

# Spring/Summer Newsletter

Issue 6 - April 2016



57 N 12th Avenue  
Suite 104  
Sturgeon Bay, WI 54235  
Phone: (920) 743-1862  
E-mail: [fiscdk@sbcglobal.net](mailto:fiscdk@sbcglobal.net)

## Director's Article - Emerging Issue: Combining Finances In A Relationship



Money and relationships – a loaded topic for certain! Yet after 21 years as a budget and credit counselor and 18 years as a custody Mediator, I know that being honest about your feelings, fears and hopes regarding joint finances is a very concrete way to build trust and transparency in a relationship. But discussing money is NOT a romantic subject. Thanks to funding from the Door County Community Foundation and Thrivent Financial, people may access our services to do just that! Here is some information to help you understand this issue.

According to Sonja Britt, researcher at Kansas State University "Arguing about money is the top predictor of divorce", according to Sonya Britt, a Kansas State University researcher. Recently, she shed light on her research, which found that couples who argued about money early in their relationships -- regardless of their income, debt or net worth -- were at a greater risk for divorce. "Arguments about money [are] by far the top predictor of divorce," she said. "It's not children, sex, in-laws or anything else. It's money -- for both men and women." The study, titled "[Examining the Relationship Between Financial Issues and Divorce](#)" and published in 2012 in Family Relations journal, looked at longitudinal data from more than 4,500 couples as part of the National Survey of Families and Households. The research also concluded that arguments about money were longer and usually more intense than other types of marital disagreements. In my experience, this is because it is never JUST about money.

Every day, we make financial decisions, consciously or unconsciously. It's not always easy to discuss these choices with a partner, however. We don't always listen to information from our parents and teachers as we grow up. The pastors that I spoke with before launching this effort, agreed that they touch on the issue of money, trust and marriage, but do not work with couples 1-1 about specifically HOW to do this. Money Management Counselors FI\$C CCCS is here to do just that. With the help of a financial counselor and advocate, couples will develop their own spending plan together, discuss their values and goals, talk about any debt they bring to the relationship, and more. It is a creative and dynamic process and totally confidential. Let us know how we can help; it's never too late to start the discussion. Call us at 920-743-1862 for more info.

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### **Featured Book:**

"Couples and Money;  
A Couple's Guide"

by Victoria F. Collins with  
Suzanne B. Brown

This book is a good and  
easy -to-read framework for  
discussing money issues as a  
couple.

## 4th Annual Gala Wine & Beer Tasting Trolley Tour

**Wednesday, May 11, 2015 - 5:30-9:30 pm**

**\$50 per person**

5:15-5:30 - Trolleys pickup at Stone Harbor on 1st Ave in Sturgeon Bay

6-7pm - Von Stiehl Winery & Ahnapee Brewery in Algoma for  
wine & beer tastings, light hors d'oeuvres and cash bar

7:30-9:30 pm - Stone Harbor for tastings from Door Peninsula  
Winery, Door County Brewing Co., DC Brewery, and  
Central Waters Brewing, heavy hors d'oeuvres, silent auction, wine pull and  
cash bar.



**The silent auction premieres an assortment of  
items including House of Comedy Club Tickets,  
Hop Head Brewery Tour Tickets, Lake Geneva  
Cruise Tickets, Stampin' Up basket, gifts and  
much more.**



**2015  
Trolley  
Tour  
Photos**

*We had incredibly helpful sessions with Gay! Before we made an appointment, money was an uncomfortable topic. We had made money decisions on our own for many years. Now we have a joint checking and savings account, a budget plan that works with both of our very different incomes. We feel very comfortable about our financial situation.*

*We recommend Money Management Counselors wholeheartedly! Thanks!"*

**From Grateful Pre-marital  
Financial Counseling Clients**

## **Employee Financial Distress How Employers Can Help**

"The second leading cause of money issues for workers is a lack of financial knowledge", according to information on the Partnership for Workplace Mental Health website. Employers are in a great position to enable employees to achieve financial wellness. And Money Management Counselors is here to help! We have provided Lunch and Learn presentations on a variety of topics geared to employees at various worksites in Door and Kewaunee Counties, large and small. Note the Ministry Door County Medical Center comment to the right. These presentations resulted in employees coming to our office to overcome financial stresses, gain resources and work through a variety of financial issues. And it is all confidential and non-judgmental. The best result is a more focused, productive and financially literate workforce for your business.

Call us to schedule a free presentation.

## **Free Presentations Available!**

Gay Pustaver would be happy to speak with any Women's Groups, church groups or any organization about our 1-1 pre-marital financial counseling service. We help couples decide how to combine their finances, teach communication skills to address conflicts and offer a wide array of money management tools and resources to help couples be successful financial partners. Please contact us to schedule a time!

We are also available for other money topics as well for all age groups.

There is no fee: it is a part of our mission.



Door County Cradle to Career

## **2016 Highschool Financial Wellness Confer-**



**From The Ministry Door County Medical Center  
Employer of Choice Team**

*Our Employer of Choice Team has partnered with Director, Gay Pustaver, to provide "Financial Wellness" Lunch and Learns for our employees. Gay is extremely well versed on the topics we've requested, she is easy to listen to, encourages interaction from the audience and has provided non-judgmental advice and support to many of our employees. She can customize educational sessions that pertain to all income levels and backgrounds. She has even adjusted her calendar to meet our unique scheduling situations at the hospital for presentations. She is an expert in her field, always offering additional information, including handouts pertaining to the topic discussed. The best part about her each presentation is that it doesn't stop there! Employees can contact her to assist on a personal level by contacting her at Money Management Counselors after the presentation. Gay continues to be a great resource for our Employee financial wellness initiatives!*

## **Door County Daily News.com**

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

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