

Tired of Keeping Up with the Joneses?

We all know the Joneses. They're the ones who just got back from a two-week trip to Europe dragging suitcases stuffed with souvenirs. They drive their 2.5 kids to private school in their new car, and every weekend, they head out on the town—fashionably dressed—to eat at their favorite restaurants.

No budget. No worries. They've got it all. Or so it seems...

"How do people do that?" you may be wondering. That was Rachel's question when she took *Financial Peace University* with her husband, Eric. As a newlywed, she didn't understand how other couples in their early twenties were buying big houses and driving new cars while *they* were renting an apartment and having to say no to going out to eat with their friends.

Like Dave says, most young couples expect to attain their parents' standard of living within about five years. Only it took their folks *25 years* to get there! It's a trap. Don't fall for it.

When Rachel asked some of her friends how they had all that stuff, she quickly found out **they didn't really own anything**. All of their "toys," like motorcycles, boats and cars, were financed like crazy. They admitted to only

putting \$700 down on their fancy new home—after living free in a family member's extra home for three years! They were building a house of cards that wouldn't even stand up to a light breeze, let alone a rainy day!

It's easy to look like you have more than you do. That's what credit lures us into. But spending your life trying to look like something you're not isn't all it's cracked up to be.

At the end of the day, you're the one stuck with the bill.

Grass That Isn't Greener

You see, seven out of 10 families in America are living from paycheck to paycheck. That means that if they missed one paycheck, bills would literally go unpaid. They may look like they've got it all together, but realistically—and statistically—it's just not the case.

- **Contentment comes from within.** It's easy to blame feelings of discontentment on outside sources like money or stuff, but true contentment and lasting joy don't come from anything money can buy. Think of the times you've felt most satisfied in life. Think of the moments you look back on as your fondest memories. Would you trade those for a pile of cash?

Like Dave always says, "Live like no one else now so later you can *live* like no one else." That way you'll own your stuff instead of letting it hold you, and you'll have true financial peace.

Life may seem peachy on the outside of that perfect house in the perfect neighborhood, but if you knew what was really going on behind closed doors, you *wouldn't* want to trade places with them! What you're likely to find inside is a lot of heartache, money fights and fear about how the bills will get paid.

Vacation isn't so much fun when you're paying it off two years later. And driving that new car isn't that much fun when you're wondering how to come up with the \$450 car payment with the family business going under and the house on the brink of foreclosure.

It's no way to live.

Lessons Worth Living

It's time to take some pressure off yourself and stop trying to keep up with the Joneses—or anyone else for that matter. Who cares what they think, anyway?

It's not worth it! It only leads to disappointment in the end—even if you get what you're after. You'll have a better life if you just **forget about what other people think** and hold onto what you know is true:

- **Stuff will never make you happy.** "We used to have everything you could want—the big house, the nice cars, the whole nine yards—but we were *miserable*," Travis said. "I was working up to 90 hours a week to cover our payments." But after getting out of debt, he and his wife, Lisa, are happier than they've ever been in their lives—renting a two-bedroom apartment.
- **More is never enough.** If you are trying to earn money for the sake of having more money, you will never be satisfied. Do some soul searching and ask yourself what "enough" really looks like. If you can't put a cap on it, you're chasing the wind. Learn to be happy with what you have. Just remember that if you can't buy it outright, you can't afford it. And it won't really be yours if you buy it on credit.