



WINGS FOR WIDOWS

Guiding Widows to Financial Wellness.™



Impact Report
2025

*“I felt like I was treading water in
an ocean of confusion — until
I found Wings for Widows.”*

– Mary S., Woodbury MN



Mary & Dan Shrader
Dan died of cancer in April 2025.



A Letter from Our Founder and Executive Director

Dear Friends, Donors, and Partners,
Serving the newly widowed well requires more than good intentions. It requires listening — carefully, humbly, and without ego — to the people we exist to serve.

In January 2025, we launched our rebuilt coaching model with confidence. We gave clients the ability to select their own financial coach, believing that choice was empowering. What we discovered instead was a profound lesson about grief: widowed individuals in crisis don't want to choose. They want to be guided. Within months, a clear pattern emerged — most clients were selecting female advisors, and many coaches were going unmatched entirely. Rather than defend the model, we again adjusted it.

By mid-year, we returned to a staff-guided matching process — with client choice still available for those who wanted it. The response was immediate. Clients began flowing through the door again. Coaches were engaged. The model that should have worked on paper finally worked in practice — because we let our clients teach us.

That is the story of 2025. Not a year of record numbers, but a year of hard-won wisdom that positions Wings for Widows to serve more people, more effectively, than at any point in our history. The foundation is right. The model is proven. And your investment made both possible.

With deep gratitude,

A handwritten signature in black ink that reads "Chris Bentley". The signature is fluid and cursive, with a long horizontal line extending to the right from the end of the name.

Christopher D. Bentley
Founder and Executive Director
Wings for Widows

Our Mission & Vision

The Mission of Wings for Widows

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

The Vision of Wings for Widows

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

“We are the only organization in the country exclusively dedicated to providing professional financial coaching to the newly widowed at no cost.”

– Chris Bentley

Our Programs

Wings for Widows’ programs meet clients in financial crisis and guide them — step by step — toward confidence, stability, and independence.

Financial Coaching

Every day, newly widowed men and women arrive at our door overwhelmed, fearful, and facing critical decisions they’ve never made alone. Our volunteer Certified Financial Planner™ professionals serve as financial first responders — providing immediate, personalized, no-cost guidance through the most financially dangerous period of their lives. This is crisis intervention. And it changes everything.

Financial Literacy — WidowWise University

Not every widowed person is ready for one-on-one coaching — but all need financial empowerment. WidowWise University is a comprehensive self-paced online platform featuring 60 lessons across 14 modules, designed exclusively for the newly widowed. For those who cannot afford enrollment, our Project CARES Scholarships ensure that financial barriers never stand between a widow and the knowledge she needs.

Resource Center

Financial crises don’t observe business hours. Our 24/7 digital Resource Center provides immediate guidance when widowed individuals face urgent decisions — from essential “First 30 Days” guidance to specialized hubs covering Social Security, taxes, and estate planning. Always available. Always free.

