community action coalition
FOR SOUTH CENTRAL WISCONSIN

Strengthening Communities Through Financial Empowerment and Mental Health

Jefferson County Financial Empowerment Center (FEC) | Mental Health Education & Training

presented by:
Rhiannon Tonies &
Tricia Meinholz

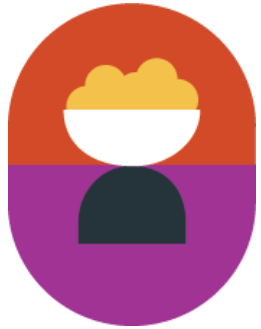
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Serving Dane, Jefferson, and Waukesha Counties since 1966.

Founded 60 years ago, CAC works alongside community partners to address poverty, strengthen economic stability, and expand opportunities through three core pillars



Housing



Nutrition & Health



Financial Empowerment

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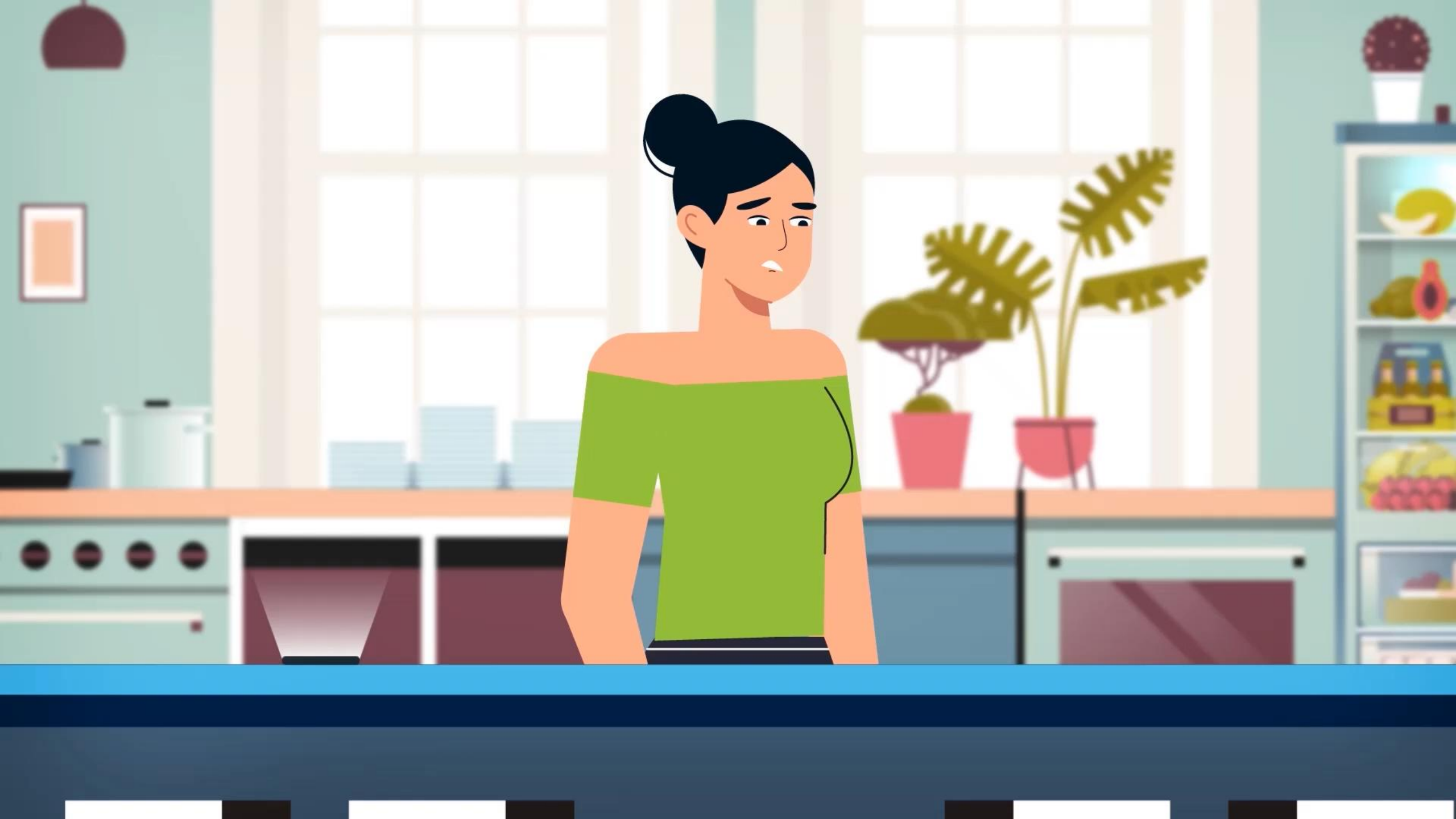
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Free One-on-One Financial Counseling

