

Critical Needs for a Critical Time

Our agency continues to deliver our high impact programming virtually.

September 24 marked our 27th week of curbside distribution of food, diapers, and household essentials. This was also the date that we ran out of funding for continued distribution. In those 27 weeks, we handed out 21,757 bags of food, 6,345 boxes of produce, and 155,376 diapers!

In the three weeks since, we've secured additional funding through a grant program with the state for federal CARES Act money. On October 21, we resumed our food distribution using a new distribution model. Much like "instacart," the service allows our participants to order groceries from our market with items assembled by a volunteer shopper. Participants schedule a time for grocery pick-up. Previously, people would sit in line for up to 3 hours each week. The new model will free up time for people to work and focus on helping their kids with virtual schooling. We believe this model preserves the integrity of personal choice when it comes to feeding one's family, is more cost-effective for our agency, and saves everyone time.

We have also finalized a "COVID-safe" plan for our Holiday Market (formerly known as The Christmas Shop). We all feel the need for some normalcy in our lives. Something very normal you can do is volunteer. We still need volunteers for both the food distribution and Holiday Market. Please visit our website for details.

Donations are still of critical importance. The State of Missouri canceled the Youth Opportunities (YOP) tax credit program for this year due to the effects of COVID-19 on state revenue. This is bad news, as these tax credit programs help us raise 9% of our yearly budget. The credits are critical to us, just as they are a benefit to you. It also comes at a time when there is a greater need for our services, and those same services have a higher cost to operate.

The good news is that the newly signed congressional CARES Act encourages charitable donations by giving new tax breaks to donors. We are pulling together a list of other tax-saving ways to donate, which will be on our website (www.lifewisestl.org).

We are all resisting COVID fatigue, and we thank you for your continued financial support to meet our participants' crucial needs.

Scott E. Walker
 President/CEO

Meet Me in St. Louis! Scavenger Hunt & Virtual Trivia Night

Don't miss out on the fun!
 Find all the
 details inside!



Lending Circles

Many low-income consumers, especially immigrants, are invisible to banks and other financial institutions. They have little or no credit history and often do not have bank accounts. As a result, these consumers struggle to get affordable bank loans and build savings for the future. The Consumer Financial Protection Bureau estimates that within the United States at least 45 million people don't have a credit history and 16 million adults don't have access to a bank account.

Consumers are often forced to turn to predatory financial services like check cashers and payday and auto-title lenders. High-interest rates and hidden fees trap consumers in a cycle of debt, making it even harder to make ends meet. According to the Show-Me Predatory Lending Project, "Missouri is one of the leading states for payday lending, with over 1,000 active stores and about 2.43 million loans made each year with an average annual percentage rate of 444.61%."

Lending Circles are an alternative healthy financial product for individuals who cannot access traditional loans. Lending Circles are groups of people who pool money regularly, and then provide rotating zero-fee, zero-interest loans to members from the pool. We report to credit bureaus timely payments made into the Lending Circle, which helps "credit invisible" participants establish a credit history and increase their score. Circles run 12 months at a time and can range from \$600 to \$3600 in loan size.



Via our Lending Circles, we have issued 228 loans to 142 consumers, totaling \$300,000. 98% of participants paid back their loans on time. 88% of participants started as "credit invisible" and ended with an average credit score of 645. Consumers who entered the Lending Circles with an established score were able to improve their score an average of 25 points.

JANUARY		\$1000
FEBRUARY		\$1000
MARCH		\$1000
APRIL		\$1000

"The lending circle has been a good experience for me. It put me in the direction to save better and build my credit at the same time. With plans to purchase my first home, the lending circle helped me raise my credit score."
Dominic

Volunteer Spotlight: Jim Reizner

How did you first get involved with LifeWise? I found out about LifeWise through the United Way website. I interviewed with LifeWise, told them my skill areas and the kinds of things I liked to do. They then matched that with their needs, and it truly has been a match made in heaven.

How long have you been volunteering with us and what keeps you coming back to volunteer? I've been volunteering for a little over three years. I really enjoy the work. I do maintenance work, so if it needs to be fixed, I'll fix it. As a retired engineer, that is very rewarding to me. The people also keep me coming back. From the top down, I've enjoyed working with everyone in the organization. And they all let me know how appreciative they are of the work I'm doing for them, which really is nice to hear.

What would you say to others considering volunteering at LifeWise? I have (and still do) volunteer at other places, and they are NOT all the same. LifeWise understands how to work with volunteers, what motivates them, how to show them that they are valued. LifeWise treats me with respect and gives me the authority and support I need to accomplish the tasks I do. LifeWise staff are cheerful, fun-loving, dedicated to their tasks and the core mission of the organization.

I will tell you a story that, to me, says it all. I was at an event with Scott Walker, CEO of LifeWise. I told Scott how I felt like I was a member of the LifeWise family. Scott put his arm around me (pre-Covid days!) and said to me, "Jim, you ARE a member of the LifeWise family."



