Helping Women Help Themselves



Summer 2017

From our Founding Mothers

'Tis the season for graduations, and we've had quite a few. Graduations at Lowell's House of Hope and YWCA in March were followed by celebrations at the YWCA's Fina House in Lawrence, Nashua's Front Door Agency, and the Greater Lawrence Community Action Council in April, May, and June. Congrats to all buddies who completed the program. And thanks to the coaches, program leaders, and workshop presenters who contributed their time, energy, and passion to helping each buddy take control of her finances.

In the meantime, we've started new programs for House of Hope, Habitat for Humanity of Greater Lowell, and the Lowell Transitional Living Center. We've also launched a program with Women's View in Lawrence, a residential program for women recovering from addiction. Discussions are underway with other new partners — including several in Boston, where we plan to initiate our first regional program center. More on this in the next issue!

This year we've increased the number of programs by 35%. A similar gain is planned for the year to come. This puts us on pace to meet our 2020 Vision Challenge — with a goal of 20 programs in the Merrimack Valley within three years, along with additional programs in Boston and other regional centers.

Each buddy's story vividly shows the importance of our work. For Kim, a recent Fina House graduate, the simple act of opening a bank account led to using a budget and taking control of her spending (see page 3). We are grateful to our dedicated corporate sponsors for helping women like Kim. These include Adecco, our newest sponsor (see page 4), and NetScout, a long-time sponsor and host of our recent Women Inspiring Women luncheon (see page 5).

We have many individual donors who've also accepted our 2020 Challenge. Some have made sustaining gifts through automatic, monthly payments that we can count on as we grow. Want to join them? Go to our web site at www.budgetbuddies.org, hit the Donate button, and set up your account. Or give us a call at 978-703-0820.

Have a great summer!

-Anita and Kathy



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Our 1st NH Program Graduates!



Congratulations to the women who completed our first program in New Hampshire with the Front Door Agency in Nashua.

Budget Buddies Staff

Anita Saville, Executive Director

Kathy Brough,
Director of Operations

Katie Neville, Volunteer Coordinator and Business Manager

Katie Stoll, Program Coordinator

Julie Lemire, Coaching Coordinator

Patricia Grieff, Coaching Coordinator

Budget Buddies Board

Cathy Jenkins, President

Sarah Ihugo, Treasurer

Nicole Nguyen, Clerk

Nancy Coan

Brenda Gould

Susan Graves

Todd Smith

Robin Toof

Volunteer Spotlight: Susan Graves



Volunteers have been an integral part of Budget Buddies since our humble beginnings in 2010. We relied exclusively on volunteers for our first few years, and still depend heavily on them to make our programs successful. One of our most dedicated volunteers, who believes strongly in our mission, is Susan Graves.

A True Original

Honored this year with the Founding Mothers Award, Susan has volunteered with Budget Buddies since the very beginning. "When Anita and I started Budget Buddies, Susan was one of the first people we talked to. She had been a good friend for years," says Budget Buddies Co-Founder Kathy Brough. "She was part of the early focus groups we talked to about how we should structure our program."

Since starting with Budget Buddies Susan has worn more hats than anyone. She is the long-time Program Leader for House of Hope and has been a presenter, a board member, and a coach. "Susan has many, many talents," says Executive Director Anita Saville, "and she's used all of them to help Budget Buddies. Most importantly, she has a strong sense of what our buddies need for financial empowerment and how we can best fill that need."

Favorite Moments

Through 13 House of Hope programs, countless board meetings, fundraisers, and other events Susan has had plenty of great moments with Budget Buddies. So many, in fact, that when asked about her favorite moment, Susan couldn't pick just one.

"My favorite moment happens every program," she says. "It's when the coaches thank me. When they realize that despite their buddies' limitations, they have the same goals and dreams as everyone else."

What keeps a volunteer engaged year after year? For Susan, it's the genuine impact that Budget Buddies provides.

"When you're sitting in a workshop watching everyone learn from the presenter, you can see that 'Aha!' moment on the faces of the women as they figure something out," she says. "That's one of the things that keeps me coming back."

What does the future hold for Susan and Budget Buddies?

"I hope that Budget Buddies out educates itself," she says. "That one day we're not needed, because we've finally solved the issue of financial literacy."

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Supporting Lowell Transitional Living Center



Team Budget Buddies walked in support of our long-time program partner Lowell Transitional Living Center at their annual Steps to Home Walk on June 10th.

Serious Play for Strategic Planning



Budget Buddies board members, staff, and long-time volunteers participated in a LEGO Serious Play workshop to connect our core values to a strategy for future growth. Many thanks to Sheri Gurock (sherigurock.com) for giving her time to facilitate this workshop.





Kim and Ellen A First Bank Account



Opening a bank account is a big step for a lot of people. For Kim, a resident of the YWCA in Lawrence, it seemed like an overwhelming and impossible task.

