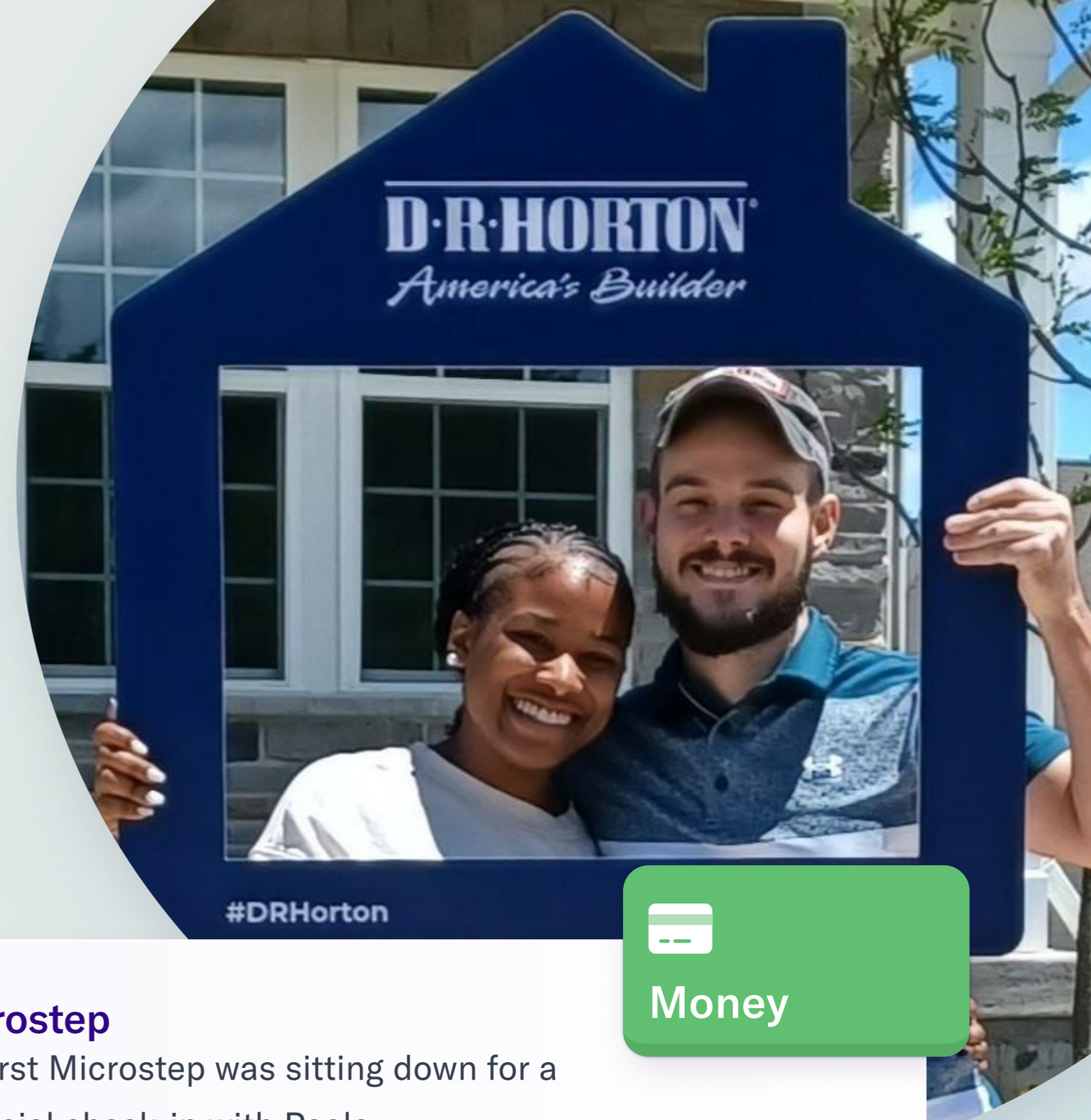


**\$5,000 WINNER**

# Dex Bracken

**Distribution Center #7422  
Bethlehem, PA**  
**Money****Microstep**

My first Microstep was sitting down for a financial check-in with Paola.

**Outcome**

"We saved enough for a down payment on our dream home."

My girlfriend, Paola, and I were feeling overwhelmed and stressed. We owned a small house, but it wasn't in a good neighborhood and we didn't feel safe. We were struggling financially and couldn't afford to do the needed major repairs on our home so we could sell it and move.

I decided to download the Thrive app and my first Microstep was sitting down for a financial check-in with Paola. Just doing that made a real difference to my stress levels. I never used to feel comfortable talking about money, and I discovered that asking my partner for support, and reciprocating that support, was a powerful tool. Having open conversations brought us closer together.

We made a budget and planned what we would spend and save. I used to buy clothes and shoes I didn't need. Now, when I'm doing online shopping, I leave items in the cart for a minimum of 24 hours before deciding to purchase them. I never viewed myself as an impulse buyer, but this Microstep has reduced my spending by nearly half.

Another useful Microstep is food prepping. I pack healthy food to take into work instead of buying lunch. At first it felt like a chore, but it's become a habit. At home, we stopped spending money on food deliveries and started cooking together. Paola is from the Dominican Republic and we're learning to make delicious Dominican recipes like locrio, a meat and rice dish that we serve with salad.

Soon I noticed I was feeling happier and more secure, and that motivated me to focus on other parts of my well-being, like spending less time online. I've unfollowed social media accounts that put me in a negative mood. I stopped wasting my work breaks on my phone and started taking short walks instead.

I feel more confident and less anxious. I've been setting goals and holding myself accountable. The best thing is that thanks to our budgeting, Paola and I saved enough money for the major repairs on our house, which we sold. We put a down payment on our dream home in a good neighborhood; it has four bedrooms with a nice yard for our dog. We're about to move in! We're planning to get married soon and start a family, and we're excited about the future.