

**\$5,000 WINNER**

# Wesley Fortune

**Distribution Center #7055  
Gas City, IN**  
Money**Microstep**

It's linked to a debit card that rounds up every transaction to the nearest dollar.

**Outcome**

"We're saving for a down payment on a house."

Saving money has been a struggle. My goal was to become financially secure, which I didn't experience growing up. My mom was dealing with addiction, and I was raised by my grandma. She was disabled on a fixed income so there was no extra money to save. I never learned good financial habits. My wife, Kaley, and I had medical bills and credit card debt. I'm 28 now, and I started the Thrive Challenge because I wanted to be a good role model for our two young sons, 4-year-old Fenriss and 7-month-old Rhys.

**Kaley and I sat down for a conversation about money.**

We used to keep our finances separate, so it was helpful to talk about our goals and make a budget. Kaley's a loan specialist at a bank with a good understanding of finances, and I've been learning from her. I've also been listening to financial podcasts to educate myself.

**Our first Microstep was cutting down on fast food.**

We were eating out a lot because we didn't plan ahead, and with our busy lives, grabbing burgers always seemed easier. But now we make a meal plan for the week, and we're enjoying home cooked dinners. We'll have pasta and salad or chicken wraps.

**We opened a special savings account.**

It's linked to a debit card that rounds up every transaction to the nearest dollar. So if I spend \$3.50, I'm charged \$4, and 50 cents automatically goes into savings. This has allowed me to passively build a safety net as well as "hiding" money from myself. I've become wiser and more careful about my spending.

**We've started thrifting, which is a great money-saver and a fun hobby.**

Buying used clothes for the kids is practical because they outgrow them so quickly. We're also decluttering, selling, and recycling clothes, which is a good way to make a little money and help the environment. We recently had a yard sale and sold a lot of toys and extra baby supplies, because we're not planning on having more kids.

**Another money saving Microstep was canceling streaming subscriptions we didn't need.**

We're not missing them at all. We're limiting T.V. for the kids and spending more quality time with them, including reading more. Fenriss's favorite book is *The Very Hungry Caterpillar*. He makes us read it to him every single night!

**I'm setting a good example to my kids.**

Fenriss loves saving money. He finds coins on the street or around the house and puts them in his piggy bank. He had a lemonade stand and made \$80, which was more than we made at our garage sale! We're teaching him to save for things he truly wants. Right now he's saving to buy a souvenir on vacation. It'll probably be something superhero related!

**Whatever your challenges in life, I think it's important to give back.**

I volunteer for a nonprofit drug rehab center that my mom founded. She's been in recovery for 15 years and is now a licensed counselor. Working at the rehab is a great way for me to connect with her, and it's given me insights into addiction. It feels good to help people get the tools they need to succeed in life.

**In my own life, I feel more successful and financially secure.**

We've been paying down our credit card debt, and we've saved \$400 in the past three months. We're saving for a house and hoping to have enough for a down payment in the next three years. We'd love a four bedroom house and a big yard for the boys and our dog. Hardly anyone in our family has owned their own home, so it will be an amazing accomplishment.