



# THE SAVVY

*A Society Of Women  
Pursuing Their Ideal Life*

## SNAPSHOT

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Remember when Donna Summer sang to us all, “She works hard for the money — so you better treat her right”? In this issue of our *Savvy Snapshot* we’re reminding you that YOU have worked hard for your money, so let’s make sure you’re treating yourself — and more specifically, your successful LifePlan — right!

We’re looking at ways to hold on to more of the money you’ve worked hard for. Whether it’s [paying less](#), [increasing your income](#), or [protecting what you’ve already accumulated](#), there are lots of small steps you can take to keep more of your money right where you want it.

*What are some routines you’ve implemented over the years to save money, make money, or keep your savings and investing goals on track?* We’d love to share your thoughts in a future Snapshot — just reply back to this email!

In the meantime, we hope this collection of pieces inspires you to find one more thing you can do to treat yourself and your money right.

Warm regards,

*Julie Brown*

**Julie A. Brown, CFP®**

**Savvy Founder & Financial Strategist**

**McKinley Carter Wealth Services**

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## What You Need to Know About How to Ask For a Raise as a Woman

We wish more than anything that women earned the same amount of money as men for the same jobs. Today, women make just 85 percent of what men do, and that gap is wider for women of color. Mothers earn 71 cents for every dollar paid to fathers. At this rate, the global gender gap won't close for another 134 years, according to the World Economic Forum. These statistics are not only disheartening, they're enraging. Here's how to ask for a raise as a woman so you can help close the gender pay gap for you and those who will come after you're gone.



[Read more](#)

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## 6 Ways to Reduce Your Taxable Income

Here's a look at six smart ways to reduce your 2025 taxable income before the clock strikes midnight on Dec. 31:

### **1. Contribute to Your Employer Retirement Plan**

There is still time to tell your employer to increase your last contribution to

your 401(k), 403(b), 457(b) or whichever workplace retirement plan you've been using. The maximum contribution limit for these types of employer-sponsored retirement plans for 2025 is \$23,500 if you're under age 50. Those 50-59 (and those

64 and up) can contribute an additional \$7,500 in catch-up contributions, and those between ages 60 and 63 can drop in an additional \$11,250. And if you contribute to a traditional IRA or Roth IRA, you have until the date that you file your tax return to make contributions for the previous year.



[Read more](#)

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## Every HS Senior Parent's Guide to FAFSA

Summer has just started, but it won't be long until college-bound high school seniors start taking those final steps toward their college campus destinations. Take steps NOW to be ready when the time comes. We've compiled a checklist of all the information you'll need, so you can secure the best financial outcome for yourself — and your future college grad.



[Read more](#)

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## **Meet MCWS Technology Coordinator Erica Crouse**

Technology Coordinator [Erica Crouse](#) works in our Charleston, WV office and acts as the main point of contact between the firm and IT partner, Omni Strategic Technology. She also serves as the product specialist for our CRM and leads the Solutions With Active Training (S.W.A.T.) and Product Specialist Council (PSC) groups.

Her primary responsibilities include overseeing initiatives aimed at enhancing internal efficiencies, managing data, and troubleshooting.

Erica is committed to her community and family. She is a proud member of the Kanawha Valley Horseman's Association, sharing her love of horses with her daughter. Additionally, her dedication to local schools is evident through her involvement in various sports booster groups and PTOs. When it's time for some fun, Erica's family enjoys amusement parks and traveling together.



## **Central Admin's Janelle Grandstaff Promoted**

With her five-year work anniversary right around the corner, we're pleased to announce the promotion of [Janelle Grandstaff](#) to Operations Coordinator.

As operations coordinator, Janelle leads account billing and executes administration. With a focus on accuracy and efficiency, she helps deliver the highest level of client service and satisfaction.

Janelle is an enthusiast of all outdoor activities, craft beer tastings, and attending concerts.



## **Jessi Becker Promoted to HR Director**

We're happy to announce that [Jessi Becker, SHRM-SCP®](#) has been promoted to Director of Human Resources for MCWS, as well as its sister companies: Omni Strategic Technologies, McKinley Carter Architecture + Engineering, and Willow Glen Capital.

In that role, Jessi manages recruitment, performance management, and employee development programs, fostering a high-performing and engaged workforce. She also oversees compensation and benefits, ensuring competitive and equitable practices. With a strong commitment to legal compliance and a positive workplace culture, Jessi is dedicated to creating an environment where employees thrive and feel valued.

Since 2008, Jessi has coached the cheer program at her alma mater, Wheeling Central Catholic High School. Victories include multiple conference wins, as well as a WV State Championship and WV Cheer Coach of the Year honors. When not coaching, this CrossFit and running enthusiast can be found cheering on



## **Nicole Gabriel Serves As Board Member for Open Wide Open Charity Golf Event**

[Financial Strategist Nicole Gabriel, CFP®](#) is a member of the executive board for the [Open Wide Open Charity Golf Event](#), which has raised more than \$230K for a variety of Pittsburgh charities such as Beverley's Birthdays, Spenser's Voice, Jeremiah's Place and Orange Arrow. This year's golf tournament supported [Gray Paws Sanctuary](#), which is a nonprofit rescue dedicated to helping old dogs. This year, the golf outing raised more than \$15K for Gray Paws.

Nicole is also a member of the Board of Directors for the Foundation for Indiana University of Pennsylvania, as well a member of the Financial and Investment Committees. Another of her passions is volunteering for *Lasagna Love* where she makes and delivers lasagnas for families in need.

In her spare time, she enjoys traveling, attending concerts and theater shows, and is an avid Pittsburgh sports fan. Nicole recently helped a friend achieve her goal of visiting all 50 states before turning

the Ohio State Buckeyes and Pittsburgh Steelers.

40 — Nicole joined her in exploring ten of them.

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