



Financial Information & Service Center
Serving clients throughout Wisconsin
2018 Community Impact Report



www.fisc-cccs.org

FISC is a program of Goodwill NCW, a 501(c)(3) human services organization.

Financial Information & Service Center

Community Impact Report for 2018

FISC's Mission

To help families and individuals improve the quality of their lives through the teaching and application of sound financial principles.

FISC's Community Impact

Every year, thousands of responsible people of all income levels face financial challenges. These concerns affect every area of life – relationships, ability to sleep at night, effectiveness at work and overall health. FISC addresses the growing complexity of their needs by providing a full range of education, financial counseling and housing counseling services.

Here is what you helped us do in 2018:

- Serve **712** clients with in-depth financial counseling.
- Provide housing counseling for **54** families.
- Provide bankruptcy counseling for **205** people.
- Help clients repay **\$1,454,741** in debt.
- Educate **2,943** people about financial literacy.

Financial Summary

Total income was \$953,303 and total expenses were \$1,018,932. Program deficits are covered by a mission contribution from Goodwill NCW. Goodwill also provides in-kind contributions such as occupancy, accounting, information technology and human resources support; these services are not included in the total expenses.

FISC provides practical, unbiased financial counseling and education and empowers consumers to begin a pathway toward financial stability. We help people build the following financial capabilities:

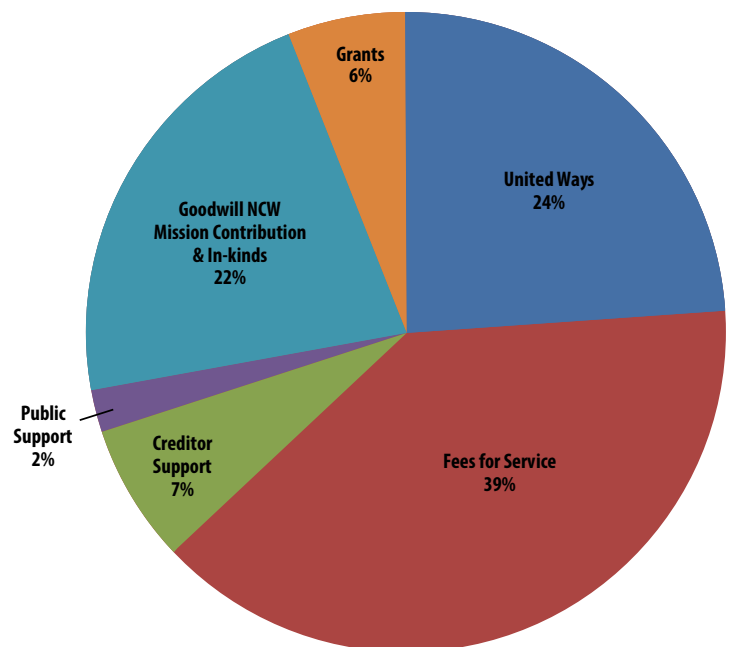
- Identify their key financial goals and priorities
- Save money for college, retirement and other goals
- Navigate financial crisis situations
- Conduct a comprehensive review of their spending
- Build balanced budgets that work
- Increase savings
- Pay bills on time
- Reduce and pay off student loan and other debt
- Avoid scams or deal with predatory lenders
- Improve communication about money issues
- Gain financial peace of mind

We work with people from all income levels:

Our 2018 counseling clients had the following incomes:

0 - \$14,999	18%
\$15,000 - \$24,999	27%
\$25,000 - \$49,999	38%
\$50,000 - \$99,999	15%
\$100,000+	2%

2018 Funding



Financial Literacy Solutions That Meet Community Needs

Financial Counseling and Coaching helps people to get a clearer picture of their financial situation, reduce anxiety and identify options to improve their situation. We help people build budgets that fit their lives.

Debt Management Plans (DMPs) are one of the options that counselors may recommend. DMPs are voluntary repayment plans that help people repay their debt in a reasonable timeframe.

The **FISC Financial Coach app** offers short animated videos on topics like “Why You Need an Emergency Fund and How to Save for It” and “To Save for Your Goals, Pay Yourself First.” Download this free app at Google Play and the App Store.

FISC workshops include the monthly “**The Power of Money**” seminar and **Lunch and Learn** workshops that travel to businesses, nonprofits and other organizations.

Payment Partner offers a **Representative Payee** service for people receiving Social Security, veterans’ benefits or pensions who are unable to manage their finances and a bill paying service.

FISC Website Resources include online counseling and education, blogs, downloadable worksheets and other helpful information.

No Cost for 2019:

The Power of Money Workshop

Thanks to a grant from The Guardian Life Insurance Company of America® there is no cost to attend FISC’s “The Power of Money” workshop in 2019.

The Power of Money workshop helps people to understand where they are choosing to spend their money, set goals, and carefully prioritize spending so they can include money for their goals in their budget. Many people learn ways to spend less, save more and reduce debt. People are better prepared for financial curveballs and have greater peace of mind.

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FISC's Accreditations, Certifications, Memberships and Nonprofit Status

- Consumer Credit Counseling agency
- 501(c)(3) nonprofit organization
- Member of the National Foundation for Credit Counseling
- Accredited by COA, the Council for Accreditation of Services for Children and Families Inc.
- Certifies all counselors through in-depth courses and an examination through the National Foundation for Credit Counseling Inc.
- Active member and supporter of the United Way