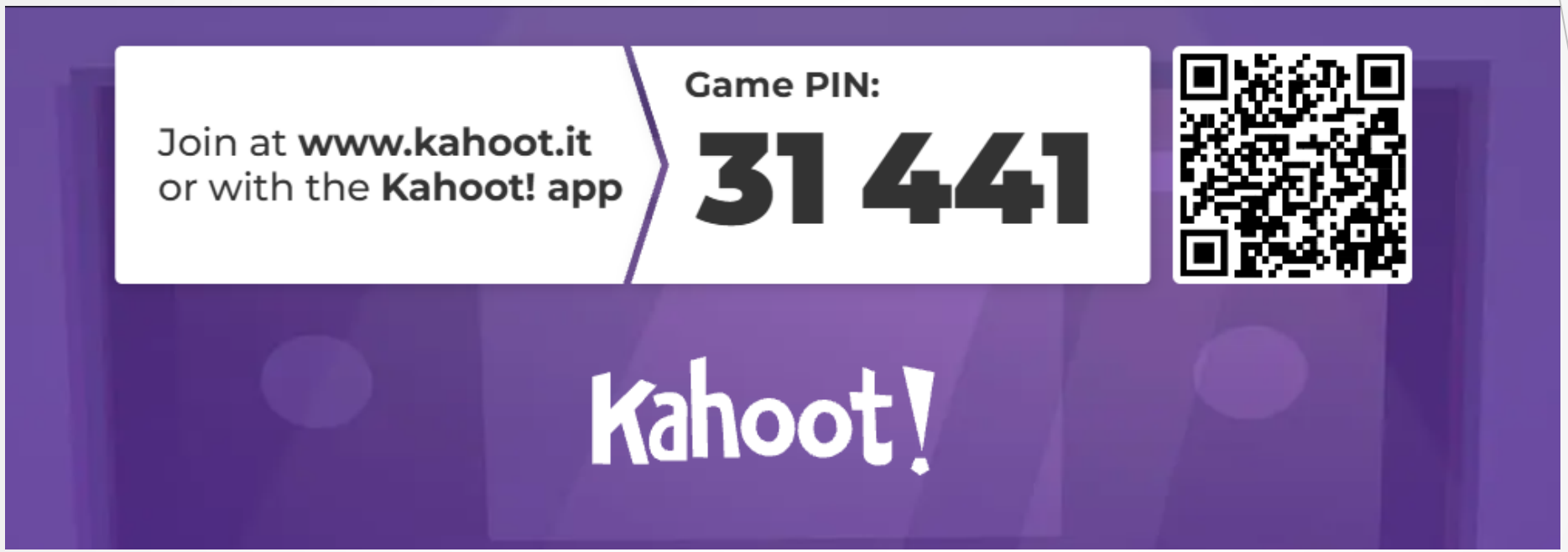
Rhiannon Tonies
rhiannont@cacscw.org
608-225-2573

