



TEXAS TECH UNIVERSITY
College of Human Sciences

Center for Financial Responsibility™

To Whom It May Concern:

The Center for Financial Responsibility is committed to enhancing the financial well-being of individuals and families. As a premier institution in personal financial planning, we accomplish this mission by supporting multiple initiatives such as backing research surrounding important policy issues in the financial planning industry and hosting outreach programs to promote future financial success. One of the initiatives we are most proud of is offering the Center for Financial Literacy Personal Financial Literacy Certification.

The Center for Financial Responsibility believes it is crucial for all individuals to have a strong background in financial literacy. Due to our knowledge of and passion for financial education, we take great responsibility in helping individuals become financially literate. The CFR believes teaching financial skills to young people prior to them entering college or the workforce is critical to better equip them to live independently as adults. We work closely with professionals in the field to lead the way in financial education, and we relied on our network of industry experts to verify the concepts addressed in the Center for Financial Literacy Personal Financial Literacy Certification.

An individual who has earned the Center for Financial Responsibility Personal Financial Literacy Certification has shown that they have strong skills in financial literacy. Designed to prepare the next generation of financially literate citizens, this certification verifies that an individual possesses the ability to successfully navigate vital monetary decisions. The ability to navigate these decisions have a huge impact on both their personal and professional lives. The Center for Financial Responsibility believes a background in financial concepts is important for individuals at any stage of their educational or professional career, and we are confident earners of the Center for Financial Responsibility Personal Financial Literacy Certification are prepared to make informed financial choices, perform better in the workplace and achieve long-term financial success, no matter what career field they work in.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ashley Guillemette'.

Ashley Guillemette, MPA
Director, Center for Financial Responsibility
Texas Tech University



JIMMY PARNELL
PRESIDENT

December 15, 2021

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Russ Durrance, and I serve as the Dairy, Pork and Poultry Division Director for Alabama Farmers Federation (ALFA). ALFA is Alabama's largest farm organization comprised of and representing agricultural and associate members in all 67 Alabama counties. We strive to protect and improve the ability of farmers engaged in production agriculture to provide a reliable supply of food through responsible stewardship of Alabama's resources.

I believe that the Personal Financial Literacy Certification is something everyone should consider earning, especially students preparing to enter the workforce. This certification teaches individuals the basics of money, taxes, loans, investment and risk management strategies, and banking options. This lays the foundation for reaching financial success, peace, and stability throughout their career. Many students leave school unprepared to handle their personal finances and therefore their professional life may suffer due to a lack of knowledge on the matter. Incorporating an educational opportunity like this one would serve as an essential roadmap for students' choices involving their finances. No matter what job or career path the individual chooses, employees' financial stress affects their employer's overall success and because of that, it is imperative for students to be able to earn the Center for Financial Responsibility Personal Financial Literacy Certification.

This is a necessary addition to Alabama's approved list because we need to take the correct steps to adequately prepare our students to make sound financial decisions. This affects more than just the student's personal life; this is a domino effect that ultimately will improve the state's workforce and economy.

Sincerely,

A handwritten signature in dark ink that reads "Russ Durrance". The signature is written in a cursive style with a large, looped "D" at the end.

Russ Durrance
Dairy, Pork and Poultry Division Director
Alabama Farmers Federation



19 December 2021

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Richard Stebbins, and I serve as an Assistant Professor for the University of Alabama.

This certification provides individuals the opportunity to demonstrate fundamental knowledge and skills related to personal financial management. Having this foundational knowledge of financial principles is incredibly valuable no matter what career the holder of the certification decides to pursue.

In addition to the value this certification provides to the individual, it is also beneficial to local businesses. Seeing the Center for Financial Responsibility Personal Financial Literacy Certification on a résumé shows the candidate has put forth time and energy to acquire essential knowledge and skills. This effort translates into employees who are ready to apply that same time and effort to a business.

This certification is an exciting resource for local businesses, and I am eager to see more individuals take advantage of this opportunity to prove their personal financial literacy skills.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Stebbins" followed by a stylized monogram or initials.

Richard Stebbins, PhD, JD, CFP®

Assistant Professor
University of Alabama



To: Whom It May Concern
From: Jonathan Fears
Date: August 1, 2019
Subject: Financial Literacy Certification

Dear Sirs or Madams,

I am a proud supporter of the Center for Financial Responsibility Personal Financial Literacy Certification. I am the owner of the Fears Family Funeral Home, in Pocahontas, Arkansas. I have personal interaction with hundreds of families annually.

My opinion is that many families don't understand how important it is to be financially responsible. In turn, many individuals don't prepay or preplan their cremations or funerals and this lack of planning oftentimes places their families in a difficult financial situation when death occurs.

Knowledge of risks, goal-setting, and money saving helps individuals to make better financial decisions. These better-made decisions help many families to make it through difficult times because their loved ones took the time to plan their final disposition ahead of time.

Also, in hiring people to work in my funeral home, I always prefer a candidate who is certified in this particular area. These employees are more effective in communicating to customers the need to be ready; not only in life...but in death.

Sincerely,

A handwritten signature in black ink that reads "Jonathan Fears". The signature is written in a cursive style with a large, prominent initial "J".

Jonathan Fears, Owner/Manager
Fears Family Funeral Home



TO: Whom It May Concern
FROM: Matt Hendrix
DATE: June 27, 2019
SUBJECT: Financial Literacy Certification

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification. I am the Employee Training Specialist for Hytrol and have been with the company for two and half years. We currently employ just under 1300 employees and have new employees join our team every week.

Individuals who earn this certification have demonstrated the ability to successfully navigate vital monetary decisions which affect both their personal and professional lives and many times, they're interconnected. Knowledge of how to set and manage personal budgets easily transfers to the workforce. Risk Management, SMART GOAL setting, and Saving Techniques are exercised in our company every day. Soft skills acquired through this program such as problem solving, critical thinking, and personal responsibility are more impactful to industry than can be conveyed.

Often there is a large gap between candidates applying to our company. Either the candidates have high level degree(s) or they have no degrees or certifications. Certifications such as this help separate candidates from others when applying for mid-level positions.

Sincerely,

Matt Hendrix

Employee Training Specialist

A handwritten signature in black ink, appearing to read "Matt Hendrix".

P & C Collins
Property Management,
LLC



3709 Reynolds Park Road, Paragould, AR
72450
870-378-2333
carolync715@yahoo.com

July 31, 2019

To Whom It May Concern:

This letter is in support of the Center for Financial Responsibility Personal Financial Literacy Certification. Our backgrounds include past business owners for 40 plus years and a career in Business Education for 42 years. We currently own and manage approximately 25 rental properties. Oftentimes, our tenants struggle with making good financial decisions. This leads to difficulty receiving payments causing extra work for us, expense and stress.

