

Sanaita Higdon

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\$5,000 WINNER
Walmart Supercenter #5727
Bradenton, FL

I felt like I wasn't being a good provider for my family. With high taxes and the rising price of food, finances were a big struggle for me. It seemed like it was often easier to buy fast food than to eat good meals. I'm 50, and my ex partner and I have an 18-year-old son, Devaun, who lives with me. He's an athlete; he's on the school football and basketball teams, and I always go to support him. But traveling to away games costs a lot and Devaun's sporting gear is expensive.

In 2020, I purchased my first home.

With a mortgage, I have to be careful and I try not to overspend. But there always seem to be obstacles that arise. For example, my car broke down and the repairs cost me \$4,000. I felt stressed knowing I was doing my best, but feeling like it wasn't enough. I was in a slump.

My co-worker, Sunday Oguntoyinbo, told me about the Thrive Challenge.

He was a Grand Champ, and explained how it all worked. So I decided to try it for myself. I started by making a budget I could stick to. I make sure I can pay all the utility bills and my mortgage. And I opened a savings account; I try to put \$100 away from every paycheck for emergencies. I also put any change I have in my pocket at the end of the day into a big water bottle. It's a small thing, but it adds up.

I got creative about saving money.

With gas prices at an all time high, I arranged to carpool with other parents to my son's away games. We're saving a lot of money. When I can, I buy his sporting equipment in thrift stores or on Facebook Marketplace, and I shop around for discounts.

I'm trying Microsteps, like cutting back on things I don't need.

I don't buy new clothes for myself. I'll often shop at Goodwill, and sometimes I get great deals — I bought a pair of Levi's jeans for six dollars.

Instead of spending money on junk food, I buy fresh fruit and veggies.

And I buy generic brands of food like cereal instead of name brands. You save money and it tastes exactly the same. I'm a great cook, so there's no need to eat at restaurants. I'm meal prepping and taking leftovers to work. I make grilled chicken or fish with veggies like broccoli and sweet potatoes. And I have bananas and berries for snacks.



When we get together with family and friends, everyone brings a dish, which cuts costs.

I like baking, and if we want cake for a treat, I make it from scratch, and I use almond flour to make it healthier.

Devaun is learning how to be financially responsible.

He has a part time job and he's saving a lot of his paycheck. If he drives my car he pays for his own gas. He also gives me \$50 a month for his phone. I don't want his money for myself; I take it and put it into his savings account. He's very smart and is happy to learn.

When I feel stressed, I go to the gym or I go jogging.

Exercising relaxes me and puts my mind at ease. So I'm getting in shape as well as lowering my anxiety. At home, I sometimes dance to Cardi B or to Motown songs. I embarrass myself and my son because I have no rhythm and two left feet! But I have fun.

I'm focusing on being grateful for the blessings in my life.

I'm enjoying spending quality time with my son, and I feel like I'm a better father, I listen more. Things are getting easier because I'm less stressed. I'm trying not to take everything personally, and I think before I react to situations that are out of my control.

My son will start college soon, so I'm saving to help pay for his education.

That's my big priority, and my other goal is to pay off my mortgage. I still have financial concerns — nothing changes overnight — but I'm beginning to feel secure and live a more prosperous life.



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