

main\$street

FINANCIAL PLANNING

2023 Annual Report





Annual Report 2023

Hello,

Exciting News! We're thrilled to announce the release of our 5th Annual Report! A huge shoutout to everyone who provided amazing feedback on our past reports - your support means the world to us. Take a trip down memory lane with editions from [2019](#), [2020](#), [2021](#), and [2022](#).

In this year's report, we're providing an in-depth review of MainStreet Financial Planning's activities in 2023 and a sneak peek into our plans for 2024. Five years and counting of keeping you informed!

A warm welcome to our new team member, Katharina Ingle, AFC®, joining us as a para-planner. We also bid farewell to Desire Kaul, CFP®, as she ventures into new financial planning opportunities.

Celebrating a milestone! Cheers to Anna Sergunina, CFP® on her 10th anniversary as the Business Owner and sole owner of MainStreet Financial Planning. It feels like just yesterday when Anna and Jim Ludwick, our founder, executed his succession retirement plan.

Fun fact: We're still an all-women financial planning team, a rarity in our industry where only 23% of CFPs are women! Committed to serving you remotely without interruption.

As we mark our 21st anniversary, our goal is to continue providing exceptional financial planning services. Your support has been incredible, and we're optimistic that 2024 will bring stability and prosperity to all.



Thank you for taking the time to read our introduction. We believe that the work we do in financial planning is personal, and we're excited to share more about our team with you in our fourth annual report.

Here's to the 5th Annual Report and to each of you who made the last 21 years special!

Till next time,
Anna Sergunina, CFP®
President & CEO

Anna enjoying her favorite childhood meal, Mamaliga, while visiting Chisinau, Moldova in Oct. 2023



At MainStreet Financial Planning

Impact

Clients Serviced

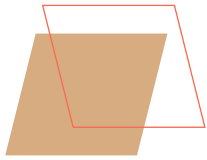
344 Individuals & Businesses

Plans Created

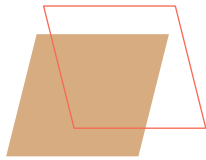
40 Hourly Projects **65** New Financial Plans **239** Updated Financial Plans

Top Content Created by MainStreet Team in 2023

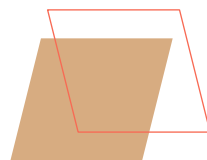
Total of 156 pieces of content in 2023 last year was 45



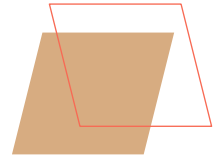
54
Articles



11
Chalk Talk



53 Media
Mentions



38 Episodes of
Podcast



REUTERS

Forbes



the balance



yahoo!
finance



Educational Opportunities

Our [Personal Finance Club - “Chalk Talk”](#) series continues to gain popularity with our clients throughout the year. In 2023, we successfully hosted 11 episodes on our own, enjoying the process and meeting awesome guests. Looking forward to what the next year has in store. Check out the topics we’ve covered in 2023:

- Hidden Insurance Limits
- How parents can help their children select the best-fit college, major, and career
- Cash Flow Planning
- Reverse Mortgages!
- Exploring Retirement Housing Decisions
- Helping your child get a job after college
- Build Your MoneyGuidePro Financial Plan Skills
- Renting vs. Buying a Home: Making the Right Decision for You
- Creating Your Solo Aging Plan
- Real Estate Investing & Taxes
- Mint.com is Shutting Down

In August, Anna Sergunina, CFP® revamped her podcast, with a special emphasis on guiding parents through the intricacies of financial organization. Anna continues to steer the ship of the [Money Boss Parent Podcast](#), boasting over 215 episodes. Through candid conversations and thought-provoking discussions with guests, she delves into the distinctive challenges of parenthood, providing actionable tips for parents to elevate their financial management skills!



TOP ARTICLES IN 2023



[3 Alternatives to the “Mint” Budgeting App](#)



[The Good News on Student Loans!](#)



[How To Protect Your Cash](#)



[My Dad’s Military Honors](#)



[Renting vs. Buying a Home: Making the Right Decision for You](#)



[Do You Have Missing Money? It’s Time To Check!](#)



[5 Places to Stash Your Cash](#)



[A Look at Tiller Money](#)



[3 Money-Saving Moving Tips!](#)



[Is a Home Warranty Plan Worth it?](#)

Top Podcast Episodes – 2023



[#191: How to Live a Life Without Goals with Derek Hagen](#)

[#193: Finding Your Passion and Achieving Financial Freedom](#)

[#194: Life & Money Lessons from Mom: Thrifty Living, Resilience, and Generosity](#)



FUN FACT: MAINSTREET'S FINANCIAL PLANNING TEAM

Did you know that MainStreet is
an all-women financial planning team?

