

Samantha Farley

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\$5,000 WINNER
Walmart Supercenter #103
Shawnee, OK

I'm a single mom with a two-year-old daughter, Olivia, and I was having a lot of anxiety about money. I was too afraid to check my bank account, and when I did look, it was so low I'd get anxious and overwhelmed. I'd go out to eat so I wouldn't have to think about it. I'm 32 and I support us both without any help. Olivia's father and I broke up when I was pregnant. My parents never taught me about finances, they just told me to get a job, and I was always horrible at saving.

My friend and manager, Kathryn Carpitcher, inspired me to start the Thrive Challenge.

She was a winner and she said, "See where it leads you."

Instead of eating fast food, I started cooking all our meals.

I make chicken alfredo or homemade enchiladas. I'll freeze food so we can have it throughout the week, and I'll take ham and cheese sandwiches to work for lunch. Before, I couldn't go a day without spending money, and now I am not spending any money some days. I'm saving over \$200 a month.

I've stopped smoking and I feel so much better.

I was smoking a pack of cigarettes a day and it was super hard to stop, but I'm proud of myself. I can actually run now without feeling like I'm choking and out of breath. And I'm saving \$50 a week.

I'm writing down everything I spend and calculating all my expenses.

When I'm shopping, I ask myself: Do I really need this? The other day, I got ice cream out of the freezer and then thought: this is just sugar, I don't need it, and I put it back.

We're finding ways to have fun without spending money.

Every morning, Olivia and I take our dog Ted to the park. She tries to play catch with him, but Ted doesn't do very well! We meet up with my friends and the kids enjoy themselves while we talk. We're finding free activities in the community. Instead of going to the bowling alley, which is expensive, we went to a pumpkin patch the other day which didn't cost anything.



I've stopped buying clothes.

I had a really bad problem with shoes! Now, when everything is on clearance, I avoid those aisles. My friend said: "Hey, there's a whole bunch of clothes on sale for a dollar," and I said, "I'm okay, I have everything I need." Every penny counts. Also I didn't realize how many clothes I had until I started going through my closet. I found a really cute blue and white striped shirt which still had the tags on.

I'm seeing friends without spending anything.

One of my friends asked me if I wanted to go and eat Mexican food with her and I told her I wouldn't go for dinner but we could hang out afterwards. That was hard, but she understood and she came over and we watched movies together.

Oliva and I hang out at my best friend's house.

Natalie also works at Walmart. She likes to make blankets and I help her out. And we'll go for walks. My daughter absolutely loves her, sometimes I feel like she loves Natalie more than me! Natalie is my go-to girl and I'm her go-to girl. We tell each other everything and it's great to have that support.

My dream is to own a little house, nothing fancy, just my own home.

We used to have horses when I was growing up. My horse was called Pretzel, and I absolutely loved riding. So I'd love a barn, horses, and dogs.

I am actually looking at my bank account regularly now.

I can say that with full confidence! I'm saving money and I'll have enough to get a Christmas tree and ornaments. Being responsible makes me feel more adult, mature, and secure. I can breathe easier. Having a full-time job and being a single mom isn't easy, but I'm looking at things differently now. I'm thankful for every moment with my daughter, and I'm excited for what the future holds.



THRIVE