

Deception: The Devil Hears Your Prayers, Too!
Chapter VII: Broke but not Broken

Philippians 4:19

But my God shall supply all your need according to his riches in glory by Christ Jesus.

When I was about nine or ten I asked my dad for a savings account for Christmas. I was always the sibling in charge of the money. We would keep our money in a little green zip-up bag in hopes of saving up enough to buy our parents a present for the holidays. When we became a little bit older we started to give our money from our allowance and report cards to my grandmother to put in this investment club that she was a part of. We weren't sure how it worked; we just knew we got a lump sum back to do our Christmas shopping at the end of the year. We would be so proud to go out and buy our own gifts for our parents.

As I became older, my dad taught us a little bit more about money. He told us to never borrow money from anyone. He said that once you got into the habit of borrowing money you would just dig yourself deeper and deeper into a hole and you would have a hard time getting out of it. We were taught that if you don't have it, just do without it. I remember hearing conversations between my parents when my mother wanted to purchase things on sale. My father would tell her sometimes to wait. My mom would respond by saying that the sale was on at that time. Sales didn't faze my dad too much. My dad would always say wait until he had the money for things we wanted to purchase. He would often tell us stories about him working in

a grocery store when he was younger. I think he said they had the cheapest bread in the area. He told us that the store owner did that because customers would come in for the cheap bread but buy other things, too, regardless of whether it were cheaper some place else or not. Sales, according to my dad, were designed to get you into the store and then you buy other things that are not on sale while you are there. He was absolutely right about that because even now, if a grocery store has a sale on a particular item I want to buy in large quantities; and although I know something else is more expensive there, I will still purchase it because of the convenience. Unlike most women, I do not like shopping around! I am all about convenience.

When I was fourteen or fifteen, against my father's will I started my first job. My dad didn't want me to work because once I became an adult I would be working the rest of my life. Well I begged and pleaded to work. Besides, the job had come as a result of one of my mom's friend's daughters needing some help with a project at work, and she was understaffed. It started out as something extra to do for a few weeks but I continued to stay there. After begging and pleading, and a little manipulation, my dad let me stay for the summer. Since I decided to stay, my dad would sit me down every paycheck to determine how much I was going to put in my savings account and why. I remember that he would give a little mini-lecture because sometimes I wanted to just take that money and splurge! I had visions of me walking to school with brand new clothes on. Not the clothes my mom picked out for me to wear, but the ones I had picked for myself. I did not like the clothes my mom would pick out for me. She always wanted me to

look girly. When I was younger, she would change my clothes a few times a day and I would always have on a nice, new, clean outfit for my dad when he came home from work. When I became older, I wanted no part of dresses; I just wanted to wear jeans and a t-shirt.

Once I tried to get away with just putting about twenty dollars into my savings account from my paycheck but that didn't quite work with my dad. This was my first time for having some real cash; and since my dad taught us to live beneath our means I never had all the designer clothes some of my friends had. I desired very much to go to the mall by myself and buy myself some designer outfits so I could fit in with the rest of the crowd. I wanted so badly to be popular and accepted at school. I never really fit in, so I was really trying to find my place. Like I said, I saw visions of myself going into the mall and purchasing whatever I wanted and looking like a totally different person going to school. I didn't care about what my dad said about buying designer clothes needlessly. I didn't care that he thought those clothes were a waste of money. I especially didn't care that he thought that I only needed the necessities for clothing. I was trying to build a social reputation. My wanting to be accepted by my peers far outweighed any lecture on any day that my dad was giving about apparel and finances. My dad used to say I had champagne taste with beer pockets.

All of my savings from my summer job (that eventually turned into a weekend job) came in handy because when I went away to college my dad released the money I had saved to help me out with school. I didn't go out and blow my savings because I was not sure when I would find a job in

Tallahassee. I was so determined to make it on my own in school that my will to make it in school overrode my will to blow my money and have to go back home. You see, my parents didn't exactly want me to go away to school. They wanted me to stay in Jacksonville and get my degree at one of the local Universities. I didn't think I would make it all the way through school at home and, as well, I wanted to experience life on my own. Well let me just say being on my own turned out to be a lot of what I expected but also a lot of what I didn't want to experience as well.

Time went on and eventually I landed a job. Sometimes I was working a few jobs but at first I worked at a telemarketing place and then I became a waitress. I was a waitress on the days I wasn't doing telemarketing and eventually I stopped the telemarketing because the waiting on tables paid so much more in a shorter amount of time. I was so happy to have some extra money in my pocket.

Eventually I started to hang out with friends from high school who introduced me to their friends who were mostly from Jacksonville. We started to go out quite a bit so I started buying clothes to go out in. I had a favorite store in the mall but I didn't splurge too much. Then I started to get credit cards in the mail. No, they were not all applications for credit cards but actual cards that all I had to do was call and activate. So little by little I started to apply and accept every card that was sent to me in the mail. In the end I believe I ended up having close to eighteen credit cards. I paid the minimum balance on every card and just kept racking up new cards. My friends were looking up to me because I was able to acquire so many credit cards. They were more impressed that I was actually paying all of my

bills. They began to always talk to me about paying bills on time, especially since most of them didn't pay their bills unless their parents gave them the money for the bill. As a matter of fact, one of my friends would often take the checks made out to bills her parents sent her and change them to get cash from the bank. Who is to say that I would not have done the same thing if given the opportunity? I just didn't have the resources to do so. If my dad sent me money, you better believe it went toward a bill because I was already struggling financially. I definitely didn't want to make my situation worse than it was already.

So paying my own bills became my trade mark name with my friends. When they would have questions, they would call me. I knew the system very well. I learned how to get away with delayed payments not affecting your credit legally, how to pay your bill late and not be penalized and what to say to the bill collectors to stop them from calling your house. I had even learned how to have some things removed from my credit report that probably shouldn't have been removed. I had mastered the game of knowing how long it took a check to clear once I wrote the check and I learned how to get my apartment cheaper than ninety percent of the other kids on my campus.

