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Chapter 1

I Wish I'd Known . . . That Having Children Radically Changes Your Schedule

I remember the Sunday morning our daughter was born. I woke up to hear Karolyn saying, “I’m having contractions.”

“What does that mean?” I asked.

“I think the baby is coming.”

“Really?”

“Yes, I think we need to go to the hospital.”

So I quickly dressed and we were off to the hospital. I had never experienced having a baby, nor had she. We were both excited, but more than a little naïve.

We had been married three years and we were ready to have a child, or so we thought. We had always planned to have children. When we were dating, Karolyn said that she wanted to have five boys. (She was from a large family.) I was “in love” so I said, “Whatever you want is fine with me.”

I had no idea what I was saying.

However, on that morning I was ready for our first one. We did not know whether it would be a girl or a boy. I know this is hard to believe, but this was before ultrasound machines and gender reveal parties. Until the baby came out of the birth canal, one never knew. I must confess this added to the excitement.

Another thing you will find hard to believe is that in those ancient days, husbands were not allowed to be in the delivery room. I think the nurses got tired of catching fainting husbands. So, it was deemed best if they stayed in the waiting room. In fact, the doctor said to me, “It is going to be several hours, so I think if you would like, you can go back to the church and preach your sermon and then come back; you will have plenty of time.” (He knew that I was pastor at a small church in town.) I was shocked at this suggestion, but thought, “Why not? I can tell the congregation about the good news.”

So I did. At the end of the sermon, I said, “I will not be at the door to greet you this morning because earlier this morning I took Karolyn to the hospital. The baby should be coming soon, and I am going back to the hospital.” I sensed that the ladies were upset that I had not stayed at the hospital, but after all, I was simply following the doctor’s suggestion.

At any rate, when I got back to the hospital, all was calm in the waiting room. Ten minutes later, the nurse burst into the room and said: “Congratulations, you are the father of a baby girl!” I followed

her into the delivery room where I saw our baby lying on Karolyn's stomach. She said, "It's a girl, but I couldn't help it." It is amazing what people say in moments like that. I said, "That's fine, you're the one who wanted boys, I'm happy with a girl." The doctor said, "She will have him wrapped around her little finger in no time." He was right about that!

We discovered that having a baby and caring for a baby are two different things.

Two days later we went home with our baby. That is when we discovered that having a baby and caring for a baby are two different things. All those late-night trips to the Dairy Bar to meet Karolyn's craving for a banana split were much easier when the baby was in her womb. In fact, everything was easier when the baby was in her womb. Now, the baby had to be fed far more often than I had imagined. Karolyn chose to breastfeed for the first several months. I suggest you talk with your doctor, mother, and friends who have walked this road as you make this decision. Breastfeeding does seem to be nature's way, but there are often unexpected challenges involved. What you want is what works best for you and your baby.

Then, there is all that mess that happens at the other end of the baby's body. That too happened far more often than I had imagined. In those "good ole days" we used cloth diapers that had to be washed. Not a pleasant task. We opted for a diaper service. They took the dirty diapers and brought them back clean. Of course, now most couples use disposable diapers—much easier. However, clean-up still takes time, despite your desire to clean the smelliest diapers quickly.

These are the basics: put the food in, take the food out. If you don't do this, the baby will not live. While these two are necessary, there are all those other hours that must be devoted to the rearing

of a child. We hope that as an infant, they will sleep several hours of the day and night. If this happens, you are fortunate parents. This will give you time to cook meals, wash laundry, mow grass, and all those other necessities for adult life together.

Our daughter slept much more than we had anticipated. Even so, we felt compelled to look at her while she was asleep to make sure she was still breathing. We did not know how good we had it until we had our second child, a son, who did not want to waste time sleeping. So he took much more of our time.

We knew the value of tenderly holding our baby. I had read all the research about babies who go hours without tender touch and how their emotional development is hampered. We wanted our baby to feel loved, so we held her often and talked and laughed with her. As she got older we read stories to her long before she understood our words, because we wanted to stimulate her brain with pictures and sound. We wanted to be good parents.

