

# LSS, Vermillion Public Library Offer Financial Counseling

BY SARAH WETZEL  
For the Plain Talk

As the holidays approach many already tight budgets tend to get drawn tighter.

For those who feel they might be headed into crisis or those who would like to avoid that direction entirely, there is help.

Sylvia Selgestad, a financial counselor through Lutheran Social Services, offers financial counseling and education at the Vermillion Public Library by appointment the second and fourth Thursday of each month.

"The financial piece of it is helping people who are struggling whether it's too much debt, foreclosure prevention, basic budgeting help, whatever it is that they feel that their issues are," she said. "We try to identify those and find options for dealing with them. In a basic appointment we look at income, expenses and debt and then that gives me an opportunity to see the big picture and then we talk about what are their choices."

The service in Vermillion is fairly new, the LSS office being located in Sioux Falls with a satellite office in Yankton which Selgestad heads.

"It needs to be scheduled just because of the confidentiality issues," she said. "We wouldn't want someone walking in on someone else's appointment. And then it helps me to know, if I don't have a client scheduled in Vermillion then I'm out in the community doing outreach. I don't just sit at the library and wait for people to show up."

According to Selgestad, first appointments usually last between 60 and 90 minutes depending on the complexity of the financial situation.

Cost of the counseling sessions also depends on the financial situation of the client.

"For any client that is struggling with mortgage issues, housing counseling is always free of charge," Selgestad said. "If clients have other issues, depending on their situation, the fee can be waived. The typical fee for financial counseling is \$30 and that covers all the sessions that would be needed for 90 days but there's lots of different options available for people that are not able to pay. If people have an email address we have an online education program that people can take that will cover the cost of their counseling. We never deny services based on the

client's ability to pay."

When appointments are scheduled, clients will be told what to bring, namely pay stubs, statements and the like.

"They need to be prepared to talk about what they are spending on things like groceries, gas, eating out, utilities, other things and basic household expenses," Selgestad said. "Then if it's a debt issue, who do they owe and how much."

All issues discussed are completely confidential according to Selgestad.

When Selgestad is performing outreach in the Vermillion community, her goals are similar to those of counseling sessions.

"I'm working right now finishing up a series of classes with university students," she said. "I'll be presenting to the honors program students there next month or December. Just touching base with the community. I also attend the community services group which is the nonprofits all get together once a month and talk about how things are going and have a presentation usually. Just letting people know we're there is what outreach is."

Working with nonprofit groups is actually what drove Selgestad to begin offering her services in Vermillion.

"What really got me going with the counseling in Vermillion was participating in the poverty task force," she said. "Kelsey Collier-Wise and her colleagues identified that the poverty rate in Clay County is very high compared to other similar counties with similar demographics. Part of their function was to determine why is that and what can we do to help. So I participated in that task force and that was one of the things that got the ball rolling for me coming to Vermillion to offer face-to-face counseling."

For those unable to attend the counseling, Selgestad offers some words of advice.

"The thing about money management is it doesn't matter how much you have but how well you manage it," she said. "Whether clients have a significant income or not a significant income, probably one of the biggest barriers to being successful financially is not paying attention to where your money is going, not using a spending plan, not having savings, just kind of spending without any plan or keeping track of where it is going. That is probably the biggest obstacle for

people to overcome."

Avoiding credit as much as possible is another tip that Selgestad recommends.

"When people are struggling financially they often use credit to close the gap," she said. "How people get overwhelmed with credit very quickly is by not being able to afford that next tank of gas to get through to their next paycheck or the grocery score. Or they use other types of predatory lending. They'll take out a payday loan to get groceries or whatever. These are the types of things that can bury people very quickly. If it's the payday loans and those types of lenders it can be very difficult to get out from under that once you have taken that step. That's probably what I see the most of."

Good ways to keep track of spending depend on the individual according to Selgestad.

"Basically what I tell my clients and students is whatever works for you is the best way to do it as long as it's something you'll do," she said. "Some people write in a book. We have worksheets we can give them. Some people like to save receipts. Some people write everything down and then they don't have to hang onto receipts. Mint.com is a good website to help budgeting and money tracking. Then some banks also offer this kind of service for their customers. They'll analyze how things are going in and out of your checking account and help you budget that way. For me the most important thing is just for clients to find what works for them, to think about how they spend their money before they spend it, not just keeping track of where it goes after they spend it. You have to do both of those things in order to be successful."