Meet Me in St. Louis!

Up for a challenge? Mark your calendar for a week of healthy competition and fun! Join LifeWise STL on November 7-14 for **"Meet Me in St. Louis"**—a family-friendly scavenger hunt and trivia experience. This weeklong, socially distanced fundraising event is designed to help you get to know more about the city we love and the community we serve.

During the **Scavenger Hunt** on November 7 and 8, teams of competitors earn points for submitting photos of themselves at various locations around the city. Enjoy a day of exploration while competing for prizes!

Following the hunt, participate in our **Online Auction**. The auction will feature a wide selection of items that are perfect for gift giving or enjoying during the fall and winter months. Text LIFE to 71760 between November 7 and 14 to browse and bid!

Close the week from the comfort of home at our **Virtual Trivia Night** on November 14 featuring questions about pop culture, history, and more, all based on St. Louis!

Challenge yourself, explore new parts of the city, and support LifeWise STL. Gather a group of friends and register today!

Save BIG by purchasing "The Lou" Scavenger and Trivia Bundle! A team of up to 4 costs \$60, and up to 8 costs \$120. The scavenger hunt or trivia night each cost \$40 for up to 4 players, and \$80 for up to 8.

Visit lifewisestl.org for more information, or contact Amanda at aandrews@lifewisestl.org.



SCAN HERE TO REGISTER!



LifeWise Academy Prep



LifeWise Academy is an ongoing, long-term program that supports each teen from when they enroll as a freshman until they graduate from high school. Each year, the students participate in approximately 400 hours of programming – 250 in the summer and 150 during the school year. Each student class is supported by a Teen Adviser. Advisors play a major role in connecting families and students to the services offered at LifeWise. Our Advisors ensure that Youth who participate in Academy who lack a stable residence (in transition/homeless) have food, transportation, and financial support so they can continue to attend and excel in school.

Within LifeWise Academy, our Academy Prep program provides school year and summer activities for middle school students during a critical period of adolescent development. Teens participate in homework assistance, tutoring, science education, financial literacy, drug education, literacy, visual and performance arts, health and nutrition instruction, gardening, character education, violence prevention instruction, and fitness activities. For life skills instruction, students attend a weekly Teen Outreach Program (TOP) where they discuss goal setting, relationships, sexual health, drugs, communication and team building skills, community resources, self-esteem, and gender identity. We serve about 30 middle school students during the school year.

Academy Prep and LifeWise Academy employ academic tutors, as well as activity leaders in math, science, English, nutrition, fitness, and the arts. Part-time staff and volunteers are comprised of graduate students, professionals, college graduates, and current college students from various disciplines. To ensure support at home, we encourage parents to participate in Family Development program activities that include ESOL, financial literacy, nutrition, fitness, and parenting classes. Transportation is a barrier for many of our families, so we provide transportation support through bus passes and van transportation from school to agency and agency to home.

Have a skill to share and interested in tutoring middle school students? Contact Katie Copps at kcopps@lifewisestl.org. (Because of the pandemic, all classes are held via Zoom.)

Friends Making an Impact!

Friends of LifeWise is a group of active members, ages 21-45 that have come together to expand awareness of the organization among local rising professionals. Formed in 2019, the group was created to help support LifeWise's goal of transforming the city by connecting people with resources to address the needs of the community.

The Friends of LifeWise's primary focus is to build a platform to engage and educate younger demographics on the efforts and services LifeWise provides to the community. Through community engagement events, volunteer opportunities, and education, the Core Board serves as ambassadors for Friends of LifeWise STL by connecting the organization with a broader audience.

This group embraces and values the diversity of all our participants, supporters, and members. As an organization, we affirm all people regardless of their age, culture, abilities, ethnic origin, gender, gender identity, marital status, nationality, race, religion, sexual orientation, and socioeconomic status. We are looking to add passionate, motivated individuals to the Core Board and expand the group's impact.

To learn more or become involved, please contact us at friends@lifewisestl.org. Core board members include Tiara Nash and Dan Koehler (co-chairs), Ellie Mills, James Miller, Michael Neuner, Sarah Kruger, Claire Byrne and Jamie Henrickson.



Speaking Up for Social Change!

