

Positioned to Give



Kelly Hill, Nadia, and Julie Walker

Nadia Ryakhmyatullova, a single mom with four year old twin girls, heard about Love INC's *Extra Mile* from a friend who had completed the money management program and urged her to enroll. Nadia was particularly motivated to get a handle on her finances because her church was starting a building fund campaign and she wanted to be able to give. As the general manager at a local hotel, she felt that she should have enough money to make ends meet with some to spare but it never seemed to turn out that way.

Nadia admitted that she really did not know where her money went and was surprised to learn how much she was spending on restaurant lunches. She says, "*Extra Mile* helped me control my expenses and know the difference between needs and wants." With the help of her *Extra Mile* coach, Nadia set both personal and financial goals and has exceeded even her own expectations. Six months after completing *Extra Mile*, Nadia established enough savings to purchase a duplex where she and her girls will live, renting out the other side for income. She has been able to not only give regularly to her church but also contribute to the building fund. Additionally, she has made a further commitment by teaching in the church children's ministry.

Nadia told us that the keys to her success were setting goals, learning to track her expenses, and meeting weekly with her coach for accountability. We asked her if she thought the four month program was too long, and she said, "Absolutely not. I needed that much time to develop sound habits."

Extra Mile prompted Nadia to begin "long-term thinking". Through the program she set a long range goal of owning a home in the country. This motivated her to take steps to reach this goal such as cutting her spending by taking her lunch from home, and expanding her income by selling jewelry. She also made a decision to downsize from the duplex she was renting to buy a smaller, affordable duplex where the rental income from one side would nearly cover her mortgage payment.

We have watched Nadia embrace the *Extra Mile* motto, "learn new things, try new things, meet new people." She has recently joined Columbia Chamber of Commerce Women's Network and was featured in their recent newsletter. She has also become a member of CoMo Connection Exchange and serves on the board of the Columbia Hospitality Association as VP of Membership. Wonderfully, Nadia is also recruiting for the *Extra Mile* program passing along the recommendation she first received from her friend.