

\$5,000 WINNER

Carolina Mosley

**Fulfillment Center #7559
Bethlehem, PA****Money****Microstep**

Saying no to things I don't need

**Outcome**

"I'm saving money and paying off my debt."

I was very stressed about money. I was spending more than I was earning, and I had \$10,000 in credit card debt. My mom was unemployed and I was helping to support her. I'm from the Dominican Republic and in my culture, it's common for people to support their parents. My worries were affecting my relationship with my family. I was embarrassed to talk to my husband, Wesley, about money. I started the Thrive Challenge with a Microstep: sitting down for a financial check-in with Wesley. I was honest with him about how overwhelmed I was feeling. Just having an open conversation lifted a weight off my shoulders and helped us become closer as a couple.

Then I took a hard look at my finances and began tracking what I was spending. I made a budget and a weekly meal plan. I deleted the DoorDash app from my phone. Instead of eating out, I'm cooking healthy dinners like chicken and rice with asparagus. I also pack my lunch to take into work. Every month I'm putting money into a savings account. I distribute it into different "buckets," like car maintenance, vacations, and emergencies. Another helpful Microstep is saying no to things I don't need, like getting my nails and hair done. Now I do it all myself. Every Sunday, I enjoy a self-care day.

We're teaching our children good money habits too. I bought our 4-year-old daughter, Camila, a piggy bank and she loves putting coins in it. We just celebrated Wade's 8th birthday and he wanted to put all his birthday money in the bank. We're also finding ways to have fun that don't cost anything. We joined the local library and my children love it. We go to story time and check out books and toys. Our library offers free museum passes, which is wonderful for entertainment and culture. And I'm making use of my library card by reading great books, like Atomic Habits by James Clear.

I'm still helping my mom, but without any stress. I give her around \$400 a month. She's sacrificed so much for me and my siblings and supporting her feels good. I've paid off my credit cards and I'm so proud — I don't have that sense of shame anymore. I'm 34, and I'm already setting new financial goals, like starting to save for my retirement.