

# mPact Statement

FINANCIAL SUCCESS STORIES FROM OUR COMMUNITY

## JUDY WAGNER

“Before financial coaching at *mpowered*, I was thinking about the nuts and bolts, like “you made the wrong decision to retire, so you should get back to work as soon as possible.” I solicited advice from friends and family, but it was often more of a projection. I would look for the latest online perspective which wasn’t that helpful either. My daughter then told me about *mpowered* and after some resistance, I decided to give financial coaching a shot. I was looking for help that was objective – which is exactly what my financial coach, Yannek, provided.

I now have a specific plan to address my financial concerns, which are mainly around managing my money. It’s much less stressful to know exactly how much I’m spending, when I might need to pick up a little extra income, and how much money I can contribute to causes that I believe in. Even though I still would like to fine tune my money management, I have more clarity and can move forward with the confidence that I didn’t have before. The coaching process is very solution focused and I always have a clear idea of what I



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need to do. For example, my coach guided me to pull my credit reports, something I’d been reluctant to do since the security breach happened regarding people’s FICO scores. I also appreciate being held accountable – I’m responsible but sometimes it’s easy to get distracted.

My coach demonstrated a skill set both in terms of financial expertise and ability to work collaboratively while walking me through the process. I was surprised at how sensitive and caring he is, and how he seems to genuinely appreciate where I was coming from. I also really appreciate that my own values are supported and the ways these values impact my choices are supported. The name of *mpowered* says it all – the whole financial coaching process is very empowering.

When I think about how I feel now that I’ve had financial coaching, one word that comes to mind is security. I feel more secure than I did before *mpowered*, knowing what I know now. This is not to say that things can’t change, but even knowing the future is unpredictable I still feel like I can achieve my goals. I have a more realistic way that I can manage my money.

One of my goals I’m working towards now is to increase my cash flow. I have savings but am exploring better options to grow my savings so that I can purchase a tiny home in the future in order to honor my value of simplicity.”

