



# LIVE GUILT FREE

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## LIVING WITH FPTSD

By Richard & Tanya Curren

Have you been living with such a tight bank account during these difficult economical days that you cling to every dollar? If you are one of the millions of people who are on such a tight budget that you can barely breathe, you will understand the concept of what we have termed “FPTSD”...Financial Post Traumatic Stress Disorder.

Post Traumatic Stress Disorder, or PTSD, is defined as, “a severe anxiety disorder that can develop after exposure to any event that results in psychological trauma.” We know what it is like to live with this firsthand, because Tanya was diagnosed with PTSD after being in an 8 day coma in 2004. While she was unconscious, her brain remained awake and as she was recovering she had horrific nightmares and dreams of being intubated again. We also know that soldiers can return home from war with PTSD and have an extremely difficult time integrating back into “normal” routines after the scenes they witnessed overseas.

It can be somewhat easy to identify a person living with PTSD, but what about those who live with Financial Post Traumatic Stress? This is a person who has been exposed to a financial event that left them with psychological trauma. We see this with families who have experienced bankruptcy. The devastation and heartbreak of losing practically everything they owned left them in a state of sadness and loss.

We both had family members who lived through the Great Depression who clung to many of their habits they developed during that era, even after many, many years. They continued to operate with extreme frugality and in some cases had bizarre habits of saving unnecessary things like reusing sandwich bags until they literally fell apart. In fact, to the day he died, Rick’s father refused to eat anything with the meat byproduct, Spam. This was what his parents lived on during those tough years and he hated it.

While we haven’t experienced those extreme types of loss, we know from personal experience how extremely difficult it is to be on such a tight budget that you feel like a constant ball of stress. Before we started Boundless Limits, we brought home a great paycheck. Not the paycheck where you can go buy a yacht on a Tuesday afternoon, but definitely enough money

to eat out when we wanted to, buy things that we wanted and were treat each other with special gifts.

Once we were called to start this ministry, we went all in. We cashed in our 401K and put every single cent into following this call of God on our lives. Our income drastically reduced. (And when we say drastically, we mean very drastically! Our first year in ministry we lived on 10% of what we had lived on the previous year.) We had to start watching where every dollar went.

There have been great things that have come out of this! We have an even more profound understanding of the power of a dollar, we have truly learned that necessity is the mother of invention, we have worked with a fervor and passion like never before and we have seen how God miraculously stretches our bank account and always provides enough for our needs. So there have been many blessings, for sure.

But the reality is that there have been many hardships. It is overwhelming to be standing in the grocery store with your list knowing you are not going to be able to get everything because there is not enough in the bank. It is almost soul-crushing to be paying your bills and know that there are ones that will be late because the money just is not there. And it can put a strain on your relationships and marriage when you feel a constant burden of never having enough. People who were providers often find a season of lack painful and even humiliating. Rick definitely voiced this in the beginning of this journey.

Do you relate to any of these? Believe us; we have lived through all of these and more. And it can be hard to find a balance between being thankful because you know that God is providing your needs, but being so worried because He isn't providing all of the "extras" like you used to have.

Another reality of living with FPTSD is that once you do start bringing in more income, if you are not careful you will live locked in the past. Once you have lived through lack, it changes you. It can change you for the better if you look at all of the lessons you learned and focus on how God got you through, or it can change you for the worse if you allow it to harden you and make you jaded. We see this in people who have a ton of money, yet they refuse to share any of it because of the situations they once experienced.

If you are living in lack right now, we want to encourage you. Seasons are called seasons for a reason. They all end. Good or bad, seasons change and seasons end. Your season of lack is not forever. Focus on what God is teaching you during this time. Is He using your finances to guide you to where you need to be? Is He showing you that you can be wiser with your spending? Or is He using this time in your life to show you that He is your Provider, Sustainer and Deliverer? There are so many things that God will show you right now if you

ask Him and open up your heart to receive what He is teaching.

We know this advice works and is true because this is exactly what we did. First, we prayed together and asked God if He was using our finances as a way to lovingly discipline us or guide us into a new direction. We remained faithful as we gave. We started spending more wisely and cut out wasteful spending. This was an eye opener, and will teach you that you can live on FAR less than you ever thought you could! We looked for ways to be creative and how we could stretch a dollar. And we dove headfirst into reading books, articles & anything we could find to teach ourselves everything we needed to know as God led us to start Boundless Limits, Live Guilt Free, Scaly Adventures, Best Life Strategies and Black Belt Sales. (Whew...God has kept us busy these past 3 years!)

Another great outcome of this experience has been realizing how much complaining we used to do. We can't tell you how many days we used to spend worrying and complaining about how little we thought we had. Now that we have far less in the bank than we used to, you would think we complain even more. Yet the reality is that we almost never complain at all! (Notice we didn't say "never" – we are still working daily on this!)

We have learned to be content. We are striving to live like Paul did when he said in Philippians 4:12, "I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." While we haven't accomplished this perfectly yet, we are far better off than we were 3 years ago. So, this means no more crying face first in the carpet over our bank account. Far less "dust ups" (aka: arguments) about, "What are we going to do?" God's got this.

***Our peace now comes not from knowing how much we have, but knowing how much God will give.***

This is not some misguided prosperity mentality, but rather a deep understanding of the nature of who God is and the love He has for those who follow His will.

Here is the bottom line reality: It's ALL God's anyway!!! If you are a Christian, then you belong to God. Everything that you are and all that you own is His. Isn't this the best? This means that while you have to work and pay your bills, you know that you are actually wisely caring for God's money. You are doing the best you can with what He has given you, and this is all He asks.