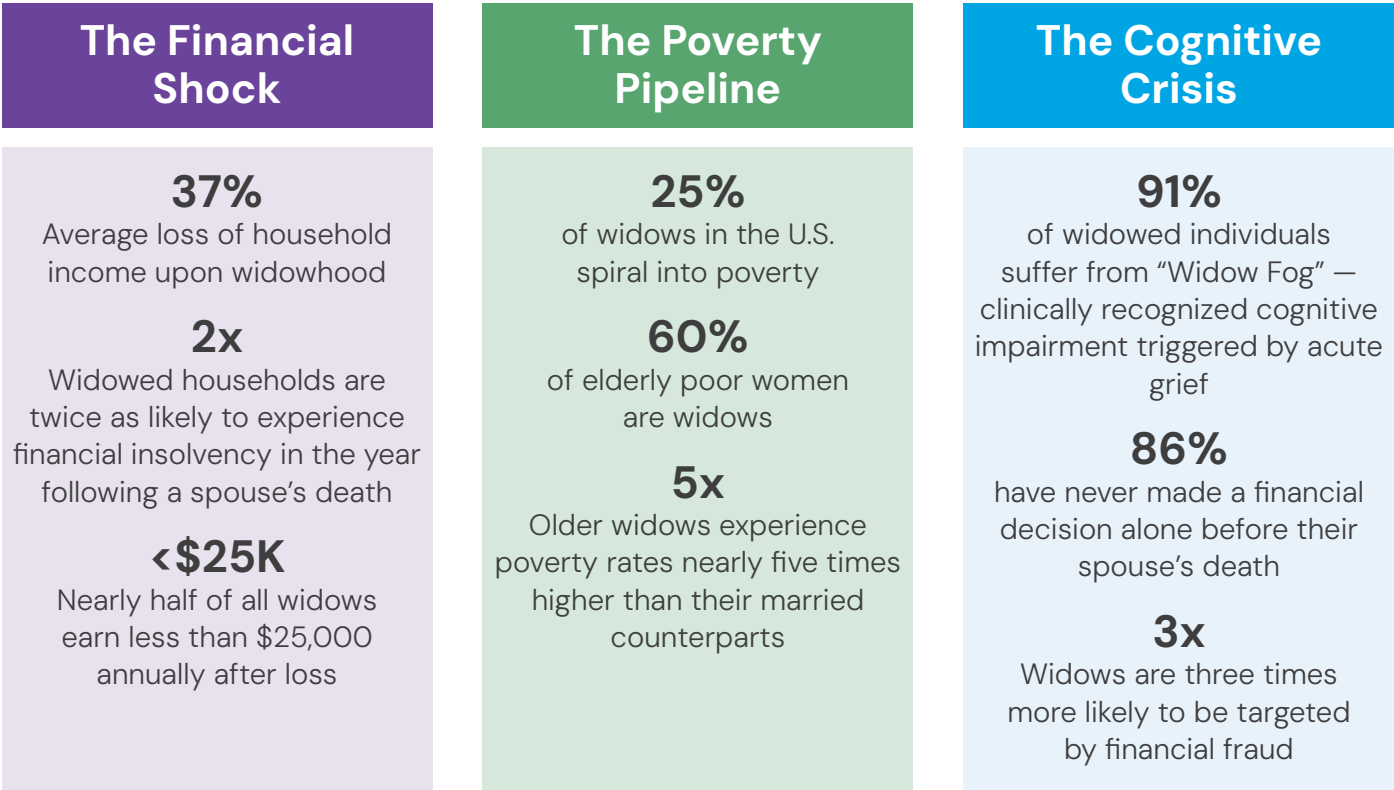
**We meet people in financial crisis and guide
them toward financial confidence.**

Widows in Crisis: Understanding the Problem

“The most consequential financial decisions of a widow’s life arrive at the moment she is least able to make them.”

- Chris Bentley

The moment of loss is just the beginning. Each year, 1.2 million Americans are widowed — one every 28 seconds. They arrive at that moment grieving, overwhelmed, and facing an avalanche of urgent financial decisions they have never faced alone. For most, the financial crisis that follows is as devastating as the loss itself.