However, all of this took time—much time. In theory, we knew that a child would demand much of our attention, but theory and reality are very different. I wish someone had told us that we would have to change our schedules after the baby arrived.

We had already made one major decision before the baby arrived. Karolyn decided that she would like to be a stay-at-home mom. So we agreed that she would quit her job before the baby was born. With that decision made, I assumed that I would not need to make many changes in my schedule. After all, a “full-time mom” should be able to handle the baby, right?

I was in for a rude awakening. There is a reason why it takes a mom and a dad to create a baby. There is a reason why in marriage we commit ourselves “to love and to cherish” each other. Never will

love be more needed than when you have a child. Research has long shown that the healthiest setting in which to raise a child is that created by a mother and father who have a loving, supportive attitude toward each other. My earlier book *The 5 Love Languages*¹ has helped millions of couples create such a loving, caring, supportive relationship. With this kind of relationship, both are willing to adjust schedules to meet the other's needs and the needs of their children.

Another important factor is recognizing our limitations. We cannot do everything. All of us have limitations. A father cannot work out in the gym two hours each day, hold down a full-time job, spend three hours at night on the computer, attend a sports event, or play golf every Saturday and be a loving husband and father. A willingness to admit your limitations and adjust your schedule to include those things that are most important will keep you from feeling defeated or disappointed with yourself. Time, money, energy, and abilities are all limited. Achievable goals lead to celebration when accomplished. Unrealistic goals may lead to depression when we fail to reach such goals.

Important also is developing or maintaining a “we” mentality. Hopefully, even before the baby comes you have shifted from the “I” mentality, which most of us have before marriage. This shift must be made permanent. Parents can no longer think in terms of what “I” am going to do but rather what “we” are going to do. Parenting is a team sport.

Self-sacrifice is another required attitude in making scheduling changes. My coauthor, Shannon, was doing a counseling internship

A willingness to admit your limitations and adjust your schedule will keep you from feeling defeated or disappointed with yourself.

as part of her doctoral training. She met a hospital chaplain who had a PhD degree and had taught at a local university for several years. She explained that she had loved being a mother and intentionally slowed down her career during her children's childhood so that she could be with them as much as possible and still work. In higher education, this meant that she didn't climb up the tenure ladder as quickly as she might have. For her, parenting was more important than the professional ladder.

Whether it is at work or in other areas of life, parents often experience personal or professional sacrifice to some degree for the sake of their children. Sometimes this sacrifice feels more pronounced; other times parents would not even call it sacrifice.

Adjusting our attitudes and choosing how we will approach parenting is a worthwhile but challenging task. However, living with unrealistic, unachievable expectations and resulting disappointment is undesirable and unproductive.

MAKING IT WORK

In addition to attitude changes, we also need to take practical steps if we are going to cope with the time demands of being a spouse and parent. Shannon and I have put together the following suggestions, which we feel will help you make needed schedule changes.

1. Get organized.

We know this is problematic for two reasons. First, not everyone is gifted with the ability to organize. This is one of the realities I discovered after I got married. I am extremely organized and my wife is the opposite. Second, it takes time to get organized, and time is one of the limitations we are dealing with in the first place.

However, there are small changes you can make that will pay

great dividends. Take a look at your present schedule and ask: What do I anticipate that I might need to change after the baby arrives? Or, if the baby is already in your home, identify the pressure points and ask: How could I lower the pressure by organizing my time differently?

Maybe you could wake up thirty minutes earlier. (Unless you are already up earlier with the baby.) Maybe you can work in a half-hour walk during your lunchtime. Maybe you can give your spouse a break by washing the dishes.

2. *Get creative.*

Your baby will not always be a baby. Sooner than you can imagine you will be doing creative things with them, such as playing pirates or having tea parties. Coloring books will again return to your life. These are just a few examples of the creativity that naturally happens in parenthood. Parents also have to call upon their creative thinking when faced with managing busy family schedules.