***If you are living in obedience to Him, rest in the knowledge that He will provide. God is the ultimate Gentleman and He pays for what He orders!***

If you are living with FPTSD, where you feel traumatized from your experiences with money, you feel constantly burdened and overwhelmed and you feel like you'll never be able to dream big or spend again, integrate the following principles into your life:

### **1. FOCUS ON WHAT YOU HAVE**

Focusing on your lack will keep you locked in panic, depression, sadness and heartache. Focusing on what God has given you will bring you peace and joy. This is such a big key to living guilt free!

### **2. LOOK FOR WAYS TO CREATE SOMETHING OUT OF NOTHING**

What talent or creative ability do you possess that can bless or encourage others? What skills do you have or can develop further to bring in more income? Don't look necessarily at the career you have had all of your life, but rather look at the direction God is leading you to make a new path of income.

### **3. SPEAK LIFE OVER YOUR LIFE**

The more you say, "We can't afford it," or "I'll never be able to own that," the more you will believe it. Speak and think positively. Saying things like, "I choose to spend my money on something else," or "I'll make that a goal to save for," will bring you hope and encouragement.

### **4. PUT ASIDE MONEY FOR FUN**

This is very important. Make sure to put something, even if it is a little bit, aside to have fun with your family and those you love. You are to be valued and life is to be enjoyed. So with all of the hard work, bills and life's issues that occur, make sure to save for something that is meaningful to you. Something as small as going to the movies as a family may be the highlight of your week.

### **5. ASK GOD TO REVEAL HIMSELF TO YOU EVEN MORE**

You may never know "WHY" this is happening to you; therefore focus on HOW you will know Him more. Press into Him and enjoy watching Him provide creatively for you. This will deepen your relationship with your loving Father.

### **6. LOOK FOR WAYS YOU CAN HELP OTHERS**

It can be so easy to only focus on your situation and hold onto every cent. But it is vital that even as things are tight, you look for ways to bless and encourage others. This will help bring you outside of yourself and help you see the bigger picture of what God is doing in your life.

## **7. FOCUS**

This is not the time to get distracted. Do not listen to ANY negative voices in your life. Your laser focus WILL pay off as you move forward in obedience doing what God has called you to do.

## **8. PRODUCE**

This ties in to point #2. This is not the time to be idle. Work hard and keep producing. Your work is never in vain! 1 Corinthians 15:58 reminds us of this: “Therefore, my dear brothers, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.” God always rewards hard work.

## **9. ENCOURAGE YOUR SPOUSE**

It can be so easy to point the finger at how or why you got to where you are. But it is so important to encourage each other and focus on the positives about where you are. The negatives may always be reasons why you got there, but you can't change them, so why focus on them? It is pointless to continually point the finger at someone you love. Work together as you move forward and focus on kind and encouraging words.

## **10. INSPIRE**

Inspire your children as you share with them how God is getting you through this time in life. Inspire your co-workers and friends by remaining joyful no matter what you face. A great by-product of inspiring others is that you too will be inspired! You will be strengthened by their feedback and your spirits will be boosted when you watch your children learn one of life's powerful concepts.

*No matter what hardships you face, seek to inspire and you will be blessed.*

There is life after living with FPTSD! You will come out on the other side of it in one of two ways. You will either be stingy and jaded, or you will be stronger, wiser, more productive, more creative, more appreciative, generous, compassionate, wiser with finances and closer to your loving God. The choice is yours to make each and every day. We pray that God uses these insights today to show you that you CAN and WILL get through any hardship you face. He loves you and can use any and everything you face to draw you closer to Him if you will allow.

*In His Love,*

*Rick & Tanya Curren*

## ABOUT THE AUTHORS



Richard R. Curren III is the co-founder and President of Boundless Limits International, Live Guilt Free and Best Life Strategies. He is a regular co-host of WATC TV's *ATLANTA LIVE*, an inspirational television show broadcast internationally. He is the co-author of **ON COURSE: Strategies For Successful Living** and its companion **ON COURSE: Life Application Study Guide**. He is also the producer of several inspirational videos including "*IT'S ABOUT TIME!*", which has been broadcast on television worldwide. He is also the developing producer for Scaly Adventures, a positive influential outreach to children using animals and nature to explore the wonders of God's creation. Rick's passion is to speak and motivate others to live to their maximum potential physically, mentally and spiritually. Through their events and publications, Rick and his wife Tanya inspire others and show that every person has boundless potential to change our world. He is a former United States Army Officer. Rick serves on the Board of Directors for the So Help Me God Project as an Advisor and is a founding Board Member. With a passion for health and fitness, he is a 2nd Degree Black Belt in Korean Olympic Tae Kwon Do, and serves as an Associate Instructor for Palmetto Martial Arts School.



Tanya Curren is the co-founder of Boundless Limits International, Live Guilt Free and Best Life Strategies. She is a regular co-host of WATC TV's *ATLANTA LIVE*, an inspirational television show broadcast internationally. She is also the co-author of **ON COURSE: Strategies For Successful Living** and the **ON COURSE Life Application Study Guide**, which has been distributed worldwide. In 2004 Tanya Curren was in a life threatening coma for 8 days as a deadly infection ravaged her body. Given two hours to live, she survived only to face the ordeal of a painful three year recovery. She is the author of **Broken Places, The Proverbs Devotion Guide, Embracing Change & Conflict**, and several other audio CD's. Tanya and her husband, Rick, are developing producers for Scaly Adventures, a positive influential outreach to children using animals and nature to explore the wonders of God's creation. In her conferences and seminars, Tanya shares with others the life-lessons she learned through her journey to restoration. Tanya travels and speaks at local, regional and international venues, and is passionate about guiding others to have a personal, real relationship with Jesus Christ. As an active homeschooling mother, she resides with her family in the mountains of South Carolina.