I made it most of the way through school without ever having to borrow one penny, not even from my parents. There was one time I got into a pinch and I was sixty dollars short of my rent. I was very hesitant but after thinking it over and trying to figure out what I could sell or which credit card I could draw cash off of, I decided to make the call home. I was so scared that I was going to get a lecture. My dad answered the phone and I told him

how much I needed and why. He didn't lecture me like I thought he would but he told me that he had already sent me this exact amount in the mail and I should have already received it. Well the next morning it was in my mailbox. My dad came through for me right on time!

There was one more time I was running short on money not long before graduating. I needed the money to pay for school. I called my mom on this one. I don't recall talking to my dad about it but I remember I received the money from my mother and my grandmother. I felt bad because I had just sent my mother and my grandmother some money for mother's day and I remember my grandmother specifically giving the money back to me for school. Although I felt guilty, I sucked it up and was more determined to get through that semester.

Let me explain why I ran a little short that particular semester and some other semesters, too, that I just didn't call home about. When I first went away to school I applied for financial aid but they let me know up front that I probably needed to get a job or something for additional income. Since I started school in the winter semester, most of the aid had been given out already. There weren't any work-study program openings so I couldn't get a job on campus. My first semester was put on a credit card and I paid for my books with the money I had saved from my savings account. I was paying for gas with a credit card I received from a gas station. My food wasn't a big expense because I had learned to survive on noodles. You could buy a pack of ten for like a dollar! It was a plus that I had two roommates who were older than me because one of them got food stamps, I think, and sometimes we shared food. My cousin was also

going to school there so sometimes I would go to her apartment because she and her friends were always cooking from their food stamps. I wanted some food stamps, too, but I had to have a job working at least twenty hours a week to get the stamps.

As soon as I received my first paycheck from my telemarketing job, I decided to go and apply for food stamps. I had to show them my paycheck stub and my registration for school. I also had to give them a copy of a few bills like my light bill and phone bill. Unlike some people, I was not embarrassed at all. I was elated that I was going to be able to eat some decent food for a change! My dad was outraged! He said that food stamps were for people who were poor and couldn't afford to eat. I considered myself to be very poor. I was a college student with a part-time job. Since it was my decision to go away to school, I didn't want to bug my parents about extra money. As always, I did my own thing and applied for the food stamps. It was so good to be able to cook and eat a decent meal. It was at that moment that I realized how much I took a good meal for granted. It was at that moment that I realized what a luxury it was to eat good food. I had a new appreciation for Sunday dinners at my grandmother's house. The best part about it was that my other friends started to get food stamps and we would take turns cooking meals or meet over at one another's place so that we could share dishes we cooked.

Everything was under control for me and going well, or so I thought. I was in school, had a job, was getting food stamps and could actually relax a bit and focus more on school instead of on my

financial situation. It's hard to concentrate when you're hungry but now that had been taken care of.

I continued through school but, unknown to my parents, I would work some semesters and not go to school. The school had stopped taking credit cards and my parents weren't really sending me any money. Why weren't they sending me any support? Because my first summer away at school my parents wanted me to come home. I spoke with my father and he told me I had to come home and help take care of my little brother. My parents were going through some difficult times together then and I didn't really want to be a part of it. I chose not to go home. For the first time I had some balls to tell my dad no. I told him my little brother was not my responsibility and I didn't want to lose out on my cheap rent of \$134. Besides, I was afraid that if I went home I might not have returned to school. I knew so many people who would go home, work, and never return to school. I vowed that I wouldn't be one of them. I vowed that I was going to stay in school, make something out of myself and live the lifestyle that I wanted to live. My dad told me he wasn't going to send me any money if I stayed at school so I said okay and hung up the phone. I wasn't sure if he were trying to threaten me to come home or what. So from then on out I rolled solo. That summer I went to school, taking two courses, but unfortunately I failed both of them. I wonder if this was because I was hard headed and didn't go home or if it was because I was working two jobs to go to school? Probably it was a combination of the two.

The next semester I was so devastated that I'd failed my classes that I decided to just work that semester and save up the money for school. I kept

my not being in school that semester a secret. I never told a soul, not even my cousins and my friends. I worked the morning shift as a waitress and I worked in the afternoon as a telemarketing person. Sometimes I would waitress in the evenings, too, if they were short-staffed. Because I'd made enough money for school, I did enroll for the next semester.

Being a waitress was a great experience for me. I was really quiet, shy and reserved. I was scared to ask for anything. I was scared to even ask for a job. My telemarketing job had come because my cousin worked there and my waiting tables came from a friend I met in class that summer. When I started waiting tables I slowly started to come out of my shell. I loved making cash money and I quickly realized that in order to make the real cash I had to learn some people skills. I began to watch this guy who made practically all the money on my shift. Of course he didn't know it but I watched his every move and every word. I did what he did, in my own little style, and soon I was making so much money that by the end of my shift my socks, pockets, apron and shoes were filled with money. Whenever I got a break between tables I would count out my ones in twenties so I could go trade them at the register for twenty dollar bills. Another reason I liked working at the restaurant all the time was because I could eat for little or nothing. The discount while at work was so big that I could get a full meal like turkey and dressing with salad, two sides and something to drink for no more than two dollars.

Even before I gave my life back to Christ, He was looking out for me. I guess I was living off the prayers of my mother and my grandmother because somehow I never went without. It was on my job

waiting tables that I learned the true meaning of that scripture about what people meant by evil: God meant for good (Numbers 50:20). A new area manager was placed for our stores and we all were really excited. I was happier than some of the others because he was a Brother. Nothing made me happier than to see this brother running stores all over Florida. I think he had some stores in Alabama, too. I can't really remember. Anyway, for some reason he was really mean to me. I never knew or understood why. I know that I didn't do anything or say anything because I only talked to customers. I was still quiet and shy but I left that at the door when it came to waiting on tables. One morning I came to work at five-thirty to him being mean and nasty to me. I had reached a point where I couldn't stand it anymore so I went to the back dining room that was shut off and cried. I was crying like a baby to myself. My immediate supervisor came to the back and tried to lift my spirits. She made a phone call to the other store and asked them if I could work over there that day. She came back and told me she was sending me over there because the big boss would be there all day and she didn't want him harassing me. She told me to make sure I came back to the store when I finished because we had a mandatory meeting. I went to the other store and I loved it. I had so much fun and I made double the money over there than I did at my other store. All day the supervisor kept complimenting me on how fast I was and how great my attitude was. I was just happy to be in a new environment.