Mental Health FIRST AID

Trish Meinholz
triciam@cacscw.org
608-225-8281



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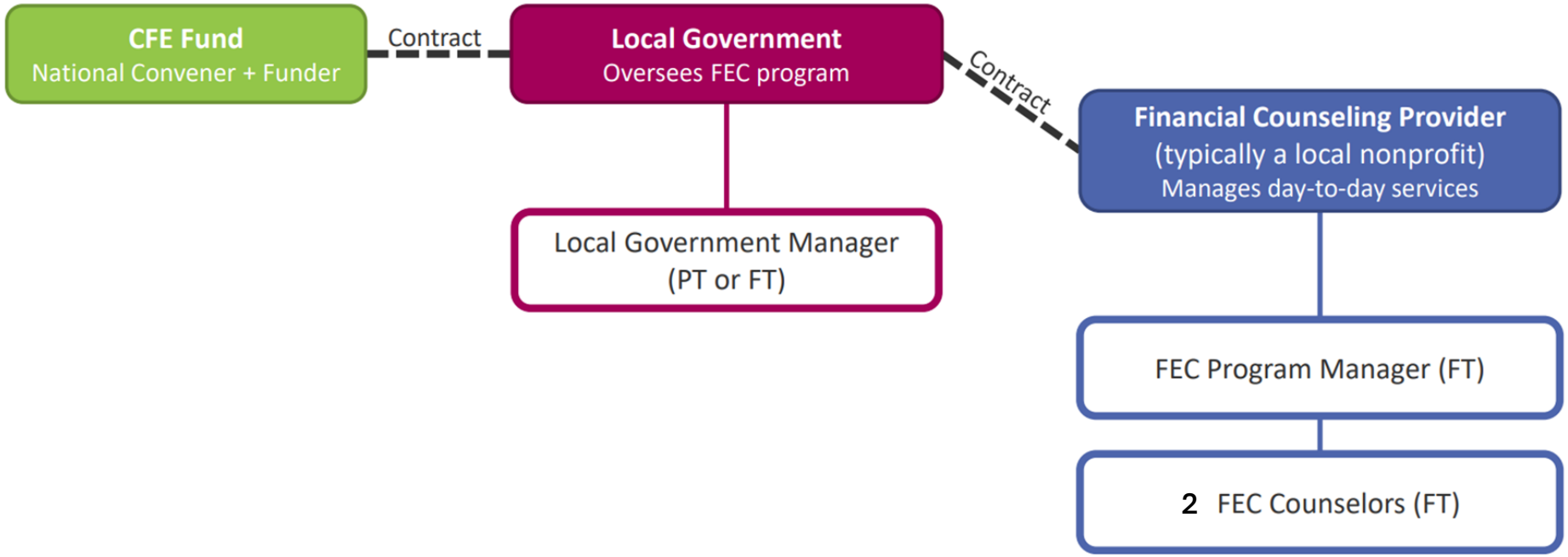
FEC Academy



- Jefferson County started application process early 2023
- Site visit in May 2024
- Implementation Grant received in early 2025 and contract signed!
- Build Phase May-September 2025
- Launch – September 9, 2025

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FEC Structure



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Core Elements of the FEC Model

The Financial Empowerment Center initiative offers professional, one-on-one financial counseling as a no-cost public service for all residents.



No Cost



One-on-One



Professional



Integrated



Data Driven



Sustainable



Government Led

FEC Model: Counseling Services Offered

Jefferson County Financial Empowerment Center



decrease debt

We help you build a personalized plan to break the cycle of debt and take steps toward lasting financial freedom.



increase credit

We'll help you review your credit report and understand the steps to build—and keep—a stronger credit score.



increase savings

Start small and build up. We'll work with you to set achievable savings goals and build habits that last.



safe banking

Get connected to a secure, low-cost bank account. Learn how to use it confidently to manage your money and reach your goals.



legacy planning

Make a plan for the future. Legacy planning helps you organize your assets, name who you trust, and ensure your loved ones are taken care of.

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Legacy Planning

- FEC counselors can provide clients with resources that can help with:
  - Organizing assets
  - Reviewing insurance and titles
  - Updating account beneficiaries
  - Connect clients to free resources that will help them prepare estate planning documents like will, guardianship plans, or power of attorney



** The Jefferson County Financial Empowerment Center is not a law firm and does not provide legal advice, legal representation, or legal services. The information provided is for general informational purposes only and should not be construed as legal counsel. No attorney-client relationship is created by using our services, website, or materials. If you require legal advice or representation, please consult a licensed attorney.*

