

Your Generosity at Work
*Helping Widowed Individuals Navigate Financial Crisis
& Achieve Financial Stability*

“

Dear Chris Bentley,

I found your organization weeks after I lost my husband, and I felt like someone threw me a lifeline as I was treading water in a big ocean of confusion and worry. Thank you for founding this organization. I have recommended it to everyone I know. The stability you provided gave me confidence and hope.

My financial helper, Kim Wurl, helped me to focus on my immediate needs and plan for my financial future as well.

I'm still working my way through the online widow university classes and will continue to do so over the coming months.

I'm grateful beyond words. Thank you.

Warmly,
Mary S

”



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A Letter from Our *Founder and Executive Director*

Dear Friends, Donors, and Partners,

As I reflect on 2024, I'm reminded that meaningful growth often comes through our greatest challenges. This past year tested our resolve and ultimately strengthened our mission to serve newly widowed families.

The success of Wings for Widows created an unexpected problem:

- Demand far exceeded our capacity to deliver quality care.
- Clients waited up to a month for coaching, while volunteers experienced burnout from engagements taking two to three times longer than expected.
- Client engagement dropped to concerning levels.

Despite doubling our staff and investing heavily in technology, we still couldn't keep pace—a clear signal our model needed fundamental restructuring. Rather than continue investing in a failing system, we made the difficult decision in August to pause operations.

This pause forced us to confront hard truths. As part of comprehensive retooling, I made the painful decision to reduce our workforce by 50%, letting go of three valued team members for budget and operational reasons. Our new model had to deliver superior results with fewer resources.

We spent the final quarter rebuilding our coaching model, redesigning volunteer training, and developing new systems to better serve clients and our remarkable network of financial advisors.

I'm thrilled we reopened in January 2025 with our enhanced service model and new Financial Advisor Network (FAN). **Today, we're better positioned than ever to provide exceptional support to widowed families** while creating meaningful opportunities for our growing community of more than 130 financial advisors.

The challenges of 2024 taught us invaluable lessons about sustainable growth and staying true to our mission. Your partnership made it possible for us to emerge stronger and more focused.

Thank you for believing in our mission during a year that required us to pause, reflect, and rebuild. Your support made our transformation possible, and I'm excited about the impact we'll create together in 2025 and beyond.



With deep gratitude,

A handwritten signature in black ink, reading "Chris Bentley", with a long horizontal line extending to the right.

Christopher D. Bentley
Founder and Executive Director
Wings for Widows

A Letter from *Our Giving & Operations Manager*

Dear Valued Donors and Supporters,

As we reflect on 2024, our hearts are filled with gratitude—for you. On behalf of everyone at Wings for Widows, thank you for your continued generosity, compassion, and commitment to serving the widowed community. Your unwavering support is the reason we are able to meet each new challenge with strength and optimism.

This past year has been a pivotal one. With your help, we reached a significant milestone: serving 139 widows and widowers through our Financial Coaching Program. Additionally, we undertook a new initiative in 2024. Project CARES, an emergency assistance program to low-income and under-resourced widowed individuals, launched and our team provided resource referrals to over 300 individuals from January – July of 2024. This holistic approach has evolved into a cornerstone of our mission to ensure no widow is left to navigate loss alone, especially those facing the greatest financial hardship.

Thanks to your support, we advanced our digital transformation in 2024. Our new platform, **WidowWise University**, now offers 60 lessons across 14 modules—covering essential financial topics for the newly widowed. Whether self-guided or supported by a financial coach, each client now receives a more accessible, personalized experience. These tools are empowering thousands to regain confidence, clarity, and control over their financial futures.

This Impact Report celebrates **you**—our donors, partners, and champions—who make this progress possible. You'll find stories of resilience, data reflecting growth, and updates that highlight just how far your gifts go in creating change that matters.

As we look ahead to 2025, we remain committed to expanding our reach and deepening our impact. We are setting ambitious goals, including reaching 1,000 newly widowed clients and strengthening our relationships with community partners, foundations, and stakeholders to continue advancing the ways in which we provide support to such a vulnerable population.

With you by our side, we are building not only programs—but a compassionate, connected community for the widowed. Thank you for walking with us. Thank you for believing in this mission. And most of all, thank you for changing lives.



With heartfelt gratitude,

A handwritten signature in black ink that reads "Olivia Oster".

Olivia Oster, M.S.
Giving & Operations Manager
Wings for Widows

Our Mission & Vision

The Mission of Wings for Widows

We provide personalized financial coaching and literacy education to guide widowed people towards financial stability and peace of mind at no cost. Our primary goal is to guide clients through early widowhood, empowering them to make sound financial choices that support self-sufficiency.

The Vision of Wings for Widows

To ensure all widowed people have access to financial advice and guidance regardless of their financial circumstances.

