

# Change the Narrative Fellowship Program

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## Kelley's Story

I would like to share a moment in my life where I felt confused, vulnerable, and financially illiterate. I am sharing because this is not just my story and woman can find herself there:

As I sat with my attorney awaiting to be called to the courtroom, it was extremely difficult to maintain my composure. I could not see through my tears, everything I looked at seemed as if I were looking through frosted glass. I was shaking violently, and I could catch my breath. My cries were guttural as if I had been beaten. I do not remember walking into the courtroom; but I do remember walking back out. The judge, who looked like Santa Claus, bellowing words that were much harsher than Ho Ho Ho. "Kelly; who was also the name of my attorney; get your client together and do not return to this courtroom until she can act like an adult!" I was about to do something that I never in my wildest dreams thought I would. I felt unworthy, like a criminal and irresponsible. I am doing this to save what is left of my family, a home for my children and a way to turn this pile of debt back to normalcy. This is all because you want out, you no longer want to be with me and you no longer wish to be responsible for our home, our children and me. I mistook your abusive ways for love. I thought I could keep you happy by buying you things. I thought that I could buy your love and your respect and that would stop you from treating me like dirt. I still feel like dirt, and I am paying for in the worst way possible

Kelly hugged me and said get yourself together you are stronger than you think you are, you can do this. All you need to say is Yes 3 times, the chapter of bankruptcy that you are filing, which is chapter 7, and then the word No. No for never getting myself in this predicament again, no for allowing you to think your worth trumped mine and no to the life that you think that you are subjecting me to. Repeat it, so I know that you understand yes, yes, yes, Chapter 7 and no. I went to the ladies' room to wipe my face, I did not even recognize myself. There was not enough wiping in the world that could remove the pain from my eyes, help me deflate my swollen face or regain my dignity. With my peach like face and blood red eyes I sauntered back into the courtroom and repeated the directives, yes, yes, yes, Chapter 7 and no, and with the bang of Santa's gavel I was free from debt, the abuse that I had withstood for decades and most importantly.... YOU!

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Unfortunately, this financial stain stayed with me for 13 years. As I became more financially stable and secure in my choices, I learned that I was not alone. In this country more women file for bankruptcy due to financial restraints, forced instability and ignorance. Women are the least likely to receive just compensation in most fields as their male counterparts. We are often burdened with the expense of failed relationships, caring for children with no support, and household expenses.

Learn more about the Change the Narrative Fellowship program [here](#).