I finished my shift and I went back to my old store for our meeting. At that meeting they told us that they were closing the doors of the store as soon

as our meeting was up. They said that if we wanted to work at the other two stores we had to apply and be interviewed. So after that meeting, everyone was without a job. I called the store that I worked earlier that day so I could apply for the same job at their store. She told me she was glad I called and that I didn't have to apply because she had already put me on the schedule for the week. I was extremely excited! The store closed on Sunday night and I was starting at the other one on Monday morning!

Because my big boss was nasty to me, my immediate supervisor sent me to the other store that was walking distance from my town house to work that morning. As a result of my being an excellent worker, I was given the same position at a different store making twice as much money and started work the next day. I was the only waitress in the entire store on both shifts with an immediate job.

At my church, we confess that God is raising up somebody, somewhere, to use power and influence to help us. God was doing that long before I started to confess it out of my mouth. I ran into a situation at school where I didn't have the money to pay. Although I knew I wasn't supposed to be sitting in, I kept going to class. I was just hoping some miracle would fall out of the sky from somewhere. My instructors informed me that my name had been removed from the roll but I made up some story to tell them. They said okay and I was just glad that I could actually sit in on the class. I contemplated and went back and forth in my mind to try and figure out how to pay for the classes. Each time I came up empty handed. I didn't want to call home and ask my parents for the money because I wanted to prove to them that I could make it on my own and since I

was the one that decided to go away to school. My parents wanted me to stay in town so I figured I would just handle my own expenses and find a way. I decided to go to the school and do something crazy. At least in my mind it was very crazy but I convinced myself that all the school could do was tell me no.

I parked my car and I ran down the hill to the administrative building. I went to the window where I was supposed to take my payment, took a deep breath and asked the question. I asked them if I could be on a payment plan for the semester. I explained to them that I didn't have the money but I really wanted to stay in school. Without a blink of an eye the lady at the window told me "Yes." I had to give her what I had so I gave her every dollar and all the change I could scrape up in sheer delight! I couldn't believe it. After that moment, I realized that I could have anything I wanted if I just asked and I knew that there was always a way out of every situation. You just had to figure it out.

There I was thinking that I was going to pack up and go home. I had struggled so much that I was just about ready to throw in the towel and go home to my "I told you so" parents. I wasn't getting food stamps anymore because I made too much money, so the only reason I was eating was because of my restaurant discount. I would go to work nearly everyday just so I could eat. The bad thing that was good for me is that the turn-over was so high that they always needed someone to work. So everyday I had a good cooked meal, whether breakfast, lunch or dinner. Sometimes I was getting all three. Plus if they were going to throw out vegetables I would put them in a container, take them home and make stir-fry that would last for days. Rice was cheap

and I experimented with enough seasonings to make a really good sauce for the stir-fry. I had parked my car for the most part and started riding the bus because you could ride for free with a student identification card. I also cut my expenses by doing my own hair. I learned how to do my own relaxer and roller set. I would go to the beauty school every six weeks to get my ends trimmed. It only cost about five dollars.

I didn't go on anymore shopping sprees, either. One winter I was stuck in Tallahassee and I learned first hand the damage of a shopping spree. Tallahassee was boring when school was out. My dad told me not to drive my car home for the break because he was going to come to Tallahassee and pick me up. So I waited there in my town house bored because all of my friends were gone and I was off work. As I sat on my bed I just gazed at the closet. I was curious to know how much money was in my closet in clothing. When I counted everything up, it totaled more than five thousand dollars. I couldn't believe I had spent that much money on clothes alone. With working and going to school, I don't think I was making that much in a year. From that moment on I vowed not to buy another stitch of clothing and I didn't until I started to interview for jobs right before I graduated. I had one black suit to interview in that I had three shirts I would switch out with. One shirt was red, one white and the other lavender. I still have my first suit in my closet.

That same semester I was going to go home and got the extension to pay my classes but I was still faced with a dilemma. After coming down from the high of getting more time to pay for my classes, I was still stuck with the obstacle of how I was going

to get all the money to pay for that and still have money to pay for the next semester. Well my girlfriend and I were getting out of class and she asked me to walk over with her to the administration building. She needed to go to student affairs to take care of her dilemma. When we got to student affairs, she pleaded her case about whatever it was and I just stood there. We went into the big guy's office and spoke with him. He asked where we were from and we found out we had something in common. We were both from Jacksonville. Some kind of way we got around to my dilemma. I was just telling him what I was going through in general. I wasn't expecting him to do anything about it. He asked me if I'd tried getting financial aid, a loan, or work-study. I told him that there wasn't any work study left available and that I had applied for financial aid but didn't get the award letter back yet. The entire time he sat behind the desk typing away on his computer. Then the hallelujah moment came. He told my friend he found some money for her and we were overjoyed! But then he turned to me and told me he found \$2,000 for me and work-study. With my work-study, I was making more than the average student with work-study and I didn't have a minimum hour thing. To make a great thing greater, he let me pick where I wanted to work. So I was now able to work in the School of Pharmacy. Once again, God had looked out and hooked me up.