Our Programs

Wings for Widows' programs and resources help clients navigate financial crises, reduce stress, and build confidence during this challenging transition.

Financial Coaching

We connect clients with Certified Financial Planner™ professionals who provide personalized, no-cost guidance to help them navigate the complex administrative, financial, and legal challenges ahead—so they don't have to face this journey alone.

Financial Literacy

WidowWise University is a self-paced online course created to educate and empower widowed individuals to enrich their financial literacy.

Our Project CARES Scholarships make WidowWise University accessible to under-resourced widows.

Resource Center

Wings for Widows provides clients with a comprehensive Resource Center featuring curated information, specialized Hubs covering topics like social security and estate planning, and a wealth of free resources including books, podcasts, and helpful organizations to support them through the challenges of early widowhood.

86%
of widowed women
have not made
financial decisions
on their own
before their
spouse's passing.

*Wings for Widows' programs and resources help
navigate financial crisis, reduce stress, and significantly
increase confidence for these individuals!*

Widows in Crisis: *Understanding The Need*



Financial Crisis Often Follows Emotional Loss

Each year, **1.2 million Americans become widowed**, and **86% of widowed women have never managed their finances alone**—leaving them vulnerable to eviction, job loss, and critical financial instability.

On average, widowed men and women experience a **37% loss of household income**, and 51% of widowed women live paycheck to paycheck after a spouse passes away. For many, the heartbreak of losing a partner is only the beginning of a fight to keep their home and the security of their financial future.

THE CRISIS IN NUMBERS



37%

Loss of Household Income



51%

Living Paycheck to Paycheck



91%

Suffer from Widow Fog

These numbers represent millions of widowed individuals facing their hardest days alone, but with the proper support, we can turn crisis into hope, stability, and independence.

We meet people in financial crisis and guide them toward financial confidence.

PBS NewsHour. (2018, October 8). *Preparing for the financial shocks of widowhood*. PBS.

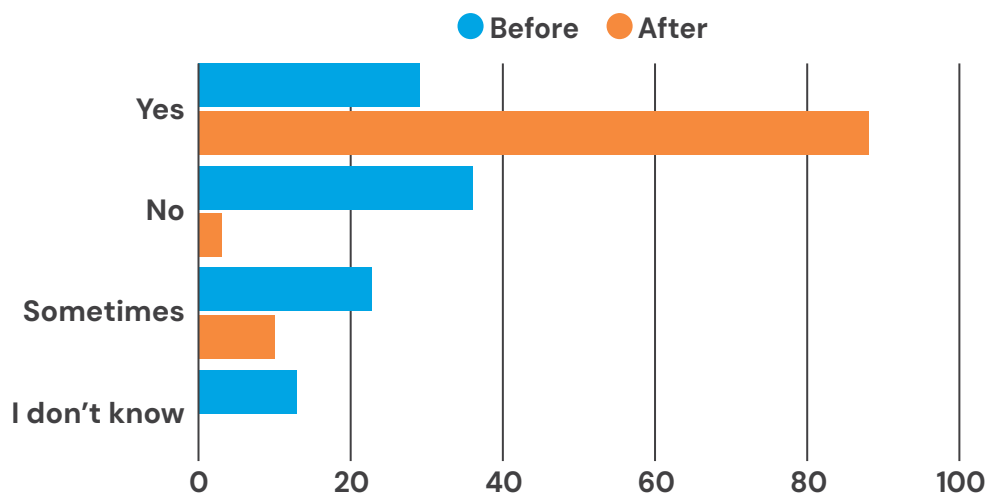
Holden, K. C., & Kuo, H. H. (2016). Gender differences in widowhood: Financial, emotional, and mental wellbeing. *Stanford Center on Longevity*.

Thrivent. (2024, June 12). *Financial Challenges Hit Harder for Widowed Women, Thrivent Survey Finds*.

From Crisis to Confidence

Client Transformation Centers on Three Pillars

- 1. High-touch, one-on-one coaching to boost financial understanding and action
- 2. Accessible digital tools to increase knowledge and confidence
- 3. Equitable access through scholarships and scalable platforms



Before our financial coaching program, **only 29% of clients** were confident they had enough income to pay their bills each month.

After our coaching program, 88% of clients were confident they had enough income to pay their bills each month.

“Wings for Widows enabled me to tackle “financial affairs” that I really dreaded after my husband passed away! I couldn’t have handled the heavy burden without their extremely useful workbook and expertise in counseling. I also love how compassionate and willing they are to help us widows in every way. Thank you! You really live up to your name and mission!”
– Joy K., Spokane WA

We believe financial stability after loss is not optional—it’s essential.