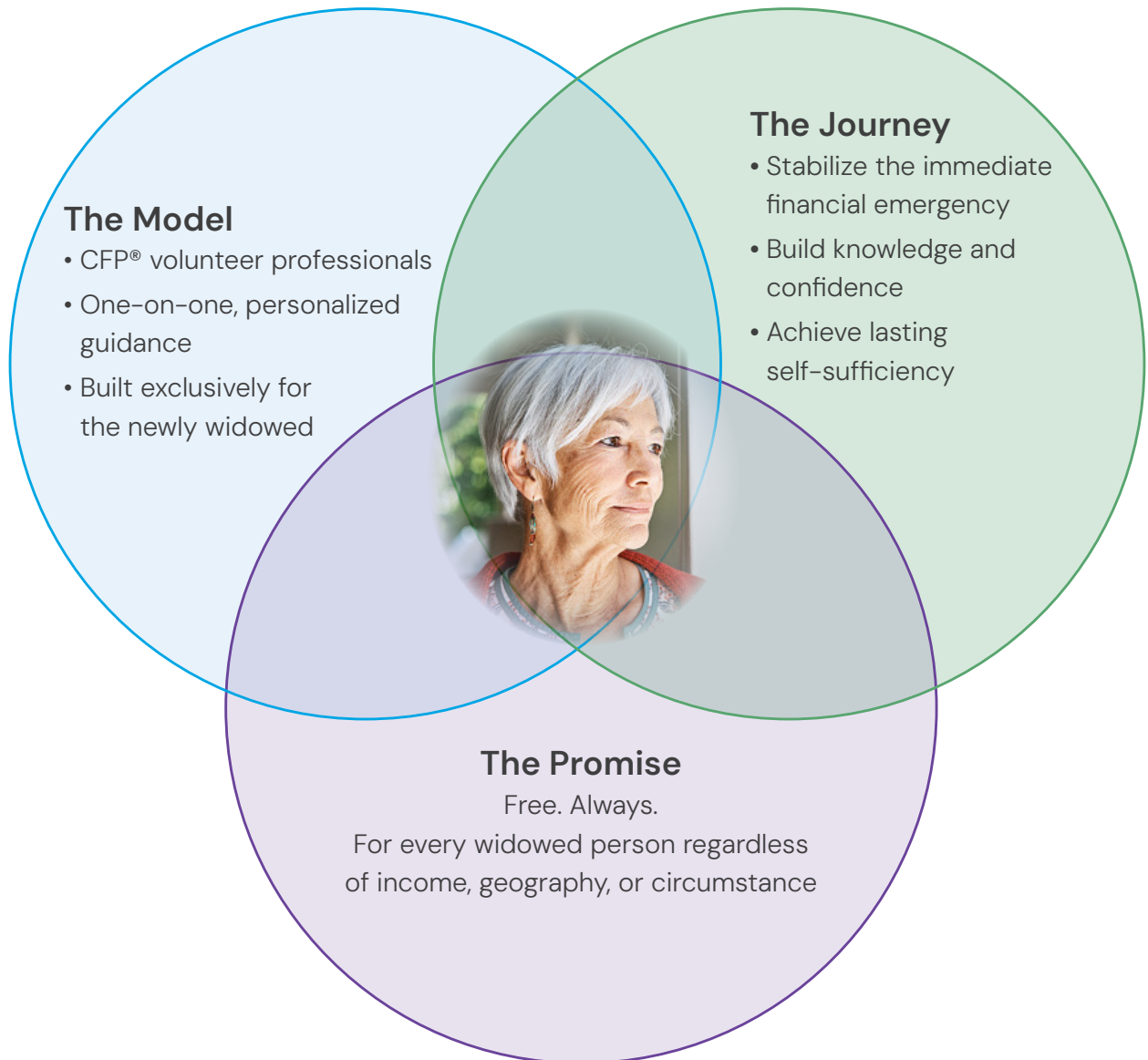
**This is the crisis Wings for Widows was built to solve.
Widow Fog is real. Financial inexperience is real.
The threat of poverty and fraud is real.
And without intervention during this critical window,
the consequences are often irreversible.**

On average, clients experience an 85% improvement in financial wellness when working with a coach.

From Crisis to Confidence

Our Solution

The widowhood financial crisis is urgent, complex, and deeply personal. Our response had to be the same. Wings for Widows delivers three interlocking elements that together create something no other organization offers — a complete pathway from financial emergency to lasting stability.