Individuals who earn the Personal Financial Literacy Certification would be an excellent candidate for a tenant or to owner finance a home. Those who earn the certification would be knowledgeable in skills pertaining to credit cards, taxes, loans, retirement, investments and mortgages. An applicant with this certification would be recognized as tenants better qualified to manage a personal budget, therefore, an excellent choice.

Sincerely,

Carolyn Collins

Carolyn Collins





First On Any Menu.

To: Whom It May Concern

From: Alan Risley

Date: July 7, 2019

Subject: Personal Financial Literacy Certification

The purpose of this letter is to support the usefulness and applicability of the Personal Financial Literacy Certification for any person entering college or the workforce. As the manager of a facility employing of 1300 individuals with a wide range of educational back ground I see the great advantage to this type of curriculum.

The more a team member understands their personal finances the better team member they become. Individuals that know and understand their financial obligations tend to work more consistently, budget their weekly income based on the hours worked, build a savings, and invest in retirement plans. This in turn improves our absentee percentage and annual turnover numbers which results in longer term, higher paid, more experienced team members that enhance our profitability and their lives.

Certifications like this add value to our team members at all levels and particularly to the youngest of our team members that are just beginning on their career path.

Alan Risley

*Plant Manager – Pocahontas
Complex*

arisley@pecofoods.com

P: 870.202.7038

C: 870.805.0372



First on Any Menu™



100 Johnstown Center Drive
Johnstown, CO 80534
Main 970.336.6084

FNBO
100 Johnstown Center Dr
Johnstown, CO 80534
970-346-5030

7/1/2021

To Whom It May Concern:

I am the Branch manager of the Johnstown Branch of First National Bank of Omaha; we are the largest family owned bank in the country and have been doing business for over 160 years. We have been serving the Johnstown community since 1904. Our organization employs over 5000 employees across 7 states, 8 of which work here at our Johnstown branch.

It is becoming increasingly difficult to find and hire quality entry level employees. I believe a major contributing factor to this is the lack of financial literacy taught to our younger generations. According to the National Center for Education Statistics one in five American 15-year-olds do not understand basic financial concepts. This lack of financial literacy follows these students into adulthood and contributes to a lack of wealth making them more likely to make poor decisions around borrowing, savings and buying financial products. These are the same people applying for entry level positions in our industry. Most of these applicants are eager to learn but do not always have the resources to expand their knowledge. The Center for Financial Responsibility Personal Financial Literacy Certification give these applicants an advantage in the interviewing and hiring process and contribute to their continued success in the company as they grow their career and look for future opportunities.

In closing, I would urge the state to approve this certification to give more high school graduates the opportunity to work in a professional setting with a higher likelihood of personal success, grow their own financial literacy to improve their own financial wellbeing, and be able to utilize these skills to help the entire community through their work at organizations like mine. This certification is an investment in our children and our communities.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sarah Farmer'.

Sarah Farmer
Branch Manager, FNBO

May 13, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Todd McClain, I am a Partner with Plante Moran Financial Advisors and have been in the financial planning industry for 17 years. Plante Moran Financial Advisors acts as the personal CFO for many high-net-worth individuals and families, we take a holistic approach to wealth management and believe that optimal financial planning involves connecting the dots between cash and investment management; business, estate, and insurance considerations; and sound tax strategies.

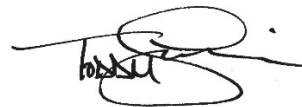
Plante Moran, PLLC, in which Plante Moran Financial Advisors is a wholly owned entity, specializes in audit, tax, consulting, and wealth management with more than 3,200 staff members throughout 27 offices located in Michigan, Ohio, Illinois, Colorado, and international offices in China, India, Japan, and Mexico.

Students who earn this certification have demonstrated that they have an understanding of:

- How to interpret, reconcile and maintain financial records such as bank statements and credit reports.
- Identify types of taxes at the local, state, and national levels and examine tax liabilities.
- Evaluate various types of insurance, such as auto, health, life, and property insurance.
- Examine types of identity theft situations and scams.
- Identify costs of retirement such as living expenses and health care expenses and explain sources of income during retirement.

It is important that we have a pipeline of skilled workers for current and future positions in the financial planning industry, however, it is imperative that we address financial literacy among young people. We need to educate the next generation to be fiscally responsible by increasing their knowledge of personal finance and personal financial planning as a profession. I believe a student that has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility has proven that they are more qualified for employment than a candidate without the certification and is more likely to be employed. In addition, this certification is extremely valuable to employers as it helps connect us to qualified candidates and should be offered at all schools with courses in financial literacy.

Sincerely,



Todd L. McClain, CFP®, CIMA®



May 18th, 2022

To Whom It May Concern:

My name is Bryan Stallings and I am the CEO/Executive Director of Elevate Branson, a not-for-profit organization in Branson, Missouri. With the help of 18 staff members, we help individuals become independent and contributing members of our community. Participants in our programs are required to provide the personal effort, commitment, and accountability necessary for real and lasting change.

We are requesting state approval for the Center for Financial Responsibility Personal Financial Literacy Certification. We are seeking state approval for this certification as it aligns with our mission, "to elevate our community by empowering our neighbors to reach their full potential". Financial literacy is a key to independence and we should give all high school students in Missouri greater access to financial literacy educational resources. Charles Schwab is a respected and trusted financial institution and is fully capable of the certification.

Many of our program participants lack any financial literacy whatsoever. By addressing this at an earlier stage in life, the high school level, it will free up resources of EB to allocate to our other programs. We operate several retail training programs within our non-profit and the need for financial literacy or lack thereof can inhibit many from obtaining the career field they may best be suited for. One of our core values is to hire those that complete our own programs and having financial literacy certification would be invaluable to their opportunity to work at Elevate Branson.

In closing, we are requesting state approval for the Center for Financial Responsibility Personal Financial Literacy Certification. We see this certification as a means to help individuals achieve financial independence.

Sincerely,

Bryan Stallings, CEO/Executive Director

ROBBINS INSURANCE GROUP

April 25, 2022

To Whom It May Concern:

My name is Blake Robbins, and I am the founder and CEO of Robbins Insurance Group. Robbins Insurance Group was founded in 2018 and is located in Branson, Missouri.

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification. Individuals who earn this certification have demonstrated the knowledge and skills needed to be successful employees of any type of company within any industry. This Industry Certification assesses an individual's understanding of how to successfully navigate vital monetary decisions which affect both their personal and professional lives. Those that earn this certification will have a strong foundation they can build off as they continue to practice and evaluate their professional decisions. This Industry Certification creates a solid understanding of the following:

- Budgets
- Banking Options and Records
- Taxes and Paychecks
- Investments and Risk Management
- Loans
- Major Purchasing Decisions

I am hopeful the Center for Financial Responsibility Personal Financial Literacy Certification will be approved by the state of Missouri so students can begin utilizing this wonderful resource and ultimately improve our workforce overall. An individual who has earned this Industry Certification issued by an industry-leading organization; has proven they are more qualified for employment in the industry than an applicant without the certification. Our industry has much to gain by making this certification more widely available in Missouri.

