INTRODUCTION

The Blank Page

On a quiet Saturday morning, just a few weeks after their wedding, Alex and Stephanie sat together at the small kitchen table in their rented apartment.

Sunlight streamed through the window above the sink, illuminating the two cups of coffee between them. A laptop sat open beside a notepad, and the table was scattered with a few unopened wedding cards and ideas about their future.

Neither of them was in a hurry. For the first time since the wedding, they had an entire morning with nowhere they needed to be. Alex leaned back in his chair and wrapped both hands around his coffee mug.

"Can you believe we're actually married?" he asked.

Stephanie smiled.

"Sometimes I still expect to wake up and find another wedding decision waiting for us."

"The flowers are gone, at least."

"And the seating chart is finally in the trash."

They laughed, but the laughter soon faded into a comfortable silence.

They had spent the past few weeks answering questions about the wedding, the honeymoon, and their plans as a married couple. Now, for the first time, they were sitting

quietly with the larger question neither of them had fully answered yet.

What came next?

Alex was twenty-five, Stephanie was twenty-two, and they were excited about the life ahead of them. Alex was working with his father at Cedar Creek Electric. Stephanie had a job she enjoyed.

Together, they were earning enough money to begin thinking seriously about their next steps. And everyone seemed to have an opinion about what those steps should be.

Their parents encouraged them to buy a house. Friends who had married a year or two earlier were already posting pictures of beautiful new homes, freshly decorated nurseries, and shiny SUVs. One of Alex's coworkers had recently purchased a house in a new neighborhood just outside town.

Another had bought a boat. Stephanie's closest friend was already planning a major renovation to a home she'd owned for less than two years. It seemed as though everyone around them was moving forward.

And Alex and Stephanie didn't want to fall behind.

That morning, Alex had been scrolling through real estate listings. He had started casually, almost as a joke, but the search had gradually become more serious. He had bookmarked several homes and calculated estimated mortgage payments on the back of an envelope.

"Look at this one," he said, turning the laptop toward Stephanie. "Four bedrooms, three bathrooms, a big

backyard. It's in that neighborhood we drove through last weekend."

Stephanie leaned over to look.

"It's beautiful."

The listing showed a bright kitchen with white cabinets, a stone fireplace, and a backyard large enough for a swing set, a garden, and perhaps a dog. The rooms were staged with carefully chosen furniture that made the house look both comfortable and impossibly clean. Alex watched her face as she studied the pictures.

"It has a lot of space," he said.

"It does."

"And the neighborhood is supposed to be great. Good schools, quiet streets, close to everything."

Stephanie clicked through the photographs again.

"Do you think we need something that big?"

Alex shrugged.

"Probably not right now. But we'll have kids someday. And everybody says it's better to buy a house you can grow into."

He turned the laptop back toward himself and pulled up the mortgage calculator.

"If we put down what we've saved, the payment would be manageable."

"Manageable?"

"That's what the calculator says."

Stephanie smiled slightly.

"Calculators don't have to make the payment every month."

Alex laughed, but he knew what she meant. The number on the screen didn't include every expense: property taxes, insurance, repairs, utilities, furniture, or all the other costs that came with owning a larger home. Still, the house was beautiful. And it felt like the kind of decision successful young couples were supposed to make.

For several minutes, they continued looking through listings. They compared neighborhoods, discussed paint colors, and imagined what their lives might look like in each home. Alex pictured grilling in the backyard and hosting family gatherings.

Stephanie imagined a reading chair beside the living-room window and a guest room where friends could stay. The possibilities were appealing. But beneath the excitement, something unsettled her. She pushed the laptop aside.

"Can I ask you something?"

"Sure."

"What are we actually trying to do?"

Alex laughed. "Buy a house, I thought."

"No, I mean with our life."

He looked at her, a little puzzled.

Stephanie reached for the notepad lying beside her coffee. She tore off the top sheet, turned it over, and placed the blank side between them.

"Everybody keeps telling us what we should do next. Buy a house. Get better jobs. Make more money. Start a family. Save for retirement."

"Those all sound like pretty good things," Alex said.

"They are. But have we ever really talked about what kind of life we want?"

