Brian Whitesell

\$5,000 WINNER Walmart Store #2326 Hornell, NY

I was a country kid growing up on a farm and I had a happy childhood. My parents were amazing, but our farm was named "Always Broke Farm." Farm life meant a poor life. My mom wanted to take me to Disney World, but couldn't afford to. I was never taught how to save. Now I'm 32, and my wife Ashley and I have four kids and we had a hard time in 2021. COVID tried to take out my wife. Ashley was very sick. She ended up having COVID, pneumonia, and a liver problem and we thought she wouldn't make it. Thank goodness, she recovered.

We were also having big financial difficulties.

We were behind on our bills and credit card payments. I wanted financial security for my family. We wanted to get a bigger house because we don't have enough room. We couldn't afford to buy toys for the kids and we had to turn off the T.V. to save money. I wanted to figure out how to improve my credit score and learn about finances.

Kirsten Ohara and Sherin Thomas at work inspired me to start the Thrive Challenge.

My first step was to get my mind in the right space. I had a talk with Ashley and we decided to pay off all our bills and credit cards. So we got a loan for \$22,000 and used it to pay bills and pay off the family car. Now we pay off that loan with monthly installments. It feels like a big relief for sure.

We're saving money by not eating out.

We used to go to McDonald's. Now we make lasagna or chicken and rice with diced tomatoes and chillies. I'm enjoying cooking and my three-year-old daughter, Arizona, will join in. She'll put on her apron and mix ingredients and add salt and pepper — she's my biggest helper. My 10-year-old son, Bentley, is learning how to make toasted cheese sandwiches.

Every two weeks 200 dollars goes right into our savings account.

We're budgeting and saving. My wife writes down what we're going to buy in a notebook — everything, like food, soap, and shampoo. And we don't buy things we don't need, like new coffee pots — my wife is obsessed with coffee!

We've cut back on travel and days out.

We used to visit random little towns, but that meant spending money while we were out. Now we stay at home and watch shows like The 100.



We're playing games, like Lincoln Logs and The Floor is Lava, where you dance around doing different steps and we all end up jumping on the couch. And Arizona and I play with her tea set. Now that it's winter, we all go sledding. The children love being out in the snow.

Sometimes Ashley and I will make a snack just for the two of us in the evening.

That way we get quality time together. We'll have tortillas with pizza sauce. Every so often, my mom will watch the kids and we'll go out, but we don't really like to leave the kids.

I'm more motivated at work.

During the holidays there was a lot of extra work and I helped move things around in other departments. I helped my good friend Julie, another team lead, to get all the Christmas candy out on shelves. She didn't ask, I had the manpower and it just felt right. And everyone was excited to help. Julie kept thanking us over and over again. Also, I've been more creative. I called Paul Slaver, our store manager, from home because I wanted to share my ideas and he joked, "You know you're off the clock!"

I won the Leader Of The Quarter award.

It was for the best run department. Coach Kirsten said I was a good leader and always had a plan. There were confetti blasters and I got a plaque. When I heard my name I almost cried, I had to walk away. There was a lot of emotion. I wasn't expecting it.

I have a more positive outlook on life.

We still have our struggles as a family, but I feel great about everything. We're on track to buy a bigger house by September, we've been approved for a mortgage. We want an upstairs and a yard for the kids to play, with a swing set. Things are looking good and every day I try to be the best person I can be.

