

Kieryn:

I'm Kieryn.

Eve:

I'm Hannah. This is Kitchen Table Cult.

Kieryn:

Where two Quiverfull escapees talk about our experiences in the cultish underbelly of the religious right.

Kieryn:

Hey, Hannah.

Eve:

How's it going?

Kieryn:

It's going. I turned in my research paper finally, and the day I turned it in, later that afternoon, some progress was actually made on the topic of my research paper. And I was like, "Really? Really? Really?" This entire line in my research paper is now inaccurate because that day something happened.

Eve:

Yeah, let's just hope your professor's not up on the news as much as you are.

Kieryn:

Yeah. I doubt it because it's about Section 15-57 of the Affordable Care Act, which is only really relevant if you're a woman or a trans person. And my professor is neither of those. So how has your week been?

Eve:

I mean, I feel like I'm constantly in a fug state anytime I have to turn in something for tutorial workshop about the next session of me memoir. I'm literally time traveling and it's super intense. I had this great conversation with a childhood friend who I was actually writing about at that point, and he found me on Instagram and starting messaging me asking about what I was up to. And I was like, "Funny you should ask, I'm writing about how you were my first crush ever." So funny.

Kieryn:

Funny enough [crosstalk 00:02:07][inaudible 00:02:07].

Eve:

It's only awkward if you make it awkward. It doesn't need to be awkward.

Kieryn:

That's true.

Eve:

We were like 11 and 12. Who cares. That's a lifetime ago.

Kieryn:

That's so great.

Eve:

Yeah, it was great.

Eve:

So what are we talking about today?

Kieryn:

Do you remember Dave Ramsey?

Eve:

Did I ever tell you that I met Dave Ramsey?

Kieryn:

You need to tell the story.

Eve:

U want to tell our listeners who Dave Ramsey is before I get going?

Kieryn:

Dave Ramsey is this Christian financial counselor person who advocates that you literally keep cash in enveloped, and you only use cash to pay for things. And you don't have any credit cards ever because that's evil, and there's more nuances-

Eve:

He's got a radio show.

Kieryn:

... and stuff.

Eve:

And he's really popular-

Kieryn:

Oh yeah. He has a radio show.

Eve:

... in Bible belt. He's got this radio show. And people call in and ask him for financial advice. And I think if I remember correctly his claim to legitimate knowledge about this stuff is that he went bankrupt and then rebuilt himself.

Kieryn:

Right. He like ate beans and rice for five years or something.

Eve:

Right, which I mean-

Kieryn:

Is the story I remember. And now he has programs in churches.

Eve:

Yeah, a lot of churches will run his little financial health program. There's a similar one called Crown Financial Ministries that my parents did, but Dave Ramsey is ubiquitous in this... He runs the same Bible belt, Southern, Midwestern church gamut where it's people who are kind of entrepreneurial and formally working class and who have come up in the world a little bit who think that they can really get rich. So they go to him to help figure that out.

Eve:

Yeah. I met him in LA. I was working at the Barnes and Noble on Santa Monica on the Third Street Promenade, which alas is no more. But they let me help plan this event because I knew who this guy was, and they were like, "Why is this such a big event? I don't understand. We've never heard of this guy." And I'm like, "You should be prepared for your store to just get mobbed with a crowd." And they're like, "Ah, nah. 100 people will show up." And I'm like, "No, you should plan for your store to get mobbed."

Eve:

He showed up in a black sedan with personal security, and this store is three stories tall. And there's this big hole in the center. So you can walk around an entire perimeter of balcony on the second floor and look down onto the first and the same on the third. And there are these escalators going from each level. He stood on the second floor balcony looking down into this massive crowd that was swarming around the second and first floors and some people up on the third floor too. And he like had some sort of raffle going on where he was going to give away \$1000. The crowd was rowdy and excited, and he had to sneak in and out the back, like we did with some of our bigger named celebrities just because the crowd was going to mob him because there were all these Orange County conservatives who'd driven up who were super excited to see him.

Eve:

As is predictable, he was kind of a jackass. He was not a pleasant guest to have. He was demanding, and if he was a woman, we would have called him a diva. And his crowd manage... He riled up people, and it was like the store was trashed after he left. It was just so bad. Everybody just swarmed, came in, was super excited about this mini giveaway, and didn't bother to look at their surroundings or care about anything. It was just a great big metaphor for that world.