Our Solution: *Financial Guidance In Action*



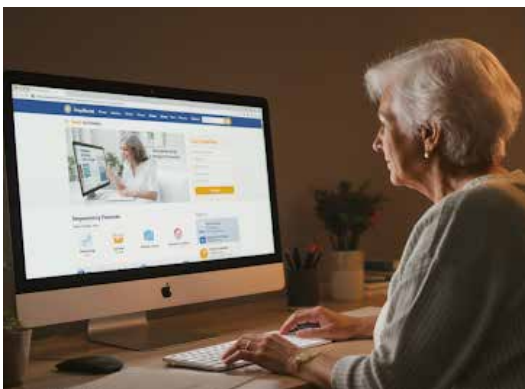
Financial Coaching

We provide immediate crisis intervention for widowed individuals who arrive in financial desperation—overwhelmed, fearful, and facing critical decisions they’ve never made alone. Our volunteer Certified Financial Planner professionals serve as financial first responders, guiding clients through immediate crises while building the confidence and knowledge needed for long-term stability. This intensive support transforms vulnerable families from financial chaos to empowerment, creating ripple effects that strengthen entire households and restore hope for secure financial futures.



WidowWise University

Not every widowed person is ready for one-on-one coaching, but all need financial empowerment. This comprehensive online platform delivers the same crisis-to-confidence transformation through 60 self-paced educational modules explicitly designed for the newly widowed. By making this critical education accessible to those who prefer independent learning, we expand our reach to serve more families while ensuring financial barriers never prevent access through our scholarship program.



Resource Center

Financial crises don’t happen during business hours. Our 24/7 digital resource library provides immediate intervention when widowed individuals face urgent decisions. From essential “First 30 Days” guidance to specialized resources for veterans and solo parents, this always-available support serves as the critical first step in moving families from crisis to stability—reaching thousands who might never access formal coaching but desperately need trusted guidance.

Our 3-Year Vision for Growth



Wings for Widows has become a trusted lifeline for widowed individuals in the U.S. As we look ahead, our strategy is bold yet simple: **expand our reach to hundreds of thousands while sustaining the deeply personal coaching that changes lives.**

Throughout 2025, we will invest in the infrastructure to **coach 500+** widowed clients with excellence, provide more than **200 Project CARES** scholarships, and launch referral campaigns that will connect more families with life-changing financial coaching, education, and resources.

In 2026, we aim to **coach 1,000+ widowed clients one-on-one** through our personalized Financial Coaching Program, while deepening partnerships, **expanding WidowWise University participation**, and strengthening our Resource Center's reach to tens of thousands more.

By December 2027, we will **coach 2,000 widowed men and women annually** through personalized financial guidance and **serve more than 200,000 widowed individuals annually** through WidowWise University and the Resource Center.

By January 2028, we aim to **coach 4,000 widowed clients** annually through our nationwide Financial Coaching Program and **serve 300,000 widowed individuals** annually across coaching, WidowWise University, and the Resource Center. This will represent support for nearly one-quarter of all newly widowed Americans every year—a milestone never before reached in this space.

We are not just growing numbers; we are building a movement that ensures no widowed individual faces financial crisis alone. Together, we will answer the call for one widow today while building the systems that can serve a million tomorrow.

A Volunteer-Led Model Supported By Industry Experts

Every financial coach is a Certified Financial Planning® Professional volunteering their expertise. They are vetted, trained, and supported through professional partnerships with:



Foundation for
Financial Planning (FFP)



Financial Planning
Association (FPA)



Certified Financial
Planner® (CFP) Board



Financial Advisor
Network (FAN)

How Donors & Volunteers are *Making a Real Impact*

Without our donors and volunteer coaches, none of this would be possible! The financial support of our donors and the expertise and time commitment of our coaches are critical to serving widowed individuals who could not otherwise afford this type of one-on-one coaching support.

Your generosity, dedication, and support are truly transforming individuals, families, and future generations!

FROM FEAR OF HOME EVICTION TO HOUSING SECURITY AND CONFIDENCE!

15%

Very Confident

Before financial coaching, **only 15%** of surveyed participants were “very” confident they could afford and remain in their current residence.



70%

Very Confident

After financial coaching, **70%** of surveyed participants were “very” confident they could afford and remain in their current residence.

“*In the process of healing after loss, I discovered **there was a lot I didn’t know.** Wings for Widows was exactly what I wanted and needed. Using the workbook as the guide for our sessions, my coach, Gary, with his knowledge, professional commitment, and friendship, provided me with an invaluable experience. **I am truly privileged & blessed to have had the opportunity to work with Gary and Wings for Widows.***”

– Beth F., Bloomington, MN

Real Lives, *Real Change*

Helping Widows Achieve Financial Success

Mary came to us after the heartbreaking loss of her husband of 35 years. With no will in place, mounting debt, and the looming threat of losing her home, she felt overwhelmed and paralyzed by uncertainty.

Through our **Financial Coaching Program**, Mary found the guidance and support she needed to take control of her future. Together, we built a clear financial plan, reduced her debt... and helped her keep her home, restoring not only her stability, but her hope.



