

Kamara Smothers

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\$5,000 WINNER
Walmart Store #1715
Easton, MD

I'm a single mom with a 15-year-old son, Davion. I was living paycheck to paycheck, and I was feeling depressed. Nothing was working financially. We had to move out of the house we were living in and we were homeless for a while. We stayed in a hotel. My boyfriend, Ty, was in a car accident and he isn't working right now. We've moved into a house Ty's sister owns, but it's been hard.

We were eating out a lot and I was maxing out my credit cards.

I'd buy things I couldn't afford, like shoes. I didn't have the energy to do things with my family, and I was always tired. I weighed over 300 pounds, and my doctor said I needed to lose weight. Also, my son was overweight and borderline pre-diabetic, which was scary because he's so young. I knew we needed to make changes. I downloaded the Thrive app a year ago.

I started saving money.

I made a budget and wrote out what I needed to spend on a dry erase board. Now, when I'm out shopping, I say "no" to things I can't afford, like shoes. I opened up a savings account and I'm putting away \$350 a month. I've already paid off seven thousand dollars in credit card debt. And my credit score has improved a lot.

I'm teaching my son good financial habits.

I tell Davion the importance of building good credit and wealth, and how it's important to save instead of buying everything you want. I was never taught that because my mother was a single parent with three kids and we never learned about finances at school.

Now that we've cut down on fast food, I'm cooking more.

We'll have beef with potatoes and string beans or baked pork chops with rice and peas. I'm having smaller portions and we're eating earlier in the evening. I don't eat candy anymore — I just stopped buying Reese's Cups. It's hard to resist candy, working at Walmart, but I just tell myself I don't need it. Davion's eating what I'm eating and we've both lost weight, which is great. I've lost 14 pounds so far.

I'm working out and I have more energy.

I ride my bicycle around the neighborhood and I walk around the track at the park.

I have a photography business and a 360 photo booth.

We do weddings, birthdays, and all kinds of special events. Ty is my assistant. He puts my equipment together and helps me set up. I love capturing special moments and meeting new people.



Ty and I are having fun together.

We love art and we're exploring museums in Washington D.C. and Baltimore. We just went to a comedy show. It was great — we laughed from the beginning to the end.

Motivational quotes from the Bible inspire me.

I have a book by my bed called Life Lists for Women: 101 Inspirational Thoughts for Women of Faith. I read it when I get up and when I go to sleep and it keeps me in high spirits. When I feel that my goals are out of reach, it gives me hope. I realized I can just take one day at a time.

My dream is to purchase a lot and build a house.

I don't need anything too fancy. I'd like a big kitchen painted gray and black, and a nice backyard. I bought construction paper. I've been drawing designs of what I want my house to look like. I put the drawings up in my bedroom so I wake up and see them every morning. I also jotted down my goals in a notebook.

Being in my own house will be absolutely fantastic.

It will be mine — a dream I've worked hard for. I only have one child and if I were to leave this earth tomorrow, I would know that Davion would always have somewhere to go.

I'm making positive changes and I'm believing in myself.

I'm more financially fit and I feel more secure. And I'm healthier — I'm not worried about being at a high risk for a stroke or heart attack, which is a major relief. I feel wonderful. I know I'm going to keep going because if I want to keep making accomplishments, I'm the one who has to do the work. No one else is going to do it for me.



THRIVE