We are thrilled to be paving the way in the industry by setting an
example and championing women in our field.



MainStreet Financial
Planning Team



**left to right: Anna Sergunina, Cynthia Flannigan, Kassy Hunt, Jennifer Bush, Vida Jatulis,
Katherine Edwards, Meggan Orenstein and Katharina Ingle*

Year In Review

JAN

- MSFP's Team Annual Retreat
- Anna Sergunina's, CFP® son Liam turned 4
- Chalk Talk: Hidden Insurance Limits Jennifer Bush, CFP® with Brian Trouette
- Cynthia Flannigan's, CFP® Spring Semester as an Adjunct Professor began at Golden Gate University, teaching Personal Investment Management
- Vida and Darius are one step closer to an empty nest, oldest son is launched!

FEB

- Anna Sergunina, CFP® turned 40 and went on her first Royal Caribbean cruise
- Chalk Talk: How parents can help their children select the best-fit college, major, and career. Anna Sergunina, CFP® and Beth Probst
- Anna Sergunina, CFP®, Yuri, and Liam spent 5 nights in the hotels due to the weather-related power outages in NorCal
- MainStreet's Quarterly Investment Committee Meeting
- Vida and her valentine (husband Darius) take a trip to Kauai for some relaxation, hiking and snorkeling.

MAR

- Chalk Talk Cash Flow Planning
- Vida Jatulis, CFP® & Caroleen Verly
- Anna Sergunina, CFP® & Vida Jatulis, CFP® hosted and presented at the SolCal Wellness Summit in LA, CA

APR

- Kassy Hunt celebrated 7th year anniversary at MSFP
- Chalk Talk: Reverse Mortgages! Cynthia Flannigan, CFP® & Homa Rassoui
- Anna Sergunina, CFP® attends a Podcast conference, Podapalooza



Year In Review (continued...)

MAY

- Chalk Talk: Exploring Retirement Housing Decisions Jennifer Bush, CFP®
- Katherine Edwards, CFP® and her husband Jonathan's 10th wedding anniversary
- Cynthia Flannigan, CFP® went to Cruel World, a music festival in Pasadena and ran into Vida Jatulis, CFP®!
- Jennifer Bush, CFP® attends the FPA Norcal 51st Annual Conference in San Francisco, CA
- Jennifer Bush's, CFP® daughter Sara becomes a teenager!
- Anna Sergunina, CFP® visits family in Baltimore, MD
- MainStreet's Quarterly Investment Committee Meeting
- NAPFA conference in San Diego where Vida and Jim Ludwick got to hang out and
- Vida participates in the SoCal Ride and Rally to Defeat ALS

JUN

- Chalk Talk: Helping your child get a job after college Anna Sergunina, CFP® & Beth Hendler-Grunt
- Katherine Edwards, CFP®, and her husband Jonathan bought a house and finally feel settled in TN!
- Jennifer Bush, CFP®, and Cynthia Flannigan, CFP® met up for dinner after the FPA Norcal conference.
- Jennifer Bush, CFP® joined the Navigating Solo Network
- Anna Sergunina, CFP® volunteered first time at Liam's Science Camp for 1 week

JUL

- Anna Sergunina, CFP® celebrates 17-year anniversary at MSFP
- Anna Sergunina, CFP®, Yuri & Liam go on their first road trip from San Jose to Portland, OR
- Meggan Orenstein, AFC®, MQFP® celebrates 2-year anniversary at MFSP
- Chalk Talk: Build Your MoneyGuidePro Financial Plan Skills, Cynthia Flannigan, CFP®



Katherine Edwards, CFP® Anna Sergunina, CFP®, Cynthia Flannigan, CFP® and Jennifer Bush, CFP® meet in CA for a fun afternoon in Sausalito, CA

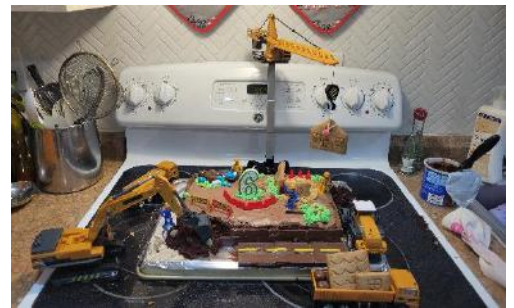
Year In Review (continued...)