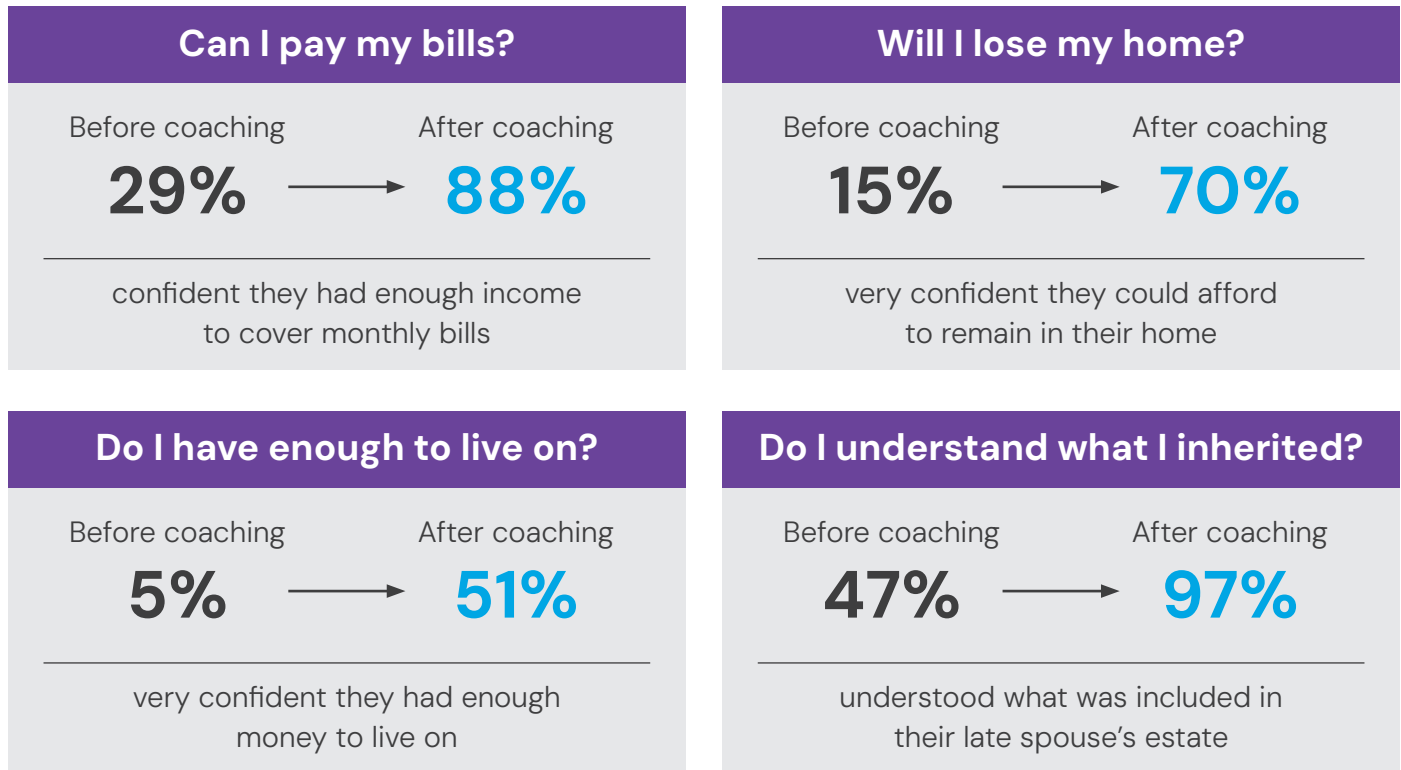


Where all three converge is where transformation happens — one client, one coaching engagement, one life-changing experience.

Our Program Results

From Financial Crisis to Financial Confidence

These improvements are more than data points. They represent housing secured, futures protected, and families stabilized. Each percentage represents a real person — guided through the most financially vulnerable moment of their life by a volunteer CFP® professional who showed up because they believed in this mission.



“I could feel the fog lifting and finally I could breathe again. My confidence returned and a weight lifted off my shoulders.”

– Brenda M. Chardon, OH

“The piece of mind I had each and every time I spoke with my coach left me with a feeling that I knew I could get through this sudden tragedy.”

– Christine M. Mount Airy, MD

“He set me on a path to a more stable financial future...without which I would be on very shaky ground right now.”

– Marcia B. Traverse City, MI

Real Lives, Real Change

Helping Widows Achieve Financial Stability



Jeanna G.

Bryan, TX • Coach: Karen Collins, CFP®

Less than six months into widowhood, Jeanna was already capable with day-to-day finances – she and her late husband Larry had run a veterinary business together. But capability and confidence are different things. With no family nearby and the weight of sudden loss pressing down, Jeanna faced the complex work of restructuring her entire financial life alone: updating asset ownership, reworking her investment strategy, and planning her estate. Witnessing her in-laws’ financial devastation from a health crisis had sharpened her anxiety about getting it right.

Her coach, Karen Collins, met Jeanna exactly where she was. Together they documented her income, expenses, and net worth – a turning point. Session by session, Jeanna optimized her Social Security strategy, updated her deed for a homestead exemption, and took her first step into a conservative liquid fund. Small moves. Meaningful ones. By the end of their engagement, Jeanna had improved her cash flow, strengthened her estate plan, and rebuilt the confidence that grief had quietly eroded.

“This step reflected my growing openness to new possibilities and greater financial confidence.”

– Jeanna G., Bryan, TX

“The most meaningful impact was seeing Jeanna’s confidence grow - not just financially, but in her overall outlook.”

– Karen Collins, CFP®,
Volunteer Coach

Bonnie P.