Sincerely,



Blake Robbins
CEO/Founder



The Silver Dollar City Foundation
7347 West 76 Country Blvd.
Branson, MO 65616
417-699-3823

April 04, 2022

To Whom It May Concern:

The Silver Dollar City Foundation is a nonprofit organization dedicated to helping families grow closer together in the communities of Stone and Taney counties. The Silver Dollar City Foundation was incorporated as a 501c(3) private foundation in December of 1996, providing grants to support youth and adult ministry programs and projects strengthening families.

The Foundation provides leadership, financial and mentoring support, and coordination to community wide programs primarily through working partnerships with local school and church volunteers. A major project is Care For Kids, the Foundation's program to meet the physical needs of area kids in partnership with 14 school districts. Foundation projects are supported by the Silver Dollar City Attractions in Branson, Missouri: Silver Dollar City, the Showboat Branson Belle and White Water.

With this letter of support, we are requesting state approval for the CFR Personal Financial Literacy Certification, which will be a great benefit to students in Stone & Taney counties. Not only will the CFR Personal Financial Literacy Certification be valuable as an education resource, we believe it will provide a strong foundation for career readiness as well as health of the family unit. Too often we interact with local families who are struggling as a result of poor personal financial literacy that has a negative generational impact. We are excited for the potential to bring this resource to the families we serve in Southwest Missouri.

Further, it is clear that online curriculum resources like this one have a proven track record of success. The CFR Personal Financial Literacy Certification will benefit generations of Southwest Missouri residents and their families. This certification will be a great asset to our mission to strengthen families in Stone and Taney Counties.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Herschend".

Bradley Herschend
Program Director



May 11, 2022

Dear Missouri Department of Elementary and Secondary Education,

I am writing to express my support and advocacy for the approval and utilization of the Center for Financial Responsibility Personal Financial Literacy Certification. My name is Bob Fisher, and I am the President at Springfield Mechanical. I started the company with a pre-owned delivery van in 1989, and it's now one of the largest mechanical contractors in Southwest Missouri.

In regards to how we run our business, here's our policy: no over-billing, no fuzzy details, simple payments and financing. Our customers rely on our precision to guarantee reliable and efficient service. I appreciate the CFR Personal Financial Literacy Certification for these reasons. This industry certification validates the knowledge and skills pertaining to credit cards, loans, retirement, investments, and mortgages. Those who earn the certification are more qualified and prepared to make informed financial choices, perform better in the workplace and achieve long-term financial success, no matter what job they choose. As an employer, I understand the importance of finding qualified individuals to fulfill positions within our company; however, it is only getting more difficult to hire individuals who can bring a strong sense of personal financial skills. Preparing students for life beyond secondary school needs to involve the use of this industry certification because it would be beneficial to any type of company, business, or organization. Employees who are certified bring more to the table and can offer a lot to companies like Springfield Mechanical and others.

We want to see the CFR Personal Financial Literacy Certification from applicants because it will allow us to recognize high-quality and well-prepared individuals ready to be a part of our industry. It is exciting to see the CFR initiate the offering of this certification, and I strongly suggest its approval. The state of Missouri needs a practical resource such as this to provide individuals with an opportunity to enhance the workforce.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Fisher', is written over the printed name.

Robert Fisher President



Nevada Farm Bureau Federation

2165 Green Vista Dr., Suite 205, Sparks, NV 89431

Phone: (775) 674-4000 or Toll-Free (800) 992-1106

August 16, 2022

To Whom it May Concern,

Nevada Farm Bureau is the largest agricultural organization in Nevada, representing farm and ranch families throughout the state. We are pleased to offer our endorsement for the Center for Financial Responsibility Personal Financial Literacy Certification.

As a statewide organization that's mission is to be the voice of Nevada's agriculture, we see the importance of this certification. At Nevada Farm Bureau Federation, we work to promote, preserve, protect, and resolve challenges in agriculture through advocacy, education, and leadership. This certification directly lines with our values seeing as it provides proper education in the financial industry. With industry standards developed by the Center for Financial Responsibility, I can be sure that the Center for Financial Responsibility Personal Financial Literacy Certification is relevant to the financial industry.

I believe this certification will provide individuals with the skills needed to enter the financial industry with confidence and succeed. Earners of this certification will be much more qualified than those who do not hold this certification. I would absolutely consider an individual who holds the Center for Financial Responsibility Personal Financial Literacy Certification for an interview or job with Nevada Farm Bureau Federation. I know that earners are dedicated to their work, willing to step outside of their comfort zone, and overall well-rounded individuals. I look for this in all employees and feel confident that earners will have all of these skills.

Agriculture is an extremely technical and wide-ranging industry. Those who have earned the Center for Financial Responsibility Personal Financial Literacy Certification have demonstrated that they come to you with qualified expertise.

Sincerely,

Doug Busselman

Executive Vice President



June 26, 2020

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Setu Mazumdar, and I serve as the President and Wealth Manager for Physician Wealth Solutions, a fee-only financial planning and investment advisory firm in Nevada.

This certification provides individuals the opportunity to demonstrate exceptional knowledge and skills related to personal financial management. Having this foundational knowledge of financial principles is incredibly valuable no matter what career the holder of the certification decides to pursue.

In addition to the value this certification provides to the individual, it is also incredibly beneficial to local businesses like mine. Seeing the Center for Financial Responsibility Personal Financial Literacy Certification on a résumé shows the candidate has put forth time and energy to acquire essential knowledge and skills relevant to the industry. This effort translates into employees who are ready to apply that same time and effort to my business. Additionally, I can be confident those who have earned this certification are practicing smart financial decisions, and as studies show, financially stable employees are more productive employees.

We at Physician Wealth Solutions want to see the Center for Financial Literacy Personal Financial Literacy Certification from applicants because it will allow us to recognize high-quality and well-prepared individuals ready to join our team.

This certification is an exciting resource for my organization, and we are eager to see more individuals take advantage of this opportunity to prove their personal financial literacy skills.

Sincerely,

A handwritten signature in black ink, appearing to be "Setu Mazumdar", with a long horizontal flourish extending to the right.

Setu Mazumdar
President and Wealth Manager, Physician Wealth Solutions
8775 Lufield Ridge Ct, Las Vegas, NV 89149

September 16, 2021

To whom it may concern:

My name is Will Cantrell, and I am the Director of Business Development with Farm Credit of New Mexico for the Tucumcari and Albuquerque markets. Farm Credit of New Mexico's vision is to enable our customers' success with innovative, sustainable, and reliable delivery of financial services through a highly engaged team. Our services include loan and insurance products, as well as leasing and appraisal solutions. To adequately serve our customers by empowering diverse agriculture and rural America as their preferred lender, we must have a team of qualified, skilled employees who understand financial principles and can practically apply them in the professional world.