AUG

- Kassy's son James starts school for the 1st time ever!
- Kassy and James acquired a new kitten, Spots!
- Katharina Ingle, AFC® joins MSFP
- Desiree Kaul, CFP® moved on to a new job
- Chalk Talk: Renting vs. Buying a Home: Making the Right Decision for You
Katherine Edwards, CFP® & Tori Young
- Cynthia Flannigan, CFP® went to Minnesota to spend time with her dad. He passed away while she was there, but was blessed to have that extra time.
- Anna Sergunina, CFP® hosts the first Money Boss Family Webclass
- MainStreet's Quarterly Investment Committee Meeting

SEPT

- Katherine Edwards, CFP® 1 year at MSFP
- Meggen Orenstein, AFC®, MQFP® gets her Military Qualified Financial Planner Designation
- Anna Sergunina, CFP® relaunches the Money Boss Parent podcast
- Chalk Talk: Creating Your Solo Aging Plan
Jennifer Bush, CFP® & Ailene Gerhardt
- Cynthia Flannigan, CFP® bought a house in Santa Rosa with an amazing backyard and a lot of potential!
- Jennifer Bush, CFP® hosts a family reunion in California. Her stepmother visited CA for the first time since her father passed away in 2020.
- Vida and her 82 year old mom make some memories on a girls trip to Ireland



OCT

- Cynthia Flannigan, CFP® celebrates 5-year anniversary at MSFP
- Chalk Talk: Real Estate Investing & Taxes
Vida Jatulis, CFP® & Rob Colon
- Anna Sergunina, CFP®, Yuri & Liam travel overseas to Moldova to visit family



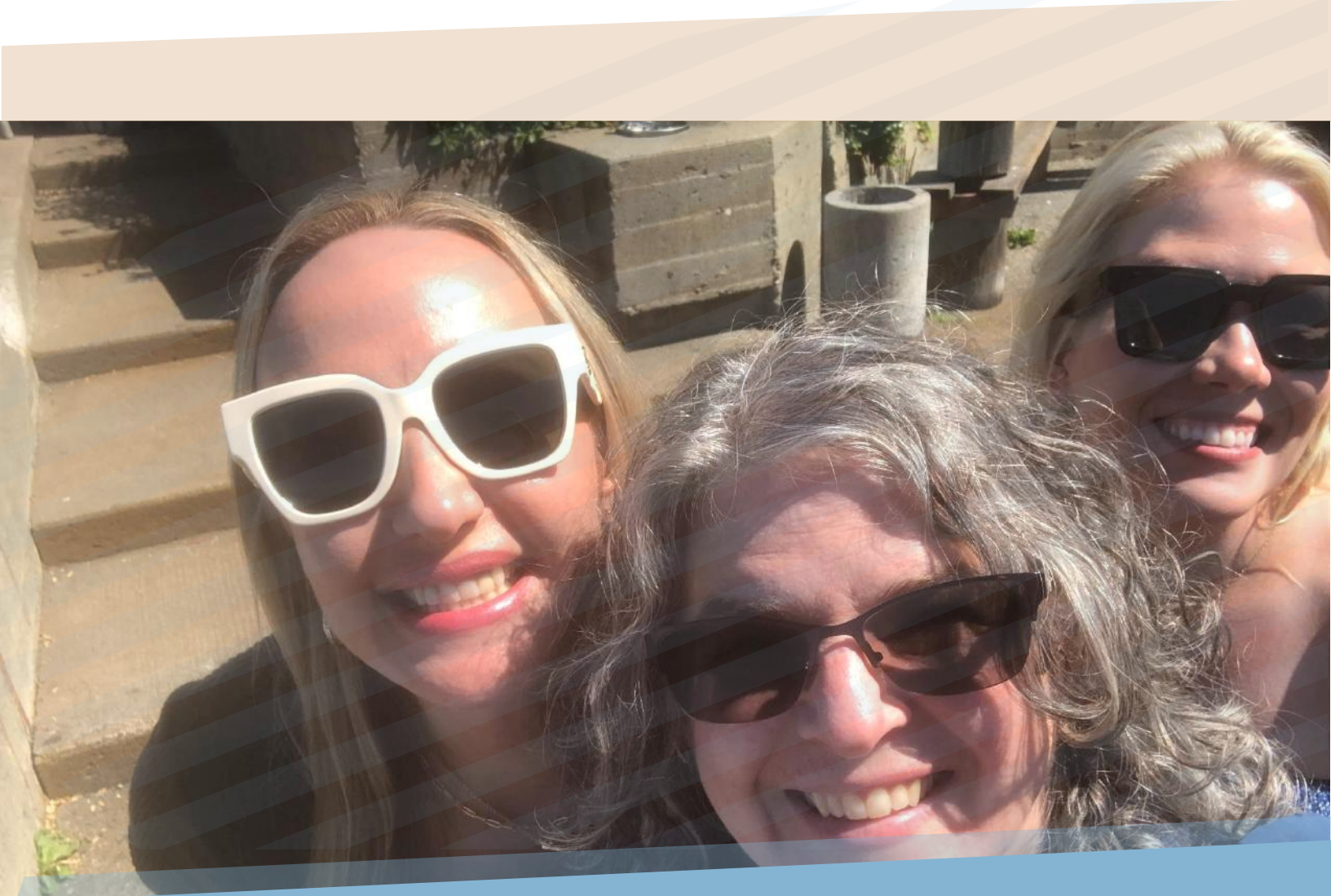
Year In Review (continued...)

