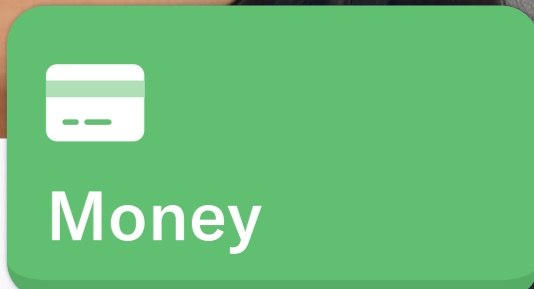


\$5,000 WINNER

# Amber Hedges

Neighborhood Market #2632  
Phoenix, AZ



## Microstep

Before I go shopping, I write a list so I don't get tempted to buy things



## Outcome

"I've paid off all my debts."

I'm a single mom with two kids and my biggest stress was money. I had a lot of debt, and I didn't know how to manage my finances. I was addicted to buying things for my kids, like video games for 13-year-old Thesius or toys for my 1-year-old daughter, Eloah. I'd go to buy diapers, but then I'd see a rubber duck on sale and get it even though she already has several. Then I'd feel guilty, which made my stress worse. My disabled mother lives with us, and I take care of her and help to support her, too. But I felt like I had no support myself.

### Growing up, I never learned how to save.

We were poor, often homeless and living out of a car, and bouncing around from school to school. My parents were loving, but they weren't good financial role models. I'm 35 now and last year I knew I needed to do something different to build a secure future for my kids. My supervisor at work had amazing success with the Thrive Challenge and encouraged me to get started.

### I began spending more mindfully.

Before I go shopping, I write a list so I don't get tempted to buy things I don't need. That Microstep helped me gain control over my spending. It was hard sticking to my list to begin with, but it slowly became automatic. I learned to pause and do some deep breathing before putting things like toys in my basket.

### I opened a savings account and set up automatic transfers from each paycheck.

I have an emergency fund now, and I put money in a C.D. (certificate of deposit). I'm feeling more secure. I started paying off my debts one by one, like medical bills and credit cards. Each time I cleared a debt, it took a load off my mind.

### Now I'm teaching my son about saving and spending wisely.

I give Thesius \$10 dollars a week for helping me with chores, like doing the dishes and emptying the trash. I encourage him to wait and save money for special things he wants, usually video games. I opened a savings account for him and I put money away for him every month and on his birthday. He has \$1,000 now, and he can watch his money grow. I'm going to do the same for my daughter. Thesius and I are also learning about the stock market together and we both find it fascinating.

### One big lesson is that I don't need to spend money to show my kids that I love them.

I can express my love by being present with them and doing activities we all enjoy. Thesius and I play basketball together, and Eloah and I started a sunflower garden. We're all doing arts and crafts too. We have a great collection of markers, glitter, and stencils at home, and we've been making pictures and collages. Eloah has fun joining in—and making a mess.

### Now that I'm less stressed about finances, I'm focusing on my education and career.

I gave up my studies when my ex partner and I split up, because life was so difficult, but I'm back at college. I'm doing a double major in business marketing and behavioral health. I only have two classes left and I'm aiming for a management career at Walmart.

### In the past year, I've paid off my debts and saved \$5,000.

I feel so accomplished. My goal is to buy a house for my family. It means a lot to me, having experienced homelessness as a child. I'd love a three-bedroom house with a backyard in a safe, quiet neighborhood. That will be a dream come true.