The Center for Financial Responsibility Personal Financial Literacy Certification is an essential indicator of an individual's financial savvy. Not only does it indicate the earner has mastered the ability to manage their own finances, but they can also provide informed guidance to our customers and provide them with the appropriate solution for their unique situation.

Through my years in the financial industry, I have seen a steady decline in young people's knowledge of basic financial concepts and their ability to manage cash flow. Seeing a certification of this nature on an applicant's resume would give me great confidence in their ability to make informed financial decisions, which speaks to their ability to advise and assist others with monetary strategies.

As a father of teenagers and a professional in the financial industry, I implore the New Mexico Public Education Department to approve the Center for Financial Responsibility Personal Financial Literacy Certification. I have tried to impart money management and financial principles to my daughters; however, as the husband of a public school teacher, I know not every student has that same background in financial management. Making the Center for Financial Responsibility Personal Financial Literacy Certification more readily available to New Mexico students will make a significant impact in the lives of our young people, the hiring ability of our businesses, and the overall trajectory of our state.

Respectfully,


Will Cantrell




Albuquerque
TOLL FREE: 800.451.5997

Clovis
TOLL FREE: 800.451.5997

Las Cruces
TOLL FREE: 800.755.6432

Roswell
TOLL FREE: 800.451.5974

Tucumcari
TOLL FREE: 800.824.6403



February 8, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Robin Warner and I am a Managing Director at Oaklins DeSilva & Phillips Investment Bank (ODP) in New York City. We are part of the Oaklins group of 44 Investment Banks in 40 countries. We all employ support staff that are mostly millennials and play important roles in the success of our firms. At ODP, our 10 plus Investment Bankers depend upon our support teams to assist in preparing for our deals and also for meetings with potential clients.

We are FINRA compliant. FINRA is the Financial Industry Regulatory Authority charged with governing business between bankers/brokers and the public. We must conduct background checks on future employees and if bankruptcies, tax issues, any type of financial issues show up then the candidate will not be hired. However, if a candidate shows that they have a financial certification, for example, this will positively play into our consideration for this candidate.

High school and college graduates must be able to understand financial literacy and how it now only affects their personal lives but also their ability to secure quality employment. It is often stunning how many candidates...many of them college graduates...that have no idea that their personal financial history is so troubled and will negatively follow them for years.

I cannot state more emphatically that young people must be financially literate. I just spoke at an Education Conference and one of the panels dealt specifically with the dearth of financial literacy among millennials and it being, next to tech literacy, the most important knowledge base that must be acquired by millennials and generation X (pre-millennials).

We are looking for candidates who are aware of their current financial situation, understand the value of and their own credit reports, are respectful of and understand why they need to pay taxes, and can demonstrate general financial responsibility.

Lastly we would not consider a certification from a no-name group as legitimate; we would want to see that it had an affiliation such as Texas Tech University Center for Financial Responsibility...the latter would give us comfort that this is a legitimate and valuable certificate.

Very truly yours,

Robin Warner

Robin Warner | Managing Director
Oaklins | **DeSilva+Phillips**
475 Park Avenue South, 22nd Floor, NYC 10016
T 212.686.9700 D 212.651.2605 M 917.589.4858
E r.warner@dp.oaklins.com
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Oaklins | **DESILVA+PHILLIPS**

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August 22, 2022

Review Committee:

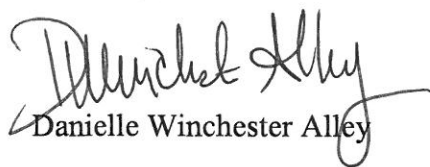
I am writing to recommend adding the Center for Financial Responsibility Personal Financial Literacy Certification to the approved list of industry-based certifications in the state of North Carolina.

As a professional in the financial literacy domain and a graduate of the Personal Financial Planning program affiliated with the Center for Financial Responsibility, I recognize the importance and power of this certification. Increasing participants' financial knowledge and financial literacy should equip them to make more informed and effective financial decisions. I especially appreciate that it is available to high school students in my state. I am a staunch advocate for financial literacy education on all levels.

The Center for Financial Responsibility Personal Financial Literacy Certification allows individuals to find their passion in financial planning. Without the opportunity to earn this certification in high school, some individuals may not know they want to pursue a career in the financial planning industry, or worse, they may never learn crucial personal skills. Earners of this certification are more qualified and prepared to make informed economic choices, perform better in the workplace, and achieve long-term success. If an earner decides they do not want to enter the financial industry, they still receive the benefits of this certification. Earners know the importance of managing their money, how to make significant purchasing decisions, and other basic financial tasks. The everyday person needs to understand these aspects of the financial industry to succeed in personal money management.

Thank you for taking the time to consider adding the Center for Financial Responsibility Personal Financial Literacy Certification to North Carolina's approved list of industry certifications. I know this certification can make a difference in the lives of all North Carolinians and I look forward to its state endorsement.

Sincerely,


Danielle Winchester Alley

August 23, 2022

To Whom It May Concern:

I am writing this letter to express the invaluable outcome it will have for approving the Center for Financial Responsibility Personal Literacy Certification in the state of North Carolina.

My name is Daquan Daniels, and I currently serve as a Financial Services Officer in North Carolina. Growing up, I was not brought up with the notion of financial literacy. This not only motivated me to seek information, but also encouraged me to get my Master's in Personal Financial Planning.

Having this certification will be great for high school students. The opportunity of being exposed to financial literacy early on in life could reduce poor financial decisions in the future. This does not only benefit the students, but also our community.

Students who earn this certification have demonstrated that they have an understanding of how to manage many of the financial scenarios they're sure to encounter including:

- Budgets
- Investments & Risk Management
- Loans
- Banking Options & Records
- Taxes and Paychecks
- Major Purchasing Decisions

This certification will be a great resource for students, local businesses and also for our state as a whole.

Thank you in advance for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Daquan Daniels', with a stylized, cursive script.

Daquan Daniels

Financial Services Officer

WAYNE COUNTY LIVESTOCK DEVELOPMENT ASSOCIATION, INC.

OFFICERS

Ashley Glover, President
Charles Aycock, First Vice President
Joey McCullen, Second Vice President
Valerie Barwick, Secretary-Treasurer

PO Box 1100
Goldsboro, NC 27533-1100

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Eddie Pitzer Stefani Sykes, Ex Officio

June 1, 2022

To Whom it May Concern,

My name is Eddie Pitzer, and I am the General Manager for the Wayne County Livestock Development Association and Wayne Regional Agricultural Fair. I retired in 2012 from the North Carolina Department of Agriculture and Consumer Sciences as the Director of the Research Stations Division. I am writing today to express my support for the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification.

I believe that this certification is a valuable resource for North Carolina individuals because it will provide them with base and starter knowledge about financials that can greatly impact their future decisions. Individuals who hold this certification have proven their knowledge and understanding of many industry standards including budgeting, banking options and records, investments, risk management, loans, taxes, paychecks, and major purchasing decisions. When comparing an individual with the certification and one without, the one with the CFR Personal Financial Literacy certification will be more qualified every time. Additionally, individuals who hold the certification will have a head start if they are interested in pursuing a career in financial planning.

