

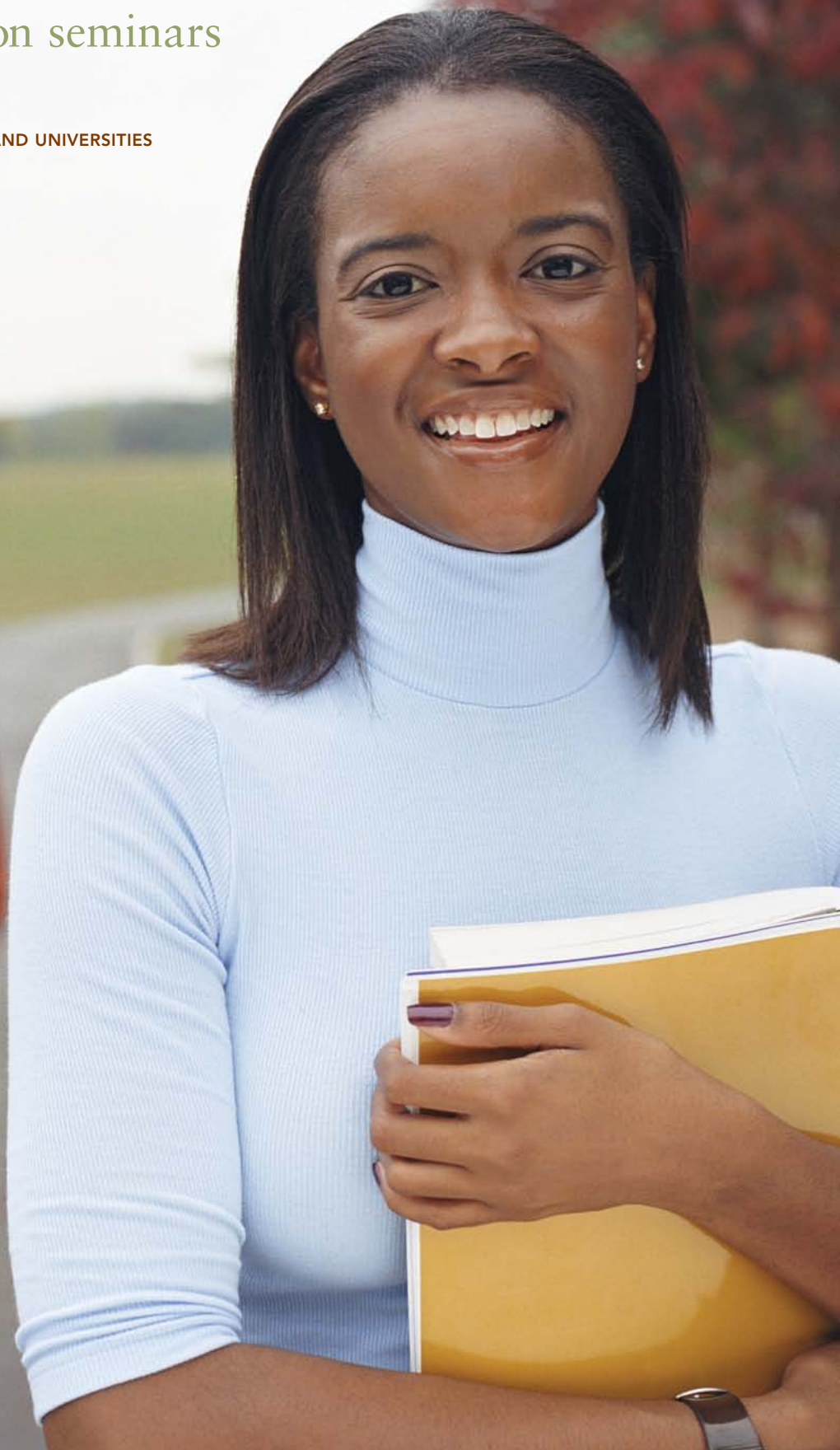
YourFutureCounts

Financial education seminars

PRESENTED AT AMERICA'S COLLEGES AND UNIVERSITIES



Society for Financial Education
and Professional Development, Inc.



With their academic success and youthful energy, today's college students can look forward to a bright future of professional achievement and monetary reward. But with that bright future comes increased financial responsibilities – especially in an era of vanishing pensions and uncertain Social Security benefits, when more and more of the responsibility for ensuring financial well-being falls on the individual.

A need for sound, practical financial education.



From managing credit responsibly to establishing healthy spending and saving behaviors, college students are facing more complex financial issues, at an earlier age, than any previous generation. Yet all of the evidence suggests that they need to be better prepared to take advantage of the financial opportunities – and meet the financial challenges – they will encounter.

Consider the results from the 2008 JumpStart Coalition's Personal Financial Literacy test given to 6,856 U.S. High School seniors. The financial literacy scores of this high school senior class rank lower than the previous five 12th grade classes measured in a national survey. High school seniors correctly answered only 48.3 percent of the questions. This score is a decrease from those posted by the senior class of 2006, which correctly answered 52.4 percent of the questions. The survey revealed that high school seniors still have much to learn about important financial concepts.

Because they lack an understanding of credit and money management, many students are at risk financially during college and after graduation.

By the time a college freshman arrives on campus, chances are he or she may already have a student loan, and may also carry a credit card or two. Meanwhile, new temptations to spend money are everywhere, and "real life" – adulthood and a job – looms just a few years away.

Clearly, there is a need for sound, practical financial education during this critical transitional period – before costly mistakes are made. And that's where the Society for Financial Education and Professional Development, Inc. can help.