Harvest, AL • Coach: Megan Kopka, CFP®

Within months, Bonnie lost the three people closest to her – her oldest son to a heart attack, then her mother, and six weeks later, her husband. The compounded grief was crushing. On top of unimaginable loss, she faced two simultaneous estates to settle, a totaled car insurance nightmare, and a budget stretched impossibly thin. Her confidence stood at 1 out of 10.

Over more than ten coaching sessions, Megan Kopka worked through every challenge with her – untangling her mother’s estate, securing a life insurance benefit, fighting a stubborn insurance claim, and showing Bonnie that rental income from her son, combined with careful budgeting, meant she could make ends meet. The breakthrough came after the holidays – the hardest stretch. Slowly, the impossible became manageable.

“Thank you for helping me get the scariest and most pressing things sorted out first. I felt seen and heard.”

– Bonnie P., Harvest, AL



“Watching Bonnie grow in confidence was the most rewarding experience.

Seeing her smile warmed my heart.”

– Megan Kopka, CFP®,
Volunteer Coach

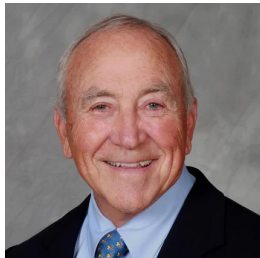
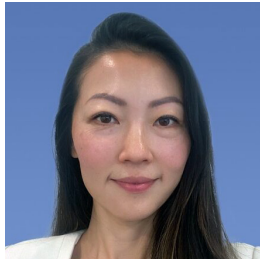
Coach Voices

The People Behind the Mission

Every client who walks through our door is matched with a Certified Financial Planner® professional who shows up – not for a paycheck, but because they believe no widowed person should face a financial crisis alone. They are the heart of Wings for Widows.

144 volunteer CFP® professionals. One shared mission.

A portion of our 144 volunteer financial coaches – serving widowed clients across the country.



Congratulating Heather Holtzinger, CFP® – our 2025 Volunteer Coach of the Year.



2025 BY THE NUMBERS

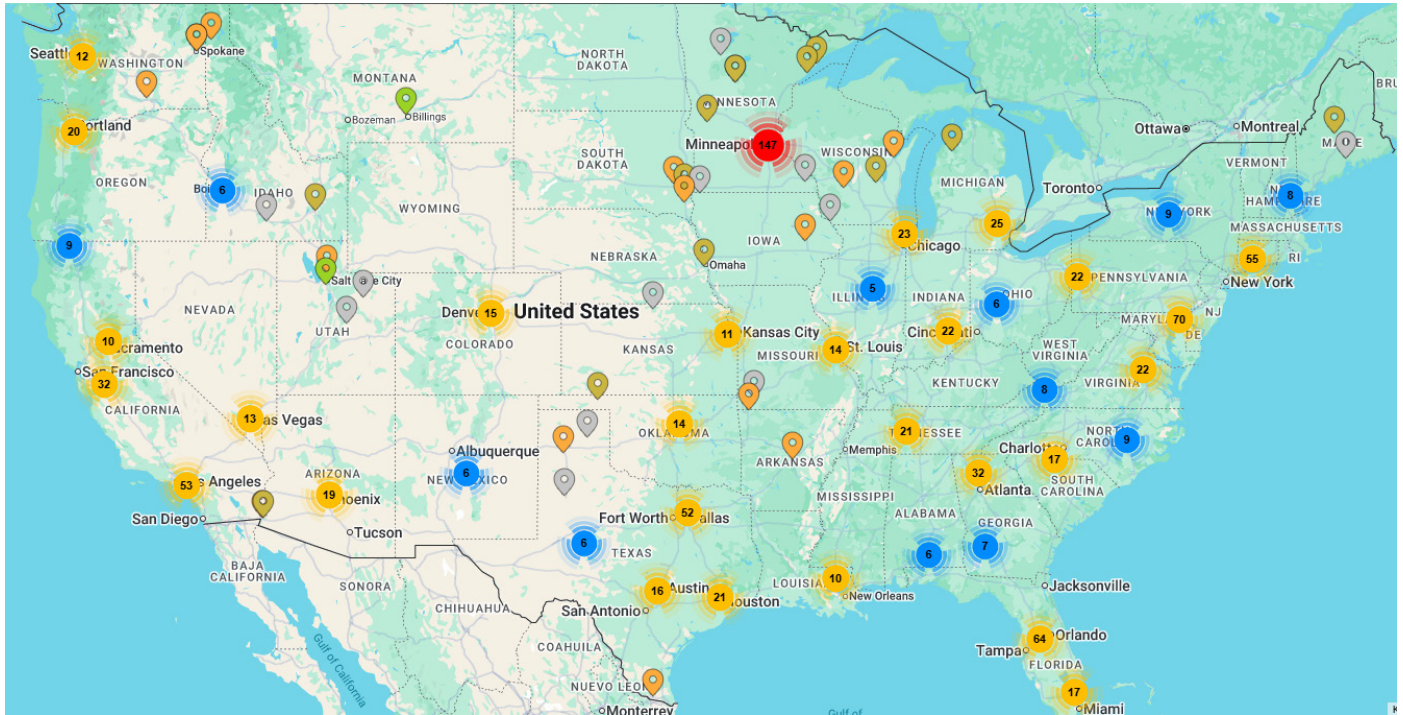
Clients served	641
Volunteer hours donated	271
Professional guidance – free to clients	\$103K

