

Fall/Winter Newsletter

Issue 5 - November 2015



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Director's Article - Responding To Emerging Issues

In December, 1995, I started at FISC now doing business as "Money Management Counselors powered by FISC CCCS". I worked alone, did the financial statements in WORD using the checkbook on my lap, wrote grants, served a total of 67 clients, had a great Board of Directors and became a certified consumer credit counselor. Since then, I have also become a certified Housing Counselor and soon, I will become one of the first in the nation to be certified as a Student Loan Debt Counselor. In between, our agency responded to the new Bankruptcy law in 2005, becoming licensed to provide mandatory counseling and education and responded to the foreclosure crisis by providing assistance with loan modifications. Over the years, a total of 134 people have paid off almost \$4,000,000.00 in credit card debt on our debt plans. People in our communities have trusted me with their financial circumstances, worked together to avoid divorce, becoming true financial partners and worked on the financial fallout from a variety of life changes. Small business owners, people on Social Security, wealthy people, middle class residents, families struggling in poverty have all come through these doors. Confidentiality and a non-judgmental approach are the cornerstones of our services. Today, we still have a wonderful Board of Directors, I still write all the grants I can, and we have a super Administrative Assistant who uses QuickBooks. We changed our brand and logo, developed a slogan, have begun our 3rd Strategic Planning process, provide outreach in our communities, offer a financial wellness conference for teens with the schools, serve between 125 and 200 new clients each year and host an awesome annual event. We are even on Facebook and Twitter and have our own website! **What I would like to point out to all of you reading this newsletter, is that we do all this and more on a \$70,000 annual budget, part-time office hours and with generous volunteer help.** In order to respond to the emerging need for student loan debt counseling and pre-marital financial counseling program, we need your assistance. I hope you enjoy this newsletter and I hope you consider sending a donation. **With gratitude, Gay Pustaver, Executive Director**



Gay speaks on Fox 11 Town Hall Panel about Student Loan Debt

Executive Director

Gay Pustaver

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Featured Book

"Your New Money Mindset; Create a Healthy Relationship With Money" by Brad Hewitt & James Moline. A licensed psychologist and the CEO of Thrivent Financial examine how to align our attitudes about money with our core values.

CREDIT/DEBT COUNSELING



DEBT MANAGEMENT PLANS



STUDENT LOAN DEBT COUNSELING



PREMARITAL FINANCIAL COUNSELING



HOUSING COUNSELING



FINANCIAL EDUCATION



BANKRUPTCY COUNSELING



Youth Financial Wellness Conference

Door County 11th and 12th grade students are invited to a free event.....

Saturday January 9th, 2016
Sturgeon Bay High School
HS Commons and Auditorium
9:30am-1pm

11th and 12th Grade Students will be Assigned to a Group I or Group II to ensure attendance at both breakout topics that are covered.

Topics

- Digital Finance and Online Safety
- Choo\$e Succe\$\$ Panel

New Programming Available!

Pre-Marital Financial Counseling Program and Student Loan Debt Counseling Programs have begun due to funding in part from the Door County Community Foundation and Thrivent Financial.

With Funding from the Women's Fund of Door County, through collaboration with church women's groups and the Cradle to Career program we'll reach out to women and young families regarding Financial Literacy.



Above-Wellness Fair at Masonite in Algoma.

Money Management Board Members & Gay at the LDC mini-golf fundraiser.



We won the trophy for Most Money Raised & Best hat!



Board of Realtors' Homebuyer Program Panel Presentation at Stone Harbor Conference Center

Listen to
Money Management Mondays
with Nick Friemuth and Gay Pustaver every Monday Morning!

Door County Daily News.com

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From Grateful First Time Homebuyers

"We would recommend Gay to anyone. She was very friendly and helpful. We thought it would be a waste of time, but she made us feel relaxed and her session was more beneficial than an on-line one we had to do. Saving 1-2% of home price per year for maintenance was good advice."



www.moneymanagementcounselors.com

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, click the DONATE button.

Donation Amount\$ _____

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