Multitasking can be creative, but it may not always be the best for your child. When you are able to take your child with you as you do a routine task such as grocery shopping, you are both accomplishing a necessary task and also exposing your child to a stimulating environment. However, when you are talking with your child while you are sending a text or doing some media-driven activity, you are cheating your child of quality time.

3. *Involve others.*

Parents often cannot be with their children 24/7 and need the help of trusted others to care for their children. Some parents are fortunate to have family or friends nearby who can help with childcare. Quality nurseries, preschools, and grade schools also play important roles in the lives of some families. Parents may be

reluctant to seek help with childcare, especially first-time parents who are anxious about leaving their child for the first time. All parents are wise to explore childcare options and thoroughly evaluate the safety and trustworthiness of those options. With such effort, and as parents build trust in those caregivers, they gain not only a sense of relief but also a sense of freedom. As one friend said, "I love taking my kids to daycare!" She meant that both as a compliment to the daycare facility and as a personal expression of freedom to accomplish her other responsibilities. She, like many parents, knew firsthand that it truly is a blessing to have help in raising your child.

Shannon and Stephen were fortunate enough to have family nearby. Grandparents are happy to have time with grandchildren (as long as it does not get too long or too often). Karolyn and I did not have parents nearby. However, we had some wonderful friends who were willing to babysit for an hour or so while we did a task. Other wonderful single adult friends stayed with the children as they got older and allowed Karolyn and me to attend conferences and take short trips.

4. *Simplify.*

Any way you slice it, life with children gets hectic. And it gets more hectic as they get older. Once the ball games and piano and dance recitals start, life can become a marathon. At some juncture you will need to simplify. What activities can be eliminated? Life should not be constantly pressured. The human mind and body need rest and time to be free to think and enjoy the simple things like a sunset, a rainbow, or a bird. One parent said, "This is the first Saturday in a long time that we have nothing to do." Strive for more Saturdays like that!

When our baby was little, Karolyn found that Sunday evening

was a wonderful time to relax with the baby. As a pastor, I had Sunday evening responsibilities, but I encouraged her to stay at home. Did all of the congregation understand? No! But most of them did because they stayed at home also. Culture, even Christian culture, should not control our lives. We are responsible to God and not to culture.

5. *Celebrate what's working.*

Look for opportunities to affirm each other. By focusing our attention and energy on what is going right, we not only encourage and connect with our spouses and children in more positive ways, we also have an improved perspective on what's not working. We feel like our wins overshadow our losses, and we believe we can work through other challenges that we face.

This list of ideas is certainly not exhaustive. However, these ideas may serve as a useful starting point as you begin actively identifying your family's schedule strengths and limitations. I wish someone had shared these ideas with me before we became parents.

TALKING IT OVER

1. Have a conversation with a couple who gave birth to a child in the past six months and ask how the baby changed their schedule.
2. If both of you are currently working full-time, have you discussed whether or not you will make vocational changes after the baby is born? Have you made any decisions yet?
3. If each of you decides to continue your full-time vocation, what childcare options do you anticipate?
4. Make a list of the major activities each of you does with your “free time”—such things as golf, gym routine, video games, hobbies, social media. Do you anticipate cutting back on any of these after the baby arrives?
5. Make a list of the normal household chores that are done on a regular basis and who presently does each of them. List such things as purchasing groceries, cooking, washing dishes, sweeping or vacuuming the floor, cleaning the toilet and shower, etc. Do you anticipate changing roles on any of these?
6. How willing are you to make personal sacrifices for the benefit of your child?

Chapter 2

I Wish I'd Known . . . That Children Are Expensive

A few days after our daughter was born, I received the invoice from the hospital. The total cost for her delivery was nine dollars. (Remember, these were “the good old days,” and we had good insurance.) A baby for nine dollars, you can't beat that deal! I must confess I was elated. I really don't think that it ever crossed my mind to contemplate what it would cost over the next twenty-six years as we watched her progress through elementary school, middle school, high school, college, and medical school. Frankly, I'm glad, for it may have overwhelmed me.