Kieryn:

Yeah, seriously.

Eve:

So the reason Dave Ramsey is interesting to us is because as politic nerds, we're focused on the state of the economy often, and the way that it's described in conservative news is very different from the way it's described in liberal news. And these competing media outlets always have these very different takes on stuff. And we understand why. But I don't think everybody else really does.

Kieryn:

Someone earlier asked me, also just said that they don't understand why conservatives teach their children to be poor and vote in favor of rich people like that's going to help them. And my response was two words, which was trickle down because that is what my family and all of the people that we knew at least economically were just like that was what they subscribed to is they believe that trickle down economics worked, and that was the thing that was going to save all of us. So we should be giving more money to rich people because eventually that'll get down to here.

Eve:

It's interesting because trickle down economics is one of the... It's such a confused philosophy for Christians to take on because it presumes that people are basically good, and Christians base their entire universe on the assumption that people are basically bad. It's like a massive cognitive dissonance piece. You have this idea that if we make the corporations richer, they're going to make more jobs and they're going to send money back down the food chain. And the entire economy will rise up with the top line.

Eve:

But if you look at the economics of the last 15 years, you've seen CEO salaries and the 1% astronomically inflating while the average wage worker is not being able to afford rent in most communities or cities, even small cities. If I was earning minimum wage in Virginia, I would not be able to afford rent in the city of Richmond. And it's this idea that well, the corporations are just going to make more jobs, and they're going to give benefits, dividends to their employees. I mean, we saw this with Amazon recently. Amazon's \$15 an hour minimum wage hike that happened recently is actually going to cost the employees more because they're losing their shares. They're losing some of their stock options. They're losing some of their long term benefits that were previously part of their employment package. And with the increase to \$15 an hour as a minimum starting line, they're actually losing out more in the long run.

Eve:

So this whole trickle down economics thing doesn't work because money is a man, and people are still basically bad. They're just going to keep it for themselves.

Kieryn:

Which we've seen this entire time.

Eve:

This is like the great American myth. This is like anyone can come here and make it on their own by sheer willpower and white knuckling it and working hard and eating beans and rice. But that assumes that the system is going to be in your favor, and if you're a racist white dude, maybe that's the case. But you also have to look at where you come into society, what kind of privilege you have. If you have a college degree... I'm going off on a real long rabbit trail here but you get the point.

Kieryn:

There's no other outside factors that could possibly be why you succeed or why you don't succeed, at least not in the way I was taught economics, which is ridiculous because your actual success has to do not with your ability and sheer willpower. It has to do with other external factors.

Eve:

Right. So when we look at things like the big tax bill that was passed earlier this year that gives corporations a massive, massive break, the reason people will encourage their representatives to vote for something like that or will support policies like that when they are wage workers or poor conservatives who are living off of beans and rice out of necessity and can't afford basic healthcare, it's because there's this assumption that one day I might have a chance at being rich. So I'm going to vote in or support policy that will favor rich people because I might be one one day. And it's this hubris of like because I'm basically cis white and Christian, I'm the top line of privilege for this country, so I have a shot at making it there. And that's not necessarily the case, and it's one of the most anti-Christian sentiments because you're overlooking the poor. You're overlooking the marginalized. You're overlooking the refugees. You're overlooking the immigrants and the foreigners in your land. All of these biblical concepts that Jesus taught all the time, these things are completely counter to them.

Kieryn:

Yeah. That's what's so fascinating about economics in Christianity is just the sheer amount of cognitive dissonance between, "Well, it's bad to want to be rich because we should be spending all our money on helping the poor, but also being rich is good. And being rich means you're blessed by God." My parents dabbled for a very brief time in the prosperity theology.

Eve:

Prosperity gospel stuff. Yeah. If you obey God well enough, God's going to financially bless you and you're going to speak your blessings into reality.

Kieryn:

And my ex's family was very much into that as well, and that was a huge part of... That was a weird culture shock to me after being married is my parents choosing to be poor because they gave so much money away, and then being bombarded with prosperity theology.

