

YourFutureCounts™

Financial education seminars

PRESENTED AT AMERICA'S HISTORICALLY BLACK
COLLEGES AND UNIVERSITIES



Society for Financial Education
and Professional Development



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 these failing grades from the 2006 Jump\$tart Coalition® for Personal Financial Literacy test given to 5,775 U.S. high school seniors:

38% PERCENTAGE OF ALL STUDENTS WHO PASSED THE TEST

52.4% AVERAGE SCORE ON THE TEST FOR ALL STUDENTS

The results are even more alarming among African American students, who may come from homes where financial education is not often discussed:

20% PERCENTAGE OF AFRICAN AMERICAN STUDENTS WHO PASSED THE TEST

44.7% AVERAGE SCORE ON THE TEST FOR AFRICAN AMERICAN STUDENTS

Because they lack an understanding of credit and money management, many students are at risk financially during college and after graduation. And, according to recent Federal Reserve research, the relative gap for African Americans may have profound long-term implications for their households, including lower net worth, lower rates of homeownership and lower ownership of investment assets.

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 can help.

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.

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

The Society for Financial Education and Professional Development (SFEPD) has created a series of seminars to expose students at historically black 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

SFEPD'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 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

“THIS CLASS DEFINITELY CHANGED MY OUTLOOK ON MY FINANCIAL FUTURE. I NOW HAVE A FOCUS AND I CAN SEE HOW TO CHANGE MY ATTITUDES AND BEHAVIORS TOWARD SPENDING AND SAVING.”

– SEAN DAVID WARD, STUDENT,
HOWARD UNIVERSITY

“Excellent content and delivery! The students learned a lot about managing their personal finances.”

– Dr. Rochelle Parks-Yancy,
Texas Southern University

“The Personal Money Management seminar shows you how to achieve financial security and prosperity early in life. One year after graduation, I’m putting the seminar information into practice as I pursue my career and financial goals.”

– Michael Rucker, 2005 Graduate,
Tuskegee University

“SFEPD should be applauded for empowering young consumers with the tools they need to be fiscally fit and fiscally confident.”

– Dr. John A. Wheatland,
Morgan State University

**ABOUT THE SOCIETY FOR FINANCIAL EDUCATION
AND PROFESSIONAL DEVELOPMENT**

Founded in 1998, the Society for Financial Education and Professional Development 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.

SFE&PD offers a variety of learning resources and techniques, including a series of personal financial management seminars for college students. Since 2001, we have presented seminars on the campuses of over 60 colleges and universities. During the 2005-2006 school year, our programs reached over 10,000 students nationwide at historically black institutions.

The U.S. Department of Treasury's Office of Financial Education has recognized SFE&PD seminars for meeting their criteria for effective financial education programs.



Theodore R. Daniels is President and CEO of the Society for Financial Education and Professional Development, with more than 30 years of experience in financial management

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. 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.



Society for Financial Education
and Professional Development
1212 New York Avenue, NW
Suite 310
Washington, DC 20005
202.842.3807
www.sfepd.org



*Seminars offered through a grant provided
by HSBC – North America.*