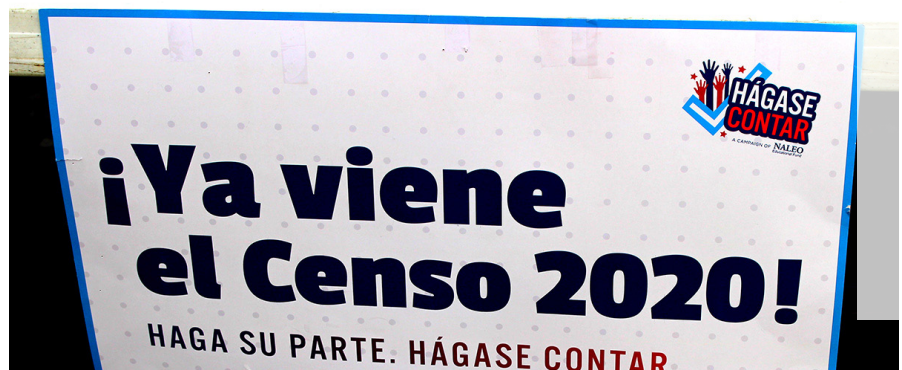
We recently co-hosted two voter preparedness events with St. Louis Community Credit Union. Volunteers from St. Louis Community Credit Union, the international Institute, and the University of Missouri St. Louis helped community members take the 2020 census, register to vote, and notarize absentee and mail-in ballots.

These events are part of our broader advocacy strategy to impact the systemic barriers our participants encounter on their journey to economic well-being. In November 2019, we convened our new advocacy committee, which is open to staff, board members, volunteers and participants. The committee has been working diligently to identify policy issues important to the families we serve.

Our staff sits on multiple coalitions across the region that tackle issues like housing insecurity and tenants' rights, health and educational equity, and services for immigrant communities. We have also included advocacy in our new three-year organizational strategic plan, and we look forward to promoting positive change in our region.

We are always seeking advocacy champions to join us in supporting our mission. If you would like to engage with this important work, please reach out to Emily Stuart, Director of Family Development and co-chair of the advocacy committee, at estuart@lifewisestl.org.

For more information on how nonprofits can engage in advocacy work, please visit bolderadvocacy.org.



Youth Mental Health Services



Youth Mental Health Services have adapted since the onset of the pandemic. Our Bilingual Youth Therapist, Felecia Noguera, LMSW, has continued individual service provision through the use of tele-health. During this time, she has reached full capacity! She has worked with families to ensure a smooth transition to virtual services and offered multiple points of access, delivering case management as needed to existing participants.

In addition, Felecia has created Play Therapy kits and distributed them to children and adolescents that she has continued to see individually. She is working towards her Registered Play Therapist certification, and as such has continued to use the modality even through the pandemic.

She, along with her team within the Family Development Department, has taken to Facebook to offer accessible mental health information and support to parents. They

have posted videos and other interactive posts. She has covered topics including youth mental health psychoeducation, healthy development, self-regulation, feeling identification, and coping-skills. The page has evolved; she and her team continue to post helpful resources related to mental health for parents.

Felecia is one of two youth therapists at LifeWise. While she focuses on children ages 3-13, providing services in English and Spanish, the Youth Mental Health Therapist focuses more so on provision of services to high-school students, with some overlap with middle school aged children.

When discussing self-compassion and what it looks like, a mother in the Apoyo y Carino support group recently shared, "I was really frustrated with my son, but I was sure our problems were because of something I was doing wrong, and I blamed myself. It was only when I decided to be compassionate with myself, I was able to ask for help. We connected with the youth therapist at LifeWise and he really is enjoying it and responding well. The most compassionate thing I could've done for myself (and both of us!) is say, "Maybe this isn't my fault, I need help with this and it's ok to ask for it."

We ❤️ Our Supporters!



LifeWise Holiday Market

For over 50 years, LifeWise STL has celebrated the spirit of the holiday season through our Holiday Market (formerly The Christmas Shop). The Market is our way of saying "Keep up the good work!" to our program participants who have been working hard over the past year. With unemployment and underemployment due to COVID, family resources are stretched.

This year, due to the pandemic, the Holiday Market will have a different look. The Market will provide carefully curated NEW household items, age appropriate toys, coats and other non-clothing items. Participants will give us a wish list of items and volunteers will shop from the list. Participants will pick up their "Holiday Bags" curbside on December 14. Our aim is to strengthen families while connecting them with the generosity of our donors.

Volunteers are needed to help sort, organize, and shop for gifts December 5-15. Numerous shifts are available each day. All volunteering will be done in a masked, socially-distanced way.

Sign-ups will open November 1 on our website (www.lifewisestl.org/holiday-market/). If you have any questions, please contact Dan Richter at drichter@lifewisestl.org or 314-627-1233.



 The LifeLine

Inside!

**Scavenger Hunt,
Virtual Trivia Night
& Online Auction**

November 7 - 14
REGISTER TODAY!

Holiday Market
December 5 - 15
Volunteers needed!

Spring Bling
April 10, 2021

**MATCHING
GIFTS**

1. YOU DONATE
2. THEY MATCH
3. DOUBLE THE IMPACT

“Following the death of George Floyd, my employer reminded employees about its Matching Gift to Education program and expressly encouraged employees to support non-profit, educational organizations focused on racial justice. In response, I submitted a brief statement describing the educational services and support for racial equity provided by LifeWise, along with the standard matching gifts form. My employer matched our gift to LifeWise and provided much needed support for the organization at a critical time.”

Beverly Garner

Ask your employer about matching gifts today!

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