

## Dorothy Williams of Flower Budgets to be Featured on Close Up Radio

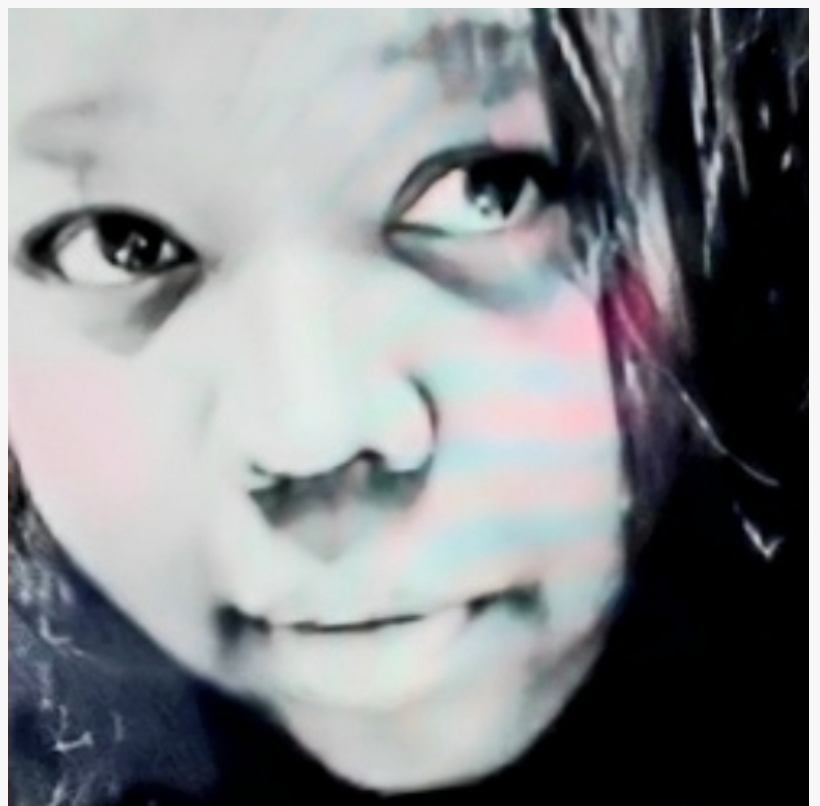
PORT SAINT LUCIE, FLORIDA, UNITED STATES, July 9, 2024 /

EINPresswire.com/ -- While Dorothy Williams possessed a Master's degree in business she didn't really begin to capitalize on it until she became a young mother trapped by credit card debt and finding it nearly impossible to save money. That is when she did some research into smart saving habits, learned techniques from Dave Ramsey, and discovered the power of cash stuffing—a unique means of saving dollars toward specific goals and striving for financial freedom.

A couple of years ago she launched Flower Budgets, a company that is more than just a means of saving, but also an e-commerce site selling

adorable products which include budget binders and wallets. Flower Budgets and its YouTube channel also serve as a virtual community of like-minded cash savers who support one another towards their goals and dreams, perhaps that island vacation or the down payment for a home.

Dorothy notes that the majority of Americas are living paycheck to paycheck and looking for a way out of the trap. For her, dedicating money envelopes and folders to specific monthly purposes was the means to pay off debt and start saving a specific amount from every pay period. One of the many techniques she explains on her website and in the youtube videos is the 100 Envelope Challenge. Participants purchase a box of 100 envelopes and label them 1 to 100. Then they place progressive amounts of cash into each one of them (\$1, 2,3,5,10,18, 25, 40 etc.) daily until all 100 are filled and they will discover over \$5,00 has been saved! People can use plain envelopes or the specially designed, colored ,and handcrafted ones that Dorothy sells on her site (she made many of them with craft tools in the past). The envelopes and wallets come with unique styles and tracking mechanisms.



"It's fun and it builds momentum. Say, once you get to 10 or 20 and then get all excited about going on towards that 100 goal."

Many of Dorothy's ideas align with the teachings of Dave Ramsey, a radio personality and financial advisor who presents debt-free solutions. He writes and speaks on topics such as becoming a millionaire, taking baby steps to financial goals like retirement, creating college tuition and emergency funds, and easily saving \$1,000. The cash stuffing envelopes and folders Dorothy uses can also be dedicated for some of these purposes.

Saving up is also a great way to deal with unexpected health expenses, something Dorothy herself recently discovered. She is recovering at home, which gives her more time to strategize and create videos and social media posts with savvy financial advice.

On the radio show, Dorothy will talk about her professional journey and undergoing the Dave Ramsey program and gaining a certificate in this vital line of work. She will also talk about her personal life, her marriage and husband, her 10-year old daughter and the family dog (a Yorkie named Luna.) Dorothy will share stories about her recent health journey and how she stays so positive and upbeat.

Dorothy's knowledge, methods, and sweet personality are a few reasons she has gained so many one-to-one coaching clients by word of mouth. She will also tell listeners how to find her YouTube channel and website, so they can learn even more financial insights and purchase goods for the 100 envelope challenge, binders, wallets and more.



Dorothy believes everyone deserves financial freedom and she is dedicated to helping people take control of their finances and saving/spending habits. She says many people don't budget, then get into a credit trap. She delights in getting people on track instead. Dorothy keeps them accountable and shares their enthusiasm while seeing their savings grow.

Close Up Radio will feature Dorothy Williams in an interview with Jim Masters on Thursday, July 11th at 1:00pm EDT

Listen to the show on [BlogTalkRadio](#)

If you have questions for our guest, please call 347-996-3389

For more information on Dorothy and Flower Budgets please visit her website:

[www.flowerbudgets.com](http://www.flowerbudgets.com)

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