NOV

- Jennifer Bush, CFP® celebrates 2 year anniversary at MSFP
- MainStreet Financial Planning turns 21!
- Chalk Talk: Mint.com is Shutting Down Anna Sergunina, CFP®, Katherine Edwards, CFP®, and Jennifer Bush, CFP®

DEC

- MainStreet's Quarterly Investment Committee Meeting
- Kassy Hunt's son James turns 6!
- MainStreet's virtual Christmas party
- Vida and her W Source networking group support a family for the holidays through RaisingHope a non-profit dedicated to helping kids aging out of the foster care system



Meet the Team



Anna Sergunina, CFP® | President & CEO

Team Member Spotlight

I firmly believe that a life filled with fulfillment and joy is achieved through genuine service to others in every possible way. My life's mission is rooted in serving others through financial planning. While I lead the MainStreet team, my goal is to make financial planning advice and services accessible to everyone. As I evolve in my role as a financial planner and business owner, the greatest satisfaction in my career remains helping clients grasp what hinders them from realizing their financial dreams and guiding them in the right direction.

In 2023, Yuri and I embarked on our 5th year as parents, navigating both thrilling and challenging moments with our son, Liam. The year kicked off with Anna celebrating her 40th birthday on an exhilarating cruise to the Caribbean. Reflecting on 2023, we joyfully embraced family travel post-pandemic, exploring the Bay Area, venturing to Portland, OR from San Jose, CA, and even making an overseas trip to Moldova, our birth country, to reconnect with family and friends. Liam is growing at lightning speed - please slow down! He's immersed in learning numbers and letters, enjoying Tee Ball, Martial Arts class, and bonding over rock music with his dad.

Looking ahead to 2024, we're eagerly anticipating more of the same - more travel, more family time, and cherishing every precious moment. Time seems to be racing, and we want to capture every memory we create.

A heartfelt thank you to my MainStreet colleagues - Cynthia, Kassy, Katharina, Meggan, Jennifer, Vida, and Katherine. You've become a second family, dedicated to sharing our vision and positively impacting the lives of our clients.

Many thanks! Here's to a promising year ahead.

Cheers!



Meet the Team

continued

Cynthia Flannigan, CFP® | Financial Planner, Director of Financial Planning



Team Member Spotlight

Cynthia's career started spending 21 years at investment management and wealth management companies before joining MainStreet in 2018. She has had her CFP designation since 2008 and received a Masters in Financial Planning and Taxation in 2012. She is notoriously active on multiple boards and committees, predominantly regarding either pro bono or continuing education for financial planners.

This year has had its ups and downs. In August, my dad passed away. Ten years to the month after my mom died. I was glad to have that time with him. In spite of all the planning my dad and I did with his estate, there inevitably was something that was more of a nuisance that I would have changed or done better while he was still alive!

Over the last few years, I have been talking about my ultimate plan of getting a plot of land and putting tiny houses on it. That goal was modified a bit to instead have a house somewhere in Sonoma County (wine country) with a good-sized backyard for a garden and fruit trees. My dad was very involved in this search and we had planned for him to come out to California to escape the Minnesota winters! Well, in October I closed on my getaway in Santa Rosa. Not in time for my dad to visit, but he still feels very much a part of it! There are quite a few more projects and things to fix than I had planned on, but this house (we call the Villa) has taught me the need for patience and prioritization.