Alex looked down at the paper. For a moment, neither of them spoke. He picked up the pen, turned it between his fingers, and then set it back down.

"I guess I assumed we'd figure it out as we went."

"Maybe we will," Stephanie said. "But I don't want us to wake up ten years from now and realize we've been making decisions just because everyone else was making them."

Alex glanced again at the laptop. The house was still there on the screen, bright and inviting. It represented comfort, stability, and progress. It also represented a mortgage, years of payments, and a commitment that could quietly shape nearly every decision that followed.

"What would we do instead?" he asked.

Stephanie looked at the blank page.

"I don't know yet."

"That's not very specific."

"I know."

She smiled, and he smiled back.

"But maybe we should start there," she continued. "Before we decide what to buy, maybe we should decide what we want our days to feel like."

Alex leaned forward.

"What do you mean?"

"I mean, do we want to spend every evening working late so we can afford a bigger house? Do we want to fill our weekends with maintenance and errands? Do we want to live somewhere because it looks successful, or because it gives us the kind of life we actually want?"

Alex was quiet. He had always assumed that working hard, earning more, and buying a home were obvious signs that he was doing well. But he had never stopped to ask what those achievements were supposed to make possible. Stephanie reached across the table and placed her hand over his.

"I want us to have a good life," she said. "Not just a life that looks good from the outside."

Alex looked at her.

"What does a good life look like to you?"

She thought for a moment.

"Time together. Enough money that we're not constantly worried. Work that matters, but doesn't take everything from us. A home we enjoy, but not one that owns us. Room to help people. Room to rest."

Alex nodded slowly.

"And maybe a dog," she added.

"Definitely a dog."

They laughed again, and the tension in the room eased. Alex glanced toward the blank paper.

"I guess what I really want is for us to have choices," he said. "I want to work hard and do well. But I don't want us to build a life where we have to keep running just to hold on to everything we've got."

Stephanie smiled.

"That's exactly what I'm talking about."

Then she picked up the pen.

"Before we start buying things and making commitments, what if we decide what kind of life we actually want to live?"

Alex smiled.

"Where do we start?"

"I don't know," she admitted. "But maybe that's the point."

She wrote a few words at the top of the page:

The life we want.

Underneath, she drew a line and handed the pen to Alex.

He added:

What matters most.

They sat together for a long time, talking more honestly than they had expected. They discussed the kind of home they wanted, how they hoped to spend their evenings, what they valued about their work, and what they feared losing if they pursued every opportunity to earn more.

They didn't solve everything that morning. They didn't create a perfect plan or make a final decision about the house.

But they began asking better questions.

The Life We're Supposed to Want

From the time we're young, most of us are taught a fairly predictable version of what a successful life should look like.

Work hard in school. Get a good education. Find a promising career. Earn as much money as you can. Buy a nice house. Drive nice vehicles. Give your children every opportunity. Save enough money to retire comfortably.

And somewhere along the way, hopefully, enjoy yourself.

There's nothing inherently wrong with any of those things.

Education is valuable. Meaningful work is good. Providing for your family is an important responsibility. Financial security can bring tremendous peace of mind. And there's certainly nothing wrong with having a beautiful home, driving a nice vehicle, or enjoying the rewards of your hard work.

But I wonder how often we stop to consider whether the life we're working so hard to build is actually the life we want.

Most of us don't sit down one day and intentionally decide to fill our calendars, stretch our finances, or make our careers the center of our lives.

It happens gradually.

We finish school and begin working. We make a little more money and improve our lifestyle. We buy a home, purchase vehicles, raise children, and take on the responsibilities that come with each new season.

One decision leads to another. And many of those decisions are perfectly reasonable.

But somewhere along the way, we can become so occupied with doing the next thing that we forget to ask why we're doing it.

We begin measuring progress by the things we've acquired, the income we've earned, and the milestones we've reached.

We may have everything we once thought we wanted. But do we have the life we wanted?

That's a question worth asking. And I believe it's worth asking long before we reach the end of our lives and begin looking back.

