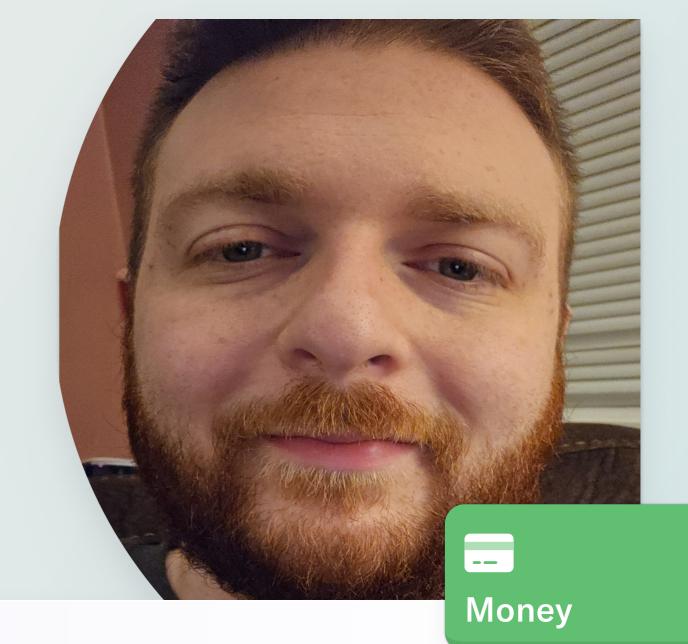


**\$5,000 WINNER** 

# Wesley Fortune

Distribution Center #7055 Gas City, IN





### **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.