However, if you are the planning type and you really want to know, you may want to look at the annual report of the United States

Department of Agriculture's Center for Nutrition Policy and Promotion (CNPP) report entitled: "Expenditures on Children by Families."¹ I'll give you the bottom line. The estimated cost to raise a child from birth through age seventeen is around \$233,610. This figure is based on a middle-income, two-child, husband-wife family. This does not include costs related to college, or other expenses after the child turns eighteen years old. (I know, some of you have already turned to your calculator and figured out that is \$13,742 per year.) Of course, costs can greatly vary depending on housing, food, transportation, clothing, health care, childcare, education, and many other factors.

I hope that doesn't discourage you, but if it does, then take a black magic marker and black out the above paragraph. In fact, few couples sit around contemplating the long journey. I know that we did not. Life is to be lived one day at a time. We give birth to our babies and then fall madly in love with them so much so that we instinctively commit ourselves to figuring out how to afford the costs they create. Hopefully, common sense will kick in and tell us when we are spending more than we are making. This reality calls for a course correction.

One of the decisions Karolyn and I made early on was to "live within our means." Neither of us likes debt. So we did not even own a credit card until our baby was born. We moved to Texas for graduate school a few months later and needed a crib. We applied for a credit card and were turned down because we had no credit record.

I have come to view children not as an expense but as an investment.

In retrospect, failing to establish a credit record was not a good idea. Again, one of those things I wish I'd known. Of course, getting a credit card today is much easier. In fact, you can't walk through an airport without

voices calling out who want to give you a card.

The wise use of credit cards (paying the balance each month when due) can make life much easier. However, building up debt on a credit card has led many families into serious financial problems. Hopefully the ideas we share in this chapter will help you live within your means as you rear your child.

As we go along we discover that children not only cost us financially, but as we began discussing in chapter 1, children also cost us time and energy. Money, time, and energy! All that cost may sound pretty discouraging, but I have come to view children not as an expense but as an investment. In fact, I believe children are our best “investment.” They bring us great joy in those early years. We love them, and they learn to love us and love others. We help them discover and develop their unique interests and abilities. Then they grow up to bless the world and enrich the lives of those they encounter. If we maintain a loving relationship, then in our old age they will likely in turn care for us as we become more childlike and they, more adult. What could be a better investment?

Certainly the value that children add to our lives and to the world far outweighs any financial cost. However, it is helpful and practical to anticipate the costs they create and decide how wisely to budget finances, time, and energy so that you are best able to care for your child.

Neither Shannon nor I are financial experts. We often encourage our clients to seek consultation with financial advisors when in need of more thorough financial strategies. However, we have found a few common principles to be helpful to parents who share with us their financial struggles. These principles are: 1) commitment to self-discipline is essential; 2) organization is helpful; and

3) creativity stretches dollars. I wish I had known these before Karolyn and I became parents.

COMMITMENT TO SELF-DISCIPLINE

One definition of self-discipline is governing oneself for the sake of improvement. The first step in self-discipline is to become aware of what changes need to be made. When applied to finances, it means we keep records of how we use our money so we can discover if we are living within our means. If we are not able to pay our regular living expenses without going in debt, then it is time for a course correction. This calls for a discussion of: How can we cut our expenses, or how can we make more money? Once we make these decisions, self-discipline calls us to strictly abide by our decisions.

Shannon shared that when she and Stephen realized they needed a course correction they committed themselves to things like: “eating out less and cooking healthier but simpler meals at home; taking our lunch to work; buying less on impulse and more for need rather than desire; and spending less on credit.” She continued, “Like so many couples, we previously tended to focus more on our day-to-day desires and use convenience and perceived need as an excuse to spend somewhat frivolously at times. By renewing our commitment to financial self-discipline, we found new and rewarding ways to save money for the more important things. These improved strategies not only freed up more money to pay for our children’s short- and long-term needs but also strengthened our relationship with each other. This was an unexpected bonus.”

