



Your Future Counts Financial Education Seminars



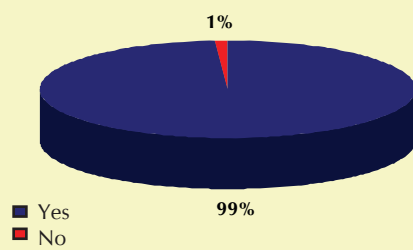
Facts At A Glance Academic School Year 2006-2007

About the Organization: The Society for Financial Education and Professional Development (SFE&PD) was established in 1998. The Society was organized and operates exclusively for charitable and educational purposes and does not engage in any activity, which is not permitted by an organization exempt from taxation under Section 501 (a) and described in Section 501 (c) (3) of the Internal Revenue Code. 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.

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

“Credit Management” seminars, which include the responsible use of credit cards and student loans, are presented to college freshmen during orientation sessions. **“Personal Money Management”** seminars, which cover all aspects of personal finance, are presented to upperclassmen, particularly seniors but are opened to all levels of the student body. **“Investor Education,”** which covers investment vehicles and strategies, buying and selling securities, and retirement planning seminars, presented to juniors and seniors.

Will the information presented in the Personal Money Management Seminar help you better manage your finances?

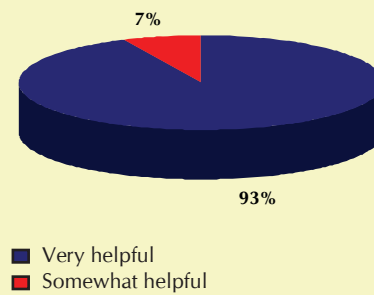


Major Goal of Seminars: The seminars are designed to expose individuals, particularly college students to the fundamentals, strategies and the intricacies of personal financial management that they may not get elsewhere

(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.

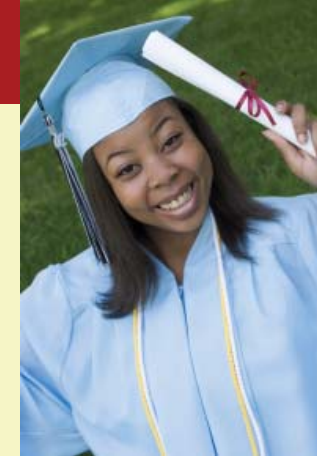
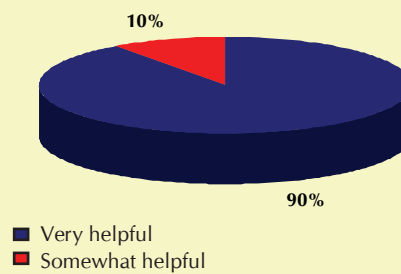
Audience: Financial Education seminars were presented to over 14,000 students during the 2006-2007 academic school year. There were 70 “Credit Management,” 84 “Personal Money Management” and 6 “Investor Education” seminars presented.

Overall, how would you rate the Personal Money Management Seminar?



Program Evaluation: Based on student evaluation forms submitted, 80% found the “Credit Management” seminar very helpful, while 93% found the “Personal Money Management” seminar very helpful. 95% 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 Investor Education Seminar?



Professor/Student comments:

“The feedback from the students has been extremely positive. The knowledge that they gained through the seminar will certainly help them in making good decisions regarding credit management and building wealth.” Dr. Anil Kukreja, Chairperson-Department of Business Administration and Economics, Xavier University.

“I felt that the information was just what I needed to learn and hear to make positive strides towards a brighter financial and personal future.” Kevin Brown, Student, Clark-Atlanta University.

“Your challenge to them (our students), asking them to establish and maintain a good credit rating, develop and maintain a savings/investment plan, and to “get all you can out of your income,” struck a cord with our students and I am certain that many will heed the call to be financially responsible.” Dr. Robert T. Barrett, Dean-College of Business and Applied Professional Sciences, South Carolina State University.

“I am very appreciative of what the Society for Financial Education and Professional Development does and will continue to do to help us young adults be aware of our financial future and become financially independent adults.” Miah Harris, Student, Winston-Salem State University.

