

MONEY MANAGEMENT COUNSELORS ANNUAL NEWSLETTER

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

WHY OUR SERVICES ARE SO NEEDED AT THIS TIME - MORE THAN EVER

OUR COMMUNITIES

32% or 3.2 of every 10 of households in Door County are struggling to afford the basics like food, shelter, childcare, utilities and more.

OUR POVERTY

45% of households in Algoma City
42% Kewaunee City
33% Casco Village
36% Brussels
38% in Sturgeon Bay
46% in Sister Bay are at or below the Federal Poverty Level as of 2018.

OUR SENIORS

42% of Door County senior households and 48% of Kewaunee County (i.e., 65yrs and older) struggle to afford basic necessities.

ASPEN INSTITUTE

Up to 40 million Americans are at risk of eviction

TOP ISSUES

Credit Card Debts
Bankruptcy
Life Transitions
Affordable Housing

BOARD OF DIRECTORS

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TAKING IT ON THE ROAD
Money Management Counselors will be holding Appointments at the Sister Bay, Nicolet National Bank the first Monday of the month starting in October.
For more information and to schedule an appointment contact us at 920-743-1862
www.moneymanagementcounselors.com



Hello, We're in your Monitor

I want to take this moment to say how grateful we are to be a community agency that has been able to adapt to a year like no other. Your continued support has made it possible for us to reinvent our "Taking it on the Road" remote office, meant to serve a larger geographical area in person, by turning it into a remote service available through the internet to anyone on the Peninsula.

Your support has made it possible for us to take programs designed for classroom settings and convert them into take-home packets, add online supports and offer virtual workshops. Has it been easy? No, but a true learning experience!

Our one-on-one counseling is a crucial ingredient to long-term success. Thanks to your support, this too has been adapted to allow us to keep our focus on getting this needed service to our clients.

You have made it possible for us to continue servicing our community at a time when many clients are at financial crossroads and need our help more than ever. Thank you for helping us reach people through their monitors, phones, and mail. We could not have made it through this past year providing critical services without your support.

Our Goals with Future Support

- Continue our efforts to expand our existing High School Financial Literacy Education with interactive programs adaptable to an ever-changing school setting.
- Expand on our redesigned Elementary/Middle School take-home program to accommodate an online family interactive activity. Incorporate added supports and develop ways to get back in front of the classroom remotely.
- Continue to redevelop ways to get back to our in-person "On the Road" Remote Office Spaces in a fashion that can accommodate our elderly clients safely in Northern Door and Kewaunee Counties.
- Additional program goals this year are to develop more Virtual Workshops expanding our Women and Money Workshops to round table discussions, and to introduce Couples and Money and Seniors and Money Financial Education Workshops.



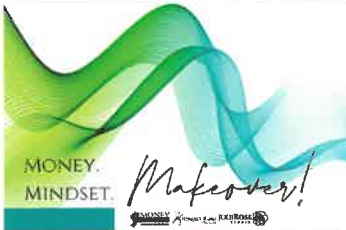
8th Annual Beer and Wine Gala postponement

Our 8th Annual Wine and Beer Trolley Event with Von Stiehl Winery, Ahnapee Brewery, and Stone Harbor Resort was postponed this year due to the pandemic. Putting participants' safety first was an easy choice; knowing this event supports over 20% of our annual funding made the cancellation a much harder pill to swallow.

We are so very thankful to those sponsors who continued their support despite our cancellation and to those who came forward and gave to help offset our funding shortfalls this year. We have recovered approximately 50% of our Annual Event Earnings. They are allowing us to cover 10% of our expenses in counseling clients. Thank you!



Dean Financial Planning
Solutions, Door County Eye
Associates, Health Care Visions,
and Pinkert Law Firm



Why your contribution is so important

It feels redundant to say, but our bottom line does not budge. Our staff is our product, so your dollars support our time with clients and the resources we need to facilitate our sessions. As I mentioned before, you make it possible to do our job. It has been a saving grace this year. We could focus on getting our services to clients and adapting our programs to reach people through this pandemic. We have never wavered from our holistic one on one approach of understanding "it isn't just about the money" as we meet through a monitor or phone.

