practical. But, you know, we're not Dave Ramsey. And, you know, we...

Eryn: Right.

Elisa: ...are not going to be a financial peace university thing by here. But we will come to that, I hope, because I want to hear where you are now, but...but I really want to hear again, Eryn, these emotions you're describing, because I...I relate to them, the shame, the disappointment, the devaluing of our beings, the labels we slap on ourselves.

Eryn: Yeah.

Elisa: The...the way we think other people see us. And then the responsibility that it's difficult to get out from under. We think, "Well, I got myself into this. How would God possibly care to get me out of this?" I...I haven't been in exactly that situation, thank God. I certainly could be. But I grew up in a world of deficit. My parents divorced when I was 5. And y'all, I mean, in the '60s, late, late '50s people didn't get divorced. And if they did, the woman was incredibly exposed financially. She still is today. But my mom had not worked for some years and was suddenly responsible for us financially, although my dad did pay some support, which was... I don't think we could have lived. But I remember we lived in a neighborhood where that was not the norm. I think we were the only single-mom family for blocks and blocks. I'm serious. And I finally met one other friend who had a...a single mom, and her mom was a full-time career woman. Now, I can remember a lot of times we didn't have quite enough to make the...the bills. And I remember we did without a lot of things. At Christmas my mom would, like, get my sister and I, like, a new nightgown and hang it on a hanger in our family room. Like, she would take down the pictures and put it on the picture hook, just to kind of make it look splashy, like a department store. And so it was like one thing...

Eryn: Ohhhhhh.

Elisa: ...she got us, you know, for, like...for, like, \$4.99 and...and that was the thing. So I, though, felt this kind of shame. And it wasn't my fault, so to speak.



Eryn: Right.

Elisa: I was just a kid. But I felt embarrassed if people came to our house and our couch had, like, frayed arms because our cat had clawed there. And we didn't have the...

Eryn: Oh...

Elisa: ...money to...to...

Eryn: ...yeah.

Elisa: ...fix it, and the stuffing's coming out. I mean little things like that. We carry around this...this incredible shame about our financial trauma, whether it's been our choice...

Eryn: Yeah.

Elisa: ...or it's happened to us.

Eryn: Yeah.

Elisa: And I think a lot of women especially, we can feel really helpless about that.

Eryn: Yeah.

Elisa: And, you know, okay, there are a lot of women who are married and their husband really isn't on board with dealing with the finances. Money can be a power thing in marriage. It is a power thing in marriage. And whoever's the...the...the main bread winner can control everything. Or whoever is better with math, so to speak, can control everything.

Eryn: Yes.

Elisa: And the reality is, is that marriage is a partnership. And...and we have to learn to ask for what we need. Can we decide as a family? Can I have...? Even if I'm at home and that's my primary job right now, can we agree that I will be in charge of this amount of money? And then if that happens or if you already are in charge or you're already working, can we, as women, make these kinds of decisions that, Eryn, you've talked about, "Okay, I'm not going to spend stupidly. I'm going to model a kind of budgeting. I'm going to show how to...to make a dinner for four off of \$5 bucks." You know, "I'm going to put away \$5



bucks a week so that when it comes to the weekend, I can say, 'Let's go buy a coffee to share,'" or whatever. "I'm going to take my own steps."

Eryn: That's so good.

Elisa: And then sometimes, too, that same woman may need to look in the mirror like you did, Eryn, and go, "Oops," you know, "How am I contributing here? What might I need to do differently? Because I think He really does want to make a change. Or He's been asking me to make a change, and I've been digging in my heels."

Eryn: Yeah.

Elisa: Okay, but back to the...back to the trauma. You know, we've talked about shame and we've talked about just how we define ourselves and how we feel absolutely without value. I think there are other parts of trauma that hit us financially, like I think about, "Where the heck am I going to live?" You know?

Eryn: Right.

Elisa: What happens...?

Eryn: Security. Security

Elisa: Yes!

Eryn: For me it was, thank goodness I had my parents. But there are some people that I'm sure that are listening right now that are like, "I don't have my parents. I don't have a place. I'm couch surfing right now." You know? Or...