“

I was terrified. I didn't know where to begin—
until Wings for Widows stepped in.

Mary, coaching client



With the **help of a scholarship**, Tanya enrolled in WidowWise University at a time when she was unsure how to move forward. Through the program, she gained the skills to manage her household budget, confidently advocate for herself in legal matters, and take bold steps toward rebuilding her life. Most importantly, Tanya rediscovered her confidence—turning uncertainty into empowerment.

“

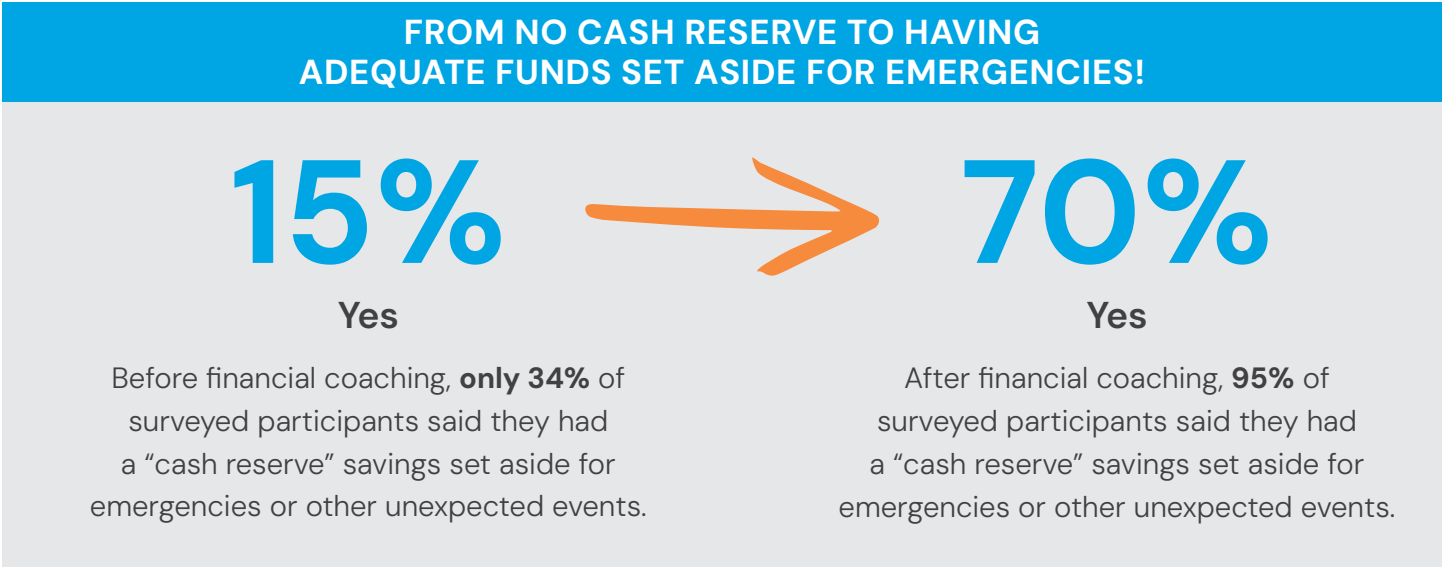
Wings for Widows helped me
stand back up.

Tanya, WidowWise University participant

Our Program Results

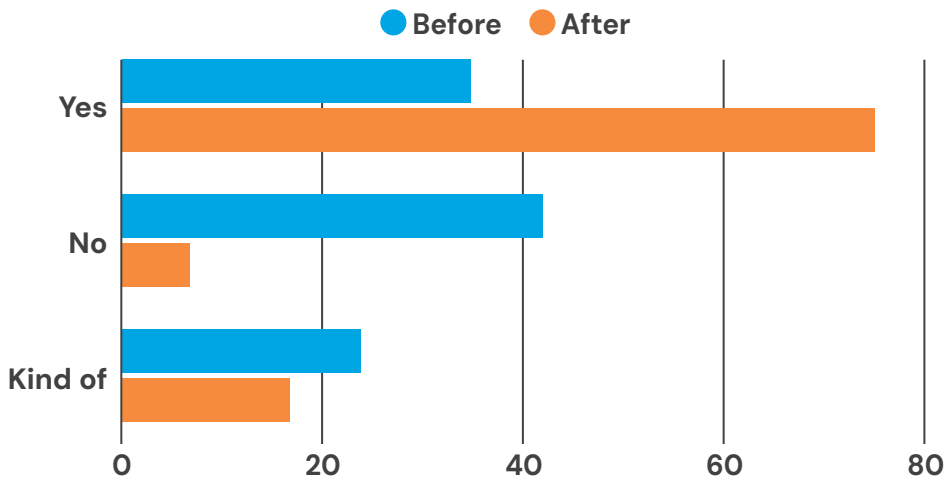
From Financial Crisis to Financial Confidence and Stability

These improvements are **more than just numbers**. They translate into less stress, enhanced confidence, and significantly reduced financial vulnerability.



