



Turea Santistevan

At 13 years of age, Turea thought she had everything figured out. "I thought I could do it all myself and I started running around trying to act like a grownup, but in reality, I didn't know anything." By the time she was 16, Turea was pregnant with her first child and felt clueless of how to be a good wife and mother. After 5 years of struggling through life with the father of her child, he was deported back to Mexico leaving Turea alone to care for their child.

In the fight to fend for herself and her son, Turea started accruing credit card debts she couldn't pay and falling behind on her other financial responsibilities, including a \$2000 cell phone bill that her boyfriend and father of her daughter had racked up with her as a co-signer. After some admittedly bad decisions and a series of unfortunate events, including being abandoned while pregnant with her third child, Turea was in real trouble. "I lost my home, my car, my license, and I almost lost my children. I was just completely lost." With three kids to support, and over \$10,000 in debt, Turea started looking for help.

Leaning on her faith, Turea prayed hard and reached out to Habitat for Humanity of Metro Denver for help while living in a studio apartment with her 3 kids. As part of the process, Turea made an appointment with a financial coach who was integrated into Habitat's programs through the Denver Financial Empowerment Center. "When I first saw my credit report I was a little intimidated, but excited to get it taken care of. I felt safe and comfortable with my coach."

After building a strong budget and working with her creditors for 9 months, Turea was free of the credit card debt she had accrued and actively paying her student loans. Also, with hard work cutting out unnecessary expenses she was able to save enough money to take her kids on their first ever family vacation in 2016.

Now Turea feels hopeful for the future and working toward her ultimate goal of home ownership. "I would have never been able to be debt free in 9 months without the Denver Financial Empowerment Center," she says. With a strong personal foundation under her, she's "excited for the next step and to be able to provide for my family without help and get them the home they deserve with a yard and their own rooms." Turea may not have had everything figured out at 13, but her journey serves as a reminder that with hard work and the right support, transforming your financial future is possible.

