

Owen Laurie

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\$5,000 WINNER
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A few months ago I was having a hard time feeling motivated. There were a lot of changes in my life. I started my new job at Walmart, and I'm doing a degree in finance. I'm 25, and my wife, Dawna, and I have two young sons. Hollis is two and a half and Liam is nine months old. We were struggling financially, I was stressed, and found myself becoming tired and discouraged.

I downloaded the Thrive app and started with some Microsteps to lower my stress.

Each morning, I have a ritual. I start by drinking a glass of water, then I do some stretching and breathing exercises. I pray, and I either do a scripture study or a meditation.

I take time to plan out my day.

Sometimes I plug in my headphones and turn on a playlist of classical music to get in the zone so I can focus. I love Debussy and Chopin. Repeating affirmations helps me feel calm and peaceful. I tell myself, "I'm loved, I'm happy with my life, and I'm confident."

Cutting down on social media helped me lower stress.

I did a 90-day social media fast and deleted game apps from my phone. It means I'm not comparing myself to others online, so I'm more confident.

I make a point of putting my phone away when I'm with others.

I'm more intentional about making time for people at work so I can get to know them on an individual basis. And I'm more present with my family. One Microstep I like is planning a small, fun activity to do after work. Just yesterday, I came home and we made hot chocolate and watched a Christmas movie together, which was wonderful. I also set aside dedicated time to go on dates with Dawna.

Before having a money conversation, I ask Dawna if it's a good time to talk.

My wife has a hard time talking about finances, which can lead to frustration and occasional arguments. So this Microstep has been tremendously beneficial. Now we plan a specific time to address financial problems. That way we both come into the conversation with a cool, clear mind.

We sit down to set a budget and monitor our progress.

We've developed a habit of first saying no to any "wants," like a new sofa or lounge chairs. We'll just spend money on what we really need, like groceries. The practice of waiting 24 hours before purchasing anything has helped us to dial back and save hundreds, if not thousands, of dollars.



We've also chosen to do more DIY projects at home.

Repairing our garbage disposal saved us \$150 and refinishing our dining table saved us \$500.

Planning our meals saves money too.

And when possible, we place pickup orders so we know how much we're spending. We only allow ourselves one "treat purchase" which might be a box of truffles. We've saved \$200 in groceries this month. My wife and I like to host another couple or family once a week for games or dinner. And we budget each month for that, so we don't feel stressed.

I've been feeling more peaceful.

I'm better at dealing with troubles when they come our way. For example, our car broke down twice, and then our baby boys got sick. We had huge health expenses that weren't covered by insurance and it felt devastating. Yet I was able to face the situation with the confidence that we will get through it and that it won't be the end of the world.

Giving back helps me feel good.

I volunteer at my church by delivering a sermon or helping to move furniture. My wife and I also prepare meals for people who are sick in our community.

With the Thrive Challenge I'm developing a growth mindset.

I'm recognizing that challenges are opportunities and we can be grateful for what we have. Of course, life isn't perfect, but things are better. We still face financial difficulties. And raising our boys is a lot of work! But I know now that I'm capable of surmounting whatever is thrown my way. And I remind myself that life is about the little moments of joy that make it all worthwhile.



THRIVE