Before our financial coaching program, **only 35% of clients** understood the tax returns that had to be filed the year of their late spouse’s death.

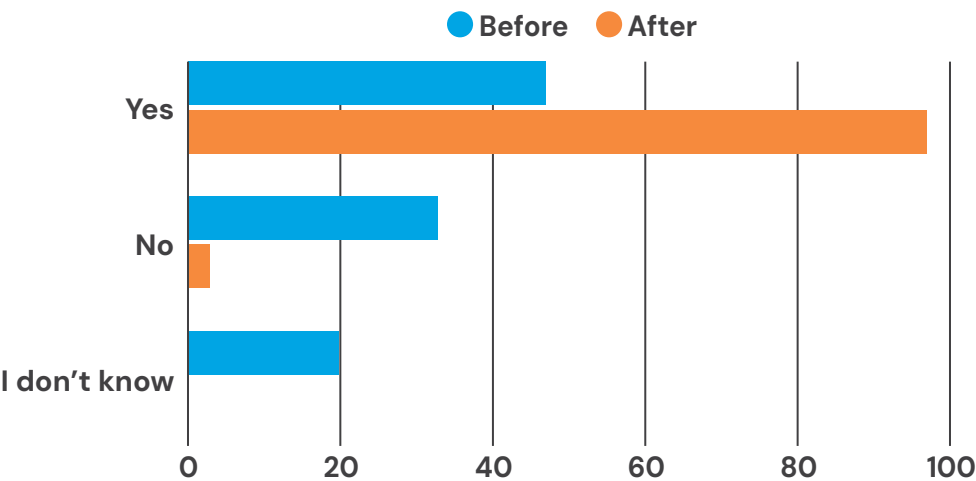
After our coaching program, 75% of clients understood the tax returns that had to be filed the year of their late spouse’s death.



Our Program Results

Before our financial coaching program, **only 47% of clients understand** what is included in their late spouse’s estate.

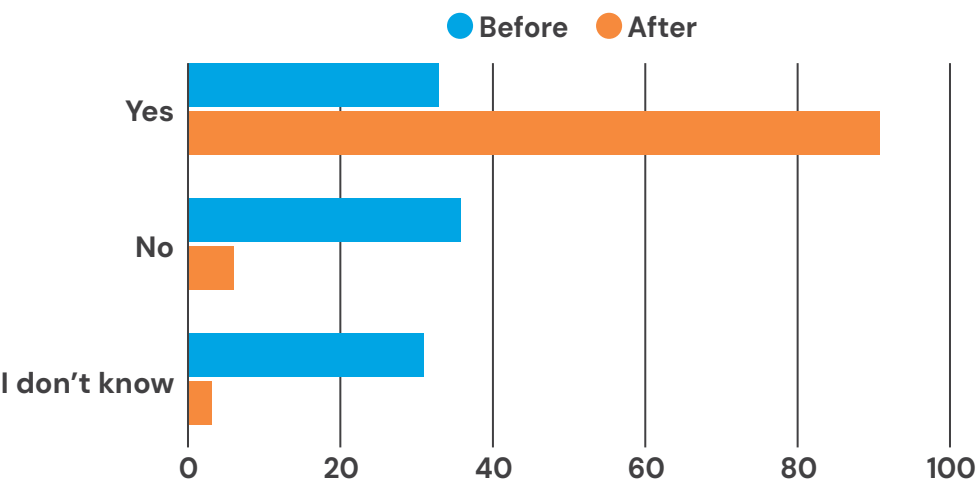
After our coaching program, 97% of clients understand their late spouse’s estate.



As one client shared,
“I stayed in my home because of Wings for Widows.”
This is the real-life impact of our work. A ripple effect that strengthens families, supports caregivers, and shapes secure financial futures.

Before our financial coaching program, **only 33% of clients know** how to value their late spouse’s estate.

After our coaching program, 91% of clients know how to value their late spouse’s estate.



Our Program Results

FROM FINANCIAL FEAR AND UNCERTAINTY
TO FINANCIAL CONFIDENCE AND STABILITY!

5.3% → 50.7%

Very Confident

Before financial coaching, only **5.3%** of surveyed participants were “very confident” they had enough money to live on.