Engaging and informative seminars help literacy gap... and open up new financial

The Society for Financial Education and Professional Development, Inc. (SFEPPD, Inc.) has created a series of seminars to expose students at colleges and universities to the fundamentals, strategies and intricacies of personal financial management – critical information and insight that they may not get elsewhere... or may learn too late.

In just a single classroom session on their own college campuses, students are introduced to critical personal finance and economic issues, and acquire practical financial management strategies and tools they can use in everyday life. With this knowledge, they will be able to make informed decisions regarding spending, saving, investing and using credit – decisions driven by their personal, professional and financial goals instead of their emotions. In fact, on student evaluation forms, 98% of seminar attendees stated that the information presented would help them better manage their personal finances in the future.

COMPLETE, TURNKEY PROGRAMS – EASY TO IMPLEMENT ON CAMPUS

SFEPPD, Inc.'s financial education seminars are designed to integrate seamlessly into your school's curriculum or extra-curricular program schedules. The *Credit Management* seminar may be presented to freshmen, while the *Personal Money Management* seminar is geared to upperclassmen or graduate students, but is applicable to all students.



- Each program is offered during the school year
- Seminars are designed to be presented in a typical classroom or lecture hall – no special room required
- All educational materials, including student handouts, are provided
- Each seminar includes a question-and-answer period and one-on-one problem-solving consultations with students

EXPERT PRESENTERS BRING AN OTHERWISE COMPLEX SUBJECT TO LIFE

Our seminar presenters include financial planners, consultants and authors who bring outstanding professional credentials and years of practical experience in the fields of personal finance, investments and estate planning to the classroom. They consistently receive high marks from students and faculty on their command of the subject matter and interactive, engaging teaching styles.

close the financial opportunity.

SFEPD, Inc. Financial Education Seminars for college students

CREDIT MANAGEMENT

Designed for incoming college freshmen and focused on credit issues, this program helps students understand the risks and consequences of bad credit or mismanagement of credit, and provides credit management strategies for life during and after college. In this lively one-hour session, students learn about:

- Establishing, maintaining and improving credit
- Credit scoring
- Making informed decisions about spending, budgeting and credit
- Managing credit cards and student loans
- The impact of credit decisions on future employment and wealth accumulation

PERSONAL MONEY MANAGEMENT

Designed for upperclassmen and graduate students who will soon be entering the workforce, this one-to two-hour seminar provides practical strategies and techniques to help them maximize the value of their college degree and enjoy financial and professional growth. Students are exposed to:

- Credit management
- Establishing and implementing financial goals
- Risk management and insurance
- Saving and investing
- Retirement planning
- Budgeting
- Homeownership
- Estate planning

"THROUGH THIS FINANCIAL EDUCATION PROGRAM I HAVE BEEN ABLE TO ASSESS MY CREDIT AND DEVELOP A PLAN TO HELP ME ELIMINATE DEBT THAT WAS ACCUMULATED DURING MY COLLEGE MATRICULATION."

*– JAMILAH RIDDICK, 2010 GRADUATE,
FISK UNIVERSITY*

"SFEPD has conducted financial literacy seminars at Xavier University for the last seven years. Students from various backgrounds and academic majors have attended the seminars. I have always found seminar presenters to be extremely professional and knowledgeable. The seminars are interactive and engaging. I commend SFEPD for an outstanding contribution to the students in teaching them the value of financial management and wealth creation."

*– Anil Kukreja, Ph.D.
Chair, Division of Business
Capital One Endowed Professor
Xavier University of Louisiana*

"My investment finance professor really harps on the idea of being able to understand finance in a way that you can speak to anybody on any level and I gleaned this about you from your lecture."

*– Jason Ruiz
Morehouse College '10*

**ABOUT THE SOCIETY FOR FINANCIAL EDUCATION
AND PROFESSIONAL DEVELOPMENT, INC.**

Founded in 1998, the Society for Financial Education and Professional Development, Inc. (SFEPD, Inc.) is a non-profit organization whose mission is to enhance the level of financial and economic literacy of individuals and households in the United States and promote professional development at the early stages of career development through mid-level management.

SFEPD, Inc. offers a variety of learning resources and techniques, including a series of personal financial management seminars for college students. Since 2001, SFEPD, Inc. has presented seminars on the campuses of over 70 colleges and universities and have reached over 90,000 students nationwide.

SFEPD, Inc. received the Federal Deposit Insurance Corporation Chairman's Award for Excellence and Innovation in Financial Education – one of only six awarded in the country. The U.S. Department of Treasury's Office of Financial Education has recognized SFEPD, Inc.'s seminars for meeting their criteria for effective financial education programs.



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Theodore R. Daniels
is President and CEO of
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Development, Inc., with more
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and investments. During his career, he has written a financial newsletter and syndicated personal financial education column, and produced a syndicated financial education television series broadcast on the Public Broadcasting System (PBS) and cable systems nationwide. He has designed, developed and conducted seminars as well as served frequently as a seminar speaker for large and small organizations of national prominence, and also spent several years as an economics lecturer at American University. In 2008, he was appointed to serve on President George W. Bush's Advisory Council on Financial Literacy. He continued to serve in this role under President Barack Obama's administration through January 29, 2010. Mr. Daniels is a member of the Board of Directors of the Certified Financial Planners Board of Standards. Mr. Daniels has a Bachelor of Science degree in Business Administration with a concentration in Economics and Accounting from Fort Valley State University and a Bachelor of Laws degree from John Marshall School.



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