Eve:

We were talking about this before we got going, but did you have to read Adam Smith in high school too, Wealth of Nations?

Kieryn:

I did not read Adam Smith, but it was a thing that was going around. I remember people reading it.

Eve:

I don't think I read the entirety of it. But I know I read selections of it, and then Gary DeMar. These things are so pervasive.

Kieryn:

Yeah.

Eve:

Okay. So Dave Ramsey and debt. Why is debt bad?

Kieryn:

There's a verse in the Bible about it somewhere. I don't remember which.

Eve:

Here-

Kieryn:

You probably have it.

Eve:

Yeah, I've got it up. It's on the Dave Ramsey website with all these-

Kieryn:

Of course it is.

Eve:

Of course it is. Proverbs 22:7, "The rich rule over the poor, and the borrowers slave to the lender."

Kieryn:

Right, and it's bad to be a slave to anyone but God really. So you have to not be in debt.

Eve:

Right. So there's this idea of selling your soul, which is so funny because this piece of theology is completely siloed with how they see souls and slavery and obligation and signing contracts. Did you ever run into people who wouldn't sign contracts because of this verse?

Kieryn:

I think I did. I think I did.

Eve:

We had this addition we were trying to build on our house. We were converting a garage into another bedroom and a living room. So we were raising the roof and raising the floor in the garage and converting it so that we could have extra space after the twins were born. And we had this contractor

from our church who was a family friend, and we asked him if he wanted the job. And we asked him for a bid, and then when we agreed on the bid, we wanted to sign a contract with him. My father did for the job before they go going. And this guy wouldn't sign a contract and was like, "This is un-biblical and here's all the reasons why."

Kieryn:

Oh my god.

Eve:

We had to stop being friends with this family because of that conflict.

Kieryn:

Oh my god.

Eve:

They were like, "Oh, you guys are not as theologically sound as we thought you were, so we can't be friends with you anymore."

Kieryn:

Mm-hmm (affirmative). My parents did that but about faith healing instead of signing contracts. That was like the hallmark of my childhood. Like, "Well, you just went to the doctor, so obviously you're evil."

Eve:

Yeah. Something about your words should be your bound, and you're not going to take other Christians to court. So don't set yourself up for situations like that. That's like all kind of wrapped in that.

Eve:

But Dave Ramsey. So the whole [inaudible 00:16:35] of slavery, debt is slavery. And anyone with student loans knows that sinking feeling of like, "Oh yeah," I mean, it does feel like that.

Kieryn:

Yup.

Eve:

But it's a proverb, it's not a statute.

Kieryn:

Right. But again with the literalism.

Eve:

So you, like me, didn't have a credit score until very late in your adult life.

Kieryn:

Yeah. No, I didn't even have a credit card until I was 22 or 23, and the way that happened was because my ex and I wanted to move and needed to have a credit score. And I didn't have one and that wouldn't have gone over well. So we were like, "Okay. How do you get a credit score if you don't have a card?" I never went to college so I never got the letter from the creditors that are like, "Hey, try this card because you're in college," or whatever.

Eve:

Student loans or whatever.

Kieryn:

Yeah. So we set up, I became an authorized user on my ex's cards and that allows you to build credit safely. And then over time after you have something that says you have a credit score, you can get your own cards.

Eve:

So my in-laws had given us a free enrollment to a Dave Ramsey class when we were engaged, and so we were attending that on Sunday nights at a church. So we were very much against debt and all this stuff and didn't have a credit score. My ex did have student loans, significant student loans. So he had a credit score, so we were able to get an apartment and stuff like that. But the reason we were going to Dave Ramsey was so we could figure out how to pay off his student loans fastest. And I didn't have a credit score at all. I had gotten a bunch of need based aid and some help from my grandmother for college so I didn't have loans because my parents were very adamantly against it. I was not allowed to go to college if I was going to take out student loans, and they tried to break up me and my ex over this because my father was like, "He's not financially a good match for you because he's got student loans, and that's sinful."

Eve:

So it became this whole thing during our courtship and then engagement where we were like going back and forth on this. So try to appease my parents, my in-laws bought us this class pack to Dave Ramsey's class, and we did the entire thing together. I think that was one of the conditions that we had to go through the Dave Ramsey course before we got married.

