

LuAnn Ferrare

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\$5,000 WINNER

**Walmart Supercenter #2277
Clovis, CA**

I used to spend too much money on things I didn't need, like purses and shoes. Then I'd say to myself: "Why did I buy that?" My finances were a mess. My daughter, Ashley, lives with me and we weren't getting along. I was on the verge of getting evicted from my apartment, and my electricity was about to be turned off because I hadn't paid the bill. It was scary. Also, I wasn't eating well; I'd snack on popcorn and pretzels instead of sitting down for meals. I weighed 160 pounds which is a lot because I'm short. I felt terrible and knew I had to do something different.

I confided in my co-worker, Valerie Kimbrough, who suggested I start the Thrive Challenge.

She was a winner and said: "Take a deep breath, do your Mircosteps, and you'll get through this." She's been a wonderful support and I'm so grateful to her.

My first step was to sit down, look at my debts, and add up everything I owed.

It was such a relief to get started. I talked to my landlord and we arranged for me to gradually pay the rent I owed. Now I always pay on time. I thought about how I could save and cut back on my cable T.V. channels, as well as apps I didn't need. I chose a lower phone plan, which also means I spend less time on the phone and more time connecting with my family.

If I see a purse I like, I'll say, "That's cute," but I don't buy it.

I stopped bringing money to work so I'm not tempted to buy anything. I gradually paid off my credit cards, and shredded them. Now, I just have my debit card. I started putting \$50 away each week and I'm up to \$100. I've saved \$3,000 in total, I'm less stressed, and finally sleeping well.



By prepping food and changing the way I eat, I've lost 10 pounds.

My daughter and I go grocery shopping together which is bonding. Ashley loves to cook for me and her son, my 17-year-old grandson, Keagan. She'll make enchiladas or steak, mashed potatoes, and veggies, then I'll do the dishes. I'm moving more and going for walks.

I have more energy for my six grandchildren.

I love going to my granddaughters' baseball games. My grandsons are bull riders and it's exciting going to their rodeos. I'm enjoying getting together with my two sisters — we play cards and visit my mom, who's in assisted living. Before I started the Thrive Challenge, I'd just stay at home.

I'm taking time for myself, doing breathing exercises and reading.

I've just read Legacy by Nora Roberts. After dinner, I put my phone away, go to bed at 8 o'clock, and wake up feeling great.

At 65, I feel like a brand new person. I love my job and feel financially secure.

I can breathe freely and I'm excited to see what the future holds.



THRIVE