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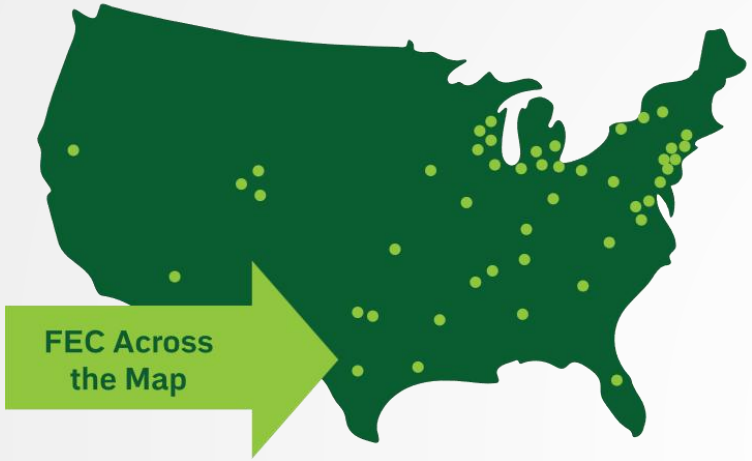
Data Collection and Measuring Outcomes

- All FECs utilize a standardized data collection system – FECBOT (FEC Boost Outcome Tool)
- FEC client progress is tracked with over 200 metrics using specific financial behavior-change outcomes to measure impact
- Each outcome represents a concrete change in behavior that contributes to a client's financial stability
- Verification is required to prove an outcome – credit report, bank statements, signed declaration, etc.
- Client financial behavior changes indicate working toward long-term financial stability and are grounded in real daily shifts and decision-making and are not just measures of increased knowledge or intentions
- Referral partners are tracked in FECBOT



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FECs by the Numbers



There are **over 35 active municipal FEC partners**, with dozens more joining the movement and working towards launch through the CFE Fund's FEC Academy.



FEC Client Achievement

Clients in each service plan achieved an average of:

$1,400
in increased savings

$2,400
in debt reduced

34 point
increase in credit score

2
delinquent accounts closed

Jefferson County FEC Statistics

Jefferson County Financial Empowerment Center



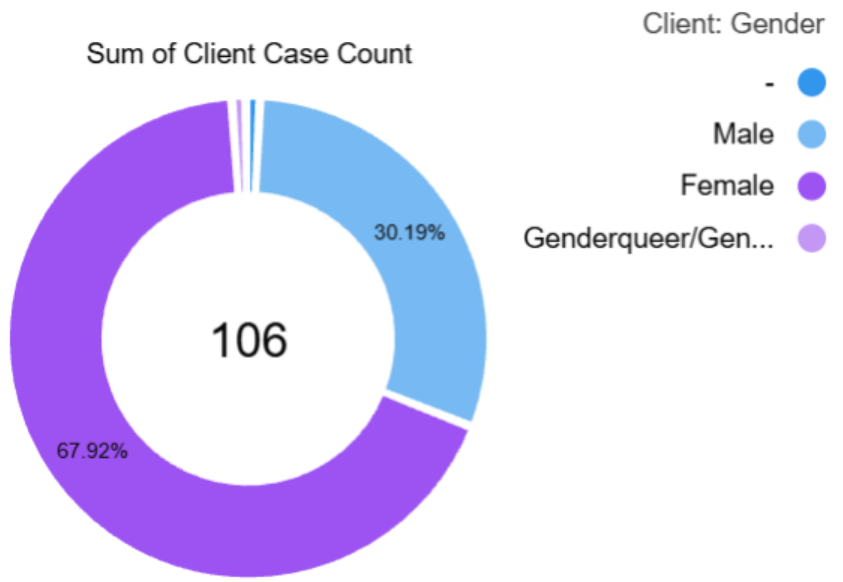
- Since publicly launching on September 9, 2025, the Jefferson County FEC has helped:
  - 106 clients over 376 sessions
  - Reduce non-mortgage debt by $1,349,979
  - Increase savings by $153,759
  - Increase credit score by at least 35 points: 26 clients
  - Reduce delinquent accounts: 27 accounts