Kieryn:

I also did that.

Eve:

Yeah. So Dave Ramsey does this... He's got all these theories about debt reduction, debt management, and he's like, "You pay off the smallest loan first. You feel like your making progress, and it keeps you emotionally invested," which is actually bad financial management because the largest account is going to be the one that's occurring the most interest. And it's going to set you back further if you take more time. And then the whole envelope thing where you budget everything, and then you take out all that money and you put it in envelopes by budget category so you only spend that amount in cash for each of these categories, no more because there's no more money in the envelope. There's no more money. And some of that makes sense. There's a little bit of common sense to that. But the reality is that we're living in an economy where it's not designed for poor people to thrive.

Eve:

So it's like this whole climate change stuff where it's like, "Cool. You could recycle and take your metal straw places with you and bring your own silverware when you travel and use only clothe napkins. But the problem is not you and your tiny consumer habit. The problem is massive corporations. So the deal is happening with the American economy. So sure, these things make you feel better about yourself, but they're not going to fix the system that's stacked up against you.

Kieryn:

And what I realized because I did Financial Peace University through our church with my parents.

Eve:

Oh yeah, that's what it's called.

Kieryn:

When I was courting because they were like, "You should do this thing," but I didn't have a choice so I had to. And after I moved out and got married, I realized how out of touch with reality for people who are just starting out all of that advice is because you have to have a credit score in order to get a car, get an apartment, do anything. And all of Dave Ramsey's advice was for people who already had a credit score and were just drowning in debt, and then he was like, "And you should just avoid this and not have a credit score." But you have access to zero things-

Eve:

Right.

Kieryn:

... if you don't have a credit score.

Eve:

And then you get families that are more well off and they're able to be cosigners on stuff and help their kids get into that apartment or get that first car or whatever or help them pay something down in cash. That's great that you can do that, but my parents wouldn't cosign anything with me. And it wasn't because I was irresponsible. It was because they believed that that was wrong, and they also didn't have any money.

Kieryn:

Yup. That was also why I couldn't go to PHC because they were like, "You should apply." And then I had to have them sign the thing that said they'd pay if I couldn't, and they refused. They were like, "No."

Eve:

Yeah. This is why I lived with my in-laws for six months after I got divorced because they had a spare bedroom, and I couldn't get an apartment in the DC area without a credit score. And I didn't have a credit score. So they let me stay there and save up some money and build some credit. I opened a credit card account about a month before we split up because I realized at some point how bad that whole situation was. I wasn't expecting us to split, but we had talked about and were realizing we had been

fleeced. And so I got this super simple Southwest points card and was paying gas and groceries off of it and then paying it off every month. And that was how I was just trying to build a consistent credit.

Eve:

And then I was able to use that credit score to get a car. As someone without much of a credit score but with a good bank, I was able to get a USAA... I had USAA through my ex, and then something about having that account allowed me to take advantage of a first time car buyer program. But I had to buy a new car in order to create my credit score, and then I sold it for cash to someone who had done the Financial Peace University thing and was paying for it in cash right before I left for Peace Corps. And I was able to close out that loan, and that bumped everything up really well. But all that takes so much time. And if you're doing hedge up theology and you're submitting to your spouse and you're not having a job or have any of your own income, you're going to be financially trapped if anything goes wrong.

Kieryn:

Yeah.

Eve:

And we've watched that happen one too many times.

Kieryn:

Yeah. That was the separating credit is the hardest part of or was the hardest part of my divorce, which I only just finished doing this month last month.

Eve:

Wow.

Kieryn:

Because I was an authorized user on all of my ex's cards. So they all show up in my credit score. I'm not sure if I goes the other way. But our credit scores were tied together for a long time, which was really irritating. But the way around that is the owner of the account can click a button that says remove authorized user, and then you're not associated anymore or you can call the credit card company and be like, "Please take me off of this account. Thanks."

Eve:

Yeah. I had to do that with my ex too. It's just so much mess. Being tied to someone financially is one of the reasons that people have a really hard time leaving abusive relationships. That financial abuse is really, really significant. And I just would be very careful about sharing bank accounts and [crosstalk 00:26:22]-

Kieryn:

Have your own bank account always.

Eve:

Always.