Very Confident

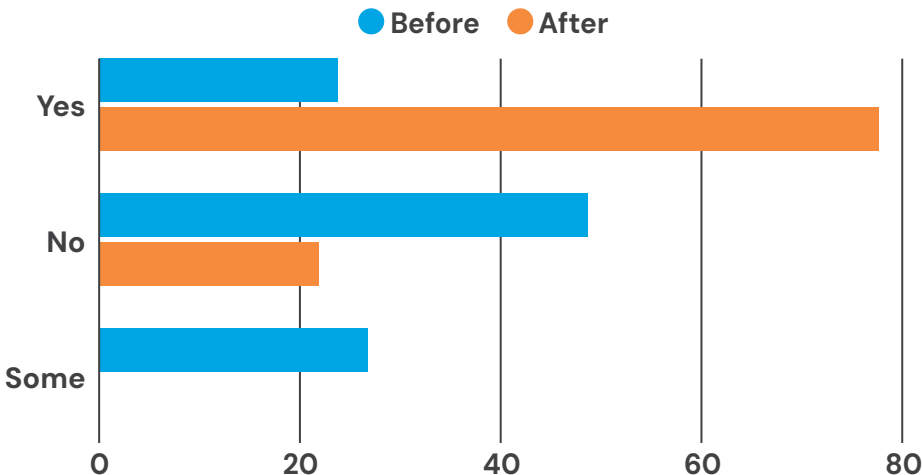
After financial coaching, **50+%** of surveyed participants were “very confident” they had enough money to live on!

Before going through our program, only **21%** of clients knew how to calculate their net worth.

After our program, 86% know how to calculate their net worth.

Before our financial coaching program, **half of our clients had not** taken the steps to protect their credit and their identity.

After our coaching program, 75% of clients had taken the steps to protect their credit and their identity.

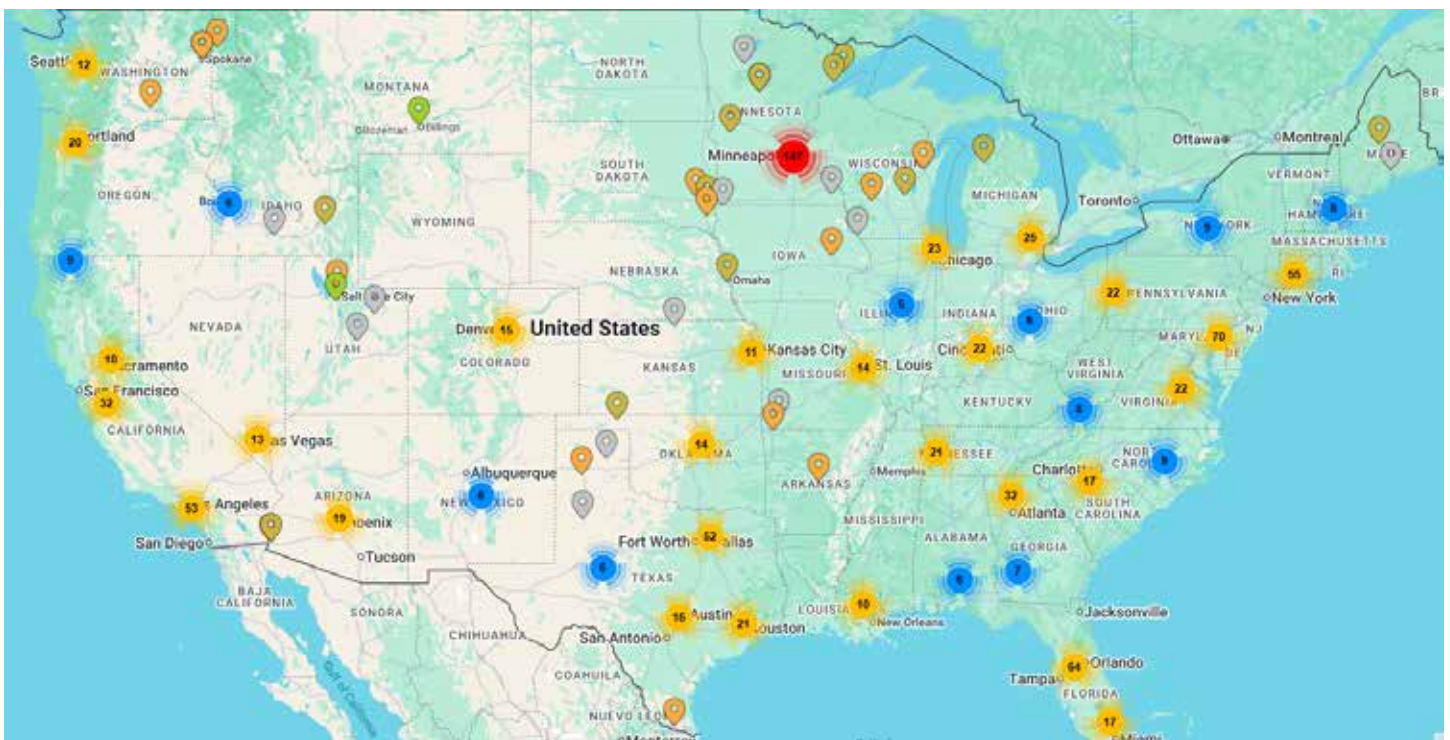


Our Appreciation Reaches Near & Far

2,000+ volunteer financial coaching hours given to widowed individuals for free!