As for benefits for the employer, this certification makes it easier for employers to find future employees who are highly qualified and skilled in the financial industry. This certification can reap benefits even outside of the workforce. The CFR Certification gives individuals valuable tools and information that they can use in their personal financial lives. Moreover, this certification makes it possible to prepare the next generations for any unforeseen financial hardships.

Overall, Center for Financial Responsibility Personal Financial Literacy Certification serves as a pipeline for individuals into the financial industry and I urge the state of North Carolina to add it to the list of approved certifications.

Sincerely,



Eddie Pitzer,
Wayne County Livestock Development Association, Inc.

N.C. Cooperative Extension
Wayne County Center
wayne.ces.ncsu.edu



3114 B Wayne Memorial Dr
Goldsboro, NC 27534
P: 919-731-1520

May 26, 2022

To Whom it May Concern,

I am writing in support of the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification. My name is Stefani Sykes and I am the Extension Agent in Wayne County North Carolina. As an extension agent, I work directly with students and their projects. Some of these projects include livestock projects which require high amounts of budgets and financial responsibility.

This certification works to meet many industry standards including budgets, banking options and records, investments and risk management, taxes and paychecks, loans, and major purchasing decisions. I can see a need for the approval of this certification in North Carolina because of my students. If my students were able to obtain the CFR Personal Financial Literacy Certification, they would have a much easier time budgeting, recording, and overall maintaining their financials related to their projects.

Additionally, I can see the good that this certification can do for students as they grow into adulthood. Whether it is in their job or personal life, managing financials can either go great or horrible. Since this certification gives individuals a chance to show their knowledge and understanding of personal financial literacy, this would give those individuals a better idea of how to successfully manage their money in the future.

Finally, the CFR Personal Financial Literacy Certification creates a straight pipeline for students into the workforce. I believe that an individual who is certified is highly qualified in comparison to an individual who is not certified. This gives the individual an advantage during the job search. This certification also makes it possible for employers to get in contact with potential new employees.

I can see the benefits that can come from the approval of the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification and I urge the state of North Carolina to take action in the approval process.

Sincerely,

A handwritten signature in black ink that reads "Stefani Sykes".

Stefani Sykes
Extension Agent
Wayne County





Department of Finance
College of Business Administration

Akron, OH 44325-4803
t: 330-972-7302
f: 330-972-5970
e: finance.cba@uakron.edu

March 15, 2021

To Whom It May Concern:

My name is Dr. Barry Mulholland, and I am the Director of the Financial Planning Program at The University of Akron. Our Financial Planning Program is offered by the College of Business and has perennially been included in Financial Planning's list of the top financial planning programs.

I recognize the crucial role of financial professionals who help individuals manage their money through assisting with budgeting, investing, insurance, and other financial needs. Therefore, I see great value in the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification. This certification is designed to prepare the next generation of financially literate citizens and can kick-start the knowledge of future financial planners. Those who earn the certification are more qualified and prepared to make informed financial choices, perform better in the workplace, and achieve long-term financial success. Additionally, the certification allows employers to identify and connect with more skilled candidates, filling gaps in the labor market and jump-starting individuals' careers. For these reasons and more, the CFR Certification should become an available resource to Ohio's students.

The Center for Financial Responsibility leads the way in financial education. It is impressive for an individual to possess a certification from CFR, especially a young student or entry-level employee. Financial planning entities and other businesses would be fortunate to work with an individual who has the type of basic financial knowledge that the CFR Certification verifies. This resource sets individuals up for success in both their personal life and professional endeavors.

I am proud to support the CFR Personal Financial Literacy Certification as a route to assess individuals for an in-depth understanding of the fundamental financial decisions that will affect them for the rest of their lives. As the economy evolves and the complexities of financial products increase, it is imperative individuals understand financial basics. The CFR certification is an excellent tool that will benefit Ohio students and the future of our state.

Sincerely,

Barry Mulholland, Ph.D.
Director of Financial Planning



November 12, 2021

To whom it may concern:

My name is Ben Warnke and I am the owner of Warnke Enterprises, LLC, a landscaping, mowing, and snow removal business in Northwest Ohio offering commercial and residential services, with a specialization in healthcare facilities. We currently employ 15 individuals year-round and a handful of seasonal employees. I am writing in support of the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification being used in high school classrooms. This certification builds the skillset, knowledge, and financial responsibility that make a valuable employee in any industry.

Students build proficiency in budgeting techniques, tax and loan types, and personal financial decision-making. Overall, this type of knowledge benefits a young person in both their personal and professional lives. We care about the financial security of our employees. Our work is fast paced and changes rapidly with the seasons, therefore there rarely is time to adequately develop these competencies in our new hires. It's difficult to find qualified new hires altogether, let alone ones with the breadth and depth of skills the CFR Personal Financial Literacy Certification develops. Having a pool of new hires with these competencies would elevate the professionalism and good decision-making of our industry.

In summary, I am in support of the CFR Personal Financial Literacy Certification being used in Ohio high school classrooms because of the value to the students themselves and our industry in developing high caliber potential hires and in elevating the profession and our services.

Sincerely,

Ben Warnke
Owner

Agricultural Incubator Foundation

Where Agriculture, Education, Research and Innovation Meet

AIF & CIFT

13737 Middleton Pike

Bowling Green, Ohio 43402

April 15, 2021

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility for Personal Financial Literacy Certification.

I am Richard Bostdorff, President of the Agriculture Incubator Foundation, an educational and research-focused organization promoting the development, advancement and appreciation of agricultural systems that are economically, ecologically and socially sustainable. As the President of the AIF, we are reaching out to individuals, entry-level specifically, providing them with hands-on skills and recordkeeping skills that will help them pursue positions in agriculture. Individuals who earn this certification are more qualified and prepared to make informed financial choices, perform better in the workplace and achieve long-term financial success no matter what job they choose. With this certification, new hires will have more confidence than an individual without the certification. It would provide an edge over someone who does not have this certification. I feel that the Center for Financial Responsibility for Personal Financial Literacy Certification is a good start for any person that is seeking to become successful at home or at the workplace.

This certification informs the employer that the individual has taken steps to become financially self-sustaining in their own ability to successfully navigate vital monetary decisions which affects both their personal and professional lives.

It is awesome to learn that there is another tool to help identify individuals who are career ready and want to make a mark in the work world. Personally, I would have been excited to have earned the Center for Financial Responsibility Personal Financial Literacy Certification. As an organization that works with individuals, offering skills for them to increase their quality of life and be more ready for employment, now is the time to adopt this certification.

Sincerely,



Richard Bostdorff
AIF President



November 29, 2021

Dear Committee Members,

My name is Melissa Gillespie and I own Bella Rose Flower Company in Oxford, Ohio. I am writing to express my support for the Center for Financial Responsibility Personal Financial Literacy Certification.

