



Brittany Crowley Love Story It All Makes Sense Now

Brittany Crowley says her finances make sense now and she knows where her money is going. After completing Love INC's *Extra Mile* money management program she now tracks her spending and prioritizes paying bills on time and reducing debt. Brittany says this was not always the case. She grew up in a family that lived paycheck to paycheck and was never taught how to budget or plan for the future.

When Brittany came to Love INC, she was very stressed about her finances. She had gotten a good job she really liked but before this she had incurred so many overdraft charges that her bank had taken her debit card. She was driving to work with expired license plates and bald tires. Brittany had also accepted a friend on her phone plan and the friend had run up excessive charges. "Everything seemed out of control and I was losing hope."

Love INC helped Brittany with tires for her car and matched her with *Extra Mile* coaches, Dorn and Marcella Schuffman. After meeting with her coaches for 16 weeks, Brittany says, "I paid off so much debt, I can't even keep track of it. A big highlight was paying my personal property tax and getting my Jeep legal. I got all my bills caught up and haven't gotten any more over draft charges. My finances have become very much more organized and I've gained a great support system."

Brittany says the accountability feature of the *Extra Mile* program was what really helped her. "I felt that, with coaches, I had to answer to why I spent money I didn't need to spend. When I explained it, it made me realize I really didn't need to spend the money. I learned to decipher between needs and wants."

After one month of budgeting, Brittany had \$200 left after paying her bills. "I was 'blown away.'" Toward the end of the program, an unexpected \$500 expense came up and Brittany was delighted that she had the money to pay it. She says she loves feeling less stressed. She plans to stick to her budget in the future and learn ways to be more frugal. She is looking forward to teaching her young daughters, ages 6 and 2, these skills as they grow up. Brittany has enrolled in *Beyond Extra Mile*, a three month follow up program and plans to meet with her coaches monthly. "My coaches have become like second parents to me. I can't thank them and Love INC enough."