Elisa: Or living in my car. Or I'm going to be living in my car. And I've got two kids. My pastor, Robert, talks about how he grew up. He was raised by his grandmother. And almost every month they had to move because she couldn't pay the rent. And his stomach would be in a knot. He'd come home, and he'd see all of their valuables, which were not very many, in garbage bags. And she'd get into the car and they would drive around for hours, looking for a for rent sign, until she finally found one and talked the person into letting them move in. And then they would pay the next month. And she tried her best, but living under that trauma, that does something to our...our hearts and our souls in terms of security, like what you're saying. And maybe we don't have parents. Maybe our parents are not safe. Maybe our parents are in the same boat. Maybe our parents just aren't able to help us. Oh, my goodness. That is incredibly



difficult and painful. There are resources we can go to. We can go to churches. We can go to various shelters. There are resources, but I think to really focus in on how that feels as a woman, as a person, as an adult, who we think we should be able to provide and we can't. We have a whole different kind of fear and not enoughness hit us at the core.

Eryn: Yeah. Yeah.

[musical interlude]

Eryn: And when we come back, we will discuss some practical we've found to help us cope with financially straining circumstances. We'll also address ways in which God continues to show up, even when we feel stuck and may just want to hide our heads under the covers instead of deal with our financial mess. That's coming up on *God Hears Her*.

[musical interlude]

Elisa: Thanks for listening to this *God Hears Her* podcast. Eryn and I love sharing this space with you. And you know what? We want to invite you to become an even bigger part of our *God Hears Her* community, to sign up for our weekly email newsletter. We'll keep you updated on new podcasts, encouraging blog posts, exciting new products, so much. Just go to godhearsher.org and sign up today. That's godhearsher.org. Now back to the show.

[music]

Eryn: Welcome back to *God Hears Her*. I'm Eryn Eddy.

[music]

Elisa: And I'm Elisa Morgan. And in just a moment we're going to consider some additional ways in which we can cope with the emotions that we experience while in the midst of money issues, including what it looks like to seek freedom from financial stress and to actually celebrate with God, as He guides us out of our mess. But first, just a quick reminder that the show notes are available in the podcast description. The show notes not only contain the talking points for today's episode, but they also include a link to a free resource. It's an e-booklet, title, *Cultivating a Heart of Contentment*. This free download can help us understand what it looks like and feels like to actually be content, even when surrounded by society's expectations and a culture of consumerism. So just click on the link in the podcast description or visit our website at godhearsher.org, that's godhearsher.org.



[music]

Eryn: Now, back to our conversation on financial trauma. Let's begin by considering ways God shows up for us in financial struggle, along with coping mechanisms that can help us navigate through the emotions we often feel in those difficult times. This is *God Hears Her*.

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Elisa: Talk about how...how you coped with it. You know, what did you do with those emotions? And...and how did God show up for you? This beautiful story of somebody paying for your egg sandwich and your...your coconut coffee. You know, that's amazing. You know, how did that action, that moment...

Eryn: Yeah.

Elisa: ...convince you of something different about who you are?

Eryn: It was so convicting to me because up to that point, I was making choices that were out of my lack of value because of my lack of finance. So I was making really destructive choices. And...

Elisa: Kind of because you saw yourself as a loser, you're saying?

Eryn: Worthless. Yeah, I felt like a loser. Sometimes I think that we can be out of control, but we think we are in control. So when that happened, I felt... It was like conviction met with this, like, God running towards me to just love me and hug me despite my choices up to this point. And then affirming me that He's in it with me. And I just...you know, I wondered, could I start to believe that God will provide enough and that He is enough when I don't have enough to pay for my bills?

Elisa: So it started with somebody paying a...a...a diner bill...

Eryn: Yeah.

Elisa: ...but it also started with you raising your head, you know, taking your...your stuff out from underneath the pillow.

Eryn: Yes.



Elisa: You just wanted to go to sleep. And raising your head and facing it and...and facing the lie that you're worthless and instead seeing if...if...if there would be some moment where God's saying otherwise about you. Just a simple moment when somebody reached out...

Eryn: Yeah.

Elisa: ...and took care of a bill for you. Then this must be a larger truth for you to hold onto.

Eryn: I felt like God was showing me that He wanted an invitation to be brought into my financial circumstance. And so I started letting Him in on my circumstances. And my financial relief did not come in the way that I expected it to. Like, I was expecting, like, these giant checks to come in or a huge project or...

Elisa: I like that.

Eryn: You know? Like, it's like, "All right, Lord, sweep me off my feet and deliver me from this quickly." Like, I thought that that was gonna be my path. And it wasn't. And so then I was disappointed and sad, because I'm like, "You see me in this. Why won't You bring me out of this so quickly? Why do I have to chisel at this?" Like, "Okay, I know I messed up." Like, "Now fix it." You know? Like...like, "Trust me with bigger things now."

