



# Wi\$eUp e-News...

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Financial Planning for Generation X and Y

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***Esther's story comes to us from the YWC A, Malden MA, who connected with Region 1 of the DOL -Women's Bureau. Jackie Cooke, RA - Boston, MA***

**Esther Fernandez-** Many women have benefited from the Wi\$eUp program but it is particularly inspiring when you see single mothers take control of their finances in ways that create confidence and increase long lasting assets, as Esther Fernandez can attest to. After two years of learning about credit and investing she was able to successfully purchase a pre-foreclosure property from the bank through a short sale and then resold it for a profit while at the same time helped the homeowner avoid foreclosure and save her credit. She started her learning process as a recently divorced woman, (the result of domestic violence) finding herself carrying full financial responsibility for her two young children. Lacking confidence, knowledge, and resources, but with a clear goal, much persistence and determination, she learned how to manage her finances and become an investor.



Esther is an avid learner who has learned to turn her lessons into actions, and is passing those lessons to her two daughters. The Wi\$eUp program was very timely and provided her with the knowledge she

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***- Esther Fernandez  
President, Ashmex, Inc.***

needed to take her financial situation to the next level. She believes that, "although life sometimes takes unexpected turns, one must not let fear, or allow other people to shatter one's dreams. We must also utilize and learn from all the resources we have available, and accept assistance from people who are willing to be part of our team to help us accomplish our goals."

Esther is President of Ashmex, Inc., a corporation that she founded. The main business of this company is to help homeowners who are facing foreclosure. Her company is able to help

homeowners buy showing them the option they have available like loan modifications or she can purchase the property with other investors from the lender thus helping the homeowners avoid foreclosure and saving their credit.