

Bridgett Mclemore

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\$5,000 WINNER

Walmart Supercenter #3205

Lithia Springs, GA

I For a long time I was living from paycheck to paycheck. I'd put off paying bills and car payments. I had medical bills and didn't know if I'd be able to keep my car. I have two daughters, Vonché and Zharia. Zharia and her two-year-old son, Zamari, live with me in my apartment. It was hard managing on my income and I took a second job driving patients to medical appointments. But I actually had to file Chapter 13 bankruptcy, and got debt counseling — I felt like a failure and had sleepless nights.

Art is dear to my heart, but I hadn't picked up a paint brush or pencil for years.

I used to sit and paint for hours and loved sketching animals and people — time stood still for me. That was my sanctuary. My paintings was very dear to me, but they were destroyed in a fire at our home 15 years ago and I felt too crushed to start again. Also, it's hard to do the things you're passionate about when you're always worried. I'm 55 and was so worried about how I'd be able to retire and feel secure.

I couldn't afford to do special things with my grandsons. Something as simple as taking them to an amusement park was too expensive. It makes me cry just thinking about that. Zharia asked me to help her pay for next semester at college and I didn't have enough, so she had to withdraw.

I committed to getting control over my finances. I opened a savings account that I can't access readily and put in \$50 out of each paycheck — I decided to start small. Instead of spending \$15 at my favorite Asian noodles restaurant, I go to my refrigerator and say, "Hey, here's some food you can prepare for dinner or take to work." I invested in an air fryer, which I love. We make salmon filets or shrimp with brown rice and a delicious seasoning my daughter created. It's so good she could market it!

I love my grandkids to pieces, but realized they don't always need material things. I'm spending quality time with them, playing and taking them to the park. My eight-year-old grandson, Adriyin, has special needs. He was born with hydrocephalus and has a shunt in his head. He enjoys cooking, so I come up with recipes for us to make together. He loves what we call "pizza bombs:" small pieces of dough filled with pepperoni and mozzarella cheese, baked in a cupcake tin.



It's also good because I'm teaching him basic skill sets. Zamari joins in; he'll help me add seasoning or stir. They love spending time with GG which is their name for me. And we'll have those memories forever.

Rather than spending on a whim, I'm budgeting, which I've never done before.

I stopped buying clothes I don't need. I always keep a couple of dollars around and treat myself, or my grandkids, to ice cream or a toy car for Zamari. Both my daughters have become mindful of their spending habits as well, so they're learning good habits.

I'm learning about investing which is exciting. I bought an amazing book called *How to Invest in the Stock Market* by Tim Morris that explains everything really simply.

Meditating helps me stay calm. Financial stability has become so important to me that I got overwhelmed, and I said to myself: "You have to stop stressing." I love relaxing in my apartment when my daughter's at work. I open the window in the living room, listen to soft music and cover my eyes with a mask. Meditation gives me clarity. It makes me feel like a cup ready to be filled, instead of being an empty cup.

I've picked up my pencil again. I love drawing while out in nature and recently I drew a tree. I felt like I was in my own little world. Nothing else mattered, none of my troubles — it was wonderful. Now, I'm planning on joining an art community near our home.

With age comes hope and wisdom, and I know I have a lot to offer. My goals: save, save, save. Invest, invest, invest. And be thankful every single day.



THRIVE