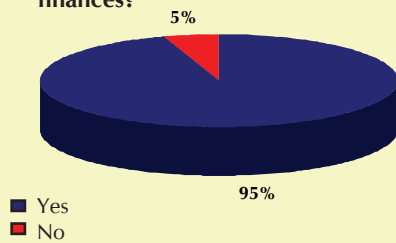




Scholarships: The Society for Financial Education and Professional Development (SFE&PD) has offered and/or awarded "Academic Enhancement Scholarships" to students of the following HBCUs: Alabama A&M University, Albany State University, Bowie State University, Clark-Atlanta University, Florida Memorial University, Fort Valley State University, Hampton University, Jackson State University, North Carolina A&T University, North Carolina Central University, Savannah State University, South Carolina State University, Tennessee State University, University of Arkansas-Pine Bluff, University of Maryland-Eastern Shore, Winston-Salem State University, and Xavier University.

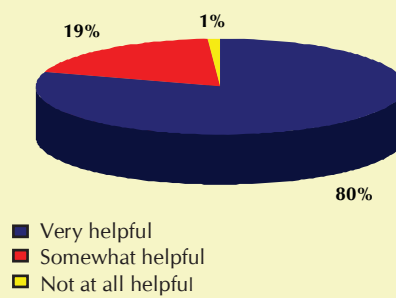
Partnership and Sponsorships: SFE&PD entered into a partnership with Bowie State University's School of Business to provide financial education seminars to high school seniors at five schools located in surrounding counties. The Society also, with the support of its sponsor HSBC-North America, partnered with the National Association of African-American Honors Program to provide a luncheon and financial education seminar to HBCU students. This program is designed to address the specific needs of honors education for African-American students. The Society also supported Spelman College's Annual Family Weekend, which included a breakfast and a financial education seminar for parents and students.

Will the information presented in the Credit Management Seminar help you better manage your finances?



Career Fair: SFE&PD provided an opportunity for minority students to participate in a Mortgage Lending Industry Career Fair. Each student had an opportunity to meet and talk one-on-one with the nation's fastest growing and leading mortgage lenders and other prospective employers who value diversity.

Overall, how would you rate the Credit Management Seminar?

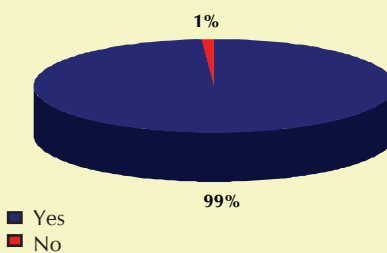


The career fair was a success with 13 historically black colleges and universities participating with over 200 students in attendance. The students were enlightened and gained insight into the mortgage lending industry.

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

The U. S. Department of Treasury and U. S. Department of Education held the first ever "Financial Education Summit" in February 2007. The Society for Financial Education and Professional Development was invited to provide a representative to serve as speaker and panel member to address the need for financial education at the postsecondary education level.

Will the information presented in the Investor Education Seminar help you better manage your finances?



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Participating HBCUs:

- Alabama A&M University
- Albany State University
- Alcorn State University
- Arkansas Baptist College
- Benedict College
- Bennett College
- Bethune-Cookman College
- Bowie State University
- Central State University
- Cheyney University
- Claffin University
- Clark-Atlanta University
- Coppin State College
- Delaware State University
- Dillard University
- 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 College
- Howard University
- J.F. Drake State Technical College
- Jackson State University
- Jarvis Christian College
- Johnson C. Smith University
- Kentucky State University
- Lincoln University
- Miles College
- Mississippi Valley State University
- Morehouse College
- Morgan State University
- Norfolk State University
- North Carolina A&T University
- North Carolina Central University
- Oakwood College
- Paine College
- Philander Smith College
- Prairie View A&M University
- Rust College
- Saint Augustine College
- Savannah State University
- Shaw University
- Southern University at Baton Rouge
- Southern University at New Orleans
- South Carolina State University
- Spelman College
- St. Augustine's College
- St. Paul'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
- Voorhees College
- Winston-Salem State University
- Xavier University of Louisiana