Meet the Team

continued



Kassy Hunt | Client Service Manager

Team Member Spotlight

As the Client Service Manager here at MainStreet Financial, Kassy's role is to ensure our clients have a seamless, exceptional experience! From scheduling to invoicing, to following up with our clients, to keeping the team on task - she does it all!

As many of you know, Kassy has an Office Manager, James, age 6. He is her Chief Morale Officer and the focus of her life! You might hear him saying "bye" and we all have to ooh and ahh at his monster trucks or dinosaurs before Zoom meetings can get down to business,

2023 has been a year of changes!

James started school and we are still settling into school life with him.

We also added a new animal to our menagerie, the kitten Spots!

She has acclimated well and made friends with our cat Mei Mei and our dog Burn knows not to eat her. He does give me the saddest eyes when she is in his bed, then he sits on her.

It is odd to work in the quiet. After almost 6 years working with James by my side, I miss the noise. I also don't miss the noise....lol

I hope 2024 is just as peaceful for us as 2023 has been.



Meet the Team

continued



Jennifer Bush, CFP® | Financial Planner

Team Member Spotlight

Jennifer specializes in assisting clients in or approaching retirement, ensuring they make well-informed financial decisions during this important phase of life. She excels in helping individuals organize their financial affairs, forecast post-retirement cash flow, and develop actionable plans for funding the early years of retirement. With her holistic and comprehensive mindset, she coaches clients on optimal timing for Social Security benefits, navigating Medicare enrollment, strategic tax planning, managing Required Minimum Distributions (RMDs), thoughtful investment allocation, asset protection, and comprehensive estate and advanced care planning.

Jennifer's dedication extends beyond traditional financial services. She holds a special commitment to supporting Solo Agers and women navigating major life changes like divorce or widowhood.

2023 - I dedicated the past year to reclaiming my sense of self and exploring the things that truly bring me happiness. Leisurely walks, the therapeutic strokes of a paintbrush, tranquil moments by the beach, and honing my skills around the house became essential components of this rejuvenating journey.

I visited Colorado last year to see my niece get married and discovered that I want to travel and see more of our beautiful country.

Parenting has been fun. My daughter turned 13 this past year and is in her last year of junior high. She is looking forward to high school after spending 9 years at the same school. I had my first homeowner's claim last year and learned a ton about mitigating water damage, dealing with insurance companies, hiring contractors, purchasing new floors, and sharing a bathroom again.

I am looking forward to 2024. I would like to have more adventures and strengthen connections with family and friends, old and new.

I wish you all a happy and healthy new year!



Meet the Team

continued



Meggan Orenstein, ACF® , MQFP®
Lead Para-Planner

Team Member Spotlight

Meggan is an Accredited Financial Counselor (AFC®, MQFP®) and joined MainStreet Financial Planning as a ParaPlanner in 2021. She has worked in the financial industry for over 10 years in numerous roles in the areas of personal finances, tax preparation, credit and debt improvement, retirement planning (including the Thrift Savings Plan), family readiness/resiliency, and personal counseling. Success for her clients is achieved when she distills and effectively communicates complicated financial topics which leads to their greater understanding, personal confidence, and goal achievement.

Meggan has led numerous financial education and financial counseling efforts by partnering with Volunteer Income Tax Assistance (VITA) sites, Virginia Cooperative Extension, the military Transition Assistance Program at Fort Belvoir, and northern Virginia nonprofits.

By employing the same goal planning and resiliency techniques she teaches others, Meggan and her husband enjoy a semi-nomadic, pre-retirement lifestyle.

Highlights in 2023 from Meggan include a successful home renovation (creating a spa-like primary bedroom suite and new hardwood floors throughout the house), some relaxing kayaking trips, and continuing to battle against the ever-encroaching weeds in her gardens. Professionally, she obtained her Military Qualified Financial Planning (MQFP®) designation (to better assist our Military Family clients) and attended the Association for Financial Counseling & Planning Education® (AFCPE®) Symposium held in New Orleans (loved the French Quarter and the beignets).

Meet the Team

continued



Vida Jatulis, CFP® | Financial Planner

Team Member Spotlight

Vida specializes in helping young families and professionals make smart financial decisions. Her clients are able to navigate all the competing demands on their money because she works with them to develop action plans to buy a home, save for college, reduce debt, fund a home remodel, allocate investments, protect assets, and optimize taxes and employee benefits. Vida's financial guidance helps her clients get organized, build wealth, and feel confident that they are on track to meet all of their goals.