“Wings for Widows is an incredible organization. I have volunteered with them for the last year and have been able to help 3 families which has been so fulfilling. The staff and leadership are very helpful and dedicated to this noble cause.”

– Otto Rivera, CFP®, Volunteer Financial Coach



“As a financial advisor and tax strategist, it amazes me that Wings for Widows is the ONLY non-profit seeking to help widows at one of the most vulnerable times in their lives. Having just lost my grandfather and watching my grandmother go through this, I see firsthand how necessary a non-profit like Wings for Widows is. I am beyond proud to be a volunteer for this amazing non-profit!”

– Megan Dorn, CFP, Volunteer Financial Coach

Donor Appreciation

**Wings for Widows in incredibly grateful to all of our donors for their generosity and support!
Without our donors and partners, our work would not be possible. Thank you.**

Over \$10,000+

Foundation for Financial Planning
Kathryn McQuade Foundation
Terri and John Penshorn
Christopher Bentley
Rose Edwards
The Harmon Foundation

\$5,001+

Laura Addington
Alexandra Armstrong

\$3,001-\$5,000

Rob Kill
Doug Miller
Tara Bansal
I.A. OShaughnessy Foundation
Ameriprise Financial
Kristin and David Hemink
Beth Ulrich
Ulrich Real Estate

\$1,001-\$3,000

Hank Scherf
Kurt Hansen
Front Burner Accounting
Heather Holtzinger
The M&T Charitable Foundation
Kurt & Robin Hansen
Robert Pardi
Kate & Devin Box
Dana Cyrus
Sharon Olson
Lexi Schnur
Jane Klenk

\$501-\$1,000

Jeannie Sonstegard and Family
Rebecca Rawlinson
Wings Financial Foundation
TruStone Financial Foundation
Jo Nelson
Chuck Bolton
Joseph Duffy

Joy Kirsch
Kristi Andersen
Todd Weisbrod
Candy Wolff
Patrick Siebenaler
Anthony Lofaso
Alixandra Colehour
Herb Knoll
Karen and Fred Schnur
Tamara Block

\$251-\$500

Cynthia Montgomery
Lynne Stanley
Rich Chambers
US Bank Foundation
Rita Empanger
Jean Jones
Robert Rath
John S & Jacqueline A Spaulding
KTIS
Dean & Michelle Sisell
Angi Kylo
Lori Iverson
Brian Stage
Thrivant Choice Dollars
Meredith Schnur
Brian Wright
Barbara Schneider
Maureen Revak
Diane Lerberg
Roberta Durham
Robert & Jacqueline Jasper
Brian Korb
Jennifer Schnapp

\$101-\$250

The St. Paul & Minnesota Foundation
Gerri Harrison
Michael Sir
Rebecca Sebastian
Grapevine Giving Foundation
Stephanie Downs

Michael Niznik
Andrea Jarvis
Marci Schnur
Patricia Finch Dewey
Scott and Jean Lastine
Jim Bell
Betty Hobkirk
David and Lesley Brooks
Steve Shane
Mary Serradas
Craig Grossmann
Victoria Marlow
Fat Pants Brewery
Kirsten Gulbro
Arvis Williams
Alfred Hymans
Nadine Gross
Samantha Harrell
Kevin Stuart
Laurel Bushlack
Greg Pedone
Constance Jones
Christy Allen
Bianca Michel
Nancy Sambul
Joy Kausler

\$1-\$100

Fred Colby
Kimothy Case
Carol Keys
James Harvey
Ann Mitchell
Molly Murphy LaFleche
Mark Gasner
Jim Harvey
Robert Rademacher
Mimi Pizano
Michael Namath
Morris High School
Clifford Anderson
Larry Haynes

Donor Appreciation

\$1-\$100 (Cont.)

Tim Marlin
Howard Janson
Tracy Richter
Michael Stang
Kathy and Dave Thiessen
Stephen Goodman
Chrissy Yacoub
Millicent Vance
Judy Joel
Micah Gleaton
Cathy Bussjaeger
Eric Brandt
Peggy Chapin
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Erika Parys
Nichole McKim
Sandy Russo
Wendy Brown
Tina Oertli
Susan Zinner
Katie Blagden
Joyce Tsang-Yeung
Ryan Travers

John McClure
Faith & Robert Racusin
Amanda Taylor
Christopher Culley
Kathrine Roycraft
Trysten Freeman
Annie Weinberg
Renee and Bruce Schnur
Becca Lustig
Jordan Walker
Maya Gerson
Michael Kylo-Kittleson
LeGrand Johnston
Dianne LeRoy
Jenna Fidellow
Jenn Purrington
David Bixon
Rachel Willis
Jennifer Wilson
R Jean Jones
Beth and Braxton Crenshaw
Anthony & Cheryl Dosio
Parth Dixit
Sharon Wilson