*As of October 28th, 2026

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Demographics

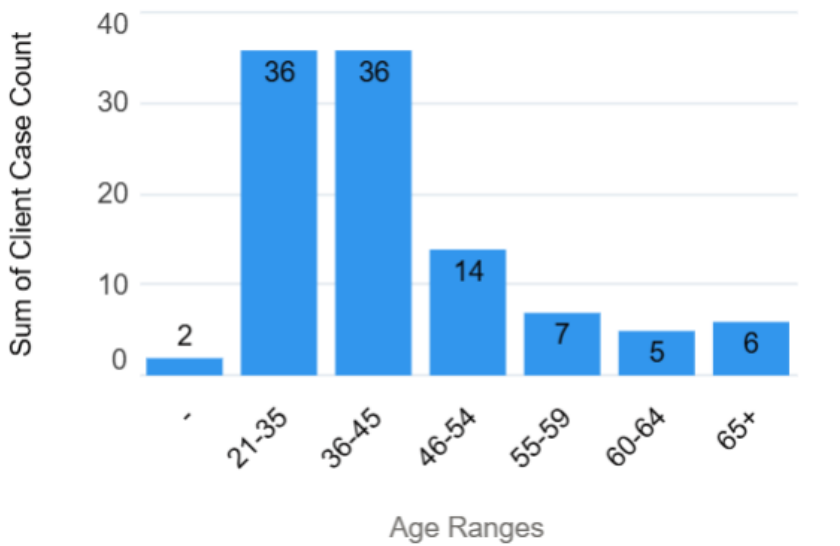
Gender of Clients



View Report (All Sessions Das…

As of Oct 22, 2026 3:10 PM

Age of Clients



View Report (All Sessions Das…

As of Oct 22, 2026 3:10 PM

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ALICE Households (Asset Limited Income Constrained Employed)

- ALICE is an acronym for Asset Limited, Income Constrained, Employed, and represents the growing number of families who are unable to afford the basics of housing, child care, food, transportation, health care, and technology. These workers often struggle to keep their own households from financial ruin, while keeping our local communities running.

- 23.6% of FEC clients are below the federal poverty line
- 33.8% of FEC clients are considered ALICE households



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Locations: Co-location Model

- There is a co-location in each of the major communities within Jefferson County including Jefferson, Fort Atkinson, Watertown, and Lake Mills
  - Madison College Fort Atkinson
  - Madison College Watertown
  - Workforce Development Center – Jefferson
  - Rock Lake Activity Center – Lake Mills
- Frequency of staffing is determined based on need in each community

Jefferson County Financial Empowerment Center

Meet the FEC Counselors



Stephanie Chamberlain

CJ Garcia



Jefferson County Financial Empowerment Center

Referral Partners

- Jefferson County FEC now has over 70 referral partners including social services, non-profits, schools, employers and financial institutions
- Referrals are made directly on Jefferson County and CAC's websites
- Email Rhiannon at rhiannont@cacscw.org or call the FEC inbox at 920-674-8791 if unable to schedule online

How Can You Get Involved?

Spread the Word

Share what we do with others.

Sponsor Jefferson County FEC

FEC is possible thanks to support from our community

Become a Referral Partner

Jefferson County Financial Empowerment Center

3 Ways to Schedule an Appointment

1. Scan the QR Code

www.cacscw.org/community-programs/financial-empowerment-center

2. Jefferson County Website:
www.jeffersoncountywi.gov/fec

3. CAC Website:
Financial Empowerment Center | Community Action Coalition for South Central Wisconsin

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Making an Appointment

- Create an account and two step verification
- Single/Couple and language preference
- Select location, date, time, and counselor*
- Demographics, Client Service Agreement (required), Credit Pull Authorization (optional)
- Email from counselor: money tracker, FEC Scope of Work, CAC FEC Waiver



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At Your Appointment



- FHA- financial health assessment
- Client driven from their goals
- Suggestions and options provided, but client in control
- No product, just resources
- No task too big or too small
- Leave each session with tasks to keep moving forward

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Success Stories

What FEC clients have to say about their experiences:

- “Thank you for your support and beautiful counsel and may you be blessed always.”
- “We appreciate your dedication to helping us and are so happy to be working with you!”
- “You've been working hard to help me reach a better spot in my financial health, but your help has positively impacted many other areas of my life these last few months. I’m grateful that the world brought us together.”
- “I went there with all the book smarts on how to budget I had been doing it for decades; spending hours and hours, spiraling with a focus on negativity toward my financial status. It affects everything and everyone around you. In one-hour sessions, I left the spiraling at the door and walked out feeling empowered and purposeful toward my finances. What a wonderful gift.”



