



## Your Future Counts Financial Education Seminars

### About the Organization:

The Society for Financial Education and Professional Development, Inc. was established in 1998. The primary mission of this non-profit organization 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.

### Seminars Offered to Students of Historically Black Colleges and Universities (HBCUs):

**Credit Management** - presented to college freshmen during orientation sessions and 1st year experience programs. This seminar provides information on the responsible use of credit cards and student loans.

**Personal Money Management** – presented to upperclassmen, but offered to all levels of the student body. All aspects of personal finance are covered in this seminar.

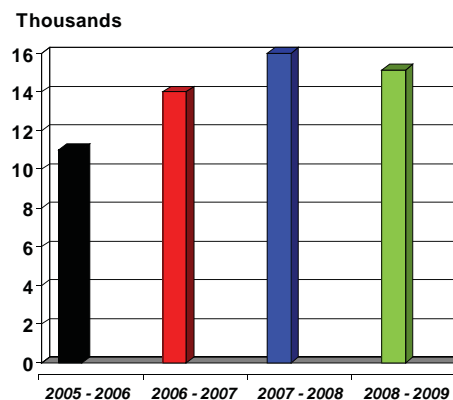
**Creating Wealth by Investing** – presented to college seniors to help them transition into the workplace. Investment categories and allocations, retirement plans, investor protection laws and regulations are addressed in this seminar.

**Creating Wealth through Homeownership** – presented to upperclassmen, particularly seniors. This seminar is designed to help students prepare for and achieve homeownership and lifelong financial empowerment.

**Major Goal of Seminars:** The seminars are designed to expose individuals to the fundamentals, strategies and the intricacies of personal financial management that they may not get elsewhere (or learn too late). Through these seminars students are gaining a better understanding of personal financial management and other economic topics as well as practical uses of financial management strategies and economic skills in everyday life.

### Audience:

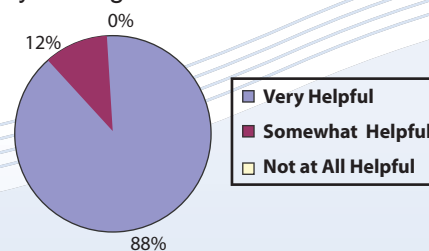
Financial Education seminars were presented to over 15,000 students during the 2008-2009 academic school year. There were 54 “Credit Management”, 78 “Personal Money Management”, 3 “Creating Wealth by Investing” and 3 “Creating Wealth through Homeownership” seminars presented.



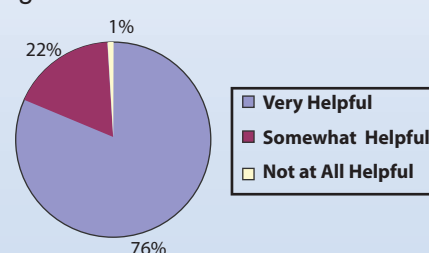
### Program Evaluation

**YourFutureCounts Financial Education Seminars**  
 Based on student evaluation forms submitted, 76% found the “Credit Management” seminar very helpful, while 88% found the “Personal Money Management” seminar very helpful. 97% stated that the “Credit Management” seminar would help them better manage their personal finances; while 99% stated that the “Personal Money Management” seminar would help them better manage their finances in the future.

Overall, How Would You Rate The Personal Money Management Seminar?



Overall, How Would You Rate The Credit Management Seminar?



### Testimonials:

Thanks again for always bringing a quality program and sharing your vast knowledge with the TSU student population.

**Germaine Gray**  
 Texas Southern University

Mr. Daniels has been on the front line of serving the community for years now. We are quite grateful for his service to LeMoyne-Owen College and the many students that directly benefited from his financial education seminars.

**Dr. Phillip R. Dotson**  
 LeMoyne-Owen College

In these tough economic times, presentations like these become even more important for our students. They need to be made aware of money management issues so that they make all the right decisions as they go through their student life and enter careers. I found that students were very attentive throughout the presentation as they were listening to various topics including credit management, mortgages, investments, etc.

**Dr. Anil Kukreja**  
 Xavier University

On behalf of Lincoln University and the Department of Business and Information Technology, I want to thank you very much for scheduling Mr. Daniels to visit with our students and faculty. He presented a very informative session on financial literacy.

**Oswald H. Richards, Ph.D., MBA**  
 Lincoln University

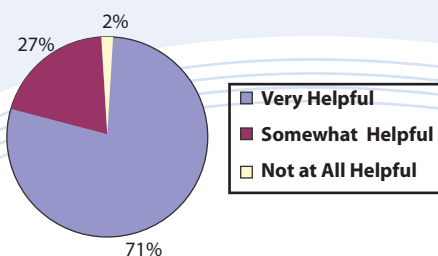
Mr. Daniels gave the students a great deal of very useful information in his presentation. Thank you for everything.