The Cost of Never Asking Why

One of the reasons this matters so much is that our decisions don't simply affect what we have today. They also affect the choices available to us tomorrow. A home can provide security and wonderful memories.

A successful career can offer purpose and financial opportunity. A growing business can create a meaningful legacy. But these same things can come with commitments that require more of our time, money, and attention than we anticipated.

Sometimes we take on a financial obligation because we believe we can afford the payment. Only later do we discover that the payment has limited our ability to do something else we value.

Maybe it's reducing our working hours when our children are young. Maybe it's pursuing work we find more meaningful. Maybe it's taking an opportunity to help someone else.

This is one of the reasons I believe we should think carefully about debt.

Debt doesn't simply cost money; it can cost freedom.

That doesn't mean borrowing money is always wrong. A mortgage, a business loan, or another financial commitment may be entirely reasonable under the right circumstances. But we should understand what those commitments require of us—not simply what they allow us to purchase.

Financial obligations aren't the only things that can quietly begin controlling our lives.

Our schedules can do the same thing. We live in a culture that seems to celebrate busyness. We work hard, fill our calendars, enroll our children in activities, and commit ourselves to one good opportunity after another.

Before long, we can find ourselves rushing through the very years we once looked forward to enjoying. I don't think most people intend for that to happen.

Parents want wonderful opportunities for their children. People want to do meaningful work. We want to be involved in our communities, help others, and make the most of the time we've been given.

Those are good desires. But even good things can become too much when we never stop to consider what we're giving up to pursue them.

A full calendar and a full life are not necessarily the same thing.

The challenge is learning to recognize the difference.

Learning to Enjoy the Ordinary

I believe one of the greatest challenges facing our culture is that we've forgotten how to enjoy simplicity. We've become accustomed to constant activity, constant entertainment, and constant stimulation.

There's always somewhere to go, something to buy, something to watch, or something to accomplish.

And when we finally have a quiet moment, we often reach for our phones rather than simply enjoy the silence. It's almost as though we've become uncomfortable with the idea of doing nothing.

But some of life's richest experiences are remarkably ordinary.

An early morning cup of coffee with your spouse. An afternoon fishing with your children. A family dinner where nobody is in a hurry to leave. A conversation with a good friend that lasts longer than you expected. A quiet Sunday afternoon with nothing on the calendar.

These moments rarely require much money. They don't impress the neighbors. They don't necessarily advance our careers. They may never appear in a photograph that anyone else sees.

But they can fill our lives with a kind of joy that money alone cannot provide.

And sometimes I wonder whether we're so busy trying to create extraordinary lives that we're overlooking the beauty of the ordinary ones we're already living.

There's certainly nothing wrong with looking forward to a wonderful vacation or working toward an important goal. I hope we all have dreams and experiences we're excited about. But those special occasions make up only a small portion of our lives.

Most of our days are ordinary. We wake up, go to work, prepare meals, take care of responsibilities, spend time with people we love, and eventually go to bed. Then we do it again.

If we can't find some joy in those ordinary days, we're going to spend an awful lot of our lives waiting for something else.

That doesn't mean every day will be wonderful. Life can be difficult. There are seasons of loss, worry, disappointment, and exhaustion that no amount of positive thinking can erase. But I believe there is something valuable about learning to appreciate the good that's present even when life isn't perfect.

The apostle Paul wrote in Philippians 4:11 that he had learned to be content regardless of his circumstances.

I find that word learned especially meaningful. Contentment wasn't simply something that happened to him. It was something he learned. And I believe it's something we can learn, too.

Contentment doesn't require us to give up our dreams or abandon ambition. We can appreciate what we already have while remaining intentional about what we pursue.

Start With the Life You Want

What if we approached life in the opposite direction from the way our culture typically encourages us to?

Instead of starting with the career we want, the house we want, and the possessions we hope to acquire, what if we began by asking a much more important question?

What kind of life do I actually want to live?

Not what kind of life would impress other people. Not what kind of life our parents expect us to live. Not what kind of life social media tells us we should want.

But what kind of life would bring genuine meaning, purpose, peace, and joy?

What do we want our relationships to look like? How do we want to spend time with our families?

What role should faith play in our decisions?