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Personal Finance and Mental Health

People with problem debt are significantly more likely to experience mental health problems and people with mental health problems are also more likely to be in problem debt.



Financial stress impacts mental health

- Anxiety and Panic
- Depression and Hopelessness
- Sleep Disturbances
- Shame and Social Isolation
- Unhealthy Coping Mechanisms

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Mental Health First Aid and FEC

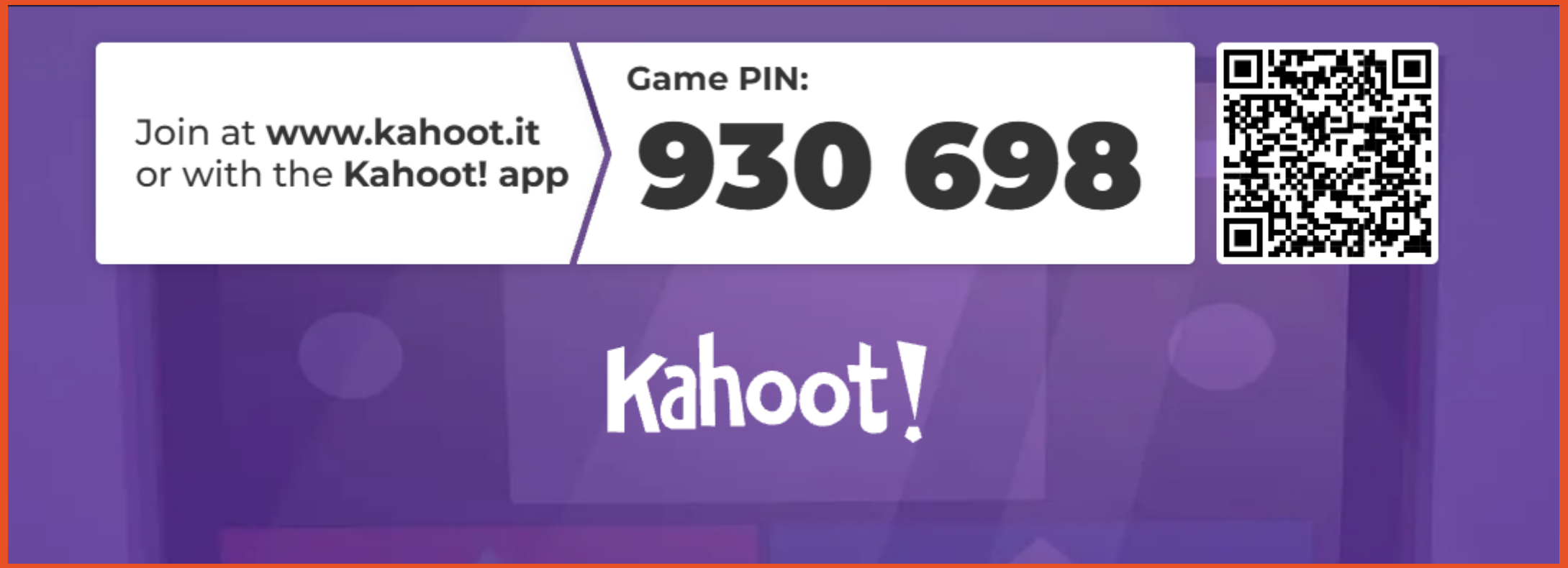
- All FEC Counselors are Mental Health First Aid Certified
  - Provides counselors with practical skills and tools to recognize emotional distress
  - Reduce financial-related anxiety and stigma
  - Make referrals and use the MHFA ALGEE action plan to guide clients to appropriate resources

