

\$5,000 WINNER

Christy Faber

**Distribution Center #7055
Gas City, IN****Money****Microstep**

The first Microstep I tried was filling out a budget sheet each week.

**Outcome**

“I am paying my bills and saving money each month.”

I am a single mom of four, and my three teenage girls live with me. I got divorced a couple years ago after a difficult marriage, and I was grateful to get out of a bad situation. I got no financial support from my ex, and my main goal after the divorce was to be able to start a new life for my kids without needing to rely on child support. I was actually doing well on my budget for a while, but then my furnace and air conditioner went out at the same time and my basement wall needed repairs, and everything started adding up. I had to take out a loan to handle the repairs, and my finances were getting out of control.

I needed to make a change and be able to let go of some of the financial worries that had been stressing me out, which is why I started the Thrive Challenge. The first Microstep I tried was filling out a budget sheet each week. This helped me see where my money was going and how much I had left to spend. I picked small areas to cut back, like snacks from the gas station. I also started asking myself if I really needed something before buying it, which helped me start putting things back on the shelf.

Slowly, I started seeing money growing in my account. It really put me at ease and allowed me to stress less about not being able to get my kids what they want and need. Having to start from scratch after my divorce was really stressful for me. Things haven't been easy — but everything is looking up now, and I just want to be headed in the right direction for my girls.

I'm more positive about the future. I know that I can cut back and still be able to take care of myself and my girls. I don't have to worry about my bills getting paid anymore and I know now that I can take care of things. I even ended up consolidating my debt, which is saving me \$600 dollars a month. I never thought I could own a home and a car and take care of my kids on my own, but here I am doing just that. And I'm rocking it.