Elisa: So what are some concrete things that...that you did Eryn?

Eryn: Some of the concrete things I did, well, I looked in the mirror and I said, "All right. How are you living? How much are you going out? What are you buying? Do I really need the fancy multi-surface counter spray for my kitchen?" You know, like... I cut corners everywhere. I shopped at the Dollar Tree. That was the place that I went. This is not a sponsored ad for Dollar Tree. I bought my toilet paper, my paper towels. I had a budget for my food. I ate very simple.

Elisa: So you made a budget, and you were really strict with...

Eryn: I was really strict.

Elisa: ...yourself, looking in the mirror, as you said, and being honest about...

Eryn: Yeah.

Elisa: ..."I don't need this stuff. What I need is to be free."



Eryn: Yes. I wanted freedom more than I wanted things.

Elisa: Yeah.

Eryn: And that's where I had to get to. I wanted freedom out of this more than I wanted the things in front of me that were instant. And, you know, of course I took the...like you said, we're not Dave Ramsey. But I took steps towards different books that you can read and podcasts that you can listen to that can help, that are professionals that navigated me through, out of that path. Again, like...

Elisa: Okay.

Eryn: I am by no means a professional at finance. I...I feel like if anything, I'm a professional at struggling with finance. However, I'm so grateful to be equipped, you know, with the proper tools that I need in order to understand my budget and how to spend and how to invest and how to kill debt and... One thing that I loved that I learned from Dave Ramsey...and...and it was don't do anything, don't buy anything to feed your comfort. I could have depended on a lot of people and floated in this comfort space, you know, with my parents or with friends. But it was me leaning into the discomfort that allowed me to lean into God, Who was the only Comforter and the only One, truly, that brought me out of it and also sharpened my character in the process. And I think that's what's so important, is, you know, being equipped, but then also not going to the things that will feed us instantly when we feel really uncomfortable.

Elisa: That's part of the discipline of change, isn't it?

Eryn: Yeah.

Elisa: So there's a both/and, and...and to be practical for a few minutes, you did seek debt consolidation help. You did look towards, how do I begin the process of paying off in a committed, deliberate, monthly way? How do I prioritize the financial debt before me? How do I look at taking care of income...

Eryn: Yeah.

Elisa: ...for myself? Right?

Eryn: Yeah.

Elisa: Some of those things. But...but what I think you're really hitting on, Eryn, that I think is so helpful for me and for everybody else, is to not just forget about the inner-working, the Spirit working, the



emotional working, the human working, of what's going on in inside us, while we're taking those concrete steps out of financial trauma. We have to do that same kind of work intentionally about the emotions we're feeling, the...the...the definitions we're assigning to ourself, the intentional relationship with Jesus through this process...

Eryn: Yeah.

Elisa: ...as well.

Eryn: Exactly. Gosh, yes. I mean it's, what is the story I'm telling myself as I am getting out of this? The story I'm telling myself, am I'm telling myself, "Well, if you wouldn't have..." Or, "If only you could have..." Or, "You should have..." You know, "If you...if you got this, then you would be more of..." Like, what is that? Like, I would fill in that blank. What is the story I'm telling myself in this time? And what is...what is the story I'm telling myself with God being in it or not in it?

Elisa: And did you journal that? Did you go to counseling for that? Were you in a small group for that?

Eryn: Yep. I let in a few people that were really close with me, walking me through it and helping me with the shame of...of it all. And I just remember one of my dearest friends that I could just share what I was going through with all of this. And she watched...she watched the journey. And she watched it wear on me. And then she watched me experience relief and...and be able...and, you know, walk into a new season of financial relief. And so we celebrated the Lord's blessings and just the way that He brought me through it. And I think we need to celebrate. And that was...

Elisa: Yeah.

Eryn: That was, like, instead of me resorting to, like, "Man, that was awful. That was a past time. I'm, you know, ashamed." Like, I'm not going to live in that anymore. I'm going to celebrate now. And I just remember paying off my Discover card to just close that, like, chapter, you know, of my life and going, "Lord, I'm just so grateful for...for You bringing me out of this. And You are who You say You are."

Elisa: That's beautiful. I'm actually hearing some kind of concrete steps, which might be surprising, 'cause we're really focusing on the emotional side of financial trauma, rather than the...the concrete side. Although you did do that...

Eryn: Yeah.



Elisa: But...but you said, you know, you were aware of the lies. You began to pay attention to the lies that you were telling yourself about your value.

Eryn: Yeah.

