## Latwanya Noble

#### \$5,000 WINNER Walmart Supercenter #593 Douglas, GA

I had a lot of financial stress and I felt like a failure because I couldn't provide so many things I wanted for my family. I wanted to give up at times. I'm 44 and I have two kids: Zaniyaah, who's 21 and just graduated from college, and Aniyaah who's 15. I didn't know how to manage my finances and I thought that when I had money, I had to spend it. I had no financial stability. We went out to eat at least three or four times a week or we'd get DoorDash.

## After work, I was so stressed that I wouldn't feel like doing anything.

I'd go home and get into bed. If we did go out to do something together, my mind would be everywhere except on my kids. I heard about the Thrive Challenge from co-workers, and I got started.

#### To get organized, I began writing down all the bills I needed to pay each month.

Instead of trying to pay them all at once and then feel stressed, I started stashing away half the amount in cash in an envelope, so I'd know I'd have enough to pay everything at the end of the month. That makes me feel calm. It was a small step that changed my life. Now, after paying bills, I actually have a little extra money to reward myself and my kids by going out for a meal without worrying.

### I also began writing down my expenses for the month, like groceries.

I wrote down any unnecessary things I was spending money on, like splurging on the kids, and I stopped doing that. I'm learning how to manage my finances better and I'm not as stressed.

#### Instead of eating out all the time, we're meal prepping.

I cook for me and my kids at home, I plan ahead, and take my lunch into work. When I first started it was kind of hard, but the more I pushed myself, it gradually became easier. It's about being consistent and not giving up. Just that Microstep saves me about \$150 a month. We also have more time for each other as a family, because we don't have to worry about what we are having for supper, so I'm saving time as well as money.



#### I'm cooking great meals we all enjoy.

One of our favorite dinners is broccoli and cheese with seasoned baked chicken, or I'll make a veggie stir fry. I've lost 27 pounds. I feel healthier and so much better about myself.

### I've been able to start giving money to my church again.

My desire is to be able to tithe in full — the whole 10 percent — and I'm building up to that. I feel that it's important for me to give 10 percent of my money back to God, because my blessings and support come from God.

## Before starting my day, I repeat positive affirmations to myself.

I tell myself, "I am the only one that controls me," and "with time and patience I can accomplish anything I put my mind to." They help me feel positive about going into work. I'm learning how to take control of my life so I can be a better me for my kids.

# My dream is to buy a three or four bedroom house in the country.

I want to have a big front yard so I can plant beautiful flowers, and I'd also love a carport. I'm moving towards that goal, and I know I'll reach it. This year I'm working on my credit score and I'll start saving for a down payment.

