



## Say “No” to Debt and Materialism; “Yes” to Simple, Abundant Living

**Nancy J. Twigg**

Author of *Celebrate Simply: Your Guide to Simpler, More Meaningful Holidays and Special Occasions*;  
Editor of *Counting the Cost E-zine*

Nancy Twigg doesn't just talk simple, meaningful, debt-free living—she and her family live it every day. The Twiggs own only one car. They do not have cable TV or caller ID. Most of their clothes come from yard sales and the only debt they have is their mortgage. Yet they are happy with their lives and content not to keep up with the Joneses.

Nancy and her husband, Michael, have found peace of mind and peace of pocketbook by practicing biblical principles of good financial management and purposeful living. Nancy shares with others how they too can live simply, frugally and abundantly. Many books and newsletters exist on the topics of frugality and simple living. What makes Nancy's message different is that she doesn't just talk about how to live simply but also why—so that we can be free and unfettered to fully pursue God's best for our lives.

### Media Experience

#### Radio

- ◆ NPR *Marketplace* pre-recorded interview with Beatrice Black – January 2000
- ◆ E-yada.com Internet Radio live interview with Lori Kramer – March 2001
- ◆ CKNW- 980AM *The World Today* live interview with Jill Crop (Vancouver, BC) – January 2000
- ◆ WLOK 1340AM *Memphis on the Air* with Emma Devine. In-studio interview with listener calls – December 2002 and again in March 2003
- ◆ Crown Ministries' *Money Matters* pre-recorded interview with Pamela Neu – March 2003
- ◆ Numerous other short interviews during morning drive-time with stations around the country

#### Television

- ◆ WREG-TV Channel 3 News, Memphis, TN - November 1998 and December 1999
- ◆ WHBQ-TV Fox 13 *Good Morning Memphis*, Memphis, TN - January 1999, January 2000 and February 2000
- ◆ WBIR-TV Channel 10 *Live at Five*, Knoxville, TN - January 2001 & January 2002
- ◆ WATE-TV Channel 6 News, Knoxville, TN - March 2002
- ◆ WBIR-TV Channel 10 *Style: A Show for You*, Knoxville, TN - Weekly "Simple Saver" segment, September 2002 until present

#### Newspaper

- ◆ *Commercial Appeal*, Memphis, TN - February 1998
- ◆ *News Sentinel*, Knoxville, TN - January 2001 and February 2003

## *Counting the Cost Publications*

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## Interview Questions

1. Nancy, no matter how many times you describe yourself as frugal, some would still probably call you cheap. What's the difference?
2. How does someone determine if she has crossed over the line and moved from frugality to being cheap?
3. What is this abundant living stuff you talk about? And how does it relate to the way a person spends her money?
4. You recommend that people should consider giving the gift of their time instead of spending a lot of money. How does one go about finding a gift of time to fit that special someone on her gift list?
5. You say that one of the biggest things people can do to relieve Christmas stress is to get their gifting done early. When we are all so busy we can see straight, how can we actually do this?
6. Birthdays, anniversaries, graduations, weddings, not to mention Christmas—there are just so many gift-giving occasions throughout the year! How can a person possibly keep up with them all without overspending?
7. In your book, you talk about putting the spiritual significance back into holidays such as Christmas and Easter. Unfortunately, these holidays seem to have been taken over by commercialism. How do you suggest that families put Christ back into these holidays?
8. You have a lot to say about creative frugality. In fact, you even founded National Creative Frugality Week. What is creative frugality and what are some of the telltale signs of it in action?
9. In your book, you mention what you call the “rules” of gift-giving. You then say that breaking those rules is actually a better way to give gifts. Give us examples of these rules and how we should break them.
10. Frugality is a good thing, but can it be taken to the extreme? Are other things such as our time or our values sometimes more important than saving a buck?

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