I had many situations like this happen while I was in school. Situations where I felt down and defeated but where God came charging like a bolt of lightning. There were times when I was completely broke. That was after breaking up with my boyfriend who had pretty much been taking care

of me financially at the time. I didn't have a job. I didn't have any money. I couldn't pay my bills, so I let them all go. And I didn't have a car. I was so broke I had to scrape up pennies to eat and when I couldn't do that anymore I started experimenting with paper as food. One night I was so hungry that I went to the grocery store to see if they had samples around the store to eat. They didn't that night so in my disappointment I had a really bad thought. I walked up and down the aisles thinking about what I could get away with to eat for free. I must have been in the store for two hours before I decided to take a pack of chicken. I had already pretended to check grapes for sweetness by eating them. I knew beyond a shadow of a doubt that I wasn't going to buy any of the grapes because I didn't have any money. They were so juicy and sweet. I had never had such good grapes in my life, but I knew they were only that good because I was hungry.

So I walked around the store talking myself in and out of taking the chicken. I knew that if I got caught I would go to jail but I also knew that if I didn't take the chicken I would be hungry for God knows how long. I had no idea where money was going to come from but I don't remember why I didn't ask my parents. For that matter, I had a hard time asking my parents or anyone else for some help. My head kept telling me not to steal the chicken but my eyes and stomach were telling me to go for it. So I picked up the chicken, walked down the aisle and put it in my shorts. I had on a big shirt so it didn't stick out. I proceeded to walk out of the store. I was so scared that it felt like my heart was in my ears. It was beating so hard and loud I developed a migraine. I walked toward the door in

utter paranoia. I prayed to myself that I didn't get caught. From there I held my breath and walked out the door with a sigh of relief. Then all I had to do was make it to the car. I made it, too! I remember sitting there trembling and ashamed. I cried because I couldn't believe what I had just done. I started to take the chicken back but what was I going to say? I left the store and went home.

The pack I'd stolen was a family pack so I divided the chicken up in twos so that it would last a while. I cooked two pieces that night and I put the other pieces in the freezer. Boy that chicken was so good. I didn't usually eat fried chicken but that night I was so hungry that I fried it because it was quicker.

As well, or not so well, I didn't have a place to stay at some point. This situation made me become a floater for about two months. I would sleep wherever I could: at a friend's, at the park, in the all night library or in a hotel lobby. There was not a night that didn't stretch out but the one in the park on one cold, freezing night seemed like an eternity. I kept looking at my watch thinking an hour had gone by but it had only been ten minutes. My lips were cracked and cold, my pants were stuck to my legs and I could no longer feel my feet or my hands. I wanted to cry but the tears hurt rolling down my cheeks. I couldn't think of anyone to call. Even if I'd thought of someone, I had no money to call them. I didn't have a cell phone or money to use a pay phone. I didn't want to wear out my welcome at everyone else's place anyway. So I thought about it and walked to a store. There was this old man in there that had an electric heater going. He let me stand there and warm up. I closed my eyes and pretended to be in a warm bed with three

blankets, snug and asleep. I vowed to thank God for a nice warm place to live every single day as soon as I found a place to stay. I talked to the old man for a bit until I got my next idea. I decided to go to an inexpensive hotel. I was able to stay two nights at a hotel compliment of the manager because of my desperation. I didn't have a credit card to use so he let me write a check. I didn't have the money in the bank to cover it but I was concerned only about getting off the street and out of the cold. The second night I was still trying to figure out how I was going to cover the check I had written. I decided to call my dad and ask for the money. I called and talked to him. I told him where I was but I didn't go into detail. He had no clue that I was in a hotel because I had no place to go. I let time pass but I couldn't bring myself to ask my dad to help me. I guess I had too much pride and I didn't want him to convince me to come home. I felt like if I gave in and went home, then my parent's had beaten me. I wanted to show them that contrary to what they believed I could go away to school, support myself, get my degree and make something out of myself. I ended up asking a close friend for the money and he was more than happy to give me the money with no strings attached. About a week later I found a place to stay that I could afford. My rent was only one hundred ninety dollars because I shared the apartment with two other students. The apartment was brand new and I lived across the hallway from a police officer. The bus route was right behind my apartment and I could walk to the grocery store and my bank from where I lived.

I remember once going into a panic because I was about to start my period but I didn't have any money to buy pads. I sat on the stairs outside and cried. I had two days to figure out how I was going to resolve this situation. All of a sudden a light bulb went off. I had a few bottles of shower gel from Mary Kay that sold for about twelve dollars a piece. I called every old customer I had until I sold those two bottles. I drastically reduced the price of those bottles and sold them for about five dollars a piece so I could take care of myself.

When I was in school and shortly after I graduated, I had only three pair of shoes. A pair of tennis shoes, a pair of black pumps and some sandals. I had lots of t-shirts but only one pair of jeans and two pair of cut off shorts that I wore everyday to school. I don't remember what happened to all of my clothes. I don't know if I lost them in the moving around or the break up with my boyfriend. It never bothered me that my black pumps were raggedy until I started my first job and someone said something to me about them. I was accustomed to wearing shoes until they had holes in them. When they got holes in them I would just take them to the shoe store and have them repaired for no more than ten bucks! Now I am thankful to God that at last count I have one hundred and fifty pair of shoes. I have so many shoes that they take up two closets in my house.

So when it was time for me to graduate and get the heck away from Tallahassee I was elated! I had a job lined up and I packed everything to move back home with my mother for two weeks. That was when I waited and waited on my degree, but it just never came. I wasn't pressed or worried because I had heard that it sometimes took the school a long

time to send out degrees. The excitement of graduation was never really in me because I didn't attend my graduation. I made up some lie so that my family wouldn't come because my ex-boyfriend said he was going to shoot me when I walked across the stage. I took his every word seriously, especially since he had delivered on all of his promises from the past (I will elaborate on this later). I don't know how many days I called the school until someone finally answered. The first thing that I had been told was to give my degree a few weeks to get to my house, but then my friend received her degree in the mail and I decided to drive out to the school to check on my degree and see what the deal was.