SINCE OUR FOUNDING

Total volunteer hours donated	6,141
Total professional guidance – free to clients	\$1.57M
<i>\$1,570,000 in expert financial guidance – provided free to widowed clients since Wings for Widows was founded.</i>	

A Nationwide Network

Serving Widowed Americans in 49 States



49
states served

144
volunteer coaches
in 38 states

3,174
clients coached
since founding

“My volunteer work with Wings is the most fulfilling part of my life, except being a mom. I truly get back more than I give! I tease my family that I only have two talents — financial planning and rearing children. I’m glad I can use one of those talents to help others at the worst time of their lives.”

– Coach Melissa Brennan, Plano TX

“I have never made more of a difference in any client’s life, either as a volunteer or compensated professional, than Patricia’s. Patricia lost both her husband and mother last December. She is now about to start a new life, leaving Texas within a week or so after having sold her home to move to a retirement community. It has been extremely gratifying.”

– Coach Ken Hornstein, Pikesville MD

Our Vision for 2026

Building Smarter. Serving Better. Staying Human.

Serving widowed individuals well requires more than good intentions—it requires the right infrastructure, the right tools, and the right partners. Our three-year vision is not about chasing numbers. It is about building an organization worthy of the trust our clients place in us every day.

Technology with heart

We believe technology should make us more human, not less. Our “Technology with Heart” strategy leverages AI and automation to handle processes – so our people can focus entirely on the moments that matter most to clients.

In 2026, we plan to add a dedicated customer service representative at the highest touch points of the client journey—before and after coaching—ensuring every widow feels supported at exactly the right moment. Automation handles the workflow. A human being handles the connection.

Efficiency in service of empathy – never instead of it.

Financial literacy – evolved

WidowWise University is being reimagined for 2026 – repriced, restructured, and re-bundled to meet widowed learners exactly where they are. We know that grief and cognitive impairment can make self-guided learning feel impossible. That’s why we’re introducing real-time topical support for clients with questions, so they can get immediate help and keep moving forward.

We refuse to let a widow give up because she couldn’t get an answer. Our commitment is simple: no one stops learning because no one was there to help.

Knowledge is confidence. Confidence is stability.

Partnerships & professional community

The widowed community is best served when organizations work together. Our partnerships are growing. An expanded relationship with the Financial Planning Association and a new Journal of Financial Planning column — launched late 2025 — place Wings for Widows at the center of the national conversation on widow financial wellness.

We are also investing in a more rigorous coach certifications and training program – ensuring a continual supply of skilled, compassionate volunteer coaches who are prepared for the unique intersection of grief and financial decision-making.

Better trained coaches. Stronger partnerships. Deeper impact.

A volunteer-led model supported by industry experts

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



Financial Summary

Disciplined Stewardship. Maximum Impact.

