

# Annual Newsletter

Issue 8— November 2017



57 N 12th Avenue  
Suite 104  
Sturgeon Bay, WI 54235  
Phone: (920)743-1862

Email: moneymanagementfisc@gmail.com

## Director's Article - FINANCIAL FOUNDATIONS—HERE'S HOW WE DO IT



Thanks to the financial foundation of funders and YOU, we are able to help our community members of all ages and income levels build or repair their financial foundations. And we do it with respect, confidentiality and no judgement. In Wisconsin, according to United Way, 21% of residents are at or below 150% federal poverty level: Asset Limited Income Constrained Employed (A.L.I.C.E.) In 2017, 46% of our clients fall into this category. 15-20% of our new clients every year are over 70 years of age. It's Never Just About Money...

Here is a short summary of how we build financial capability and reduce fear, stress and shame:

A widower, who has never managed the family finances, suddenly must do so at the age of 81. To his surprise, he finds multiple credit card bills arriving in the mail and panic sets in. A friend tells him about our services and he builds a foundation of knowledge and resources to address the debt.

A young mother has left an abusive relationship and needs to plan for financial life after divorce. Her attention has been given to staying safe and protecting the children for so long, that it takes time and patience to gather important current financial information and to build the foundation for developing a spending plan to follow after the divorce. Her relief is palpable.

A man in his 50's, a recovering alcoholic, sober for 6 months, wants to repair his poor credit history and is ready to address the financial fallout of his addiction. Overwhelmed, we give him the foundation to repair his credit so he can purchase a home in a few years.

A couple, with 3 children, are on the verge of divorce. They come in together to review their finances and debt. Their joint resentment fills the room. After a few appointments and looking at all their options, they decide to rebuild the foundation of their marriage by testing out some joint financial decision-making for the first time in their marriage. They slowly build trust through transparency and stay together. Then, we help them build a foundation of learning for their children about money using our "Kid's Monthly Expense Worksheet".

Thank you for helping us do this and more!  
In this coming season of Thanksgiving, we are very grateful for your support.

### Executive Director

**Gay Pustaver**

### Administrative Assistant

**Melissa Kugel**

### Board of Directors

**Craig Asher**

**Kay Bidwell-Loberg**

**Michael Herlache**

**Eleanor Dean**

**Becky Hirthe**

**Bill Kletzien**

**Jeff Kleiman**

**Mary Morrow**

**Sara Sohns**

**Amy Sullivan**

**Ron Welch**

**Deb Whitelaw-Gorski, OTR**

### Quick Fact!

*We have provided  
41 educational  
presentations  
so far in 2017 reaching over  
800 high school  
students, senior citizens and  
adults*

**United  
Way**



*Thanks to all who joined in the fun and  
supported us at our  
Annual Trolley Fundraising Event 2017*

**THANKS TO OUR  
MAJOR EVENT  
SPONSORS!**



**Door County  
Medical Center**

**Stone Harbor**  
*A Door County Resort & Conference Center*

**Nicolet**  
NATIONAL BANK

**5<sup>th</sup> Annual Wine and Beer Trolley Event  
Venues:  
Orchard Country Winery & Stone Harbor Resort**





**Finance\$ with a Female Focus  
"it's NEVER just about money!"  
Brought to You by Money Management Counselors/FISC**

Thanks, in part, to a grant from the Women's Fund of Door County, Inc. in 2017, we began sending out an e-newsletter especially for women of all income levels, backgrounds and ages.

The sheer number of internet resources can be intimidating. Based on our community's unique concerns and the financial issues affecting women, it's our goal to help women become more financially secure, whatever that means to them. Anyone may sign up for the newsletter on our website and we will send meaningful, uncomplicated resources.

Past articles include Money and Emotions -How to develop a healthier relationship with money, money lessons you can teach your grandchildren/children, some great rebate apps, some great new books, learning how to budget when you rely on cash tips, and many more great tips for women to take control of their money.

This e-newsletter will grow into a blog on our website, giving everyone a chance to anonymously converse and exchange information to help each other – something women are particularly good at doing!

## Door County Daily News.com

Nicolet Broadcasting, Inc. 30 N 18th Ave Ste 8, Sturgeon Bay, WI 54235 (920)746-9430

**WBDK 96.7FM** **WRKU 102.1FM** **WRLU 104.1FM** **WSBW 105.1FM**  
RELAXING RADIO ADULT HITS SOUTH WE LOVE OUR COUNTRY ADULT HITS NORTH

**Money Management Mondays**  
on the radio stations of  
DoorCountyDailyNews.com  
receives rave reviews every week from  
listeners in Door and Kewaunee counties and  
some become grateful clients.

**Listen to Money  
Management Mondays  
with Nick Friemuth &  
Gay Pustaver every Monday Morning**

### Featured Books:

***Money, A Memoir: Women, Emotions, and Cash*  
By Liz Perle**

**A bestselling book that "will force both men and women to ask hard and important questions about love, marriage, and money"**

***Make Your Kid A Money Genius  
(Even If You're Not)  
A Parents' Guide for Kids 3 to 23***

**A jargon-free, step-by-step guide to help parents of all income levels teach their kids from ages three to twenty-three about money.**



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

Please detach donation form and send in with donation.

Money Management Counselors Powered by FISC/CCCS is a 501(c)(3) nonprofit organization. All donations are tax deductible.

**Choose from the following**

- ☐ \$50 - \$100 - Supporter  
☐ \$101- \$249 - Enthusiast  
☐ \$250 or more - Sustainer  
☐ Other

**PayPal Accepted**

You can make a donation via Paypal and you do not need a Paypal account.

Just go to our website, [www.moneymanagementcounselors.com](http://www.moneymanagementcounselors.com) and click the DONATE button.

Name(s) \_\_\_\_\_

Business Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

Donation  
Amount\$ \_\_\_\_\_

**Please make checks payable to: FISC/CCCS  
Mail to:  
Money Management Counselors/FISC  
57 N 12th Ave Suite 104, Sturgeon Bay, WI 54235**