

Michelle Dunn's Story

Written by Angela Newman

“Never give up, have faith in yourself. People will tell you that it is too hard and that you can't do it or you can't afford to do it. Remember, there is always a way. The best advice I can give you is to keep learning, read everything you can on your topic of interest or your field and listen to people who have done the work. Read newspapers and news magazines know what is going on in the world around you and that will help you make sound decisions.”

Michelle only knows too well the reality of this advice that she gives to women. As a senior in high school she found herself pregnant and living with her aunt. In order to support herself during her pregnancy, she had to drop out of school to work full time. After giving her baby up for adoption she went back to school in another town where she ended up graduating. Michelle worked two jobs to support herself and during her free time in-between jobs, she took classes at a community college. She started her career working as an Accounts Receivable Clerk later advancing to Credit Manager.

Michelle didn't stop climbing her ladder of success as Credit Manager, but went on to open her own credit and collections business, started a Credit and Collections Association, writes columns for local papers and magazines, and has published several books. When she started out in the collections industry it was a field dominated by men. One of her initial challenges was the lack of help and support she received from men owners of other collection companies. They were not inclined to share their knowledge and support with a woman, and in fact told her *“she would never succeed.”* Obviously Michelle proved them wrong.

“Giving up never enters my mind. I once did an interview with NPR and they asked me what my backup plan was if my agency hadn't succeeded. That was the first time anyone had asked me that and the first time I even considered it. My answer was that I never considered that I would fail, I don't ever give up.” Michelle didn't give up on achieving her goals, and doesn't want other women and mothers to give up on theirs either, even if times get tough.

Throughout her childhood, Michelle was always told she was stupid and couldn't do anything. She doesn't want other women to feel or believe that so she makes a conscious effort to help other women and children to succeed and wants all women, especially young single mothers, to believe in themselves and accomplish their goals.

Some of you reading Michelle's story right now have been told the same by parents, teachers, friends or even spouses and may have come to believe it, but don't! Look at Michelle as an example of someone being told she would not make something of herself in life but has proved them all wrong. Michelle helps women with children by providing support in starting their own business and includes them in her newsletters and websites. She has sent complimentary copies of her book to women who could not afford to purchase it but wanted to read about how to start their own collections company in order to be able to work from home. She wants women to feel independent and proud of themselves as a person and for what they accomplish in life.

Michelle believes *"anything is possible. There is always a way; it may take a lot more work and a long time but it can be done. I am a very driven and motivated person because all my life I was sad and unhappy and couldn't wait to be old enough to be able to leave the life I was living and have a better life."* She strives each day to encourage her children and others by words and action that whatever our goals in life, we have the ability to achieve them. She has found her strength over the years and desire to keep working hard and push through the tough times because of her children and her desire for them to have more out of life than she did.

In addition to helping other women with their own businesses, Michelle sits on the board for a non-profit organization; D'acres. (www.dacres.com). I love seeing so many women involved in non-profit organizations because I know so many of you are extremely busy with your own businesses, careers and families already but to give back to your community in some way makes the world a better place. Michelle says, *"Everyone should learn to be a part of their community and be able to help each other and support each other, and D'acres helps people learn how to do that."*

When asked what else she wanted to share with readers, Michelle wants all women to *"Remember, it's not just about you. You're blazing a trail for the next woman, giving her*

the confidence to go after her dreams. If you have children, remember they are watching you and if you quit, they will see you quit. You are powerful and you can accomplish anything you set your mind to.”

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You can visit Michelle at these websites.

[www.Credit-and-Collections.com](http://www.Credit-and-Collections.com)

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