

MONEY MANAGEMENT COUNSELORS ANNUAL NEWSLETTER

The choices are always yours to make...because it's never JUST about the money.

THE STATS*

Financial Education Programs - 363 people

Total Clients served over 27 years 3,305

Top Referrals
50% Friends, Family, Co-Workers,
Community Programs.
24% Community Social Services.

Newsletter Distributions 15,847

TOP ISSUES

Life Transitions
Affordable Housing
Medical Debts
Bankruptcy



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*based on January - September 2021

Return to Normal?

By definition, "A New Normal" is **new normal** [noo-nawr-muhl, nyoo] noun

A current situation, social custom, etc., that is different from what has been experienced or done before but is expected to become usual or typical.

For us, the New Normal is addressing the toll the last year and a half has had on clients. We have had to become more flexible in scheduling and working with cancellations and rescheduling on a more regular basis.

Clients have required more time to rework budgets as circumstances continually change in hours, pay, cost of living, available services, and eligibilities. We are spending more time working through "Mindsets," trauma, and the emotional effects of money issues as we address solutions to the concerns.

Our New Normal is helping clients through the magnification of their past financial issues related to a semi-post pandemic world, along with navigating a path of preparedness for the unknowns that still lie ahead for so many.



What if?

Have you ever done the "What if"?

What if I never went to that coffee shop that day? I might not have ever met my now spouse. What if I didn't run back into the house to grab my phone or stop for gas? I could have been in the middle of that car accident.

What if Money Management Counselors didn't exist? Has that ever crossed your mind? It has mine. There are days when it can feel like we are climbing a huge hill. For all the steps forward, it can feel as though we are forever catching ourselves from slipping backward. On those days, I do the "What ifs."

I can say over 20 clients wouldn't have had first-time homebuyer education this past year. In addition, several seniors would still be paying their social security to judgment-proof debt, causing them to go without necessities and creating undue stress.

If MMC weren't here, couples would not have been able to determine an alternative path to bankruptcy, nor seniors get the additional support needed to address the financial fallout dementia created for them and their families.

These realizations help me push forward in my duty as Director to apply for grants, request community support, and send our annual appeal. This task is the hardest for a person who is by nature a 'just get on and do.' But counseling clients takes the support of others, and it takes people who see the importance of what we do to continue to serve our community.

For, in the end, it supports us all. Our clients could be your neighbor, boss, employee, friend, spouse, parent, grandparent, or child. And "What If" they didn't get the help they needed?

With Appreciation,
Leslie Boden - Director



It takes a Community

Community collaboration is something we have been focusing on a lot this past year and is something we hope to expand on going forward. With joining the Sturgeon Bay Sheriff Department and their Fresh Start Program, Help of Door County and their Transitional Living Program, Expanded Learning In Retirement programs, and working with such agencies as Legal Aid Society and Comprehensive Community Services, Money Management Counselors is completing the circle many clients need as we focus on their financial education knowing "it's more than **JUST** about the money".

These collaborations allow clients the ability to meet as a group or individually and get the most out of the services our communities have to offer. The goal is to increase program success rates and follow-through when clients know they have more than one pair of hands to help direct them forward.



Our Goals with Future Support

- Expanding Senior Services as we start seeing an increase in our aging population with needs for extended supports in financial literacy, living on Social Security, Identity Theft, Elder Abuse, Spousal Death, Dementia, and addressing how these life circumstances affect finances.
- Complete our online educational platform to complement our in-classroom programs for High School and Middle School.
- Develop more topic-specific programming for youth, women, couples, and seniors to take our existing programs to a deeper level, embracing a more personal mindset and its relation to financial health.
- Increase collaborative community services to create complete wrap-around support for clients who can benefit.



Money Mindset Program Client Collage

A Word from our Clients

Our collaborative workshop "Money Mindset Makeover" with Jodi Rose Studios has been so successful that we are pleased to announce the continuance of that workshop scheduled for January 26, 2022. In addition, we are fortunate to share two participants' experiences with you.

"The Money Mindset Workshop was a pivotal component for me and came into my life at just that right moment. As I look back and reflect, I am reminded how some of the most challenging times in our life can bring forward the greatest gifts! Thank you to the stellar team behind this wonderful event, packed full of opportunities for growth and empowerment!"

The Money Mindset Workshop is an opportunity to work through the deeper issues holding you back from achieving your dreams and goals. The creative art projects and journaling prompts along with down-to-earth budgeting concepts are a life-changing combination. The kind and open space Leslie and Jodi foster give participants a chance to connect with others and realize that everyone is struggling in some way. The best way to move forward is to understand ourselves more deeply and share support with others. Thanks again for this wonderful opportunity!



Money Mindset Program Client Collage

9th Annual Beer and Wine Gala

Our 9th Annual Wine and Beer Trolley Event with Von Stiehl Winery, Ahnapee Brewery, and Stone Harbor Resort was a success despite the last-minute concerns over the new Covid variant affecting our area. Changing things up a little and not knowing if we were to go virtual created some anxiety. But we were pleased with the results, including a successful basket raffle and seeing select baskets used by local services in our communities

We are so very thankful to those sponsors who continue their support. As a result, we successfully raised 18% of our operating budget, supporting budget counseling, credit card debt programs, bankruptcy education, and school programs. Thank you!



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