Karolyn and I really had to learn self-discipline when I returned to graduate school. We had one child, and we agreed that Karolyn would not work outside the home. I had a part-time job at a local

bank where I made enough to pay our rent, utilities, and basic food needs. There was nothing left over. I remember the day that Karolyn said to me, “Honey, would you mind paying the bills and balancing the checkbook each month?” This was a task she had agreed to do. I asked, “Sure, but why?” “Because it hurts my stomach,” she said. That shows you how tight the money was.

There was literally nothing left over for clothes, fancy meals, or recreational activities. I look back with deep appreciation for Karolyn’s self-discipline. Three years later, we left graduate school with my PhD degree and no debt. She did not buy a pair of shoes for three years. Now that our children are grown, you know why I never complain when she comes home with six pairs of shoes.

Each couple will need to decide what they can do to “make it” financially. Once they agree on the decision, then self-discipline is required to reach their objectives.

ORGANIZATION IS HELPFUL

By nature, I am an organized person. You can look at our dishwasher after I have loaded it and know that I am an organized person. Karolyn, on the other hand, loads a dishwasher like she was playing Frisbee. However, when it came to our finances, I was not nearly as organized. Yes, I paid the bills each month (after I was conscripted), and I balanced the checkbook, but I had never written out a budget. As noted above, a budget is a very helpful tool in organizing your financial assets. Another of those things I wish I’d known before we became parents.

I must confess that the budget idea did not kick in until after the graduate school days. But once I had a real job, and we had a little more money, putting everything on paper in categories became an

eye-opener to me. Karolyn and I became aware that we needed to think ahead a few years when our daughter would likely go to college. This forced us to think more clearly and specifically about what we were doing with our money.

Shannon and Stephen had a similar experience. “When Stephen and I got more serious about money management, we realized that his strategy of ‘spend less, save more’ was no longer good enough. My optimistic outlook of ‘we’ll make it work’ was no longer good enough. We had to get more organized in our bookkeeping so that we knew our exact expenses and could anticipate budgetary needs. Stephen worked up a much more thorough budget with my input, and then we discussed how we might best manage our discretionary income each month. This was a giant step forward for us.”

She continues, “For many years we lived as if finances would just handle themselves. We now are much more organized in our handling of finances so that we are more unified in our efforts to operate within our budget.”

Other organizational skills include such things as making a shopping list before you go to the grocery store. This may keep you from impulse buying and save you many dollars. Or having clearly in mind how much money you have to spend for clothes before you go to the store. With this amount in mind, you are more likely to buy out of need rather than fleeting desire.

There are only three things that one can do with money: spend it, save it, or give it away. Before we got married, Karolyn and I both agreed that we would invest 10 percent in Christian endeavors. We both took our faith seriously and believed that this was a way of honoring God. However, we were not as specific about what we would save. It was after we had a child, and I finished grad school, that we

agreed to save 10 percent of our income. This was one of the wisest decisions we ever made. Thus, in order to live on the remaining 80 percent, we had to be creative, which brings us to our third suggestion.

CREATIVITY STRETCHES DOLLARS

Some women are masters when it comes to creative cost saving. They make their own baby food, soap, and clothes. They shop with coupons and sell at consignment stores. They recycle common household objects to make useful gadgets and toys. These are all wonderfully creative cost-saving strategies. Shannon admits that she does none of these, but still considers herself to be creative.

“Stephen and I have saved many of Avery’s clothes so that Carson has a ready supply of clothes, thus preventing us from having to fully reoutfit Carson each year. We play in our neighborhood and go to public parks. We take walks, play ball, fly kites, and ride bikes. We buy clothes for ourselves that we can mix and match rather than overstocking our wardrobes with clothes we will rarely use. These are a few of the things we do to creatively stretch our dollars. Again, I am not the most creative or the thriftiest, but small savings are still savings. We are simply trying to be more practical and creative in our spending and saving.”