Pamela Cavanagh
Clayton Borrell
Geetha Arunkumar
Halley Thomson
Dorothy Auerbach
Leah Markow
Anthony Bolaji
Melissa Weeks-Richardson
Usheka Williams
Anne Chatelier
Brittny Reid
Christopher Johnson
Aashish Saahani
Ebony Hunter

In-Kind Donors

Mark Gasner – Ellingson & Ellingson
Stacy O'Fallon – Front Burner Accounting
Eddie Ulrich – Fuzzy Duck Marketing & Design
Heather Holtzinger – FPA of Colorado
Jordan Walker – Zipline Interactive

“*Having been widowed, I know firsthand the plight of those who have lost their husband or wife...No not-for-profit scores higher than Wings for Widows. I was a banker for 38 years, rising to the executive level including banking president. I understand money. Wings for Widows addresses one very difficult challenge for many. How to survive in their new world, perhaps with less income. How to make sense of their holdings, their bills and their responsibilities. Wings for Widows meets that challenge and frequently exceeds it, thereby providing much-needed relief...and they do it all professionally and free of charge. I proudly joined the Wings for Widows Board of Directors when invited to do so. They are performing God's work.*”

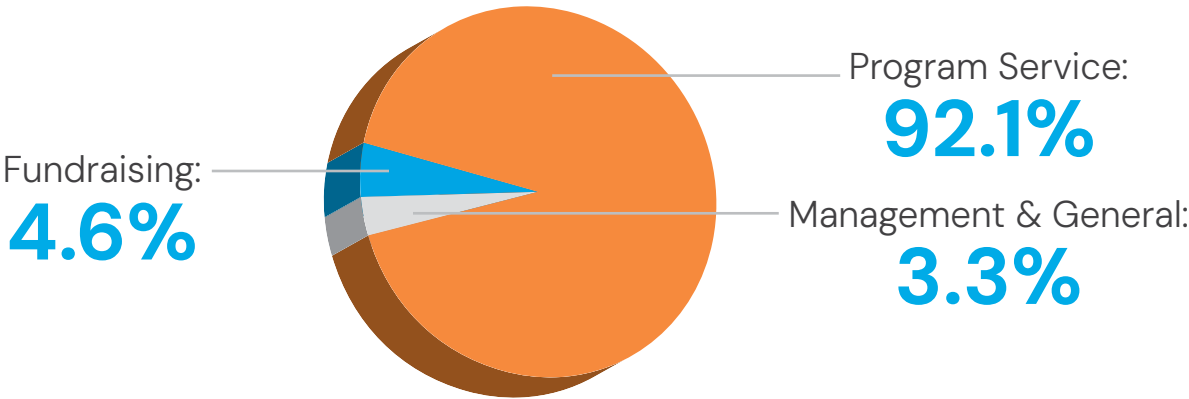
– Herb Knoll, 2024 Board Member

Financial Summary

TOTAL REVENUE 2024:
\$245,930

TOTAL BUDGET 2024:
\$352,315

TOTAL OPERATING EXPENSES 2024:
\$325,504



Managing Our Funds

As a 501(c)(3) tax-exempt organization, all contributions are deductible to the extent permitted by law. Our financial statements are prepared by Ellingson & Ellingson and Front Burner Accounting. Copies of our reviewed financial statements are available on our website at www.wingsforwidows.org or by request.

Ways to Give

Your generosity can take many forms—each one changes lives.



1. One-Time or Monthly Giving

Provide immediate impact with a gift of any size. Monthly giving sustains widows through every season.

2. Stock & Securities

Donate appreciated stock and receive potential tax benefits while fueling life-changing programs.

3. Donor-Advised Funds (DAFs)

Recommend a gift to Wings for Widows directly from your DAF.

4. Qualified Charitable Distributions (QCDs)

If you are 70½ or older, give directly from your IRA to reduce taxable income.

5. Legacy Giving

Leave a lasting impact by naming Wings for Widows in your will, trust, or estate plan.

6. In-Kind Gifts & Services

Contribute professional services, event space, or goods that help us keep costs low.

7. Employer Matching Gifts

Multiply your donation—ask your employer if they match charitable giving.

Every gift—large or small—helps ensure no widow walks alone.

Learn more or set up your gift today:
www.wingsforwidows.org/become-a-donor

Thank You

We are **deeply grateful** to our generous donors, devoted volunteers, and steadfast community partners. Your compassion fosters hope and transforms lives **every day**.



WINGS FOR WIDOWS

Guiding Widows to Financial Wellness.™

"Thank you for seeing me when I felt invisible."

– Wings for Widows Participant

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www.wingsforwidows.org