Selgestad herself began working for LSS four years ago with a background in credit card banking.

"I was always attracted to the credit card counseling side of banking," she said. "When I worked in credit card banking we had clients that needed help and we would refer them to agents like LSS and at that time this type of counseling was relatively new. I like being on the helping side rather than on the collecting side. It can be very difficult sometimes to tell clients something they don't want to hear. Sometimes people have to make very difficult decisions sometimes in order to get back on their feet if they're having a significant

setback."

The results are worth it.

"It's hard to convince people of that in the moment," Selgestad said. "The basic formula is that your income has to be enough to cover your expenses. If that isn't the case you basically have two choices. One is to increase your income, the other is to reduce your expenses or whatever combination of those two things makes a balance. It's simple but it's not easy very often."

Slow and steady wins the race in most cases according to Selgestad.

"For some people just getting them to take a credit card out of their wallet is a big step so they don't have it to use," she said. "It starts with small steps that can turn into big things. When things are difficult it can be a challenge to get people to think about behaving differently even if it will be better for them."

Selgestad can speak from personal experience.

"I made a lot of mistakes when I was a young person financially so I offer my own life lessons to my students and my clients as appropriate," she said. "I think it helps them to know that you do come out on the other end of the tunnel and no one's perfect. I think one of the reasons I like this job and I do a good job is I have been in my client's shoes for many of them at some point in my life so I can tell them that it's really hard right now but I promise you it gets better."

Seeking to prevent rather than to fix is another key to financial success that Selgestad hopes her clients learn from her.

"I guess the thing I would want people to know the most about coming to credit counseling is not to wait until you're in a really bad situation," she said. "I know that there's a stigma around it but to me money management is a skill just like anything else. I'm not embarrassed because I don't know how to fix my car. I find somebody who knows how to fix my car and they fix it. So to me if you don't know how to manage your money you find someone to teach you or someone to help you and there should be no shame in that. People aren't born knowing how to do stuff and if your parents struggled or you didn't have the opportunity to learn, to me there's no shame in asking for help."

For more information or to schedule an appointment call 605-677-7060.

## Pumpkin

From Page 1

"Originally, when my brother and I divided up the farm here I knew I was only going to have a limited number of acres," he said. "This is where I wanted to live and this is where I wanted to retire. I didn't have a lot of machinery and even though I have a long background in agronomy and crop production, I wanted to focus on small, high value crops. I knew there was a national trend that hasn't quite got here to Vermillion yet, but it is coming, rapidly. That is people's concern for healthy, fresh, local grown produce. There was not a CSA here. People buy shares in our production system then each week they come out and get whatever fresh produce we have that week. There are a lot of people here who still don't know what a CSA is and there are a lot of people who still don't know about the Heikes farm, yet."

He said one of the issues that he faces is that society is so fast paced.

"In this fast paced culture and the domination of corporate agriculture and highly processed foods, it is all about quick and easy," Heikes said. "How many people can? How many people freeze? How many people take the time to take something that is fresh and nutritious and prepare it and enjoy not only a nutritious, but also a nutrient dense meal? We think that is the future. It is just not quite here in Vermillion yet."

They grow fifty different kinds of vegetables and fruit at the farm.

"Depending upon our supply, when we first start picking something we only have a limited supply," Heikes said. "Generally, I say to people, 'How much fresh produce can you and your family eat in a week? Take what you can eat in a week. If people do want to do canning and freezing they can buy extra."

Heikes said though he has grown more than crops, he has also grown relationships.

"I totally underestimated that," he said. "What I am most encouraged and surprised at is the intimate relationships that occur in a very short time when people gather together around the food that they eat. People I probably would not meet in my circle, but it has been fun."

While they have about 125 members right now, the 12.5 acre garden can support well over 200 families.

"We want to get to that point where we can expand my shareholders, refine my production system and reduce my labor, continue to focus on putting out a quality production," Heikes said. "When you buy a share, that share is good for one year. It doesn't make any difference what time of year you buy the share, you still get the full value of that share, meaning a full 32-weeks."



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