

# José Mejia Pacheco

.....  
**\$5,000 WINNER**  
**Walmart Store #3670**  
**Toa Baja, PR**

I've always had a hard time managing my money. I work and make money, but then I go and spend it, and it disappears. For a while I was in a habit of buying things I liked, whether I needed them or not. I would go to the mall, and if I liked something, I charged it to my credit card. I was a money waster. And with that, I was spending a lot of money on fast food and was gaining weight.

## **I was talking to my coworker, Merba Carmona, about my plans to buy a house.**

I had told her that I was worried because I wasn't good at managing money. She told me about the Thrive Challenge, and how it could help me evaluate what I needed to focus on and make little changes. On top of the spending problem, I was feeling uncomfortable in my clothes. I knew I needed to change my eating habits and get my spending in order. She explained how it worked and I decided to download the Thrive app.

## **One Microstep really stood out to me.**

I read about the Microstep, "Before you shop for a gift for someone, think about the amount of money you want to spend." I liked that idea, so I started doing that for myself, too. I remember I was at a store one day and picked up a pair of sneakers I liked. I stopped before buying them and I asked myself, "Do I really need those sneakers?" I realized that mine are still in good shape, so I can wait before buying new ones. Having this limit in my mind helped me start thinking realistically about my spending.

## **My wife and I sat down to talk about our expenses.**

We knew we wanted to save up to buy a house and not to pay cash for the whole thing, so we had to start putting money aside for a downpayment. We looked at where we could save. We decided to stop eating out all the time, and stop buying unnecessary things. We started evaluating the things we needed and things we didn't.



## **Once I stopped eating out every day, my habits started to change.**

I thought I'd never be able to give up fast food, and I was thinking to myself, "I'm going to fail," but my wife and I started cooking at home to save money, and we started eating a little healthier together. I would exchange recipes with coworkers of mine who were also doing the Food Challenge. One of my coworkers eats tuna in a wrap for lunch. I've never liked tuna, but I decided to give it another try, because you can dip the wrap in different things, and there's little cooking involved. I started telling myself, "OK, you can do this."

## **I remember the moment I was able to pay off my credit card bill.**

It was only around \$200, but it was an achievement for me because I focused on paying the minimum. If I had never started the Thrive Challenge, I wouldn't have paid off that bill, or started saving for a downpayment on a house with my wife. I feel like I'm finally able to evaluate what's important.

## **I've learned to be more grateful and value the little things.**

There were so many moments that stood out to me, like paying off my credit card, and seeing my clothes start to fit better. Those little achievements are important. I've even started going to the gym, and I'm implementing new routines into my life that weren't there before. I see now that I had to look at what I was doing and see where I was falling short. And today I feel more positive now that I'm finally prioritizing what's important.



THRIVE