I support this certification because it is important for an Ohio high school student to graduate with the skills to create financial goals and budgets, and have knowledge around major financial decisions, such as home and car buying. Understanding these financial concepts and topics early on can make a large difference in the life of a new graduate. They will use this knowledge to make decisions that will impact them in both their personal and professional lives. For students interested in entrepreneurship or business management, these skills are essential for business success. I would be excited to see our local students graduate with this certification on their resume, and I know it will make them more marketable to employers in every career field.

This certification is valuable for our state's students to earn, so they can make knowledgeable decisions and reach their financial goals. I also believe Ohio businesses would eagerly welcome an employee with this certification, no matter the industry, because earning this certification takes perseverance and commitment, which are valuable traits for someone to have. I support approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Ohio. This certification is an excellent resource for our students and businesses state-wide.

Sincerely,

A handwritten signature in black ink that reads "Melissa Gillespie". The signature is fluid and cursive, with a long horizontal stroke at the end.

Melissa Gillespie
Bella Rose Flower Co.
513.839.1352



Bleu & Fig
4622 N. High Street
Columbus, Ohio 43212
Phone: 614-348-3328

September 15, 2021

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification.

My name is Chef Brook Kinsey and I am the owner of Bleu & Fig Catering, located in Columbus, Ohio. We have been serving the Columbus community for over a decade and have experienced immense growth during that time. Bleu & Fig Catering owns a private event space in Clintonville, where we host and cater hundreds of events annually. In 2020, we expanded into our brand-new commercial kitchen, located in the Franklinton neighborhood. This growth was possible because of the diligent financial decisions made for the business over the last decade. As a business owner, I recognize the need for individuals to understand financial planning, record-keeping, and smart monetary decision-making. Therefore, I see great value in the standards the CFR Personal Financial Literacy Certification covers.

I support the approval of this certification in Ohio because it is a route for students to be certified for their financial knowledge, before they even graduate high school. The standards covered on this certification are important for any young person to understand, so they can thrive as they go on to college and/or enter the workforce. Someone with this certification will make stronger and smarter financial decisions, which will benefit them in the long run. I also believe this certification is useful for students interested in entrepreneurship and one day owning their own business, like myself. It is essential a business owner understands budgeting strategies, tax types, banking records, and employee compensation and benefits. I am impressed this certification covers such topics!

I hope to see the CFR Personal Financial Literacy Certification approved in Ohio so more students can prove they can successfully navigate vital monetary decisions affecting both their personal and professional lives. These students, and their future employers, will benefit greatly from having earned this certification. On behalf of Bleu & Fig Catering, we hope to see this certification approved.

Sincerely,

A handwritten signature in black ink that reads "Brooke Kinsey". The signature is written in a fluid, cursive style with a large initial "B".

Brooke Kinsey
Owner & Chef



Hecklinger's Greenhouse
4114 Seaman Street
Oregon, Ohio 43616
hecklingergreenhouse.com

November 15, 2021

To Whom It May Concern:

My name is Lisa Hecklinger and my family owns and operates Hecklinger's Greenhouse in Oregon, Ohio. We have been a family-owned operation since 1913 and have always had a "customer first" focus with an emphasis on personal, friendly customer service, consumer education, and community involvement.

As a local business owner, I support the state approval of the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification. This is a certification that will be beneficial to all Ohio students.

At Hecklinger's Greenhouse, we understand the importance of strong financial record-keeping and knowledge. Without this type of understanding, it is nearly impossible for a business to succeed. Financial literacy is an essential skill for any person to have – especially one interested in entrepreneurship. The CFR Personal Financial Literacy Certification is a great certification because it validates one's knowledge of financial record maintenance, goal setting, tax types, and processes involved with major purchasing decisions.

It is beneficial for all graduating high school students to have this type of knowledge, no matter their career interest, and it's impressive for them to have an earned certification to verify their financial literacy. Having a general understanding about taxes, loans, banking, and investments can help a young person succeed as they go on to college or begin their career straight from high school. This type of knowledge can benefit a young person for their lifetime because they will make stronger and smarter financial decisions in the long run.

I hope to see the CFR Personal Financial Literacy Certification approved in Ohio so students in my local area and across the state can prove their ability to successfully navigate vital monetary decisions. I believe this will lead to stronger future business owners and employees for all industries across Ohio.

Sincerely,

Lisa M. Hecklinger

Lisa Hecklinger
Hecklinger's Greenhouse



The JL Smith Group
Tax & Wealth Advisors

March 15, 2021

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification. I am a Certified Financial Fiduciary, Chartered Financial Consultant & Life Underwriter for the JL Smith Group located in Avon, Ohio. In my role, I primarily focus on retirement planning.

I support the approval of the CFR Personal Financial Literacy Certification in Ohio because the certification validates knowledge and skills pertaining to credit cards, loans, retirement, investments, and mortgages. This is important information for a graduating high school student to know as they will be able to start financial planning for their future as early as possible. Earning a certification from CFR is also impressive as the Center for Financial Responsibility is a premier institution which works closely with professionals in the field to lead the way in financial education.

According to the 2018 Purchasing Power Financial Stress Survey, 87 percent of U.S. adults are at least somewhat stressed about money. When an individual is stressed about money, this impacts their personal and professional lives. We personally benefit when we know how to financially plan, and so do our employers. Therefore, businesses in Ohio would be lucky to work with an employee who has the CFR Certification. This knowledge means they likely are less stressed about financial decisions and can better perform at work. This certification is also a great resume builder for young people entering the workforce right away or planning to do so after post-secondary education. At JL Smith Group, we would be excited to work with someone who started their interest in financial planning when they devoted time to prepare for and earn the CFR Certification.

Seeing the CFR Personal Financial Literacy Certification approved in Ohio will be extremely beneficial to the future of the financial industry and our state. The availability of this certification will benefit the financial knowledge of individuals, which will lead to stronger decision-making among our next generation of home buyers, tax payers, and community contributors.

Sincerely,

36610 Detroit Road
Avon, OH 44011
(440) 934-9181 **Office**
(440) 934-9182 **Fax**

Financial Planning & Investment Advisory Services are offered through Prosperity Capital Advisors, an independent, SEC Registered Investment Advisor

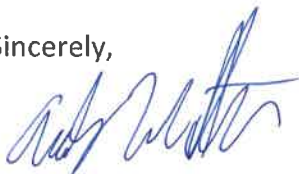
To Whom it May Concern:

I am writing this letter in support of The Center for Financial Responsibility (CFR) Personal Financial Literacy Certification. My name is Andy Witker, senior account officer for Ag Credit. I am responsible for making good loans for FFA/4-H projects and farm loans to people of all ages. Ag Credit serves 18 counties in Northern Ohio. I urge you to adopt the CFR Personal Financial Literacy Certification as soon as possible to help young people in our counties, and state, get a strong financial start in their personal and professional lives.

