

Provident Update

PROVIDENT
FINANCIAL CONSULTANTS, LLC

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News You Can Use

In previous years, Provident Financial Consultants has helped sponsor the Oshkosh Holiday Parade. We have decided to contribute to our community in a different way this holiday season. In addition to having a Provident team member volunteer weekly at the Oshkosh Area Community Pantry, we have given a monetary donation to the pantry's Food 4 Kids Backpack Program.



As the economic downturn has continued, it has most impacted children in high poverty schools. Social workers and teachers have noted that these children are relying on school cafeterias for their most nutritious meal of the day. Because of this need, Food 4 Kids Backpack Program was established through the Oshkosh Area Community Pantry.

Each Friday afternoon, close to 300 elementary children in the Oshkosh Area School District are provided with a food-filled backpack to ensure that they have something to eat during the weekend and return to school on Monday mornings "ready to learn."

Similar successful backpack programs have shown outcomes which:

- Increase attendance
- Decrease behavior problems
- Improve concentration abilities of students
- Improve student academic achievement
- Foster increased self-esteem

We believe that as the community learns of the positive effects of this program and long-term benefits, other individuals will step up to support and expand this program in the future.

Due to Provident's ongoing involvement and commitment to the Oshkosh Community Pantry, Bonnie was asked to lend her expertise by serving on the Pantry's Board of Directors. She recently accepted this position and is looking forward to serving the Pantry in this new capacity.

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For Your Information

According to new data from Experian, Wisconsin* is actually the preferred home of the credit elite, with four of its cities -- Madison, Wausau, Green Bay and La Crosse -- making the credit bureau's list of American cities with the highest credit scores.

Rankings are based on scores from a random sample of consumers in Experian's database. The scores were calculated using VantageScore, which has a range of 501 to 990.

The Wisconsin cities with the highest credit scores are:

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|----------------------------|-------------------------------|
| 1. Wausau, WI, 789 | 6. Green Bay, WI, 780 |
| 2. Minneapolis, MN, 787 | 7. Boston, MA, 779 |
| 3. Madison, WI, 785 | 8. Peoria, IL, 778 |
| 4. Cedar Rapids, IA, 781 | 9. Sioux Falls, SD, 778 |
| 5. San Francisco, CA, 781 | 10. La Crosse, WI, 777 |

Always in your best interest

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* From <http://money.msn.com/credit-rating/article.aspx?post=a6331907-4ceb-4a0e-92a4-24d94aa18f60>

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