Mental Health
FIRST AID

The Miracle Question

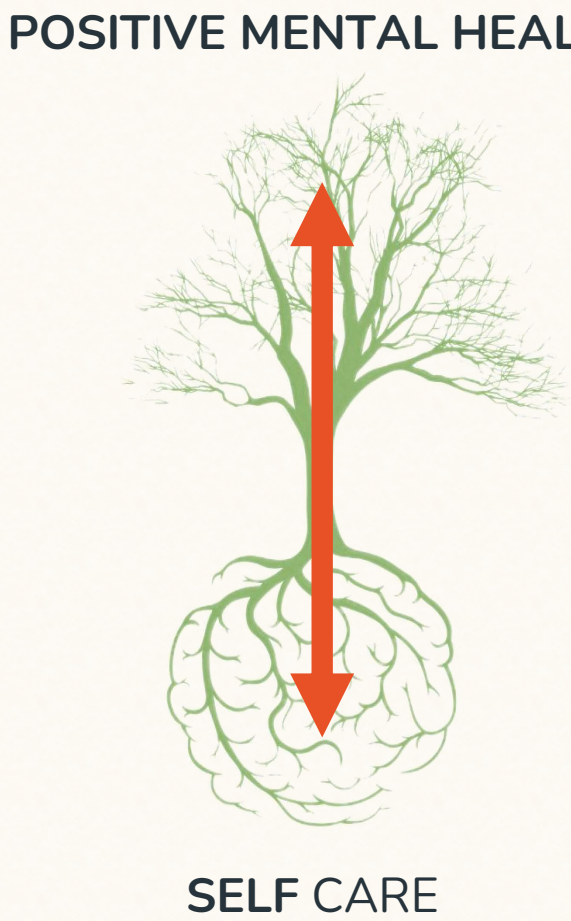
- Imagine you wake up tomorrow and your financial burdens no longer exist.
  - What will you notice about yourself and surroundings?
  - How will you know the benefit has taken place?
  - What is different

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Join at www.kahoot.it
or with the Kahoot! app
Game PIN:
930 698
Kahoot!

Mental Health is a state of wellbeing in which the individual:

- Realizes their own abilities
- Can cope with the normal stressors of life
- Can work productively and fruitfully
- Can contribute to their community



Mental Health Stigma's

The negative attitudes toward people with mental health challenges.

- Mental health stigma can result in people with mental health challenges being treated differently because of their illness.
- Stigma can make it hard for people to talk about their challenges and get help.
  - Identifying someone as their mental health diagnosis "They are bipolar" can be damaging to someone's identity and self worth.
  - Instead use person first language:
    - They live with depression
    - A person diagnosed with bipolar disorder
    - They live with schizophrenia
    - A person who uses drugs
    - A person without housing or an unhoused person

A mental health challenge is when:

- There is a major change in a person's thinking, feelings, or behaviors
- The change interferes with the person's ability to live their life
- The interference does not go away quickly and lasts longer than typical emotions or reactions would be expected to last (typically 4 or more consecutive weeks)

What are mental health disorders?

- **A mental disorder is a diagnosable disorder that:**
  - Affects a person's thinking, emotional state, and behavior
  - Disrupts the person's ability to:
    - Work
    - Carry out daily activities
    - Engage in satisfying relationships

How common are mental health disorders?



- Approximately **1 in 5 adults** in the US are diagnosed with a mental disorder in a single year



- Almost **½ of all US adults** will experience a mental health challenge at some point in their lifetime.

What are signs and symptoms

- **Signs are things we can see or observe.**
  - Change in appearance, behaviors, feelings and thoughts.

