

Spring/Summer Newsletter

Issue 4 - April 2015



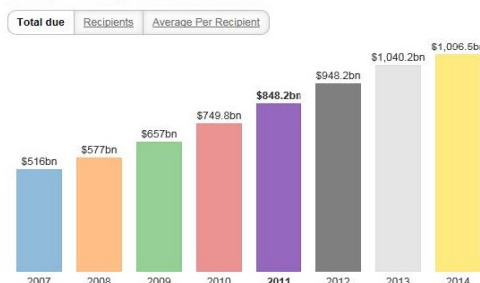
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US Student Loan Debt (\$1.2 tril) Exceeds Credit Card Debt (\$700 bil)

It is not coincidental that the number of first-time homebuyers is at a generational low at the same time that student loan debt is at an all-time high. On Sunday morning, January 11, 2015, Sandy Duckett, Director of We Are HOPE, Inc. and I were featured on the Green Bay TV channel CW14 program called "FOCUS". Robert Hornacek interviewed both of us about the student loan debt crisis and the importance of choosing schools and careers wisely. This issue is so important, that our professional organization, the National Foundation for Credit Counseling will be offering its members a student loan certification soon. When presenting in our schools, I teach kids about the perils of too much student loan debt. Adult clients also come to the office to discuss Parent PLUS loans and co-signed student loans that they have taken out for their children. There is no magic wand for this debt, but we can help you make a repayment plan that works for you. Also, for 10 years before I moved to Wisconsin, I was a financial aid administrator. So, if you need help making sense of a financial aid award letter, please make an appointment. I will be happy to review it and give you tips. Finally, check out your school's credentials before attending. There are many non-accredited schools out there that look good on paper, but aren't. And students – you have your eyes on your tech devices almost 24/7. There is no reason for you to NOT be aware every semester at college, of the total loan debt you have accumulated and what the monthly payment will be after graduation/leaving school. www.finaid.org is a great resource. Go there. Make it your friend! - **Gay Pustaver, Executive Director**

Outstanding Federal Student Loans

Annual figures as of Sept. 30. 2014 data as of June 30.



Money Smart Week is
April 18-25, 2015

There are lots of activities and resources for families, parents, kids, and people of all ages. Check out the website www.moneysmartweek.org and GET \$mart!

Note from a Client:

"Dear Gay, thank you for offering your money management services to us. I appreciate your guidance and assistance. I will be recommending your services to others."
- a grateful couple

Book Suggestion

"I Will Teach You to be Rich" by Ramit Sethi
An irreverently humorous, outside-of-the-box book with some unique ideas; would appeal to young people.

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3rd Annual Gala Wine & Beer Tasting Trolley Tour

Wednesday, May 13, 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., and Central Waters Brewing, heavy hors d'oeuvres, silent auction, and cash bar.

There will be a limited number of rooms available at Stone Harbor for a reduced price of \$89. Only available to those who purchased tickets.

Space is limited. Reserve today at (920) 743-1862



2014 Trolley Tour Photos

Every year, our wine and beer tasting trolley event includes these gorgeous and delicious cupcakes donated by Christie Felhofer

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Leanne Brown, a graduate student at New York University wrote, designed and authored the recipes for this attractive and useful little book. She made it available for \$4 per copy and we have a handful left for purchase at the office or you can download the pdf for FREE from www.leannebrown.com



www.moneymanagementcounselors.com

Learn more about us and what we do. We also have a link set up where you can make a donation via Paypal and you do not need a Paypal account. Go to our website, click the DONATE button.

Financial literacy and educational presentations in 2014:

Please call to schedule a speaking engagement for your church or civic group in 2015.

Many topics available and we can adapt to your group's needs and time available.

In 2014 we provided financial literacy and educational presentations to these groups – a record number!

CHURCHES

United Methodist Church, Sturgeon Bay

CLUBS AND CIVIC GROUPS

Door County Women in Business
Leadership Door County Human Services Day
MOPS – Mothers of Preschoolers
Sister Bay Lions Club

EMPLOYERS, FINANCIAL INSTITUTIONS AND

HUMAN SERVICE AGENCIES

HELP of Door County women's support group
HATCO Lunch and Learn (2) presentations
YMCA Workplace Wellness Roundtable
We Are HOPE staff presentation

MEDIA

Monthly Informational radio spots on
Door County Daily News.com

RETIREES

Learning in Retirement – Intergenerational Money Issues
Food, Fun and the "Facts" of Later Life
group on Washington Island

STUDENTS

All 5 Door County High Schools
Algoma High School
Luxemburg-Casco High School



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