Connections is the word to describe 2023 for me. I started the year off with a bang and got to meet Jim Ludwick, the founder of MainStreet Financial Planning, in person at a conference. As the founder of a local chapter of the W Source, a women professionals networking group, I dedicated 2023 to growing our membership. I hosted several Networking Socials and met so many wonderful women professionals in our local community, that we became the fastest-growing chapter! The highlight of the year was taking time off in September to take my 82-year-old mom on a girl's trip to Ireland! We had a blast and I will forever treasure the time we shared. My husband Darius and I challenged ourselves to go to Mammoth Lakes, CA once a month in 2023, which we almost accomplished. We made it 10 out of 12 months! Since they had record snow, we skied each month including the last day the resort was open on August 6th. This challenge made us focus on connecting with the outdoors and the beautiful mountains.

Meet the Team

continued

Katherine Edwards, CFP®
Financial Planner



Team Member Spotlight

Katherine enjoys educating others about the importance of having a financial plan no matter what age or stage of life. She spent time volunteering at a local nonprofit offering financial counseling focused on paying off debt and monthly budgeting. She has also spoken at both UNC Pharmacy School and Duke Law School helping students navigate student debt, investing, buying a home, and balancing the challenges that face many young professionals.

The Edwards had a great 2023! Jonathan and I bought a home in our new home state of TN and have thoroughly enjoyed feeling like we are finally getting “settled”. We also celebrated our 10th wedding anniversary this year in May and celebrated by traveling to Napa and Sonoma where we enjoyed lots of delicious food and wine. While I was there I got to meet up with some of the team in Sausalito for the afternoon and enjoy time together in person 😊

Some of the other fun things we did this year included -

- *Hosted lots of family and friends who came to visit us in TN*
- *Concerts and comedy shows in Nashville with friends!*
- *Spent a few weekends in the mountains of Banner Elk, NC which is one of our favorite places in the world*
- *My sister getting engaged and getting to go wedding dress shopping with her*
- *Having Thanksgiving at the beach!*

I have been so grateful for this past year - we’ve had our ups and downs but overall, we are thankful for all the blessings we’ve been given and are looking forward to a great 2024! Thank you to all of the wonderful clients I’ve had the pleasure of working with this year - I hope you had an amazing 2023 and wish you all the best in 2024!



Meet the Team

continued

KATHARINA INGLE, AFC®
Para-Planner



Team Member Spotlight

Katharina Ingle, an Accredited Financial Counselor (AFC®) with over five years of experience, helps clients with budgeting, emergency funds, and retirement investments. Passionate about financial education, she volunteered with the Yellow Ribbon Network, aiding Veterans with budgeting. Based in Brandenburg, KY, Katharina, a proud spouse of an Active-Duty Service-Member, enjoys family activities like hiking and paddle boarding when not working.

In 2023, my family and I relocated from Kapolei, HI to Brandenburg, KY. We began our journey by selling our Condo in HI and purchasing a house in KY, all within a week's time frame.

My husband had to move ahead of us while our children finished their school year on Oahu. We are now settling into our new home and adjusting to the colder temperatures and the experience of having four seasons once again.

In July, I started working as a Paraplanner for MainStreet Financial Planning. At the same time, I resumed my studies as a Chartered Financial Consultant with the American College of Financial Services. My family and I enjoy taking road trips and exploring Kentucky and the surrounding area.



Good Deeds and Impact



\$1,634 in charitable donations made by MainStreet through our “Thank you” [client referral program in partnership with TisBest.](#)

Top benefactor charities:

- Humane Society of the United States
- Planned Parenthood Federation of America
- Southern Poverty Law Center
- National Women's Law Center
- ASPCA American Society for the Prevention of Cruelty to Animals
- Grass Roots Crisis Intervention Center
- The Nature Conservancy



We also made donations in the memory of our late clients we lost in 2023:

- Gift of Life Foundation Logo
- Severn Parish, Crownsville MD
- Oxford Arts Alliance
- ST Jude Children's Research Hospital



Our employees made personal donations to:

- Jennifer Bush, CFP® - St. Lucy School Volunteer, Curtner Village HOA Treasurer, Second Harvest Food Bank
- Anna Sergunina, CFP® - Science Camp at Calvary Church, Los Gatos, CA

Charities:

- RaisingHOPE
- SoCal Ride and Rally to defeat ALS
- Probono financial planner for Senior Concerns



Personal Donations:

- Sacred Heart Community Services
- San Jose Public Library
- Manna Church Hawaii
- R.E.S.T in Seattle, WA



2023 marked another fantastic chapter for the MainStreet Financial Planning team, and the excitement for the upcoming year is palpable! Here's a glimpse of what lies ahead, filled with optimism and purpose...

