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To: jeevacation@gmail.com

Subject: CPA, Teacher, and Restorer of Hope?

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Dear Jeffrey,

Ah gutten chodesh!

What a pleasure it is to speak to the heroes and heroines in our midst who make Tomche Shabbos an organization that is *for* the community, *by* the community! This week, Mrs. Lauren Hershkowitz shared how she became involved with Tomche Shabbos:

I worked as a CPA for many years and also taught high school students, who earned college credits by taking my class. After I stopped teaching several years ago, I wanted to devote some of my time to helping those facing financial crisis learn how to manage their personal finances.

In truth, this has been a longtime passion in my life. For years, friends have been coming to me informally for assistance with their personal finances. Recently, I've begun doing this professionally too. So, about two years ago, I placed an ad in the local papers, offering to meet with struggling individuals who wanted the guidance of a CPA, free of charge.

I received very few calls from my ad and realized that people were hesitant to share such personal information with someone who did not have the backing of a reputable organization. So, I met with Mr. Rosenstock and offered my services through Tomche Shabbos to families that he felt would appreciate my assistance.

Since that initial meeting, I've met with many couples and individuals. Some feel completely hopeless and can see no way out of the hole they find themselves in. In truth, there's no miracle cure, and developing good money management skills is a process. Still, it's gratifying to help them find solutions, guide them towards better financial decision, and see their hope restored.

Regaining control of one's finances is hard work, but with encouragement and proper guidance, it is possible. I offer a three-pronged approach: gaining clarity by clearly calculating one's income and expenses, living within one's means, and finally, making a debt repayment plan. No step can succeed without the previous one being addressed, but together, they can help families achieve financial stability.

Tomche Shabbos of Rockland County is grateful to Mrs. Hershkowitz and the many other individuals who are helping struggling families by sharing their skills,



Chodosh Food Sale

volunteering at our warehouse, or donating to our organization. Together, we can make a difference!

Thanks to your support, Tomche Shabbos assists 490 families in Rockland County with food, job placements, utility payments, and more. For more information, visit www.tomcheshabbos.org/donate or call 845-357-5885, ext. 2.



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