"Kim never had a bank account. She was worried about fees and getting herself into more financial trouble," says Ellen, Kim's coach.

"I would cash my checks and keep my money in a drawer," says Kim, "I would pay my bills with money orders."

Ellen has been a coach for Budget Buddies three times and has been paired with Kim twice. This allowed Ellen to help Kim work on long-term goals and focus on issues they may not have been ready to address the first time around.

"The first time, we made progress in paying off some longstanding debt, but Kim wasn't ready to tackle budgeting," Ellen notes. "The second time, Kim was ready to take on budgeting and banking with confidence."

Because she had easy access to her money, Kim often found she couldn't pay for unexpected expenses, such as car repairs. This helped her see the importance of budgeting and putting money into a bank account.

When Kim found it stressful to research different financial institutions, she received a lot of encouragement from fellow Buddies and the coaches in her program. "That encouragement finally helped her decide to go for it," Ellen says. Opening a bank account has boosted Kim's confidence as well her budget.

"It felt great!" says Kim. "I put some money into a savings account and I'm trying not to touch it unless I really need it."

Kim has also learned that her needs matter. "I understand now that it's OK to say no to other people who are asking me for things. I need to make sure I can take care of myself first."

"Kim began to understand how much she was giving to others, when she really needed to take care of her own needs," Ellen says. "She's become much better at not letting others take advantage of her."

Women's Advocacy Day at the Statehouse



Anita, Kathy, Katie and Katie attended this year's Women's Advocacy Day at the MA State House on May 17th. It was a wonderful opportunity to connect with legislators from areas we'll be expanding into this coming year.

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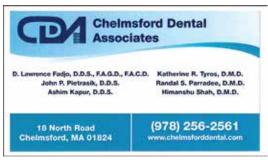
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Find Budget Buddies on Facebook and Twitter to keep up to date with programs, events, and more!





Sponsor Spotlight: Adecco

Adecco

Adecco, our newest corporate sponsor, prides itself on the relatively long time its 34,000 employees work for the company. The average employee has been there for more than 12 years. Job tenure for the average American is 4.2 years, according to the U.S. Bureau of Labor Statistics.

This statistic is important because Adecco is in the staffing business and because that industry is relatively transitory. It's also important because the company works hard to create a family atmosphere that keeps its employees happy. That's no small feat when you have 5,100 locations in 60 countries. But supporting community initiatives where employees live helps a lot, says Kevin McLeod, CEO of Entegee, an Adecco division headquartered in Burlington, MA.

Helping Disadvantaged Families

Through Adecco's Win4Youth program, employees across the company participate in local sporting events to rack up donation points. Adecco turns these points into contributions to groups that help disadvantaged children and families throughout the world.

Closer to home, employees of Entegee, which places engineering and other technical professionals, use their skills to design and build sports fields, which they then donate to local towns. A recent example is Hanover, MA. Entegee became a sponsor of Budget Buddies when Entegee Comptroller and Budget Buddies Treasurer Sarah Ihugo introduced McLeod to our organization.

"I liked the idea of helping communities and groups we had not supported before," McLeod says. "Budget Buddies is a great complement to Adecco's other outreach projects."

A Good Investment

Ihugo, who has served on the Budget Buddies board since 2013, has her own reasons for getting involved.

"Millennials like me are spread thin, with too many things to do and too little time and money to do them," she says. "When we do offer our time, money, talent, and networks, we expect a return on that investment. When I think about investing my time and money, it makes sense to use it for Budget Buddies. The women in our programs flourish into contributing members of the community and become a new resource for other members."

Support this Newsletter

Advertise with us to reach a group of awesome community-minded individuals!

For more information, contact Katie at k.neville@budgetbuddies.org

Generosity of Local Florist



Many thanks to A Floral Moment by Juju Buds in Chelmsford for generously providing flowers for the buddies to present to their dedicated coaches at each graduation celebration!







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women inspiring women executive lunch

Thank you to all who attended our Women Inspiring Women Executive Lunch!

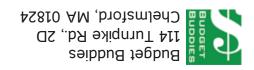
Our panel spoke passionately about the role of mentors in their success. We are grateful to participants Bopha Malone from Enterprise Bank, Jean Bua from NETSCOUT, Susan Green from Circle Health/Lowell General Hospital, Susan West Levine from Lowell Community Health Center, and Joanne Yestramski from UMass Lowell.

We were thrilled Congresswomen Niki Tsongas was able to stop by and share her mentoring story with us.

NETSCOUT was an incredibly generous host. The space was amazing, the food was delicious, and their support was above and beyond every step of the way!

We also deeply appreciate the generosity of our corporate sponsors: NETSCOUT, Entegee, Enterprise Bank, Circle Health, Kronos, Digital Federal Credit





Summer 2017



Look What's Happening at Budget Buddies!

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We envision a world in which all women are financially empowered.