We continued to explore the financial, relationship-related, and emotional aspects of money with each client. And though we could not hold out a Kleenex when needed or give an actual hug, we could speak empathetically and clearly understand the emotional toll our clients are experiencing.

Through our adapted counseling, we were able to achieve great success. From helping new home buyers create workable budgets to assisting clients work through the emotional devastation bankruptcy can bring while giving them the financial tools to move forward to a brighter tomorrow.

Our proven counseling services continued to provide clients control over their finances, build financial capability and financial self-esteem. Also, we continued to work on their understanding of their relationship with money and its impact on their lives.

Moving forward, your support is even more critical. As we continue to adapt to meet our clients' safety concerns, holding educational workshops, and participating in community events, our funding needs have shifted to accommodate these changes.

We pushed through this past year, staying focused on our client's needs, and did what we could—expanding evening appointments, driving to client's homes, setting up drop boxes. We did not, however, meet our funding needs for going forward onto 2021.

Your support is critical for us to continue to meet the challenges before us. We successfully maneuvered this last turn to get to here but to be honest; you control how far we make it around the next one. We cannot do it alone without the support of you, our community. Thank you in advance for your continued support!

With Appreciation,
Leslie Boden - Director

A Word from our Clients

This has been one year our client support has been as needed to keep moving forward as our community support to service our clients. The ability to see each other in a zoom meeting does not feel the same as a one-on-one across a table.

As a counselor, one is left at times wondering if a client is as OK as they claim through a monitor. The affirmation of a thank you card sent in these times speaks volumes. We thank you, our clients, for the support you give back to us too.

"The way you explained it was thorough but simple. I like that you gave examples; it will help to know how to apply the new knowledge."

"...I now have money in my account and am saving some now. I feel a lot better about myself after being counseled by you and teaching me ways to be financial responsible."



WHAT YOUR CONTRIBUTION CAN SUPPORT AND WHERE YOU CAN ASK FOR YOUR DOLLARS TO GO

\$25.00

PAYS FOR MAILED MATERIALS AND PHONE COST TO COUNSEL ONE CLIENT OVER THE PHONE WHO DOES NOT HAVE COMPUTER ACCESS

PAYS FOR THE ONE TIME COUNSELING FEE FOR A CLIENT

COVERS THE COST FOR A PERSON TO PARTICIPATE IN A ONE HOUR A FINANCIAL WELLNESS WORKSHOP

COVERS THE OVERHEAD COST OF AN ON-LINE CONSULTATION

\$250.00

PAYS FOR MATERIAL ADAPTATION TO VIDEO FOR A INSTRUCTIONAL PROGRAM

PAYS FOR PROGRAM AND SECURITY MEASURES TO DEVELOP ONLINE SERVICES

PAYS FOR A DAY OF HIGH SCHOOL FINANCIAL LITERACY PROGRAMMING

A PORTION OF A COMMUNITY SPEAKING ENGAGEMENT

COVERS THE COST FOR A PERSON TO PARTICIPATE IN A FULL DAY FINANCIAL WELLNESS WORKSHOP

NEWSLETTERS; MARKETING; WEBSITE MAINTENANCE

\$2500.00

SUPPORTS OPERATING COST TO CONDUCT ONE ON ONE COUNSELING SERVICES IN OUR COMMUNITY

COVERS THE MAJORITY OF COST FOR A 4-TO 6 WEEK ON-LINE WORKSHOP

COVERS RE-CERTIFICATIONS FOR COUNSELING SERVICES AND EXTENDED SERVICES

SUPPORTS FUTURE PROGRAMMING EXPANSIONS AND ADAPTATION IN THE SCHOOLS

SUPPORTS OUR MOBILE OFFICE COST AND SAFETY MEASURES

MAJOR SPONSORSHIP FOR ANNUAL EVENT