**Tamekca N. Faria**  
 Delaware State University

### Creating Wealth by Investing Seminars:

Based on student evaluation forms submitted, 71% found the "Creating Wealth by Investing" seminar very helpful. 98% stated that they would make investments in the future.

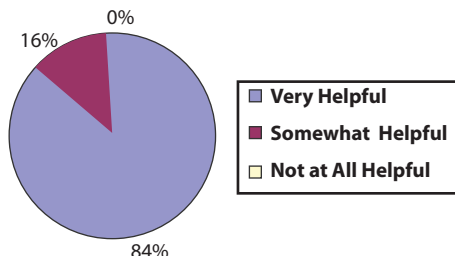
Overall, How Would You Rate The Creating Wealth by Investing Seminars?



### Creating Wealth through Homeownership Seminars:

Based on student evaluation forms submitted, 84% found the "Creating Wealth through Homeownership" seminar very helpful. 97% stated that the information presented would help them in the process of purchasing a home.

Overall, How Would You Rate The Homeownership Seminar?



### What's new for 2009-2010 academic school year?

A new partnership has been established with E\*Trade Financial Corporation to provide Investor Education seminars to college students. The purpose of the program is to empower students of historically black colleges and universities who are about to enter the workforce to be better prepared to accomplish their financial goals, create wealth and prepare for retirement, through investing in financial markets; and to infuse investment information and materials into the African-American community, at large.

### Partnerships and Sponsorships:

"Your Future Counts" financial education seminars are presented in partnership with HSBC-North America.

"Creating Wealth by Homeownership" seminar is presented in partnership with HomeFree USA, Inc. (U.S. Department of Housing and Urban Development)

### About the Founder

**Theodore R. Daniels** is Founder, President and CEO of the Society for Financial Education and Professional Development, Inc. Mr. Daniels has more than 33 years of experience in financial management and investments. In 2008, he was appointed to serve on President's George W. Bush's Advisory Council on Financial Literacy. He continues to serve in that role under President Barack Obama's administration. President Bush signed an executive order on January 22, 2008 to establish the President's Advisory Council on Financial Literacy. The function of the Council is to assist in keeping America competitive and assist the American people in understanding and addressing financial matters. Mr. Daniels is a member of the Board of Directors of the Certified Financial Planners Board of Standards.

### Recognition:

The U. S. Department of the Treasury presented the Society for Financial Education and Professional Development, Inc. a Certificate of Recognition which states that the seminars mentioned above meet the criteria for effective financial education programs identified by the Department's Office of Financial Education.

### Contact:

**Theodore R. Daniels**  
President and CEO  
tdaniels@sfepd.org

### Una Daniels-Edwards

Vice President, Program Management  
udanielsedwards@sfepd.org

703.920.3807/3810  
703.920.3809 (fax)  
www.sfepd.org

### Participating HBCUs 2008-2009 Academic School Year:

Alabama A&M University  
Alabama State University  
Albany State University  
Alcorn State University  
Arkansas Baptist College  
Bethune-Cookman University  
Bowie State University  
Central State University  
Cheyney University of Pennsylvania  
Clafflin University  
Clark Atlanta University  
Coppin State University  
Delaware State University  
Dillard University  
Edward Waters College  
Elizabeth City State University  
Fisk University  
Florida A&M University  
Florida Memorial University  
Fort Valley State University  
Grambling State University  
Hampton University  
Harris-Stowe State University  
Howard University  
J.F. Drake State Technical College  
Jackson State University  
Jarvis Christian College  
Kentucky State University  
Langston University  
LeMoyne-Owen College  
Lincoln University  
Livingstone College  
Miles College  
Mississippi Valley State University  
Morehouse College  
Morgan State University  
Norfolk State University  
North Carolina A&T University  
North Carolina Central University  
Oakwood University  
Paine College  
Philander Smith College  
Prairie View A&M University  
Rust College  
Savannah State University  
Shaw University  
South Carolina State University  
Southern University Baton Rouge  
Southern University at Shreveport  
Spelman College  
St. Augustine's College  
St. Paul's College  
St. Philip's College  
Stillman College  
Talladega College  
Tennessee State University  
Texas Southern University  
Tougaloo College  
Tuskegee University  
University of Arkansas at Pine Bluff  
University of Maryland Eastern Shore  
University of the District of Columbia  
Virginia State University  
Virginia Union University  
Winston-Salem State University  
Xavier University of Louisiana

### Other Participating Universities:

University of Maryland at College Park  
Wake Forest University

### Other Venues:

Emerging Leadership Conference  
at Virginia Tech  
The Dr. Lonnie E. Mitchell Behavioral  
Health Policy Academy  
NBMBAA 30th Annual Conference &  
Exposition