When I arrived in Tallahassee I found out that there was not a degree being processed for me. The reason was because Florida A&M had not received the grades from Florida State where I attended that summer. I was very upset. I wanted to know why no one contacted me or why there wasn't anything being done to resolve this matter. They did not have one answer for me. So I took a trip to Florida State to find out why they hadn't sent my grades to my school. It turns out they didn't send the grades because they never received payment for my tuition from my school. I went back to my school and they didn't have any answers for me, but some things started to click. I remember when I moved home that I received a check from my school for extra money I had left over for financial aid. I was joking with my friends about how slow financial aid was at the school because I received it after I graduated instead of the second or third week of school like other universities. So I had to find the money to pay for my classes at the other school. Up until this point I had not touched my savings but now was as

good of a time as any to start playing with it. I paid my money and I had to reapply for graduation. I had to wait an entire semester to get my degree officially. When the semester was over, I waited for my degree to come in the mail and once again, it never appeared. I go back and go through the same routine I did before. This time the school had no record of my grades that were sent over from the other school, so once again, my application was declined without a phone call to me. Once again I was clueless. So I went over to the school myself and got the grades to take back to my school. Eventually the grades got to them and I had to reapply for graduation for the third time. So for an entire semester, I waited again. This time it was different. I checked up on the school to make sure everything was still a go. But I found out before the end of that semester that my application was declined once again. By this time I was frustrated beyond frustrated and they just told me to talk to my Dean. The school told me that my Dean had declined my application to graduate so I had to go to her and find out why.

I walked over to the Biology building in tears to speak with the new Dean. I couldn't believe the hassle I was going through. The Dean that was there before I graduated left the same semester I did. I waited for the new lady for quite some time. I sat outside on the cold hard floor trying to rack my brain as to why she had denied my graduation. Finally I got a chance to sit in her office and find out what happened. This woman wanted to deny me my degree for a two credit hour class that was an elective. She would not accept anything less than my coming back to take the two credit hour class. How could I come all the way back to

campus for that? I begged and pleaded my case all kind of ways but she had no sympathy or compassion. I sat there and cried as I explained to her that I already had a job and I was about to purchase my first home. What was the big deal about an elective? I asked to write a paper and everything. Nothing worked.

I went into panic mode about my job. What was I going to say? What was I going to do? I wanted to tell them, but I was too afraid to say anything to them. So from reading the previous story, you know what happened next. I applied for unemployment until I figured out my next move.

The drive home that evening was a long one. My mind was dazed and my body was numb. For the first hour and a half driving home I racked my brain to find a solution. I couldn't come up with anything. So the rest of the way home I was crying so hard that the road looked foggy. I could hardly see and it was pitch black dark on the road. I was so dazed that I got pulled over by a cop for speeding. The sad thing was twofold. First, I didn't see or know the cop was behind me until he turned on his siren and, second, I had no clue I was speeding. I was so down in the dumps that I didn't try to get out of the ticket; I just took the ticket and paid more attention driving home.

Once I got home and thought about it more, I decided to fight the Dean's decision. When I originally applied for graduation, the Dean in charge approved it. It wasn't my fault that the grades weren't sent over in time. As explained, I contacted everyone I knew at the university with phone calls and letters. Nothing really came out of those actions. I even spoke with an attorney about some help. That ended up falling through the

cracks as well. Of course I couldn't really afford to use my money with an attorney. The attorney told me to go through the Board of Regents. They were really nice and helpful but, finally, she was the Dean. Legally what she was doing to me was acceptable. I was in shock and disbelief. I had exhausted all of my resources. All of her actions were well within her rights and what ever she said was law. What about my life, though? The University screwed up. Don't I get some sympathy or compassion for that? I was absolutely devastated. I must have stayed in my room crying for a week. I did not eat, sleep or comb my hair. I barely went outside. Every day all I did was cry, read the Bible, fast, pray and go to church. I must have lost about twenty pounds. I was so proud of myself in the past for finding ways out of different situations but this time I couldn't find a way. There were no more creative juices flowing, so I started making preparations to move back to Tallahassee for a semester. I began looking for a job and an apartment. I had some money saved, so I planned to use that money. I picked up the first job I could find even though I was making half of what I'd made at my last job. I didn't care, I just needed to work and pay my bills.

I still had friends with connections who worked on campus. I drove back to Tallahassee to talk with every one of them again. This time I went in person with the hope that someone would help me. I went and spoke to a close friend who spoke with her boss and her boss agreed to meet me. She said this wasn't right and she would try to help. Meanwhile I wrote letters to the President of the University and I called and wrote to some other high powers.

My friend's boss did try to help me out. She went over to talk to the Dean but the Dean didn't want to hear anything the woman was saying. My friend's boss told me what I was dealing with and apologized because she could not help me. I told her the Board of Regents said it was within her rights for her to do what she was doing to me and that there was nothing they could do except accept my complaints. The same thing happened with the lawyer. I had written the President more than once and never heard anything back.

I was on my last straw and wasn't sure what to do. I prayed and I got an idea. I researched the local universities to see if they offered a class that was at least close to the one I needed to take. My plan was to get the information and ask the Dean if she would approve my taking the one class. This way I would remain in the city and still be able to keep my job. I found a class but it was going to cost me \$1500, not including the lab fees. I really didn't care about the cost. I was just trying to get my degree. I went to the Dean with my proposition and she accepted on one condition. She had to have a copy of the class description and their curriculum in order for her to approve it. I was cool with that. Finally I had some hope.

I collected all of the necessary paper work and I prayed and remembered that I was in the teacher's lounge eating lunch and ran into this man who was a new face. I can't remember why we started talking or why we had such a strong connection but he gave me his card. I checked my wallet and I still had it. He was the Vice President of the University. I called him for help and he helped me out. I can't remember all the details, I guess it's true when they say people always remember the negatives more

than the positives, but I do remember him being influential in my actually receiving my degree.