- **Symptoms are indicators of a mental health challenge that a person can feel.**



Gaps in treatment



- Cost
- Stigma
- Logistics
- Available resources
- Awareness
- Family/friend support







How can we help someone who is experiencing a mental health challenge:

- **Listen Nonjudgmentally**
  - Be aware of your own biases
  - Be aware of your body language

- **Give Reassurance and Information**
  - Reassurance is a statement, comment or action that helps remove a person's fears
  - Information is a set of facts that helps a person understand a concept, and discuss options and next steps

- **Additional Considerations**
  - Speak to the person in private
  - Allow the person to tell you what they need in their own time
  - Do not express any negative judgements

"For some for others for you"

Give Reassurance and Information

Does not sound like	Sounds like
I remember my first breakup; I just threw myself into work. What you should do is...	Breakups can be tough; it's natural for you to be hurt and upset.
You really need to talk to a professional about that.	I'm here for you if you want to talk. There are also people who are trained to help you work through these feelings.
You'll get over it. Just don't worry about it.	You are not alone.
The way you're handling this isn't healthy.	I care about you, and I've noticed a change in _____ (mood, eating, exercising, etc.).

Suicidal Ideations and Warning Signs

- **Take all signs seriously - the more clues and signs observed, the greater the risk.**
  - Direct Verbal Clues
    - “I wish I were dead”
    - “If such and such doesn’t happen, I will kill myself”
  - Indirect Verbal Clues
    - “My family would be better off without me”
    - “Who cares if I am dead anyway”
  - Behavioral Clues
    - Isolating from loved ones
    - Giving away prized possessions
  - Situational Clues
    - Being fired or expelled from school
    - Unexpected loss of freedom/fear of punishment
    - Financial security
    - Loss of a cherished teacher, friend, family member, therapist

Suicide Rates

- An estimated 14.3 million people worldwide thought about suicide last year
- 2.9 million people attempted suicide
- 48,824 die by suicide
- For individuals 10 – 34 years old suicide is the 2nd leading cause of death
- Males account for the majority of these deaths (about 4 times higher than females)
- Firearms are the most common method used

Suicide Rates

Total Annual Deaths by Suicide in the US (2024): 48,824

Daily Average:

134 deaths per day

1 every 11 minutes

1 adolescent attempts suicide every 45.2 seconds

1 attempt every 10.9 seconds for ages 12 and younger

Impact of Suicide

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- **135 people** are exposed from a single death
  - **53** experience short-term disruption in life
  - **25** experience a major disruption in life
  - **11** experience a devastating effect in their lives
- Children who lose a parent to suicide are **4x** more likely to attempt suicide in their lifetime.
- Individuals with depression are **20x** more likely to die by suicide



National and Local Resources

NAMI National Alliance on Mental Illness HelpLine

prevent suicide® WISCONSIN
PARTNERS SAVING LIVES IN OUR STATE

988 SUICIDE & CRISIS LIFELINE

cac community action coalition

SAMHSA's National Helpline

Available Classes from CACSCW

- Adult Mental Health First Aid
- Youth Mental Health First Aid
- QPR (Question, Persuade, Refer) Suicide Prevention
- Psychological First Aid Training (CACSCW hosts outside agency)
- CALM (Counseling for Access to Lethal Means (will be available starting November 2026)
- 662 community members were trained in 2026 through CACSCW's mental health programs

How do financial empowerment and mental health training positively impact our communities?

These programs positively impact individuals, families and communities:

- Reduced psychological distress
- Breaking cycles of crisis
- Better health outcomes
- Strengthened social stability
- Enhanced economic resilience
- De-stigmatize support

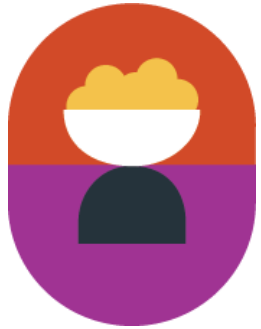
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Housing



Nutrition & Health



Financial Empowerment

Jefferson County Financial Empowerment Center

Thank you to our partners!

Greater Watertown Community Health Foundation

FORT ATKINSON COMMUNITY FOUNDATION

First Business Bank

Lake Mills Area COMMUNITY FOUNDATION

SOCIETY of ST. VINCENT de PAUL U.S.A.

BLM bank of lake mills

Associated Bank

Wisconsin Bankers FOUNDATION

MADISON AREA | TECHNICAL COLLEGE

Rock Lake ACTIVITY CENTER

summit CREDIT UNION

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Thank You

Rhiannon Tonies (rhiannont@cacscw.org)
Tricia Meinholz (triciam@cacscw.org)