When working with someone with this certification, I can have confidence in making Ag Credit a provider of money that will give us a positive return. Individuals with this certification have proven they understand the basics of financial decision-making and can be responsible with their cash assets. They know how to budget properly, use risk management strategies, and make strong purchasing decisions. The CFR Personal Financial Literacy Certification enhances a person's ability to achieve long-term financial success, no matter what type of job they choose.

I am glad to know there is a resource out there to help identify individuals who are career ready and on their way to financial stability. In agribusiness and loan career fields, we would be excited to welcome team members who have this certification. It takes grit and determination to work towards earning his type of certification, so we see a lot of value in the knowledge and work ethic of a certification earner. As the senior account officer at Ag Credit, I feel The Center for Financial Responsibility Personal Financial Literacy Certification will help fill jobs at businesses like ours and create a better workforce in all industries. I strongly support the state approval of this certification.

Sincerely,



Andy Witker
Ag Credit Senior Account Officer



111 E Gypsy Lane Rd. | Bowling Green, OH 43402
o: 419.352.5178 | 877.635.3426 (Toll-Free)
f: 419.354.2199

August 11, 2021

To Whom it May Concern:

I am writing this letter in support of The Center for Financial Responsibility (CFR) Personal Financial Literacy Certification. My name is Shane Vetter, senior account officer for Ag Credit. I am responsible for making good loans for FFA/4-H projects and farm loans to people of all ages. Ag Credit serves 18 counties in Northern Ohio. I urge you to adopt the CFR Personal Financial Literacy Certification as soon as possible to help young people in our counties, and state, get a strong financial start in their personal and professional lives.

When working with someone with this certification, I can have confidence in making Ag Credit a provider of money that will give us a positive return. Individuals with this certification have proven they understand the basics of financial decision-making and can be responsible with their cash assets. They know how to budget properly, use risk management strategies, and make strong purchasing decisions. The CFR Personal Financial Literacy Certification enhances a person's ability to achieve long-term financial success, no matter what type of job they choose.

I am glad to know there is a resource out there to help identify individuals who are career ready and on their way to financial stability. In agribusiness and loan career fields, we would be excited to welcome team members who have this certification. It takes grit and determination to work towards earning this type of certification, so we see a lot of value in the knowledge and work ethic of a certification earner. As the senior account officer at Ag Credit, I feel The Center for Financial Responsibility Personal Financial Literacy Certification will help fill jobs at businesses like ours and create a better workforce in all industries. I strongly support the state approval of this certification.

Sincerely,

A handwritten signature in blue ink, appearing to read "Shane Vetter".

Shane Vetter
Ag Credit Senior Account Officer



Over Coffee Financial LLC
1918 Spruce Lane
Painesville, Ohio 44077

March 15, 2021

To Whom It May Concern:

My name is Brent Dickerson, and I am the founder of Over Coffee Financial. I am a Certified Financial Planner located in northeast Ohio. My focus is to help motivated individuals, and families, get serious about achieving their future financial goals by providing comprehensive financial planning, scientifically based investment management, and effective tax preparation and advice.

I am writing this letter in support of the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification. This certification is a valuable resource for Ohio students because it allows them to gain important starter knowledge that will greatly impact their future financial decisions. Individuals with this certification have a proven introductory knowledge of financial goal development, investment strategies, tax forms, and more. Working with individuals with a basic understanding of these financial terms and strategies makes it easier to help them plan and prepare. These individuals would also have a head start in they are interested in pursuing a career in financial planning.

In the last year during the global pandemic, many young people have realized how important it is to have financial goals and to understand financial institutions and options. The CFR Certification is a tool that can grow this knowledge and better prepare the next generation for unforeseen financial hardships. This certification is also a great resume booster for young people entering into the workforce as they can demonstrate they have the skills and dedication to be financial stable in both a work and personal manner.

In closing, I reiterate my support for the Center for Financial Responsibility's Personal Financial Literacy Certification. I hope to see this resource available in Ohio so that young people can verify their ability to successfully navigate vital monetary decisions.

Sincerely,

Brent Dickerson, CFP® EA
Owner, Over Coffee Financial



OUR FAMILY INSURING YOURS

800.525.4255 | info@paulhall.com
WWW.PAULHALLINSURANCE.COM

Paul Hall & Associates
105 Agency Lane
Mt. Orab, OH 45154
937-444-2988

May 6, 2021

To Whom It May Concern:

My name is Anna Hall Stroud and I am the Vice President of Communications at Paul Hall & Associates. My father, Paul Hall, opened our business in 1988 with the goal to assist local businesses and individuals in making the best possible insurance and financial decisions. Today, we have seven offices located across Southwestern Ohio with the same mission in mind: help our clients make beneficial decisions when it comes to auto, home, farm, commercial and life insurance.

Everyday our team sees how important it is for individuals to have the basic skillsets to navigate vital monetary decisions. Our agency even specializes in legacy planning for the Ohio farmer, where we help guide them through the entire legacy planning process from start to finish. Therefore, we are excited to support the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification and we hope to see this approved on the Ohio industry-recognized credential list. The CFR Certification is impressive as it verifies an individual's ability to make informed financial decisions, perform well in the workplace, and achieve long-term financial success. A young person who has this knowledge and this type of certification will be highly sought after for employment at businesses across Ohio.

At Paul Hall & Associates, we care greatly about the future success of local students. We hire student interns to join our team and invest in their workforce growth. We have our interns assist with our billing specialists as well as our service specialists daily. We also find our interns typically are coming from the ag sector, so we utilize them in building relationships with potential farm leads, at ag related functions and in working with current ag clients to build materials for them (and our agency) to use for marketing purposes. Most of our interns stick around even after their summer internship because they see value in the skills they learn with us! We have even hired interns who were a part of the local high school agricultural program and have earned the CFR Certification! We actively welcome the chance to work with more talented and skilled students who have a verified literacy in financial terminology, record-keeping, and decision-making.

The standards validated by the CFR Certification are important items for a graduating high school student to know so they can start financial planning for their future and demonstrate their responsibility around workplace finances. We have one student who went through this training and graduated last spring. Through a rocky 2020, she has shown us just how much this training and certification did for her as she pulled herself through after becoming homeless two different times due to parental issues. For an 18-year-old to do this and still work full time while being in college is beyond impressive and something all students should have the ability to learn. Ohio employers, individuals, and families will benefit from the CFR Personal Financial Literacy Certification being approved in Ohio. Our team is thrilled to show our support and we look forward to seeing more individuals with this certification on their resume.

