

A close-up photograph of a person's hands using black-handled scissors to cut a light green credit card. The card is held flat on a dark wooden desk. In the background, several other credit cards are visible, including a purple one and a blue one. A portion of a laptop keyboard is visible in the bottom left corner.

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MONEY & MARGIN

Debt Is a Behaviour, Not a Tool

The world calls debt leverage. Dave Ramsey calls it a behaviour problem. Here is why how you handle money usually matters more than how much of it you have.

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Conventional business wisdom treats debt as a neutral tool — leverage, other people's money, the smart way to grow fast. Dave Ramsey takes a sharper line: personal finance, he says, is about 80% behaviour and only 20% head knowledge. Debt is rarely just a maths decision. It is a behaviour, and behaviours compound — for better or for worse.

“The borrower is slave to the lender.”

— Proverbs 22:7

Why debt is heavier than it looks

Debt does not just cost interest. It costs flexibility. A business carrying heavy repayments cannot pivot easily, cannot weather a slow season comfortably, and cannot say no to bad work, because the payments are due regardless. What looked like an accelerator becomes a leash. Borrowed growth feels fast right up until the month it feels like a trap.

The discipline alternative

Ramsey's famous tool is the debt snowball: list your debts smallest to largest, attack the smallest first, and roll each cleared payment into the next. Mathematically, paying the highest interest first is slightly more efficient. Behaviourally, the snowball wins — because the early victories build the momentum and belief to finish. It works precisely because money is behaviour, not just spreadsheets.

FIGURE

The debt snowball: clear the smallest first, and the momentum carries you through the larger ones.

- Treat debt as a behaviour to manage, not a clever trick to lean on.
- Grow from cash and margin where you can; let the business fund itself.
- If you carry debt, attack it deliberately — small wins first for momentum.
- Build the habit of spending less than you make, in life and in business.

This is not a rule against ever borrowing — wise, limited use of finance has its place. It is a warning against the habit of reaching for debt as a substitute for discipline. The behaviours you build while small are the ones that will either carry you or crush you when you are big.

The bottom line

Stop thinking of debt as a tool and start treating it as a behaviour. Build the discipline of margin and self-funding while the stakes are low, and you will own your business instead of your lenders owning you. Freedom is built on habits, not on borrowed time.

Sources

- Dave Ramsey — personal finance is 80% behaviour; the debt snowball.
- Proverbs 22:7 — the borrower is slave to the lender.

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