

Summer 2026

Hope in Action

Your compassion to help neighbors in need

Thanks
to you,
Megan found
help through
microloans



Helping Our Neighbors In Need
Society of St. Vincent de Paul — Madison

Drive Change Car Raffle

This summer at St. Vincent de Paul — Madison, we're putting a new spin on fundraising, and having a little fun along the way!

As many of you know, the needs in Dane County are continuing to grow. The price of gas and increased rental costs are placing extra pressure on vulnerable families. Pantry usage is increasing now with kids missing out on free/reduced breakfast and lunch from school, and many families have more mouths to feed. Requests for free clothing, furniture, and bedding from our thrift stores remain high. Through it all, you've been there to provide a helping hand to our neighbors in need. But as the world changes, we also need to find creative new ways to grow support for our mission.

That is what inspired our new Drive Change Car Raffle. **This fundraiser gives YOU the chance to win one of five brand-new cars while helping local families.** Each ticket is \$100, and with only 5,000 tickets being sold, the odds are pretty exciting, too.

The raffle isn't just a chance to win a car. It's a chance to help a parent feed their kids. To help

a family stay in their home.

To help a senior get their prescription medicine. When you purchase a ticket, you'll get a chance to win one of five cars and the guarantee of helping our neighbors in need. Every ticket will support programs that provide food, medicine, microloans, and more.

I love that this raffle combines excitement, generosity, and mission in such a unique way. It's a new opportunity to invite more people into our mission and build awareness about everything you make possible across Dane County.

I hope you will consider purchasing a ticket and sharing the raffle with your family, friends, and network. **Tickets are on sale now through June 30th at St. Vinny's Thrift Stores and svdpmadison.org/raffle/.**

With gratitude,



Julie Bennett
CEO & Executive Director



**Win 1 of 5
Brand-New Cars!**

Two 2026 Honda CR-Vs, two 2026 Nissan Rogues, and one 2026 Mazda CX-50 are up for grabs.



**Buy Your
Tickets Here**

\$100 Tickets • Only 5,000 Available

May 4th - June 30th; Drawing July 1st

Volunteer Highlight

Dylan first connected with St. Vincent de Paul — Madison last July through working at UW Health University Hospital. He had been looking for opportunities to help those less fortunate in Madison, specifically with an eye to help in a health-related field. After learning about our food pantry from his supervisor, he submitted a volunteer application that same evening, and began volunteering just two weeks later.

“My boss inspired me,” Dylan said. “I get to see him everyday, he's the person that works the hardest that I know. He still finds time for everything outside of the hospital. It motivates you to go out and be a better person.”

Speaking about his favorite aspects of volunteering, Dylan emphasized the incredible impact providing food has on people's lives. As a hospital employee he recognizes the undeniable impact food has on whole-body health. Providing food to families in need is a direct and substantial experience, he said.

“I've always wanted to give back by doing something tangible,” Dylan said. “I know there are people with big problems, and being a part of this community it's my role to give back, and help in any small way I can. Many people don't realize the long-term impact of food on health. But, if you have no food, you sometimes have no housing, and problems just get exacerbated.”

The people, fellow volunteers, and staff also keep him coming back. He's appreciated getting to know the staff members on a personal level, and appreciates the camaraderie among volunteers. In the pantry, people of all backgrounds come together and work as a team making a supportive and inclusive environment.

Join the volunteer team at <https://svdpmadison.org/join-us/>.



Volunteering teaches me about myself and the kind of person I want to become. If you're looking for an experience with opportunities to contribute to something bigger, this is the place to go. You'll find that everyone has a unique and individual story.

- Dylan, pantry volunteer

Donor Advised Funds

Make Your Giving Go Further

As we navigate through 2026, new federal tax law changes—including higher standard deductions and a new 0.5% Adjusted Gross Income (AGI) floor for itemized deductions—may affect how charitable gifts provide tax benefits. In light of these changes, a Donor-Advised Fund (DAF) may be a valuable giving option.

DAFs allow donors to use a strategy often called “bunching.” By contributing multiple years' worth of charitable gifts into a DAF during a higher-income year, you may be able to maximize your tax deduction (especially when giving appreciated assets) while retaining the flexibility to recommend grants to nonprofits over time.



DAF Benefits

- An immediate tax deduction in the year you contribute
- The opportunity to donate appreciated assets and potentially avoid capital gains taxes
- The flexibility to support charities, including St. Vincent de Paul — Madison, in future years

If you would like to discuss this type of giving, please contact Eric Fleming, Director of Development, at (608) 442-7200 x34 or efleming@svdpmadison.org.



Representational
photo

Empowering Through Microloans

Megan recently moved from Arizona to Wisconsin after leaving a difficult relationship. During this time of urgent need, she turned to payday loans for fast cash, but quickly faced a frustrating and unachievable payment plan. She connected with St. Vincent de Paul — Madison’s microlending program and is now on a path towards financial stability.

