

## WHO IS SAPPHIRE?



### MARGIT ALBRECHT

Margit has a rare ability to see the “big picture” while still paying attention to the details. She has honed her accounting and auditing expertise while working

at some of Portland’s most respected firms. Margit has a collaborative style that combines financial management with a dedication to providing solutions that fit the varied needs of Sapphire clients.



### LAURA MILLER

Laura combines her 25 years corporate background experience with a determined, resourceful and caring nature. As a consumer

and senior advocate she is constantly contacting government agencies, credit card companies, banks, retail companies and charities on behalf of Sapphire clients. Laura is an active member of all senior advocacy groups.



## SAPPHIRE DAILY MONEY MANAGEMENT

Sapphire Daily Money Management provides assistance to people who need a little extra help managing their day to day financial responsibilities. This is a cost-effective way for clients to get assistance with:

- Reviewing and Paying Bills
- Balancing Checkbooks and Reviewing Bank Statements
- Sorting Mail and Controlling Junk Mail
- Establishing a Budget
- Review of Medical and Insurance Statements
- Collecting Documents for Tax Preparation

## SAPPHIRE DAILY MONEY MANAGEMENT

- Insured with Hartford Insurance
- Members of American Association of Daily Money Managers ([www.aadmm.com](http://www.aadmm.com))
- Member of Senior Provider Information Network
- Member of Clackamas County Senior Network
- Member of Metropolitan Senior Network
- Code of Ethics from AADMM
- Notary Services

**CALL FOR A FREE CONSULTATION**  
**503.654.9200**  
**[www.SapphireDMM.com](http://www.SapphireDMM.com)**

Sapphire Daily Money Management gives you something money can't buy.



**Peace of mind.**

**Daily money management for seniors and busy professionals**  
**503.654.9200**



Can't keep the checkbook balanced?  
Don't like or forgot to pay the bills?  
Feeling overwhelmed with paperwork?  
We can help. Sapphire Daily Money Management was formed to accurately and confidentially assist you with managing your monthly money obligations – giving you peace of mind, and a little more time to do the things you enjoy.

We assist seniors and busy professionals with the challenges of monthly money management with care, compassion and expertise. We strive to protect our clients from confusing policies, unnecessary fees and questionable business practices.

## PERSONAL SERVICE TAILORED TO YOUR SPECIFIC NEEDS

We begin with a complimentary informational interview, you can get to know us, and we can understand your needs. Together, we determine how best to assist you. Our goals are to help you live independently, avoid financial exploitation and give you peace of mind.

## SAPPHIRE DAILY MONEY MANAGEMENT SERVICES

As your in-home household paperwork assistants, we review, sort, and keep your bills and important papers organized and accessible to you and your financial advisors.

## SAPPHIRE DAILY MONEY MANAGEMENT HANDLES:

- **Reviewing and Paying Bills**
- **Balancing Checkbooks and Reviewing Bank Statements**
- **Sorting Mail and Controlling Junk Mail**
- **Establishing and Maintaining a Budget**
- **Reviewing of Medical and Insurance Statements**
- **Collecting Documents for Tax Preparation**

## SAPPHIRE DAILY MONEY MANAGEMENT HELPS YOU AVOID:

- **Late Payments and Fees**
- **Over-charges**
- **Over-payments/Under-payments**
- **Unexplained Service Fees**
- **Policy Cancellations Due to Non-payment**

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## WHAT ARE PEOPLE SAYING ABOUT SAPPHIRE?

“Hiring someone to assist me with bill-paying was a good decision for me. After my husband died, I was not prepared to handle all these responsibilities by myself. My kids live in California and Washington; so you can imagine how relieved they were when their learned I hired Sapphire Daily Money Management to help me. Margit comes over twice a month to assist me with check writing and she helps me go through all the incoming mail. I'm so happy to have the help which has helped relieve my stress, anxiety, and saved me from late fees.”

*Edith (client)*

“I live in France and was therefore very happy when my father hired Sapphire Daily Money Management. Not only does Margit come in twice a month to help my dad pay his bills, but she also does many other things such as printing out tickets on the internet or finding a real estate agent. Working with Margit and Laura is like having a good friend available to help out when you need it.”

*Phoebe (daughter of client)*