Kieryn:

Always have your own.

Eve:

It's so bad. So stressful.

Kieryn:

That was what saved me was that I did have my own bank account because we switched to Simple, and they didn't have joint accounts at the time. So we each had our own. So I had my own bank account, and I was so happy when I got divorced. I was like, "Yeah, that was actually a really good decision was having my own bank account and my own access to money."

Eve:

Yeah. It's a little fucked. It's just so bad. I'm like feeling myself starting to disassociate and getting stressed just remembering all of those processes of disentangling all of that stuff. It was so bad. We really didn't have that much. Of all of the divorces I've heard, ours was one of the most simple. And it still messed me up because it was so bad.

Kieryn:

Yeah. Divorce is hard.

Eve:

Divorce is hard, and money is hard, especially when it's tied to your sense of morality and your sense of self.

Kieryn:

Yes.

Eve:

Do you want to talk about that a little bit? I think that's one thing that we missed at the introduction.

Kieryn:

Yeah. So having debt is really tied to your moral standing as a person or at least it was for me after my parents did Dave Ramsey stuff. And the interesting stuff about my parents is they, and the reason they were drawn to Dave Ramsey was because they had a lot of debt, because they were foreclosed on, all by their own choice. They could've paid the mortgage and then we wouldn't have had a foreclosure. It would've been fine. But they had a lot of guilt around that and a lot of anxiety, and then they were listening to Dave Ramsey and being told that debt was bad. They just ran with it and adopted the whole it makes you less than moral person if you have a bunch of debt and that's just bad. So then we were taught to see money also as an evil bad thing, and especially debt, and especially credit as a bad thing.

Kieryn:

When I was courting, my parents were also really angry that my ex had student loan because PHC doesn't let you do Pell grants. So how else are you going to pay? It's not a cheap school.

Eve:

No. I mean, this is the same with Grove City.

Kieryn:

Yeah. So that was a fatal flaw, and they also required that my ex had a car. But obviously that car couldn't have a loan. So it had to be a car bought out of cash. And they had all of these rules and things. And my ex's family also did. So there's just a lot of shame and guilt about having debt at all and needing a credit score to survive because all of the elder adults in our lives were telling us that was bad and evil without realizing or understanding that that was a necessary thing to have. So we felt bad and guilty and wrong for making wise financial decisions because you need to have a credit score in order to survive and be independent and be on your own unless you have a family who's privileged enough to get around it and neither of us did.

Eve:

Yeah. Oh and because it's so linked to your moral... It's linked to-

Kieryn:

Your moral standing.

Eve:

... your moral standing and also to your ability to be a self disciplined person. It's so tied to the quality-

Kieryn:

It's sight to selfishness.

Eve:

Yeah. The quality of your moral fiber is so linked to your financial standing that I have struggled so... It's so hard for me to budget. It's so hard for me to think about this because I've been fed all of these myths about how money is related to my quality as a human. My worthiness as a person to exist. And none of that's real. Again, this is about the corporations and the state of the economy and Republicans voting against their own interests or poor Republicans voting against their own interests and all this stuff. And it's not about me. It's my financial decisions sometimes may not be the best, but also I'm not being stupid. I'm being screwed.

Kieryn:

Right. Exactly. And whenever I would try to bring that up in conversation, that was always shut down. It was always like, "Well, you're just a bad selfish whiny liberal because you're refusing to take responsibility for yourself." When really I'm just pointing out that there's a systemic problem.

Eve:

Right. Yeah.

Kieryn:

And so it's the financial equivalent of, "You're just bitter that you're poor." And it's like, "No, no. I'm just realizing that there are factors bigger than me in this situation."

Eve:

Our friend Cara Seidel talked on Twitter the other day about how she feels like she's chasing the person she could've been if she'd been raised normally and that she's never going to meet that. And I feel that about money a lot where I see peers are able to buy a house or-

Kieryn:

My brother has a house that he bought.

Eve:

It's like I have been struggling since my divorce financially and living paycheck to paycheck, and it's fine. But I've also put my mental health over... Because of scarcity thinking and it's such a big trigger for me, I have put my mental health with having enough food and having security in terms of physical space over not having any debt. So I've racked up some credit card debt because I've been... I have to have food in the house.

