

\$5,000 WINNER

Timothy Keo

**Automated Consolidation Center #6561
Colton, CA**
Money**Microstep**

Create a budgeting spreadsheet to log my expenses.

**Outcome**

"I'm spending less and saving for the things that bring me joy."

I've been struggling with my finances for a while, but I finally reached a point where my bills were overdue and my debt was piling up, mostly from dental procedures, household expenses, and going out with friends too often. As the oldest son, I feel it's my duty to be there for my aging parents, not only physically but financially. I want to be able to contribute to their bills and medical expenses and take some of the weight off their shoulders. To do that, I knew I had to gain control of my own finances first.

I heard about the Thrive Challenge at a team meeting at work. I started reading the Money Microsteps and liked the idea of saving a small amount for something that brings joy. I also liked the Microstep about pausing before making a purchase. This helped me say "no" to going out more often. Now, I sometimes suggest having friends over to cook together instead of going out to eat.

I decided to create a budgeting spreadsheet to log my expenses and look at what I could remove from the list. I've also been reading a couple of finance books. One book I've read is Rich Dad, Poor Dad, and the next on my list is Millionaire Mindset: Habits for Success. Growing up, I was always told to save money, but I wasn't taught how to do it. Now, I'm learning about HYSA accounts and CDs. I want to learn more about financial freedom, and taking some time to read about it really helps.

My grandma has been a motivator for me. She cannot physically talk to me as she is in a coma after experiencing several strokes, but I feel so connected to her. It's been a rollercoaster, but this hardship pushes me every day to visit her. It's difficult to see her in her current condition, but it reminds me to keep going.

For so many years, money has been my biggest source of stress. But now, I'm finally taking action, which feels so rewarding. I want to stay consistent with my Microsteps and continue saving for debt repayment, housing, health and education expenses, and even a vacation down the line. I'm slowly getting there, and I'm proud of that.