When you have a girl and then a boy, you cannot pass clothes along. However, Karolyn found a friend who had a boy a few years older than our son who loved the opportunity to pass along his clothes to our son. Don’t worry about your son getting a complex from wearing hand-me-downs. It is an excellent way of teaching him that we always want to make the most of whatever we have. Service to others is a high virtue. We also accepted toys from others and then passed them along when our children outgrew them.

We spent hours with our children doing things that cost nothing, such as playing active games outside and board games inside. When they were smaller we colored many books with crayons. We read books to them from the time they were able to sit in our laps. Consequently, both of our children grew up with a love for reading. While riding in the car, we “counted cows” as we drove through the country. (For you city dwellers, you can count cars or buildings.) We often told them stories from our childhood, about the games we played and the things we did. Karolyn would take them to the library each week when they were old enough. They learned how to check out books and pieces of art, which we would hang on their bedroom walls. There is no limit to the creative things you can do with your children that cost little or nothing.

Karolyn never buys clothes for herself unless they have been marked down at least three times. She has high-end tastes, but gets them at low-end prices. I never ask her how much she spent, but rather, “How much did you save us today?” Creativity is your friend when it comes to cost saving.

You can also be creative in “making money.” We never did this, but I have heard many parents share their experience of teaching young children how to make cookies or cupcakes and selling them at craft fairs. In today’s high-tech world, we even hear of families and kid entrepreneurs who use online marketplaces to sell their homemade goods. Again, creativity is a friend to one who wants to bring more money into the family.

MANAGING TIME AND ENERGY

Self-discipline, organization, and creativity are not only helpful in terms of financial strategies, but they are also helpful with

managing time and energy. Many new parents have little understanding of how little time they will have for themselves once their sweet newborn makes his or her debut. Then, fast-forward a bit, and that sweet baby becomes a toddler who naps less, and then a school-aged child who not only has school but also extracurricular activities. Parents' days suddenly are filled not only with their typical work schedules and personal agendas but also with cleaning up after their children, grocery and clothes shopping, and transporting their children from one place to another.

The busyness of parenting is not bad. In fact, we have never once heard a parent say, "I wish I had spent less time with my children." Instead, parents tend to cherish time spent singing, reading books, acting out stories, building and knocking down castles, racing Matchbox cars, painting pictures, playing outside, or whatever other fun activities children enjoy. This is time well spent, and time that so many parents miss when their children are older. With that perspective in mind, it may be easier for parents to appreciate the privilege of rearing children rather than begrudge the time children demand. At the same time, parents need time to keep their own relationship alive.

One of the decisions Karolyn and I made was to have a specific bedtime for our children. When they were little, bedtime was seven o'clock. When they turned six, and started school, we gave them five extra minutes. Each year we moved bedtime back five minutes so at twelve years of age it was seven thirty. When they became teenagers, we jumped it to nine o'clock. Of course when they got in high school things changed. With basketball, piano recitals, and extracurricular activities, our goal became ten o'clock. When it became bedtime, they did not have to go to sleep, but they had to go to their room.

They could read a book until they were sleepy. (No TV was allowed in the bedrooms.) Our children got plenty of sleep and thrived in school. It also gave us some “couple time” each evening.

I know that contemporary parents are saying, “How do we get them off their devices?” The answer is simple. You control the technology, and don’t let it dominate the life of your children. Have screen-free zones in the house; for example, no screens in the bedroom. Have time limits on the screens. Control what is watched. (For more help in how to do this, see my book *Screen Kids: 5 Skills Every Child Needs in a Tech-Driven World*.²) Children adapt easily to structured living, but parents must set the boundaries.

Closely related to the amount of time parenting requires is the energy that is required of parents. Both Karolyn and I have a rather high level of energy. Energy is renewed by sleep, exercise, and relaxation. We did not feel a severe drain of energy with the birth of our daughter. As I mentioned earlier, she slept much of the day and night. So, we were able to sleep. It was after the birth of our son, who thought sleep was a waste of time, when we began to find our energy running low.

Again, self-discipline, organization, and creativity helped us find ways to maintain energy levels so that we could play with the children, manage their schedules along with our own, plus respond to their ever-expanding and ever-changing emotional needs.

