Del Norte Triplicate

COMMUNITY

Dave Ramsey Says: Contentment, Gratitude and Priorities

By Dave Ramsey November 19, 2026

Dear Dave,

My husband loves his job, works a regular schedule and he makes over $180,000 a year. I love my work as a part-time substitute teacher in our local school system. We are debt-free, except for our home, and we've already invested and saved enough money to where we'll have a very comfortable retirement in a few years. My husband asked me the other day how I'd feel about finding a full-time job, so we can build more wealth. I don't really want to do this, but I wondered about your thoughts on our situation.

– Mira

Dear Mira,

You two have a responsibility to take care of each other and your own household, first and foremost. You didn't give me many numbers to go on, but from what you've told me it sounds like you're doing a really good job of that. Congratulations!

But to be honest, I'm not a big fan of the idea of you taking on a full-time job only to build more wealth—especially if you guys are in great shape financially, and you love what you're already doing. Sure, having a bunch of wealth allows you to do things you wouldn't otherwise be able to do. It can also help ensure a good, stable quality of life and put you in a position to be extremely generous. But if you have to surrender the joy in life to do it, all in the name of simply increasing your amount of wealth to an even higher level, I don't like that idea.

I want you to think about something. Contentment has nothing to do with how many hours you work, or how many zeroes are in your bank account. Contentment has to do with your state of being. It's connected to your happiness, your sense of gratitude and your priorities. The idea that contentment is on the same spectrum as ambition? I disagree with that notion wholeheartedly.

People should do something with their lives that they feel called to do and enjoy. Now, if your kids are going hungry, and your bills aren't getting paid, you need to put your head down and do what it takes to get on the right path. But in my mind, you guys are in a great place!

– Dave

Dave Ramsey is a nine-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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