THEME OF THE YEAR

As we gathered for our annual retreat in January, we joyfully declared our theme for the year: "Going Deeper." This theme embodies our confidence in fearlessly embracing whatever 2024 unfolds before us.

After navigating various transitions in recent years, both professionally and personally, our focus in the upcoming year is on being present, channeling our energy, attention, and focus toward perfecting our craft. It's a year to become the best versions of ourselves, and we extend the invitation for you to embark on this journey with us.

Let's kick off by pondering two simple questions:

1. What is already working for me in all areas of my life?
2. What do I want to amplify and strengthen in 2024?

As a team of dedicated women financial professionals, we are wholeheartedly committing ourselves to sharing our expertise with clients, colleagues, communities, friends, and families. We're setting professional goals to deepen our expertise, build our brands, educate our clients, foster deeper connections with our communities, and generously share the wisdom we've gathered along the way.

We understand that you entrust us to guide you through Smart Financial Decisions, and we are unwaveringly committed to creating an environment where each of us can thrive.

A heartfelt thank you for being an integral part of our MainStreet family, growing alongside us, and trusting us with your most personal conversations. Serving you is our greatest honor, and we're excited for the journey ahead!

MainStreet Financial Planning Team:

Anna, Cynthia, Kassy, Meggan, Katharina, Jennifer, Vida, and Katherine



A Picture is Worth A 1,000 Words: Our Life In Photos



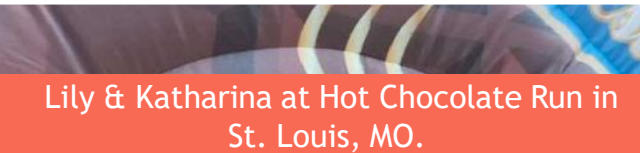
Vida Networking



Anna, Yuri & Liam on Halloween



Anna, Yuri & Liam Love Oasis of the Sea Boat



Lily & Katharina at Hot Chocolate Run in St. Louis, MO.



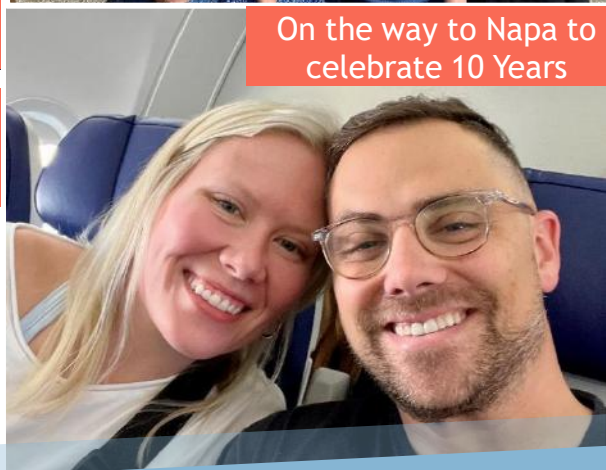
Cyn and Jenn meeting up for dinner



Anna, Katherine, Jennifer & Vida in Sausalito, CA Meet in Person



Cynthia and Vida Meet Up at a Music Festival in Los Angeles



On the way to Napa to celebrate 10 Years



Kassy's son James turns 6yrs old



Cheers To An Awesome Day! ~ Cynthia



Joe & Katharina's Birthday Hike



Meggan Kayaking at Honey Swamp



W Source Holiday Party Supporting RaisingHOPE



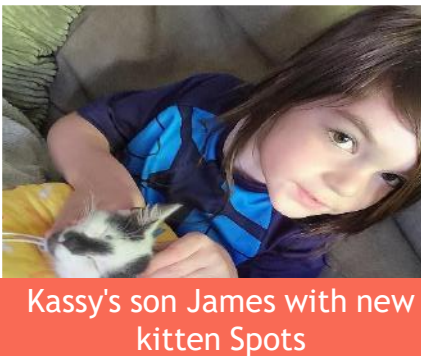
Katherine at Sister's Halloween Engagement Party