Your compassionate support of SVdP Madison means neighbors facing crisis don’t have to walk alone. Launched in 2024, the microlending program offers small-dollar loans to help people consolidate debt and become financially stable. Loans range from \$400 to \$2,500 with low interest rates and flexible repayment plans through Bank of Sun Prairie or Lake Ridge Bank.

Microloans are a safe alternative to predatory payday or auto title loans, which cause immediate and long-term financial harm. Wisconsin remains one of the few states without interest rate limits, and the average annual percentage rate on payday loans made to Wisconsin consumers during 2025 was 600%.¹

Both payday loans and microloans are designed to help working families cover urgent expenses like car repairs, rent, or utility bills when money is tight. But while payday loans often trap borrowers in cycles of debt, microloans are designed to create long-term stability.

Through the microlending program, borrowers receive financial education and establish relationships with local banks, helping them build stable credit and a

.....

Through the microlending program, borrowers receive financial education and establish relationships with local banks, helping them build stable credit and a stronger financial future. Thanks to you, this program remains a big assist in helping neighbors in need out of poverty.

.....

stronger financial future. Thanks to you, this program remains a big assist in helping neighbors in need out of poverty.

Unexpected Expenses Lead to Emergency

While Megan was in the process of moving, she faced several unexpected expenses, and opened a payday loan to cover immediate bills. Between moving services, packing supplies, cleaning fees, furniture replacement, and an apartment down payment, she didn't have enough cash to pay everything. A payday loan seemed like the only option, and it was quick. She took out a loan for \$900 from a local payday lender, with an interest rate of 210%.

Once established, the interest rate on the payday loan kept increasing. Megan knew she was never going to be able to pay it back as she was working on paying off student loans and a few weeks away from starting her new job. Frustrated and overwhelmed with the situation, Megan reached out to The Foundation for Black Women's Wellness. There she connected with an intake specialist who referred her to the SVdP Madison microlending program. Megan recalls the connection being a blessing in her life.

Providing Help Without Judgement

The process to create a microloan with SVdP Madison was seamless and easy, Megan said. With help from SVdP Madison staff, Megan established a new loan with Lake Ridge Bank and successfully closed out of her payday loan. She's now paying back the loan at a manageable 10% interest; just \$50 per month. She appreciates being with a bank to help build credit and make solid payments over time with a consistent interest rate.

Beyond the financial help, Megan felt that SVdP Madison and Lake Ridge Bank staff were personable, and provided help without judgement. She recalled

Payday Loans

Microloans

VS

600%
Average interest
rate

4%
Average interest
rate

14 Days
Payback period

18 Months
Payback period

\$431
Average principal

\$95
Average monthly
payment

feeling embarrassed at her situation and for using a payday loan, but praised staff for being kind and showing empathy in a difficult situation. She recalls SVdP Madison Services Coordinator Karla, being with her every step of the way.

"I don't know if I could do it without her, honestly," Megan said. "She made me feel normal."

Thanks to the care of donors like you, Megan found financial stability and a path forward. Your support is crucial in helping other people just like Megan achieve confidence and financial stability.

¹ Wisconsin Guide to Payday Loans; <https://dfi.wi.gov/Documents/FinancialServices/LicensedFinancial/Forms/PaydayLender/LFS001P.pdf>



The Hidden Impact of Shopping at St. Vinny's

Watch Now! Every time you shop at St. Vinny's Thrift Stores, that money is transformed into food, medicine, microloans, and other support to help struggling families. Watch our new mission video at https://www.youtube.com/@svdp_madison.



Care Café Fundraising Breakfast

Wednesday, October 21st, 2026

7:30 am – 8:30 am

Alliant Energy Center, Madison

Help raise funds to feed the hungry, care for the sick, give dignity and lend comfort to our neighbors in need. Attend St. Vincent de Paul – Madison's 10th annual Care Café Fundraising Breakfast. Hear how with you... lives change. **Invite family, friends and colleagues!** Registration, parking and breakfast are complimentary.

Register now at <https://svdpmadison.org/event/care-cafe/>



Honoring A Life of Service

Alice Seelow, known affectionately by our neighbors in need as “Miss Alice,” passed away on March 29, 2026. She joined St. Vinny's in 1983 and retired in 2010 while serving as Director of Client Services. Alice was a cornerstone of our community. For many years, she worked in the Willy Street neighborhood at our pantry and later helped open the Service Center on Fish Hatchery Road. Alice supported countless families with compassion and dignity as they faced homelessness, food insecurity, lack of medication, and many other obstacles. We are honored to have shared in her life.



Mission

We are a Catholic lay organization in which members join together in friendship to grow spiritually by providing person-to-person services to our neighbors in need.

Vincenian Values

Simplicity
Humility
Gentleness
Selflessness
Zeal

Your Crucial Support

Your generosity changes the lives of Dane County neighbors in need. Donate online by scanning the QR code below.

Contact Eric Fleming at (608) 442-7200 x34 or efleming@svdpmadison.org to leave a bequest in your will.



svdpmadison.org/donate

PO Box 259686
Madison, WI
53725-9686

EIN# 39-0824876