I turned in the paper work describing the class I wanted to take. I had print outs and I went to the university to get a copy of their latest course catalogue to show the Dean. She agreed to look it over and get back with me. I waited every day by the phone and she finally called. The news wasn't good. She declined my taking the class. She said it didn't really match up to the class I needed to take. My heart was so heavy. For me it seemed like no matter what I did I was getting shot down. With every ray of hope there was defeat, with every step in the right direction I was kicked back down the stairs on my face. I took a few more days to cry. It dawned on me to check surrounding cities for the class so that I wouldn't have to move. I found out that University of Florida, a school in Gainesville was offering the class and I presented my case to the Dean. With the help of the Vice President, she approved me to take this class. The class was five credit hours so I knew it would be difficult. Also, it was a required class instead of an elective at University of Florida. None of that mattered to me, I just wanted to officially graduate.

Before class started that semester I spoke with the professor. I was clueless about where I needed to go to take my class. He was nice enough to meet me and show me where I needed to go. We walked and talked for a long time. He couldn't believe what I had gone through. He told me of similar situations at their university. For those cases they usually let the student write a paper, take some tests over or something. They never made them return, especially for an elective. He comforted me and made me feel better before he told me how hard his

class was. The professor told me that most people fail his class and then my heart sank. I wondered what I had gotten myself into. But I was already in it and determined to make it work. I had class every day. I didn't move there. I drove all the way to Gainesville every single day for an entire semester to take that one class. I withdrew just enough money from my savings and mapped out a budget to live that semester since I didn't have a job or anything. I didn't have time to work because I left home before dawn to get to class by eight. I think I got out of class and lab around twelve. I would stay on campus until about six or seven at night studying and then I would drive home. Once I got home I would eat, sleep and start the process over the next day.

I wanted to apply for jobs but I was too afraid. I wanted to make sure I had my degree first. At the beginning of the semester I had to apply for graduation for the fourth time. This time I prayed long and hard over that application. I fasted and I prayed. My days would rotate going to Gainesville. Some days I would pray all the way there, some days I would cry all the way there, some days I would have praise and worship service in the car and some days I would drive in silence thinking or having flashbacks of my past.

By the end of the semester I had to take all of my money out of the bank. There were a few unexpected bills that popped up and there was no unemployment to fall back on for help. I had already called all of my credit cards and told them my situation. Most of them helped me set up a payment plan and some way for me to defer making payments for a few months. One company asked me how much I could afford to pay. I told them

fifteen dollars and they accepted it. The finance company for my car loan allowed me to miss a few payments but they added it on to the back end of the loan. All of them worked with me except for one. They were going to help me, but whoever I spoke with initially made a mistake. So I ended up withdrawing every penny I had out of the bank. I think I left the minimum in there and that's it! There was nothing left in reserve so now I was completely broke. I fixed sandwiches to take to Gainesville everyday and I tried to wear my clothes more than once before I washed them. I went through my budget and tried to find ways to cut back even more. I allowed myself to go to the salon once every six weeks to get a relaxer but I cut that out and just permed my own hair. At this time I realized that I was going to have to get some job from somewhere. I couldn't wait for my degree as I had initially planned.

When school let out I started to get a little depressed about my situation. Although I had passed my class, I was going through a lot at the time. I didn't have one penny. I didn't have a place to call my own. I had bills coming due the next month and no clue how I was going to pay them. My car note was due and my insurance was about to lapse. On top of that, I was having problems at church (see Chapter 2) and my mom and I weren't getting along all that hot! I was sitting at home writing in my journal and reading the bible. I was trying to find some strength from somewhere but it was hiding from me. It was at that moment that I received the news by way of phone. The Dean was on the other end of the phone line. She told me that although I had passed my class, she reviewed my files again and said that she was once again denying

my application for graduation. My heart skipped a beat first and then it sank in my stomach. The room became blurry and I thought I was about to vomit! That ten minute conversation lasted hours it seemed. It felt like the world stopped. She proceeded to tell me that I needed to take two more classes. I went into a complete melt down. I was confused, hurt and in disbelief. Why did I need to take two more classes? The thought in my mind became a statement out of my mouth. The more I spoke, the weaker my voice became and the more tears streamed down my face. I asked her why she didn't tell me this four applications ago. I don't remember her response. I don't remember how the conversation ended but it did. I only remember being so devastated that if I could scream I would have. I was at my mom's house and I called my friend for comfort. She did not have any comforting words. Instead she said everything must have been my fault and surely The Dean wasn't making a mistake. She didn't know the entire story, though. I felt worse and immediately got off the phone with her.

I sat on the edge of my bed crying uncontrollably. I couldn't think of what to do. I didn't have the money to go back to school if I wanted to. Two years had already passed since I first applied for graduation. I felt like it would be two more years for me to find a job and save enough money to go back to school. I picked up my bible but I couldn't read the words to the scripture I turned to so I lay in my bed in fetal position crying my heart out. Everything bad in my life flashed pass me. My mind went back to the day someone held a gun to my back at the park playing basketball. I wished now that the man had just shot

me dead then. I would not be going through this. I thought about my financial situation, my relationship with my mom, not having a job, bills being due. At the same time, I was thinking about all the time and money I wasted trying to get my degree and I still came up empty handed. I thought about my church and all the drama I had gotten myself into. I thought about how naïve I had been since I was saved and I thought about all the people who had turned their back on me. Then the thought came. I thought about killing myself. It would be days before anyone found out. I never came out of my room, especially since I was depressed anyway. I planned in my mind when I was going to do it and how. Next my mom came knocking at my door. I had it locked and I wouldn't open the door. She was saying something but I couldn't understand her because Satan had my ear. He was helping me plan my death as we lay on the floor side by side talking. He was telling me how worthless I was and how I would never amount to anything. He reminded me of all the money I had wasted and how I wasn't going to make it through the next month. He reminded me what it was like to be on the street broke without any money and he told me I was going to be right back where I started. The more I tried to pray, the more the Devil laughed in my face. He reminded me of past prayers that I prayed and how he'd heard them, too. He told me answers to prayers that I thought had come from God and he let me know that it was indeed he. I must have laid there for hours waiting for the coast to be clear outside so I could go get the knife I was going to slit my wrist with.