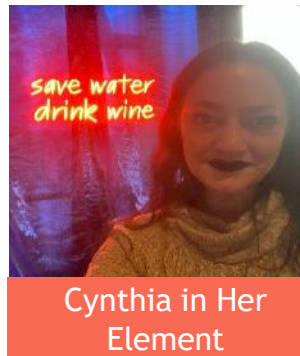
Anna & Yuri Tasting Fine Napa Wines



Meggan & Husband Joe



Kassy's son James with new kitten Spots



Cynthia in Her Element



Vida and Anna at the SoCal Wellness



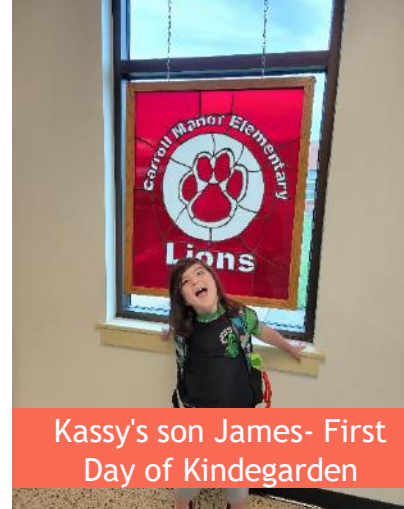
Vida and husband Darius in Kauai



Katharina & Joe at 4th CAV Ball



Jenn's Kitties Growing Up Fast



Kassy's son James- First Day of Kindegarden



Hiking Ausable Chasm



Minecraft Charters- James & Kassy



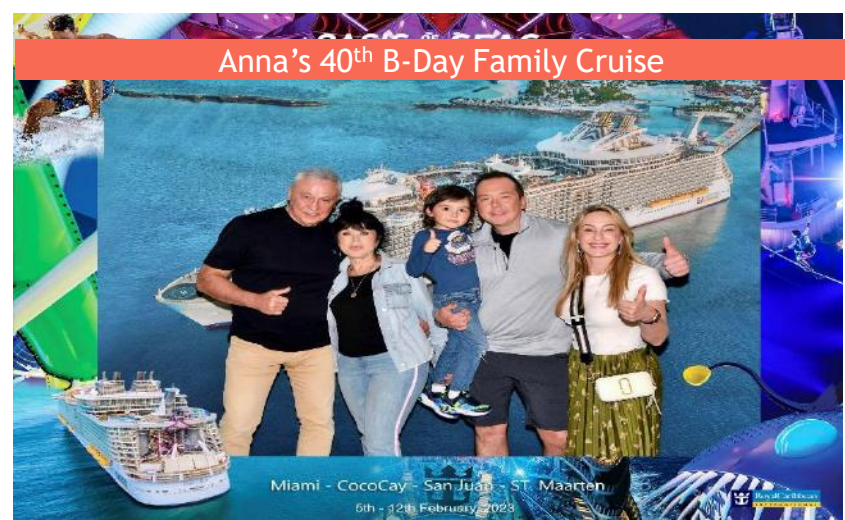
Liam's First Day of TK



Anna & Liam in Cruising the Caribbean

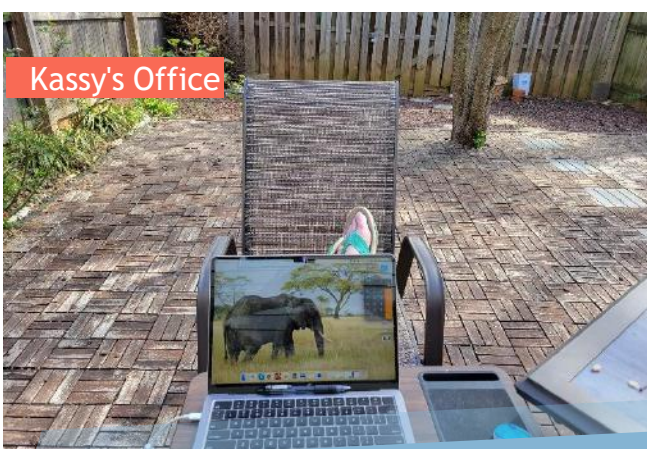


Anna Volunteering at Liam's Science Camp



Anna's 40th B-Day Family Cruise

Miami - CocoCay - San Juan - St. Maarten
6th - 12th February 2023



Kassy's Office



Jenn and Sara



Katherine & Cynthia Meet in Person First Time

mainstreet

FINANCIAL PLANNING

Learn More on Our Website:
www.mainstreetplanning.com