TOTAL REVENUE

\$198,355

104% of budget

TOTAL BUDGET

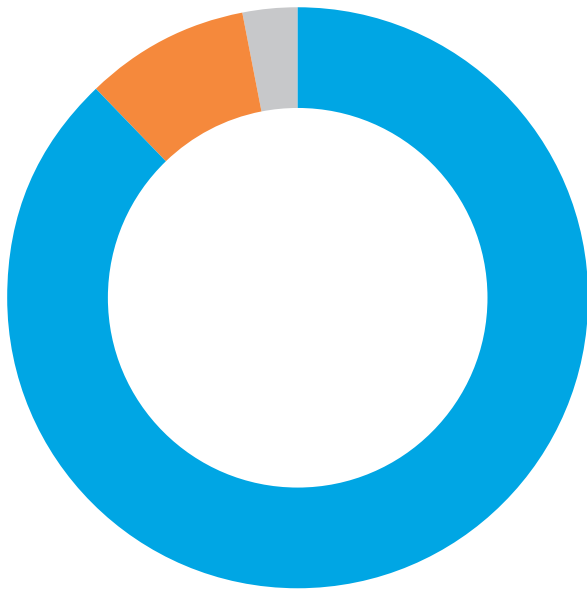
\$190,000

2025 approved budget

TOTAL
OPERATING EXPENSES

\$198,184

Within \$171 of revenue



How your dollars work

- Program service** **88%**
Directly servicing widowed clients
- Management & general** **9%**
Organizational operations
- Fundraising** **3%**
Donor engagement & development

88% program service – well above the 80% nonprofit excellence standard. Every dollar you give goes to work for a widowed person in need.



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.



Donor Appreciation

Wings for Widows is 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
Christopher Bentley
Marc and Molly Anderson
Terri and John Penshorn
Ameriprise Financial

\$5,000-\$10,000

Lexi Schnur
League of Catholic Women
Foundation
Thomas G Luckie
Alexandra Armstrong
The Harmon Foundation
Kristin and David Hemink

\$2,000-\$5,000

Patricia McInerney
Hank Scherf

\$1,000-\$2,000

Heather Holtzinger
Landon Henderson
Axel Johnson Inc.
Wayzata Rotary Club
Zach and Garyn Johnson
Gary Hansen
Caroline Thomas
Ama Yent
Rebecca Rawlinson
John S and Jacqueline A
Spaulding
Joseph Duffy
Arne and Jessica Cook

\$500-\$1,000

Shanika Mayo
Stacy Elliott
Fred Colby
Lynne Stanley
Scott and Jean Lastine
Michelle and Bradley Kranendonk

\$250-\$500

Sylvia Carranza
Expel - Women of Expel ERG
Nina Longchamps
Ify Agagbor
Thrivant Choice Dollars
Patrick Anderson
Thomas Ferro
Christopher Culley
Gerri Harrison
Joy Kirsch
Steve Cotariu
Steve Shane

\$1-\$250

Christy Allen
Michael and Mary Dively
Paul D. Schrieber High School
Women's Empowerment Club
Mike and Marji Niznik
Barbara Austin
Chuck Bolton
Marina Forrester
Shannon Hendry Dardaman
Jordan Walker
Pingry School District
Brian Adams
Ty Sandoval
Mona Parekh
Mark Baumann
Scott Dannenberg
Seth Ackerman
Advanced Animal Care
Daniella and Andrew Weinberg
Celina Johnson
Sophia Kanowitz
Constance Jones
Laurel Bushlack
Ben Eubanks
Sterling Ward Jr

Kim Murray
Katrice Mayo
Heinrich Volschenk
Michael Yannell
Tangela Logan
Angel De Leon
Briana Hamilton
Robert Rademacher
Letetia Richardson
Laurie Porter
Parth Dixit
Alexandria Woods
Ronnie Hecht
Tina Maldonado
Sonja Davis
Stephanie Kanowitz
Karen Horowitz
Melissa Brennan
Manudey Sohi
Payden Rost
Micah Gleaton
US Bank Foundation
Heather Stecker
Joseph Scott
William Baker
Samantha Harrell
Larry Bonafede
Judy Joel
Melanir Woods
Melanie Woods
Andrew Shehata
Kevin Kenmeugne
Fantasia Boakye
Noah Isley
Vanessa Cutter
Jeeva Velusaami

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.

Learn more or set up your gift today:

www.wingsforwidows.org/become-a-donor



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



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**.



Watch our story. Hope Has A Name.



WINGS FOR WIDOWS

Guiding Widows to Financial Wellness.™

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www.wingsforwidows.org

