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I had a lot of financial difficulties that were very stressful. I'm 36, I'm a mother of five, and my big goal was to purchase my dream home. But because I married when I was only 18, I didn't know how important having good credit was. I applied for a lot of credit cards and brought unnecessary things. By the time I turned 25, my credit score was at 420. I really wanted to repair my credit and improve my finances, I also wanted to improve my lifestyle and have more time for myself and my family. And I wanted to get more sleep.

A co-worker told me about the Thrive Challenge and I got started.

I began by learning how to save money. Money Microsteps, and all the videos and articles have been amazing. I take notes on everything. We eat at home instead of eating out. Instead of going to the movies, we watch movies on T.V. at home. I've cut back on clothes and beauty treatments, like hair weaves for me and the kids.

I cut all my credit cards into pieces and threw them away.

It felt like such a relief because online shopping was an addiction! I contacted my credit bureau and arranged payment plans. My credit score went up to 610. It's changed big time in a year! I've worked really hard, and I'm so proud of myself.

Now, I can send my mom a thousand dollars to help her out.

She went into foreclosure on her house, and it's heartbreaking. The money will mean she can pay the attorney who's representing her. My mom bought that house when I was five, and our family came here from Haiti. There are so many memories and I will do whatever I can so she can keep it.

I'm also focusing on eating well; I've started cooking in a different way.

I've changed our weekly menus. I'm from the islands and we traditionally eat a lot of pork, but I'm substituting chickpeas and lots of veggies. I got my kids to eat more broccoli by adding a little cheese. One of favorite dinners is baked chicken with yellow rice and veggies with Haitian seasoning. My kids hated corn, so now I mix it with okra and tomatoes, and they love it. We're all drinking more water; even my husband is having less soda and juice.

To lower my stress I started walking and running.

I have an app on my phone that helps to keep me accountable. I began slowly, and now I'm running three miles a day. Running calms my nerves and helps me relax. I call it my "me time." And I'm doing breathing exercises. I also love cleaning, it's another stress reliever. I'll clean the kids' rooms or I'll go outside and rake the yard. I have more energy — I'm not dragging anymore.



I'm making time for reading.

I'll reward myself for my accomplishments by buying a book. My favorites are the Chicken Soup for the Soul series, and I love reading novels. So does my husband, so we read together.

Connection Microsteps are helping me spend more time with my family.

Terry (my second husband) and I got married over a year ago and we're making sure we connect. We play cards, and we go for walks, one-on-one. We talk to each other — we're best friends. And I'm spending time with my kids. I'm attending my son's football games. And I'm enjoying being with my oldest daughter, who's going to start college next year. She's an honors student and I'm so proud of her.

Giving back makes me feel good.

I volunteer for the Salvation Army, giving out food. And I volunteer at the kids' class at my church. I love kids and I don't mind babysitting the little ones.

The Thrive Challenge has completely changed my life.

I started off as a single mom; now I'm married and happy and we're doing well financially. I've just found out I've been approved for a home loan, which means I can finally buy a house — my big dream. I'm going to buy a five bedroom house with a big yard for the kids. I've been crying a lot because I am so happy. I've come a long way, I've received so many blessings — and I'm very grateful.



THRIVE