

# RIPPLE OF ONE



## The Power of Belief

### *Magan's story*

Ripple of One is an organization aimed at helping people rise above the poverty cycle. It's as simple as believing in someone when no one else would... and they match each client's savings up to \$235 a month. \$235 a month! What would you do with an extra \$235? Could it change your life? **It changed mine.**

My name is Magan and I'm a recent graduate from the Ripple of One program. I joined Ripple a little over 2 years ago. At that point in my life, I was unemployed, had 4 young children and was trying to be hopeful--- but "finding hope" became a battle I was losing within myself. I can be pretty shy, especially when thrust into a new situation where I don't know anyone. So for me, starting Ripple was hard. I was riddled with anxiety and completely unsure what this organization could do for me and my family, but I was willing to try because I knew what I was currently doing wasn't working.

At first, it was a lot and it was confusing. These people wanted me to put \$200 into a savings account! Didn't they know my kids and I needed that money?! I thought a savings accounts was for people who had a better handle on their lives and knew what they wanted. They weren't for single moms still trying to figure this whole thing out while juggling work, school, bus



schedules, childcare, homework, visitation and holidays. I literally cried. Boo-hoo'd like a baby right there in the meeting because I couldn't fathom not needing that money at some point in the month. But they were persistent and asked - if not \$200, could I set it as a goal to save \$100? That's only \$50 a paycheck?? I was still so entirely unsure about that because I knew we'd need the money for something. But to stop the incessant asking, I agreed - but completely thought it would never work. But let me tell you this- "everything" was taken care of for that month and I didn't need the money I put into savings. Strange, huh? The next month, I had a little more confidence in myself and I was able to save some more. This confidence and belief in myself snowballed and before I knew it, I was a saving machine! It became like a second nature and I became so proud when I checked my bank balance - I became so excited to watch it grow. When we did fall on some hard times, which everyone does at some point, I was very grateful they pushed me to save because that savings account became a lifeline for my family- just like it was supposed to be all along.

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Along with Ripple matching my savings they also gave me monthly rewards for participation and for reaching goals. I started going to the workout class Ripple offers, "Ripple STRONG", and earning Ripple points. I had a financial coach I met with



every month and while I hated having a budget at first, I grew to love the monthly incentives I received for reaching my budget. I also grew to love going to the Well, Ripple's monthly support group. The fellowship with my fellow Riplers was a bonus - I ended up developing many of my current friendships through the Well.

I was recently asked what the best part of Ripple has been for me, as a graduate. My answer was simple. **Empowerment.** These people believed in me, even when I didn't believe in myself, and they believed in me so strongly that it propelled me to believe in myself. Yes, they push, Yes, they prod. And yes, they can be a little nosy. But that's the beauty of Ripple. They do get all up in your business, but they need to- it's the only way they can help you identify bad habits, correct them and learn better habits. But they don't leave you to do it alone. They walk right alongside of you. That's the heart of the program. They bring you in. They love you until you can love yourself. And they give you the tools to go back out into that big bad world, and change your part of it. They have been there when I felt all alone. Their support alone is life changing!

Ripple of One is the best kind of family because they choose to love you and to support you - no matter what you've done and no matter where you've been. They don't run off because your life is too "messy" for them. They stick it out with you- because you are worth it. Just like Jesus does. In my deepest heart of hearts, I am thankful for Stephanie's brainstorm all those years ago. I am thankful for an organization that wants better for the people of Oconee County. And I am incredibly thankful they haven't given up on me or those others like me, who want better for themselves and for their children. **Is it worth it? Quite simply, YES.** - *Magan Smith August 2017 Graduate*

*Lara Halfacre* ★ **Volunteer Spotlight** ★

Lara Halfacre joined Magan in the final home stretch with Ripple of One. It is not easy to come in mid game and help someone as they transition to a healthier financial lifestyle. But Lara did just that...she joined Magan's team and was determined to help her finish her journey with Ripple and learn valuable life skills that would one day be passed down to Magan's children. Without the dedication of volunteers like Lara Ripple of One would not exist! Thank you so much Lara for the love and support you poured into Magan and her family!