What kind of work would allow us to contribute something meaningful while still enjoying the people and experiences that matter most?

How much money do we actually need?

And what are we willing to give up in order to protect the things we value?

These aren't questions we answer once and never revisit. The answers may change as we move through different seasons of life.

A young couple beginning their marriage will face different challenges from parents raising teenagers. Someone approaching retirement will have different opportunities and responsibilities from someone beginning a career. And sometimes life changes in ways we never could have anticipated.

But wherever we find ourselves, there's value in being intentional. There's value in deciding what matters before the demands of everyday life make those decisions for us.

I believe our careers, finances, homes, and schedules should support the kind of life we're trying to build.

Not the other way around. That doesn't mean everyone should work fewer hours or pursue the same lifestyle. Some people find tremendous fulfillment in their careers. Others may choose work that offers more flexibility or time with family.

Neither choice is necessarily right or wrong. The point is to make the choice intentionally.

Don't build your entire life around your work. Build your work around the life you want to live.

A Different Definition of Rich

When we hear the word rich, most of us immediately think about money. We picture large houses, expensive vehicles, luxurious vacations, and substantial bank accounts.

But what if we've been measuring wealth with the wrong yardstick?

What if being rich meant having a marriage you genuinely enjoy?

What if it meant having the freedom to attend your child's afternoon baseball game without worrying about what you're missing at work?

What if it meant being able to help a friend in need, give generously to a cause you believe in, or take an unexpected opportunity without being overwhelmed by financial obligations?

What if it meant having meaningful work, deep friendships, a strong family, and a sense of purpose?

What if it meant being able to sit on your back porch on an ordinary Tuesday evening and feel genuinely grateful for the life you're living?

None of those things requires extraordinary wealth. And extraordinary wealth guarantees none of them. Money is valuable. Financial security matters. Responsible financial decisions can create tremendous opportunities.

But money is a tool. It should help us build the life we want, not become the reason we live.

The richest people aren't necessarily the ones who have accumulated the most. Sometimes they're the ones who have learned to be content, who have protected their freedom, and who have made room in their lives for the things that matter most.

That's the kind of wealth I want us to explore.

A different kind of rich.

Your Story Is Still Being Written

Let's return for a moment to Alex and Stephanie. They're still sitting at their kitchen table, looking at that blank sheet of paper.

They don't know where they'll eventually live or what opportunities and challenges lie ahead. They don't know the joys that await them or the heartbreaks they'll someday experience.

Like every couple beginning a life together, they have hopes and dreams, but very few guarantees. Over the years, they'll make good decisions and bad ones. There will be times when they lose sight of the things they once said mattered most.

But that morning, sitting together at their kitchen table, they've begun something important. They've begun deciding what kind of life they want to build. Not what kind of life the world expects them to build. Their own life.

Of course, their lives won't unfold exactly as they imagine. No one's does. A shared vision isn't a guarantee that life will be easy.

But it can provide a foundation for making decisions, navigating challenges, and remembering what matters when life becomes complicated.

And that's why this book isn't just for young couples.

It's for anyone who has ever wondered whether there's more to life than working, earning, spending, and keeping up. It's for those who feel trapped by financial obligations or overwhelmed by a schedule they no longer control. It's for couples who want to build something meaningful together. And it's for people who have spent years

pursuing a version of success that no longer feels like success at all.

If you're just beginning your journey, you have a wonderful opportunity to think intentionally about the life you want before making commitments that may shape the next several decades.

If you're further along, perhaps some of your page has already been written in ways you wish you could change. That's okay. You don't have to erase your entire story to begin writing a better next chapter.

There's still time to make different choices.

Still time to simplify.

Still time to strengthen relationships.

Still time to rediscover the joy of ordinary life.

Still time to build a future shaped by your values rather than the expectations of others.

So before we go any further, I'd like you to consider one question.

Not how much money you hope to make.

Not what kind of house you want to have. Not what you hope other people will think about your success.

Just this:

If you could begin with a blank sheet of paper, what kind of life would you choose to write?

Because the goal isn't simply to make a good living.

The goal is to live a good life.

And that is where our journey toward a different kind of rich begins.