Kieryn:

Same.

Eve:

I have to always have a full gas tank. I have to always have my car tuned up. I don't have an expensive car. I'm not buying super expensive food. I am eating almost vegetarian pretty much by accident just because I don't have money to buy meat. But I'm always going to make sure I have a little booze in the house because I want to be able to wind down and relax. There's all these decisions that I'm making that I am judging myself for as I am making them to protect myself from scarcity anxiety. But I'm having to choose to indulge in financial scarcity anxiety by racking up a little bit of credit card debt to do that. It's totally messed up, and it's exhausting.

Kieryn:

It's so hard. Oh my god. Yeah. So my school, Laney has... They're working with some nonprofits in the area to offer financial counseling to students for free. So I have someone I check in with once a month about what I need to do to get out of debt, what progress is being made and whatnot. And the thing that they-

Eve:

That's awesome.

Kieryn:

... ask me off the bat was like, "What are your financial goals? Do you want to save for a thing? Do you want to invest in a house? Do you want to accumulate wealth?" I'm like, "I just want to be stable. I just want to be able to afford food and afford rent and feel like I can do that without drowning in more debt because I have been making all of those choices." Because I'm like I need to eat. [crosstalk 00:34:42]

Eve:

I can't think further ahead than that.

Kieryn:

I need to have clothes. I need to be able to get through school. I don't care about owning a home. I don't care about getting rich. I just want to be stable. That is my goal. And they're like, "Whoa." I'm like, "This is my life. Honestly, I can't think further than this. I just want to be at that base level of the pyramid where all of my needs are fine."

Eve:

Right. That's one of the weird things about... Since I came back from the Peace Corps, I've never had a great job that was doing normal healthy things for me. But I have found ways to make money that have mostly been fine, and I got screwed over with taxes by my last employer really badly. But I've been able to make rent and buy food and pay for my gas and my car insurance. Even get health insurance through the ACA. Tiny little things that I wasn't able to do before. And it's like I don't know how to function with enough. I only know how to function with not enough.

Kieryn:

Yup. Yeah. Yeah.

Eve:

So you have a list of resources that you've put together here for how people can-

Kieryn:

Yes.

Eve:

... figure things out.

Kieryn:

Yeah.

Eve:

If you grew up like us.

Kieryn:

Right. So the first thing that I definitely recommend is if you have access to a community resource like the financial counselors at a community college or there's nonprofits called Credit Consumer Consulting or something like that. They will help you if you're in a lot of debt figure out a plan. They'll negotiate with your creditors. I'm currently in the process of doing that right now because I got divorced and lived on credit cards for two years, and I-

Eve:

Sorry. She's very, very distracted.

Kieryn:

There's a dog.

Eve:

She's like climbing on my lap and wants to go out.

Kieryn:

She's like, "You should be paying attention to me, mom."

Eve:

"Mom, why are you not playing with me?"

Kieryn:

"I am cute. Why are you not..." Yeah.

Eve:

Okay.

Kieryn:

So there are nonprofits and organizations who will offer free financial counseling. You just have to Google that in your city, and you should be able to find it. There's also for tracking where your money goes-

Eve:

Which I will say I do not use Mint because it is so stressful for me to know that and have that documented like that. So use it at your own risk, but it does give you notifications about everything.

Kieryn:

Yeah. I also get really anxious about it. So I only check it like once every quarter or so because it stresses me out to see that. And then I'm like, "Oh, I'm actually not doing as bad as I thought I was." So it's comforting. But if you want to keep track of things, hook all your stuff up with Mint and that helps. And then I also discovered this app called You Need A Budget-

Eve:

What is that?

Kieryn:

... which it basically helps you budget, and you can hook it in with your bank account and your credit cards. And you can set up all of your recurring monthly bills and how much those are and your expenses and how much that is. And then you plug it in, you assign the values to them, and then as you spend money, you can label those transactions as coming from those categories, and it helps you see how much you're spending on a thing. It's like a more interactive version of Mint that happens live as you go. So if you learned how to do a budget as a kid on paper, it's like that but on an app.

Eve:

Nice.

Kieryn:

And it's a little bit fancier. There's more things that you can do with it than just writing things out by hand and having to do a lot of subtraction.