The devil had won the victory because as soon as the coast was clear, I left my room and grabbed the knife. I came back, closed the door and lay back on the floor. My mind was in a daze. I was myself but it was like having an out of body experience. That night I was going to die and there was nothing anyone could do to save me. I did not tell a soul and I did not write a letter. I was convinced that no one cared one way or the other about my existence. So I lay there and put the knife to my wrist. The Devil was still there with me, talking. He had broken me down into little pieces. I don't know what he was saying because I was in another world but I just kept nodding my head agreeing with him. I did not cry and I was not scared. I was just ready to get it over with. I felt the pressure from the knife on my wrist and my phone rings. I decide to let the phone go to voice mail but it didn't. The phone just kept ringing. I answered it because the ring aggravated the heck out of me. It seemed like it was never going to stop ringing and it seemed that with each ring the phone grew louder. My boyfriend, who was my second angel (see Chapter 2) was on the other end of the phone begging me to come outside. I refused. I may have told him I was really busy. He would not take no for an answer. Long story short, he kept me out all night long and I did not die. The next day I had recovered from that experience and realized that things weren't as bad as they seemed. So what I didn't have my degree. I knew God was going to work it all out for my good.

I was broke beyond broke. I had not one penny to my name so I began looking for any job I could find. I went full force applying for every job that was in the paper. I decided to stay in sales and do telecommunications since I was already familiar

with that industry. The first job to come along was a telemarketing job that only paid minimum wage plus a small percentage of everything you sold on the phone. I didn't care what the amount was they were paying since I took the job knowing it would only be temporary. I tried to rework things out with my creditors but after two years I think they had pretty much written me off. My mind went back to the day my dad first told me about credit cards and financial stewardship. I wished to God that I had listened. My credit was shot because of my disobedience to my father. I thought about the day I was home and he told me to write down all of my bills. I wrote it all out, all \$44,000 worth. He was going to pay my bills for me until he saw just how bad the damage was. He'd had no clue. I regretted the day I signed for a credit card and vowed not to take another one. I vowed to just have a check card and a charge card because you had to pay a charge card back in full as soon as you received the bill! I fantasized daily about not having any bills to pay.

About two weeks after my conversation with the Dean, she called me back. She told me that she was going to go ahead and sign off on my paper work so that I could graduate. I don't think I had ever been so excited in all my life. I was newly saved but I had flashbacks of going to the club to celebrate. I used to go to the club as soon as it opened and then danced all night long. When I left the club my clothes and my hair would be soaked but I didn't care because I loved to dance. I got a high from it. I danced through the house all day long shouting, praising and thanking God that I was finally out of my mess. Everything worked out with school. I was finally free. It didn't matter that I didn't have the job I wanted or that my bills weren't up to date.

I was happy to look down the road and see sunshine. Although I had just gone through a hurricane, it eventually turned into a tropical storm and calmed down to heavy rain. I was standing right slap-dab in the midst of it but as I continued to walk down the road I could see the storm was ending and so I started running to get out of the rain. I was tired of being soaked and wet.

I finally received a job offer from a telecommunications firm making what I thought was decent money. I was so excited to have a job I didn't know what to do! I started mapping out a plan to catch all my bills up and get out of all the debt I was in. My credit was so bad that the first job offer I received took their offer back after they checked my credit. I was \$44,000 in debt, not including the charge offs and the doctor bills that were on my credit report. I taped my plan to the wall and day dreamed about fixing my problem everyday. I got copies of my credit report and started a folder to fix my mess. I called the credit bureau for some advice on where to start. I was blessed that the person on the other end of the line walked me step by step of the ins and outs of fixing my mess. I couldn't believe all the things she told me but her advice and wisdom gave me hope. I took the steps she told me to, plus a few extra ones.

I was so happy that I pulled my dream-house book back out. When I was unemployed and waiting for my degree situation to be rectified I made a book. It had the house I wanted, how much I wanted to pay and when I wanted it by. I had written down the same thing in my journal. I laughed as I went through the book. I remember writing this stuff down and feeling crazy because it was impossible for me to have that house without a

job and wrecked credit. I remember calling a mortgage company asking them how much I could hypothetically get approved for on a \$35,000 salary with my credit. He told me only \$18,000, but he was nice about it. He told me I had to increase my earnings and decrease my debt. For the next two years I would almost eliminate my debt and save up money for a down payment on a house. I was tight and frugal but every now and then I would have a financial melt down. I would get tired of living on a budget and just go splurge and spend lots of money on clothes and shoes, but mostly shoes. I definitely developed a shoe fetish. I think it was because I never really had shoes and since I have flat feet I would go through my shoes fast. My rationale was that if I had a lot of shoes they would last longer because I wouldn't wear them as much. Anyway, two years later, according to the date I wrote in my book and in my journal, I closed on my house. It was the same one I wanted and the same month and year I wanted it by. The best part was that I got it for what I wrote down on a piece of paper. Boy was I excited!

Before I got the house though, I went through more financial pressures. Sometimes the pressure was so great that I would have headaches and my ulcers would act up. I had developed ulcers from the stress of taking Microbiology and Organic Chemistry. There were times I was sick to my stomach because I had so many bills I didn't know where to start. Before I received my degree, my first job had some embarrassing moments. We had to go to training at our own expense and the company reimbursed us. I didn't have any money to pay for the flight let alone pay for a room for the week of training. Finally I had to confess my situation to

my boss. He understood my dilemma but he gave me a long lecture about getting out of debt. I didn't feel like telling him that I had a plan I was following so I just let him go on and on about my financial dilemma. I continued to budget and do an expense report for myself every month. I knew exactly where my money was going and every month I looked for ways to cut back on expenses. I would still have those moments where I was tired of budgeting and I'd go on a whirl-spend. It reminded me of dieting. With a diet I was very strict. As soon as I would lose some weight I would get tired and splurge with my eating. I was the same way with my food diet as I was with my financial diet. Eventually I came around with both. Finally I was back at my goal weight and the only bills I had was a mortgage payment and a charge card that was paid off monthly.