Elisa: You began to watch for God...

Eryn: Yeah.

Elisa: ...to work. And you sensed that He was actually asking you to invite Him in and lay down your control over the situation. and then that you got the concrete help of how to pay off my debt so I don't have to live this way anymore...

Eryn: Yeah.

Elisa: ...and continue to do the emotional work. And then when you had success, even in small steps, this wasn't \$60,000, this was \$8000, but you celebrated it.

Eryn: Yeah.

Elisa: And you thanked God in it.

Eryn: Yeah.

Elisa: And there's almost an act of worship in participation. That's so cool. Today where are you, Eryn, with it all?

Eryn: Oh, man. So I'm almost out of debt completely.

Elisa: And how many years has this been?

Eryn: So probably for about 7 years I carried debt. But it wasn't until 4 years ago that I started to get really serious. And by serious, I mean locked down, let's pay this off, and let me never, ever, ever live in debt ever again if I can make that happen. I'm just so...I'm so grateful to be on the other side. It's, like, so tiny now. It's so tiny. So I'm almost there. Yeah.

Elisa: You're close. You know, some of us may still be carrying a ton of debt and have been working at it for more than 3 years, many, many, much more than 3 years. And even in that situation your story is so



powerful and encouraging. And you know, just for a second I want to highlight too, your step towards freedom here from this financial trauma began when somehow, someone paid a small bill for you. And I want to pause for a second on that action. I remember standing in line at a grocery store. And there was a mom in front of me with a toddler. Clearly, she just picked up that baby from daycare. And she was disheveled, and her baby was needy and it was just, you know, like the arsenic hour, we call it, you know, 5 at night. And it's just so hard. And she had this tray of cupcakes. She had some birthday cards she was...had some balloons. I could tell she was going to...looked like she was having a party. And she put those things through, and the checker said, "Okay, that'll be..." whatever amount. And her face fell. And she said, "Well, I guess I need to put the balloons back."

Eryn: Oh.

Elisa: "These are for grandpa's birthday." And I watched this woman in front of me slid her card into the reader and took care of the expense like that.

Eryn: Wow.

Elisa: And I was, "Whoa." And so I guess I just want to say, you know, we go from all sides of this, from me with the divorced mom, going...you know, I get a nightgown for Christmas, and you with the...the debt over your mind, living in your parents', quote, basement. You know, we...we are all been there. And maybe also as we begin to make our way out of it or we respond to God's invitation, maybe respond to maybe we can be a part of somebody else hearing His...

[music]

Eryn: Yes.

Elisa: ...invitation, somebody else understanding that He see, and He doesn't define as loser valueless, that maybe we can be a part of _____.

[music]

Eryn: I love that, Elisa. You touch on something that is so important. Because finances is a hidden thing. We don't know people's finances when we walk around. We know what people look like.

[music]

Elisa: That's true.



[music]

Eryn: We know what they're wearing. We... But we don't know truly what their bank account looks like and what their relationship is like with money and what their relationship looks like with the Lord. But the Lord can use us. He can use us to be instruments of His love and His grace and His generosity. And I think we all have an opportunity to do that.

[music]

[musical interlude]

Elisa: You're listening to *God Hears Her*. And before we close out today's episode, just a quick reminder that the show notes are available in the podcast description. The show notes not only contain the talking points for today's episode, but also include a link to a free resource. It's an e-booklet titled *Cultivating a Heart of Contentment*. This free download can help us understand what it looks and feels like to be content, even when surrounded by society's expectations and a culture of consumerism. So just click on the link in the podcast description or visit our website at godhearsher.org. That's godhearsher.org.

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Eryn: Not only will you find a link to this free digital download, but the show notes also contain a link to sign up for the *God Hears Her* newsletter, featuring helpful articles and stories from women just like you, who are discovering what it means to be seen and heard by God. And you can also find links to connect with Elisa and I on social. We love to hear how this show has impacted you and even answer any questions that you might have after listening. So, again, you can find these links in the show notes or by visiting our website at godhearsher.org. That's godhearsher.org.

[music]

Elisa: Thanks for joining us. And don't forget, dear ones, God hears you. He sees you. And He loves you because you are His.

[music]

Eryn: Today's episode was engineered by Ann Stevens and produced by Mary Jo Clark and Daniel Ryan Day. And we also want to recognize Kathy and Jodi for their help in creating and promoting the *God Hears Her* podcast. Thank you both.



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Elisa: *God Hears Her* is a production of Our Daily Bread Ministries.