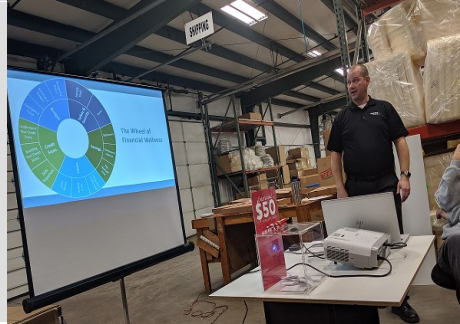


ERN Financial Partners Bring \$ Growth to Jobsites

Whether you are in a crisis and need an emergency loan, or would just like to learn about becoming more financially secure, help is available at your workplace.

Matt Duguid, Kalsee Credit Union, shows an employee group "The Wheel of Financial Wellness" at a free training.



"Partnerships between ERNs and financial partners are invaluable in the impact they have on employees' lives."
Kelli Adams,
Lead Success
Coach, SWMERN

credit union hired Matt Duguid to offer additional services directly to ERN members at companies in all four counties. "Matt brings more than just Hardship loans, but also training, additional loans, and compassion, said Kelli Adams, SWMERN Lead Success Coach. "This is so important because financial stability at home is directly tied to job success."

"Many people assume budgeting will be stressful when, in reality, budgeting keeps you safe and helps you plan for life's unexpected events." - Matt Duguid, Kalsee CU

Workplace resources. You may find it difficult to address personal issues during the workday that require going to an organization or agency. Employer Resource Networks® (ERNs) bring those connections to you through your Success Coach.

Partnership success. Kalsee has been a financial partner with Southwest Michigan ERN (SWMERN) since 2012. Due to Hardship Loan demand and the cultivated growth of Success Coaches and the Kalsee team, the

Could ERN® Success Coach Financial Partnership Benefits Help You?

-  Emergency Loans
-  Exclusive Savings Plans
-  Free Financial Workshops
-  Personal Service
-  Commitment to serving employees and the community

Crisis Relief. The Hardship and Savings Loan Program was developed by the Lakeshore ERN and AAC Credit Union in 2012. "As a Success Coach, having the ERN Hardship Loan in our tool kit is one of the most important options we can offer our employees in crisis," said Sarah Beckle, Success Coach (Southwest Michigan ERN). "These loans have prevented eviction, kept utilities on, purchased vehicles, retained attorneys, paid for medical expenses, and the list goes on. Our partnership with Kalsee

Southwest Michigan Employer Resource Network

Our goal...
Creating access and resources for employee success at work and in life.

Member Companies

- ◆ Clemens Food Group
- ◆ Edwards Garment
- ◆ Summit Polymers - Sturgis
- ◆ Summit Polymers - Vicksburg

Strategic Partners

- ◆ ERN USA
- ◆ Kalsee Credit Union
- ◆ Michigan Works! Southwest
- ◆ Sturgis Bank & Trust
- ◆ WE Upjohn Institute

has been long and loyal with a focus on helping employees thrive." **Your ERN's partnership.** Ask your Success Coach about the programs and services that your ERN financial partner has to offer. Any information discussed is confidential and sensitive to your needs. Contact them by text, phone call, or email. *Source: ERN USA*

**Stephanie Bourne
Success Coach**

Stephanie@ERNSuccessCoach.com
269-330-0466 (cell)

Your company offers Success Coaching services to assist with any personal, home or work challenge.

You succeed - your company succeeds!

Clemens Food Group

285 N Michigan Avenue, Coldwater

◆ Monday: 9:00am-1:00pm

Edwards Garment

4900 S 9th St, Kalamazoo

◆ Wednesday: 7:00am-11:00am
(1st & 3rd)

◆ Wednesday: 1:00pm-5:00pm
(2nd & 4th)

Summit Polymers - Sturgis

1211 Progress St, Sturgis, MI 49091

◆ Tuesday: 7:00am-11:00am (1st)

◆ Tuesday: 12:00pm-4:00pm (4th)

Summit Polymers - Vicksburg

115 S Leja Dr, Vicksburg, MI 49097

◆ Tuesday: 12:00pm-4:00pm (2nd)

◆ Tuesday: 7:00am-11:00am (3rd)

*1st/3rd & 2nd/4th = week of the month

Walk-in Welcome

Call, email or text for appointments.
Off-site meeting locations available.
Request additional times if needed.



Budgeting Success & Savings Challenger!

Ever wonder what tools your Success Coach has to offer to help you achieve your financial goals?

Utilizing tools. Success Coach, Natalie Longmeier (Marion Area ERN), recently worked with an employee, Sarah, to complete the six lesson course, *Money and Me*.

Focusing on learning. The classes helped open Sarah's eyes to where her money was being spent, how to build a safety net (savings account), and how to build her credit.

Achieving a workable budget. Your Success Coach can take a look at your current budget and find ways to access resources and trim expenses so that you can pay off debt. "Setting a monthly budget and predicting all your monthly expenses is a great way to start looking at how much money comes in and goes out," said Natalie. "This helps visualize where your money goes and then will help simplify how you can save money."

Applying principles. Sarah took the principles she had learned and fulfilled her dream of purchasing her first home! What are your dreams?

Saving for emergencies. Sarah is also taking the *52 Week Saving Challenge*. If you missed January's contributions, try catching up: <https://www.ern-mi.com/blob/news-files.ashx?ID=10>. Ask your Success coach how you can trim your budget to save \$1,378 by the end of the year! Source: *Ohio ERN; USA ERN*

Valentine Care: Marriage Counseling Referrals

Looking to feel and perform your best at work? Improving one area of your life can pave the way for success in another area.

The home-work connection. Stress at home can be carried to the workplace and vs versa.

Worry over personal relationships can cause irritability, loss of sleep, and a decrease in focus.

Without an outlet, stress may lead to serious health issues including insomnia, ulcers, panic attacks, overwhelming levels of anxiety, strokes, heart attacks and depression.

Success Coach referral. Alaina Patterson, Success Coach (Lakeshore ERN), recently provided a list of marriage counselors in the area to an employee who called asking for help in his relationship.

Get a professional perspective. Learn how to work on your relationships constructively. Talking with a counselor can often lighten the stress load by sorting out the issue, working to understanding it, and then coming up with a plan in moving forward.

Find one to meet your needs. Your Success Coach can provide a list of counselors to fit your needs. They can also determine if you are eligible for low cost and/or community programs. Feel good about taking a step forward to improve your life and health.

Sources: *USA ERN; Psychcentral.com*

