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Calendar of Events — Sept/Oct 2015

Sept 15—Tangible Assets Financial Education class, 10am-12 noon
Sept. 22—Tangible Assets Financial Education class, 10am-12 noon
Sept 25—Capstone's 50th Anniversary Block Party
Sept 28—Business Building Blocks Workshops begin, 6-8pm
Sept 29—Tangible Assets Financial Education class, 10am-12 noon
Oct 6—Last Tangible Assets Financial Education class of the series
Oct 12—Columbus Day, office closed

Remember—you can make deposits to your IDA account by mail!

Bank Information for IDA Savings Accounts

Community National Bank

316 North Main St. Barre, VT 05641; PH: 476-6565
Hours: M-W, 7:30-5:00; TH-F, 7:30-6:00; Sat, 8-12:30

(POB 1437) 95-97 State St. Montpelier, VT 05602; PH: 223-0598
Hours: M-W, 7:30-5:00; TH-F, 7:30-6:00; Sat, 8-12:30

North Country Federal Credit (New contact person)

Gabby Quintin 3336 Airport Rd., Berlin, VT 05641; PH: 264-6799
Hours: M-W, 8-5:00; TH-F, 8-6:00; Sat, 9-12

49 Carleton Blvd., (PO Box 40), East Montpelier, VT 05651

Hours: M-F, 8:30-5:00 (drive thru 8-5); Sat, 9-1:00 (incl drive thru)



Join us

Friday, September 25, 2015
3:00-6:00 pm
20 Gable Place, Barre

For a FREE community event to help celebrate 50 years of community action—strengthening families, transforming lives, and building communities!

Events include:

- Meet our new Executive Director, Dan Hoxworth
- Phil Scott, Vermont Lt. Governor as keynote speaker
- Listen to participant success stories
- Live music by Cruise Control
- Family-friendly activities
- Light refreshments provided

Special thanks to our sponsors: King Arthur Flour, Real Bounce, Pepsi, Accura Printing, Rock of Ages and Sugar-bush

For more information, visit: www.capstonevt.org

Tangible Assets Financial Education

There's still time to join us in our latest series of financial education classes.

There's no time like the present if you have not yet started or completed the financial education component of the program. Here's the schedule:

Time: Tuesday mornings, 10 a.m. to 12 noon

Location: Capstone in Barre

Sept. 8—Money Personality and Goals

Sept. 15—Budgeting & Spending Plans

Sept. 22—All About Credit

Sept. 29—Credit & Debt Reduction

Oct. 6—Future Planning



Classes are free and open to all. Refreshments provided. Tangible Assets participants must complete prior to purchasing asset. Call ahead or just show up!

Business Building Blocks

FREE series of workshops for business owners and those in the planning stage of a business. Classes are **Monday evenings** from 6-8pm at Capstone in Barre.

Sept. 28—Starting your own Business

Oct. 5—Planting the Seeds for Business Success

Oct. 12—There's an app for that! Tech strategies

Oct. 26—Cash flow



For more info or to register:

Laura, 477-5176 or lsudhoff@capstonevt.org

Is there a Connection between Finances and Health?



When you get into debt, it affects more than your credit score and bank account balance. Financial woes can take a toll on your mental health and even trickle into physical ailments that affect your body and overall health. Learn about the connection between finances and health, as well as ways to help keep you financial woes from creating health problems for your body or your mind.

Stress = Health Problems

Stress often presents itself as a medical condition (and sometimes even more than one medical condition). Headaches, stomach aches, insomnia, eating problems and even worse, are some of the symptoms that patients complain of to their doctors. Doctors run tests, fill out questionnaires with patients and scour through medical journals to figure out what circumstances are causing the onset of symptoms their patients are complaining about, but that they cannot diagnose.

In the end, many patients simply hear the doctor say, “It’s just stress.”

Financial Woes = Stress

When you are in debt, you’re in stress. When you lose your job, you have stress. When you look at your bank account balance to try to figure out which bills you can afford to pay this week and which ones you’ll have to put off until next week, this is a highly stressful situation. Monetary problems can even lead some people to do crazy things like rob banks and commit suicide – things they would not normally do if they were not experiencing financial problems.

Professional Help

A study conducted by First Command Financial Behaviors Index® reveals that there are connections between fiscal and physical health. The findings of the monthly survey illustrate that 35% of Americans admit that they or someone else in their household have experienced an increase in stress when they were going through hard economic times or having money troubles.

The study also offers what may be a solution. According to study respondents, those who worked through their financial problems with a professional financial planner had decreased stress levels, with only 28% reporting stress as opposed to the 35% who didn’t consult a financial professional.

In the end, working through the stress of financial problems is similar to working through any problem. Sometimes you can try to handle the issues on your own. If you are not successful, then you may want to find some external or professional help for a solution. Essentially, tending your financial problems not only makes your financial situation look better, but it also may be good for your health.

Reduce your financial stress with great tools, education and non-judgmental advice from Liz Scharf and Mary Johnson, Financial Coaches at Capstone Community Action. There is no charge for this service.

- Liz is available at our home office at 20 Gable Place, Barre, and every other Thursday in Randolph. Please call Liz to make a confidential appointment at (802) 477-5215 or email lscharf@capstonevt.org.
- Mary works primarily in the Capstone Morrisville office at 197 Harrel St. She is generally available Mondays, Thursdays and Fridays. Please call Mary to make a confidential appointment at (802) 760-8209 or email mjohnson@capstonevt.org.

You can learn how to get out of debt faster, improve your credit and make better-informed financial choices for a more secure and stress-free financial future. Whether it’s a brief financial storm or a more global financial situation, we can help! **Don’t stress — call today!**