Eve:

Cool.

Kieryn:

But I've been playing with it, and it's [crosstalk 00:38:55]-

Eve:

Yeah. If I do that, I do Excel. I'll usually go through it with a friend who has a finance background, and she's really patient. She's known me forever. She's not going to judge me, and I'm not going to feel traumatized being honest with her about where I'm at with all of my money. I don't feel like it's an accountability session. I feel like it's a how can I not be stupid session. So she'll go through things with me. And we do that once a year. She holds my hand through the process so that I'm not traumatizing myself more by doing it on my own.

Kieryn:

Mm-hmm (affirmative). Yeah.

Eve:

She's really good. The other thing I've found is my friend recommended this app called Acorns, which I like because it's tiny. It's a micro finance saving tool. Kind of micro investing set up where it rounds up all of your expenses. So if you spend \$19.97 at Target, it sends three cents to that app or whatever. So it rounds up to the nearest dollar for all of your transactions. So you just link your bank accounts with it. And then you can choose a low to high risk portfolio, and they make the investments for you. It will track how much you're earning. They're releasing a ROTH IRA portion of it too that you can contribute to in small doses. So it just keeps things at a super manageable level. If you're not earning a lot, it's a way to save in tiny fragments.

Kieryn:

That seems good.

Eve:

I'm not in a position where I'm able to put 10% of my income into a savings account like you're recommended to do.

Kieryn:

Yeah, no.

Eve:

But I can put a five cents, seven cents, 10 cents. Yeah, that seems reasonable. I can do that.

Kieryn:

Mm-hmm (affirmative).

Eve:

So yeah. It's nice.

Kieryn:

That makes sense. That's really neat. The other thing that I wanted to mention is for if you're in the situation where you are up to your eyeballs in debt and your interest charges or whatever are bringing your minimum to an absurd amount, what you can do is credit card companies have hardship programs. So you can email your credit card company and be like, "Hey, I can't meet the minimum. What are my options?" And they will send you a list of organizations who they work with who can make payments for you on your behalf at a lower interest rate than what you're paying and at a lower minimum than what you're paying. So I'm currently working with GreenPath with my cards, and I pay them \$385 a month. And they make payments to my creditors on my behalf, and I should have both of those paid off in like five years. And that's so much easier than paying \$600 a month, which is all of my income on only credit cards.

Eve:

Yeah. If you get help from a financial planner, they're going to recommend resources like that. They're going to have access to more options than you're aware of. So get help. Don't be ashamed of it. This is not a moral failing on your part. This is a-

Kieryn:

This is not your fault.

Eve:

This is part of the reality of living in late stage capitalism as a millennial.

Kieryn:

Yup.

Eve:

Another thing that I heard a friend talking about recently who grew up like us. She was recommending going through and journaling like for every age, all of the significant lessons you were taught about money and doing cognitive behavioral therapy about that. So when you're six and your parents are lecturing you about tithing, what did they teach you and how is that true or not? How is that not tied to your morality or tied to your morality? And it can help disarm some of that trauma based thinking that will make you make irrational decisions about money in a crisis and keep you from tying it to your self worth.

Kieryn:

That makes sense. That's really smart.

Eve:

Well, thanks for listening, guys. If you have questions, you can shoot us an email.

Kieryn:

Yes, send us your questions. You can subscribe to our Patreon, which is Kitchen Table Cult Pod on Patreon.

Eve:

And know that you're not alone in all of this. If you grew up this way listening to Dave Ramsey, there's better stuff out there, and you're not crazy.

Kieryn:

And if you have tips or advice, send them to us on Twitter at... What is our handle? I think it's Kitchen Cult Pod.

Eve:

You can reach out to us individually too. My handle is @haettinger.

Kieryn:

And mine is @Amexdarkwater.

Eve:

And if you're also-

Kieryn:

You're not alone.

Eve:

Also if you're a listener and you are an expert in this field and you want to offer your resources to former homeschoolers who grew up with this kind of teaching, let us know and we'll put you in touch with the right people.

Kieryn:

Yes, send us an email, and we'll make things happen.

Eve:

All right. Thanks, guys.

Kieryn:

Thanks for listening.

Eve:

Bye.

Kieryn:

Bye.