# Jaquita Arnold

### \$5,000 WINNER Distribution Center #4030 Atlanta, GA

I'm a 36-year-old single mom with three teeangers and it's been challenging raising them on my own. Whenever I was stressed, I'd shop online or in stores and buy things I didn't need. I'd get a pedicure and then go back for another two days later. I spent \$1000 on a pair of shoes and then asked myself, "Why did I do that?" After spending a lot, I'd get home and feel upset. I was also giving the kids money whenever they wanted to go out or buy something. But I wanted to save money — my goal is to buy a house.

### We'd go out to eat a lot — we were eating a lot of fast food.

I gained weight and I felt down. I couldn't wear sleeveless shirts and shorts and I was uncomfortable going out with the kids, so I'd ask my mom to take them.

#### I knew I needed to do something different.

My co-worker, Delpha, inspired me to download the Thrive app. She told me how much it had helped her, so I started with the money Challenge.

### I watched videos on the app and I decided to save 50 dollars a week.

I made an automatic direct deposit into a savings account. I got advice from my bank manager and I locked in the money so I couldn't touch it. I gradually increased the amount to \$100 a week. At the end of each month I'd look at my balance and go, "Oh wow!"

### Every week, I sit down with the kids and we make a budget.

I explained that we needed to spend less. We work out how much we need for groceries, random household items, and a few luxuries. And I write down all the bills I have to pay. I haven't been spending money on things I don't need. I know I have enough purses and clothes. We've cut way back on fast food so we're saving money that way too.

#### My kids are learning about finance.

They asked me to open up savings accounts for them. They put in about 20 dollars a week and I match it. My 19-yearold daughter, Symara, is working full-time, and the younger ones, Deajah, who's 14, and Gregory, who's 15, have summer jobs. They're all contributing and giving me a little money to help.

#### We're changing how we eat.

I buy meat and fresh vegetables, and I've stopped buying random snacks like juice, cookies, and chips. It was actually hard to start with because the kids would complain if we didn't have ice cream, but they're fine now. I'm meal prepping, and instead of frying food, I'm baking it. Our favorite go-to meal is salmon with yellow rice and broccoli. I've lost 15 pounds in the last six months and I have more energy. Also, my mom has joined me in meal prepping and saving. We're sharing meals each week and supporting each other.



#### My kids and I go for walks around the neighborhood.

It's great because we're talking to each other. We're bonding and I'm less stressed. We'll plan what we're having for dinner and they tell me about their goals. Deajah is talking about being a hairstylist. Gregory is interested in becoming a truck driver!

## l go to the gym and work out on the elliptical and treadmill.

We went to the water park together a few weeks ago and had a lot of fun. It was a sunny day and I wore pink shorts with a matching sleeveless top. Even the kids were surprised to see me in shorts.

#### We're volunteering for the Atlanta Community Food Bank once a month — that's our thing.

We prepare food and then give out food supplies. It's wonderful knowing we can help people who don't have enough. It feels good.

#### I've built up my confidence.

I enrolled back in school to become a nurse — alongside my Walmart job. The classes are online and the kids are older so I have time to study.

#### I've saved \$3000 and I feel amazing.

Having control over my finances makes me feel more secure. It's so great seeing the account building up instead of draining. I'm planning to buy a house in 2025. My dream is to have a six bedroom house with a front and backyard, an upstairs and downstairs, and three bathrooms. And it will mean a whole lot knowing I bought it myself for me and my family.

