

# Stacy Collins

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**\$5,000 WINNER**

**Distribution Center #6014**

**Laurens, SC**

Last year I was so stressed about money, it was affecting my health — I'd get headaches and felt depleted. My husband, Richard, and I have four kids and we were living paycheck to paycheck. Our kids have expensive extra-curricular activities like soccer and cheerleading. And it always seemed that there were too many days until payday and not enough money in the bank. I couldn't sleep because I'd lie awake worrying about bills. I'm 39, Richard and I got married young, and our parents didn't teach us about finance.

## **I decided something's got to change.**

A co-worker, Eman Bickley, inspired me to take the Thrive Challenge and I couldn't wait to start. I began keeping a journal of how much I spent and I was flabbergasted at the amount of money I wasted on things like expensive coffee at Starbucks. I realized we'd have enough money if we were careful.

## **I pack my lunch now instead of buying food in the cafeteria.**

And I make my own coffee at home. We're planning simple meals and cooking. Everybody loves my pizza quesadillas. You just spread tomato sauce and toppings like mozzarella cheese, olives, and mushrooms on tortillas. We used to stop at a drive-through like Chick-fil-A or McDonald's when we were tired after work. And with six people in our family, that could cost \$60. Now when we're too tired to cook, we'll make sandwiches.

## **At the start of the month, Richard and I sit down together and make a budget.**

We'll list our bills, groceries, and gas expenses and see where we can make cuts. For example, we got rid of cable T.V. At the end of the month, whatever's left goes straight into a savings account. We give ourselves an allowance of \$40 to spend on whatever we like — or save it.



## **We're teaching our kids to be responsible with money.**

They understand that if they ask for something they may have to wait, because we're saving for a better future. My daughter, Kyrrah, just turned 16 and we gave her \$150. But we explained that she could spend \$75 at the mall on the clothes she wanted but had to put the rest away.

## **I'm not stressed anymore.**

At the end of the day, I love to relax by escaping into a world of fiction. I'm reading a really good young adult fantasy series at the moment called *Shatter Me*. I go to bed at 10:30 p.m. without my phone and I'm sleeping much better without worrying.

## **We've paid off most of our debts and we've saved \$3,000 in six months.**

Our goal is to buy a house. Richard and I will look at houses online for inspiration and remind ourselves of our goal if we're tempted to go shopping. We'd love a five-bedroom house with a yard for the kids and for our dog to run around. And now we know we're on track for our dream to come true.



THRIVE