The first step in self-discipline was to evaluate what was needed so that we could maintain energy to do all of this. Karolyn’s desire to be a stay-at-home mom made this much easier for us. She could take the night shift so I could get sleep, and she would get her naps during the day when the children took their naps. As the children got older, I would take them to the nearby park in the afternoon

so she could have some time alone. I found that if I was stressed at work, a ten-minute stop on the way home just to sit in the car and relax, or take a short walk, prepared me to let the stress go and get ready for the adventure at home.

Once parents decide their priorities, it takes self-discipline to order our lives in keeping with these priorities. We must consciously decide to budget time in order to maintain energy to accomplish our objectives. Spending quality time with our children was one of our priorities. This meant that we had to say no to various professional or personal opportunities or perceived obligations to free up time to do this. Most parents want to spend more time with their children, and have time for each other. However, without self-discipline they may continue to overextend themselves in ways that sabotage their goals.

Organization and creativity can be your friend as you seek to balance the challenges of having children. Multitasking—interacting with the children while at the same time accomplishing other responsibilities—can sometimes be helpful. Shannon shares her own experience: “The floors in our house seemed to stay dirty and required daily sweeping and vacuuming. Presley usually would not let me sweep unless she got to hold the dustpan. I also seldom vacuumed the house in that ten-year span when not also carrying a child on one hip. Sweeping and vacuuming the house were work to me, but to the children, these tasks were fun. So, a creative solution to cleaning the floors while also spending time with the children was to let them help me clean the floors. Did it take longer? Yes! But that does not matter. What matters is that I was accomplishing both my goals by involving the children in household chores.”

She admits that sometimes multitasking is not always successful. “Sometimes I would look at my email while sitting in the play

area or while holding Carson or Presley on my lap. Presley would push my phone away and pull my arms around her waist. Or Carson would start playing with my open laptop until I gave up, closed it, and returned my focus to him. In these ways, they were communicating clearly that they wanted my undivided attention.”

I am not suggesting that there is one right way to manage your time and maintain your energy. I am suggesting that without self-discipline, organization, and creativity you may find your life out of balance. One of the most common complaints Shannon and I hear in our counseling offices is, “I lost my spouse to the baby. We used to enjoy doing things together, but now it’s like ‘we’ are no longer important. All our energy is given to the baby.” This need not happen, but now is the time to make plans so that this does not happen. As the saying goes, “a failure to plan is a plan to fail.” More about keeping your marriage alive in chapter 11.

So the question is, how will you organize your lives so that you have time, energy, and money to maintain a growing marriage, meet your own personal needs, and be good parents? Let me remind you that parents have been rearing children for thousands of years. With all of the technological changes we have seen in our lifetime, one would think that life would be easier. In reality, technology may well make your life more stressful. I believe that with self-discipline, organization, and creativity you can make technology your servant, not your master.

Time, energy, and money invested in your marriage, with your children, and maintaining your own physical, emotional, and spiritual health is time well invested.

TALKING IT OVER

1. Were you shocked, discouraged, overwhelmed, or positive about the cost of rearing a child from birth through high school?
2. Are you presently committed to “living within your means”? If your answer is yes, how successful have you been to this point?
3. If you have debt, what is the total amount of debt and what are your plans for getting out of debt? This may include repaying college loans. Be sure to include this in your budget.
4. Are you saving 10 percent of your take-home income? If not, what steps can you take to make that a reality?
5. Do you have a written plan (budget) that shows the monthly essentials, and how much is allotted for food, clothes, recreation, savings, giving, etc.? If not, why not begin the process by keeping records this month on where all your money went?
6. How disciplined are both of you in following a plan for handling your money once you have agreed on it? Does the thought of having a child motivate you to be more disciplined?
7. What creative ideas are you presently using to stretch your dollars?
8. As you anticipate becoming parents, are you open to exploring other creative ideas for getting more for your dollars? If so, you might consider the ideas in this chapter, go online, or talk with other couples about what they have found helpful.