



## Anticipate those Summer Money Surprises

June signals the start of the summer wedding season and high school graduation parties. Many times, people don't plan ahead for such expenses. GreenPath counselor Kathryn Bossler has put together a few tips, when it comes to financing all those summer weddings and graduation parties.

Here are some tips on giving a nice wedding gift, without breaking the bank.

### Five tips for wedding gifts:

1. If the couple has registered, don't wait until the last minute to buy the gift. Watch their registry online and wait for items to go on sale.
2. If it is a family member, consider putting together a cook book of family recipes or gifting a family heirloom, like a piece of jewelry.
3. Make a keepsake box that the couple can use to store mementos from their special day. Get it started with their engagement announcement.
4. If the couple is going out of town, offer to watch their house or take care of their yard as a gift.
5. A gift basket filled with a few homemade treats, a gift card to a special restaurant, a bottle of wine and a book of love poems, adds a nice personal touch.

"Remember, when you are deciding how much you can afford to spend on a wedding gift, it is important to take into consideration the overall cost of the event," said Bossler. "Will you need a hotel room, airfare, or will you have to purchase new clothes?"

While you may have received a "Save the Date" months ago, these one-time expenses can add up quickly with those bills coming in over the summer months.

We're also at the start of high school graduation party season.

"While money certainly is a one-size-fits-all idea, you can make your gift stand out and be memorable to the graduate," she said.



### Five tips for graduation gifts:

1. If they are headed to college, how about a t-shirt from their new school...or even a sweatshirt, if they are going to experience winter weather!
2. A tote bag filled with bathroom supplies for the dorm room.
3. Pre-stamped and addressed envelopes and notepaper for the freshman to send notes home.
4. A meaningful book with an inscription of family and friends well wishes for the graduate.
5. A gift card to a restaurant, sub shop or pizza place in their new college town.

"Remember, thoughtful can be more impactful than expensive," remarked Bossler.

So, a little planning and foresight can have you showering family and friends with gifts, while keeping your summer budget in line.

## GreenPath Counselor receives Coach of the Year award from Homeownership Preservation Foundation

GreenPath counselor **Sunshine Hefferon** was chosen by the Homeownership Preservation Foundation (HPF) as their 2015 **“Coach of the Year”**. Each year, HPF reviews nominations submitted by all the network agencies for individuals who consistently provide outstanding service to homeowners. Sunshine has been a true leader amongst GreenPath’s team of housing counselors, and her ability to connect with clients and help them regain their financial footing is tremendous.

Sunshine specializes in working with homeowners who have received a recent modification to their mortgage, either through HAMP or directly through their servicer/lender. This recognition is a wonderful honor for both Sunshine and GreenPath.

She was recently featured in the personal finance website Nerd Wallet. Below are some highlights from her story:

In working with clients, when Sunshine takes a call, her first goal is to establish a rapport with the caller. That allows her to begin the sometimes difficult but always satisfying experience of helping consumers improve their finances and their life.

“You can hear a smile over the phone,” Hefferon says. “I really get satisfaction when they say, ‘I’m so glad I talked with you.’”

Working from the call center, Hefferon consults with clients exclusively by phone — never in person. But GreenPath has many offices where people can come in and meet with a financial counselor.

Her job is to help clients understand, accept and take responsibility for their financial problems, and then develop a corrective action plan to move forward.

“My job is not to be a babysitter. I tell them, ‘The action plan is about you.’” Ultimately, the client has to take full responsibility.

If you have housing questions feel free to log onto GreenPath’s housing page at [www.greenpathref.com](http://www.greenpathref.com) and click on Housing Services or call (877) 337-3399.



## Webinar Wednesdays in June

GreenPath will host two webinars in June. These hour-long, online programs are taught by GreenPath education specialists. The webinars are always free and informative without a sales pitch. There’s also plenty of time for Q&A at the end of the program.

### **What’s On Your Credit Report? – Wednesday, June 3 at noon ET.**

Reviewing your credit report is an essential step to financial success. We will discuss ways to track your credit report for free, understanding what is on your report, as well as handling inaccuracies and ways to prevent fraud.

### **Unlocking the Secret to Your Credit Score – Wednesday, June 17 at noon ET.**

We have seen these numbers before: 720, 680, 550, but what does it all mean? This course is designed to help you gain a better understanding of what makes up your credit score and what you can do to improve it!

To sign-up for any of these personal finance webinars, log on to [www.greenpathref.com](http://www.greenpathref.com) and click on Financial Education, then Webinars.

## GreenPath Reviews on ConsumerAffairs.com

If GreenPath has helped you, consider sharing your story on [ConsumerAffairs.com](http://ConsumerAffairs.com). Here’s a recent submission:

From Araceli: *“We meet people from GreenPath every six months to review our balances and everybody was courteous and friendly. GreenPath was able to lower our interests and credit card rates and we were able to pay off our debt. It was*

*excellent. We also had our family relative join and they also finished their debt too.”*

Log on to [www.consumeraffairs.com/debt\\_counsel/greenpath.html](http://www.consumeraffairs.com/debt_counsel/greenpath.html) to tell us your story! So far, more than 120 clients have shared their experience!