



Kenya Hardiman Love Story Dreams Now Seem Possible

Kenya Hardiman heard about Love INC's *Extra Mile* program from a friend who had been through the program and her landlord who had been an *Extra Mile* coach. Money management training sounded like just what she needed but the level of financial transparency required seemed a bit scary. "I was an emotional wreck. Two people being in my business. Oh! But they were really nice and it felt really good. Initially, it was hard but got easier over time. And then it was just like meeting friends.

My coaches, Kevin and Jennifer McDonald, were able to help me stay focused and keep on track. It was incredibly helpful for me to see all my bills written out and get them organized. I still use the *Extra Mile* expense tracker and monthly budget form and have been able to continue the practices I learned in the program on my own."

Kenya is a single mom with a nine year-old autistic son. She has managed to put herself through college and has obtained a general studies degree from Columbia College. She works as a unit clerk at the VA Hospital and hopes to further her education in a medical field. She wants to own her own home and provide well for her son. After completing *Extra Mile*, she is reading additional materials on money management and plotting how to pay off her car note and school debt.

Paying off debt, including a payday loan, was Kenya's priority goal when she started *Extra Mile*. Through her own efforts and program rewards and incentives, she paid off \$882.90 and started a savings account. She says she has seen both her credit score and her hopes to return to college soon significantly rise!

What life lessons has she learned? Kenya says she has learned not to let pride get in the way of positive change. "I cried during my first intake interview. It was hard to admit how bad things had gotten and particularly that I had taken out a payday loan but God says don't be prideful." Kenya is now adamant that she will never take out a payday loan again and warns all her friends against this practice. She says she recognized that helping her family too hurt her and it is ok to say no. Additionally, Kenya has chosen to reconnect with her childhood church, Progressive Missionary Baptist, and is finding the relationships and encouragement very beneficial.

Kenya would like to tell others that budgeting isn't as hard as it sounds and that there are people in the world that actually help others.

