

\$5,000 WINNER

Giuliana Fuentes Marin

**Distribution Center #2076
Laurens, SC****Money****Microstep**

Doing my laundry in cold water and getting rid of cable T.V.

**Outcome**

"I'm saving \$300 a month and lowering my debt"

I was living paycheck to paycheck and struggling to make ends meet. It was hard to pay my monthly expenses like my mortgage payments, car insurance, utility bills, and food. My three credit cards were maxed out and I was very stressed. I also support my oldest sister in Mexico, Maria, who's taking care of her sick husband. Every month I send them money to buy food and medicine. I heard about the Thrive Challenge and decided to start.

My first Microstep was getting support. I began having conversations with my niece, Andrea, who works in a loan servicing company. She gave me lots of great tips, like creating a budget and keeping track of my expenses. Just writing down all my bills and everything I spend was a relief. Every month I put money into a savings account, and it feels good building an emergency fund. Then I did some research and switched my car insurance to a different company and I'm saving \$65 a month. I canceled my cable T.V. and I switched cell phone companies, which cut my bill.

I stopped eating out and began cooking my own meals, which was a money-saver. Another way I'm saving is by shopping for clothes in the clearance section when they're slightly out of season. Getting creative about budgeting makes me feel accomplished. I stopped buying paper towels, and I'm using old towels now to clean up spills. I'm also washing my laundry in cold water, which lowered my electric bills. These little savings add up and I started feeling less overwhelmed.

As I continue my Thrive journey, other Microsteps have helped me lower my stress about money in ways I never expected. I love watching Thrive nature Resets and doing breathing exercises. As I inhale and exhale slowly, I let go of my anxiety. Thrive has also helped me focus on my faith. I thank the Lord for all the blessings in my life. I'm saving \$300 dollars a month and I'm gradually getting out of debt. I'm happy because I can send a little more money to my sister in Mexico. Taking control of my finances gives me a sense of empowerment — I've become financially responsible and I'm feeling more positive about life.