LESSON LEARNED

I learned so much through my financial problems that I don't know where to start. As a child my parents instilled in me the financial basics. My father laid the foundation for me not to borrow money or go in debt with credit cards. I should have listened earlier, but better late than never.

Proverbs 22:7

The rich ruleth over the poor, and the borrower is servant to the lender.

My father told me enough that I should not have had any financial difficulties. He taught me how to save money but I didn't listen. As always, I did my own thing. My mom laid the foundation for me spiritually by teaching me to tithe and give at an early age. My first allowance as a child was five dollars and every time I would put fifty cents in the envelope without fail. By her actions, she taught me how to give not in words but in deeds.

Luke 6:38

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

My mother is the most giving person you ever want to meet! She is a giver not just to those who need financially but she gives with her time, too. My mom takes care of and visits the sick, helps to support my grandmother and gives lots of time to her church. On top of all that she is the family

nurse. After working long hard hours as a paid nurse, she comes home to often work long, hard hours taking care of family members. I'd always kept the part my mother instilled but for some reason I'd had a deaf ear about getting into debt. By the time I realized how bad it was, it was actually too late. The damage had been done. The good thing lies in what my parents put inside me. Eventually I got back to doing the right thing.

Proverbs 22:6

Train up a child in the way he should go: and when he is old, he will not depart from it.

I want to encourage you to learn from my mistakes. It is my hope that my story helps you so that you won't have to go through these same things. Every answer had been given to me through my parents and I'd ignored them. Those same principles are in the bible as well so they were definitely on the mark. I believe God always looked out for me because, although I was not Saved, I still had the principle of tithing and giving. The bible clearly says that if you do not tithe you are robbing him and that you are cursed with a curse.

Malachi 3: 8 – 12

8. Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

9. Ye are cursed with a curse: for ye have robbed me, even this whole nation.

- 10. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.**

- 11. And I will rebuke the devourer for your sake, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts.**

- 12. And all nations shall call you blessed” for ye shall be a delightsome land, saith the Lord of hosts.**

Proverbs 3: 9 & 10

- 9. Honour the Lord with thy substance, and with the first fruits of all thine increase:**

- 10. So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.**

When I was going through everything, including financial pressure, writing in my journal and going to church helped me. Every entry, I would write down the day, date and time. I would write down how I felt, what I was thinking and what scriptures I'd read that day. If God was speaking to me, I wrote that down, too. In this process I learned that God was always with me. I could look back and see that God was slowly bringing me out of the storm. I could also look back and read the lesson learned or the lesson I needed to learn so that I could take the test, pass it, and move on.

2 Corinthians 4: 17, 18

- 17. For our light affliction, which is but for a moment, worketh for us a far more exceeding and eternal weight of glory;**
- 18. While we look not at the things which are seen, but at the things which are not seen: for the things which are seen are temporal; but the things which are not seen are eternal.**

Don't quit by any means. I have learned that you hold on to whatever your goals and dreams are. Just because they don't happen right away does not mean they won't ever happen. A delay is not a denial. Everything will happen and turn around in God's timing. Just go through and get the lesson you need out of your going through.

Psalms 69:13

But as for me, my prayer is unto thee, O Lord, in an acceptable time: O God, in the multitude of thy mercy hear me, in the truth of thy salvation.

I learned how to encourage myself. Things seemed so bad at times that I would take a long walk or go running and talk to myself. I would boost up my own ego. I would remember I Samuel 30:6 where David would encourage himself in the Lord. I would always feel better afterwards.

I Samuel 30:6

And David was greatly distressed; for the people spake of stoning him, because the soul of all the people was grieved, every man for his sons and

for his daughters: but David encouraged himself in the Lord his God.

Unfortunately it wasn't until after I was broke down on the floor with the Devil that I actually learned this technique of encouraging myself. I would put on some music and put the song on repeat and dance for Jesus just like I danced when I was unsaved in the club. I no longer get depressed. If I feel myself getting down I pull myself up and talked myself out of feeling down and discouraged. I don't hang around negative people but if by chance someone starts to talk bad on the phone, I get off the phone.

Isaiah 61:3

To appoint unto them that mourn in Zion, to give unto them beauty for ashes, the oil of joy for mourning, the garment of praise for the spirit of heaviness; that they might be called trees of righteousness, the planting of the Lord, that he might be glorified.

I also learned to not be afraid to ask for anything. I sometimes embarrass my friends because I ask for every little thing, from free food to discounts in stores. I learned there is always a way and not to worry about it if the idea sounds crazy and stupid. So what if they say no? You have a 50/50 chance. It may be no or it may be yes. What if they say no? But what if they say yes? I have learned to overcome the fear of rejection, especially being in sales. When someone tells me "no" now, it doesn't matter. I take no to mean "no" not right now. A no today may not be a no tomorrow or, better yet, a no to one person is not a no to another person.

Sometimes you have to ask more than one person in the same area.

2 Timothy 1:7

For God has not given us the spirit of fear; but of power, and of love, and of a sound mind.

Learning not to judge people was a valuable lesson for me as well. I see people everyday who are very well off judge those who are less fortunate. They turn their noses up when a person didn't have a certain status; they talk down to them if they perceived them not to be on the same socioeconomic level, and they wouldn't even go in necessary places because the place smelled. How bad I feel when I hear these comments and conversations. When I was in college we did an article in the campus newspaper about the homeless. So many of them were average, everyday people like the rest of us. Some were just one paycheck away from being homeless and so when the paycheck didn't come they were out on the streets. When I first graduated from college, or should I say when I first thought I graduated from college, I was living check to check. I always remember and reflect on that article. I could have easily been one of them. But since I have been temporarily out on the street and I have been hungry, perhaps that is why I know and have more compassion. I thank God everyday for a roof over my head, for food to eat and for a nice warm bed to sleep in.