Sincerely,

Anna Hall Stroud
Vice President of Communications

Blanchester
Holbrook Agency
937.783.5980

Georgetown
Sales & Cahall
937.378.6146

Harrison
Hall Hennig Agency
513.367.7000

Manchester
Wilson's Insurance
937.549.3659

Mt. Orab
Home Office
937.444.2988

Seaman
Bowling Insurance
937.386.8040

Winchester
Pfeffer Insurance
937.695.0305

Reiterman Feed & Supply
103 N. London St.
Mt. Sterling, OH 43143
740-869-3817



November 16, 2021

To Whom it May Concern:

My name is Nicol Reiterman and my husband John and I manage Reiterman Feed & Supply located in Mt. Sterling, Ohio. We carry major feed brands and products for livestock, horses, and pets. We also provide home care and lawn and garden products. I am writing this letter to show our support for the Center for Financial Responsibility Personal Financial Literacy Certification.

Please consider state approval of this certification to help see to it that more Ohio students jump-start their careers and graduate with the capacity to make key financial decisions that benefit their future careers and personal endeavors. I see extreme value in the Center for Financial Responsibility Personal Financial Literacy Certification because it enhances individuals' personal financial stability, making them prone to financial and career success.

For our business, it has been instrumental that we (and our employees) make well planned and thought-out financial decisions. Without a basic knowledge of how taxes, investments, and loans work, we would not be as successful as we are today. I believe this information is valuable for any future business owner and any person hoping for financial stability in their personal life. One must be able to effectively budget, manage financial records, and seek out proper risk management strategies if they hope to experience financial freedom and stability. This is why we are impressed by the standards assessed by the Center for Financial Responsibility Personal Financial Literacy Certification.

Having a certification like this on one's resume also helps them be more employable because an employer can trust they will make beneficial decisions regarding company finances. Earning a certification shows the dedication and work ethic of a future employee. The skills an individual walks away with by earning the Center for Financial Responsibility Personal Financial Literacy Certification are impressive. Our team at Reiterman Feed & Supply hope to see this certification approved by the Ohio Department of Education.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Nicol Reiterman', with a long horizontal flourish extending to the right.

Nicol Reiterman

Reserve Run Farm
2850 Lanes Mill Rd.
Oxford, Ohio 45056
(513)461-7513



October 19, 2021

To Whom It May Concern:

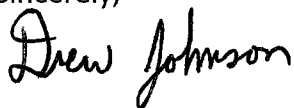
I am writing this letter to share my support for the state approval of the Center for Financial Responsibility Personal Financial Literacy Certification. I believe this certification will benefit all Ohio students, no matter their career interest.

My name is Drew Johnson, and I am the owner of Reserve Run Farm in Oxford, Ohio. Our farm produces high quality, all-natural beef, pork, pasture raised poultry and lamb. I am proud of the business I have built and the quality meat products we provide to our customers. As a business owner, I understand the extreme value of personal financial literacy and how this type of knowledge can influence your personal and professional life.

I support the Center for Financial Responsibility Personal Financial Literacy Certification because it covers information that any financially responsible adult should know. Whether someone owns a business or are just trying to reach their personal financial goals, they must understand budgeting strategies, types of credit, and terminology around major purchases. I believe a high school student with this type of knowledge is better prepared to graduate and start making financially sound decisions. And it would be impressive for them to already have a background knowledge on items like investments and tax types.

This certification is a resource I hope to see approved in Ohio for current and future high school students. Whether they want to own a business like I do, go into a financial management role, or just have a basic understanding of their personal finances, this certification can be impactful for Ohio students and their futures. Please consider the approval of the Center for Financial Responsibility Personal Financial Literacy Certification.

Sincerely,



Drew Johnson
Owner, Reserve Run Farm



November 12, 2021

To Whom it May Concern:

My name is Kameron S Rinehart, and I am the Founder and Owner at Rural Beans Roastery LLC. I am writing this letter to show my support for the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification – a certification I believe will benefit all Ohio students and their future careers.

Rural Beans Roastery is a local small-batch coffee roaster in south central Ohio. We strive to provide the community and surrounding areas with their everyday coffee needs, specializing in single-origin roasts for the perfect cup of coffee. As a small business owner, I recognize how valuable it is to understand financial management and to have well thought out financial goals. I believe the CFR Personal Financial Literacy Certification is an excellent resource for today's students to have access to because it validates their knowledge and skills pertaining to key financial processes and terminology. I am especially impressed to see budgets, loans, and banking options and records as key standards tested for by this certification.

Earning a certification like this takes dedication and commitment, which are valuable traits for someone to have in any career field. As our business grows, we will seek out individuals with these character traits. Whether a student is interested in being an entrepreneur, joining a family business, or seeking out employment in their career field of interest, this certification will be valuable for them to obtain. Financial literacy is a skillset that an individual will utilize their entire life, and one that should be obtained by all students.

As a business owner, I encourage approval of the Center for Financial Responsibility Personal Financial Literacy Certification so Ohio students can take advantage of this resource and jump-start their careers.

Sincerely,

A handwritten signature in black ink that reads "Kameron S. Rinehart".

Kameron S Rinehart
Founder and Owner
Rural Beans Roastery LLC.



8142 Concord Rd
Delaware OH 43015
SerenityPoolOhio.com

October 5, 2021

To Whom it May Concern:

I am writing this letter to show my support for the approval of Center for Financial Responsibility Personal Financial Literacy Certification. My name is Bart Johnson, and I am the co-owner of Serenity Pools Ohio. We are a pool construction company located in Delaware, Ohio and dedicated to exceeding the expectations of the pool construction process. I have an extensive background in business management and customer service, and I believe this certification will greatly improve the financial decision-making of young adults in both their personal and professional endeavors.

The Center for Financial Responsibility Personal Financial Literacy Certification is an impressive certification for a student to earn because it confirms their understanding of financial processes, such as banking services, risk management strategies, and tax types. Many students graduate high school without any type of knowledge around financial planning or management. This certification is a route to increase the number of financially informed young people in our state, which I believe will lead to a more financially sound workforce.

I have owned and managed multiple businesses during my professional career. Understanding the topics and financial basics covered on this certification were important for my success. The same is true for today's entrepreneurs and future business owners. While this is a "personal financial literacy" certification, the topics are applicable to business management as well. This really is essential knowledge for today's students to have for their personal and professional lives. It impacts their future families, careers, employers, and any major goals they may have. Without a sound financial standing, many goals can be challenging to reach. This certification is a step in the right direction for a young person to be set up for future success in every area of their life.

This certification will be a great asset for a student to also have on their resume because any employer, including myself, can trust that an individual who earns this certification is prepared to make informed decisions and understand the financial logistics of a business. I fully support the state approval of the Center for Financial Responsibility Personal Financial Literacy Certification.

Sincerely,

A handwritten signature in blue ink, appearing to read "Bart Johnson", written over a light blue horizontal line.

Bart Johnson
Co-owner of Serenity Pools Ohio



Department of Finance
College of Business Administration

Akron, OH 44325-4803
t: 330-972-7302
f: 330-972-5970
e: finance.cba@uakron.edu

March 15, 2021

To Whom It May Concern:

My name is Dr. Barry Mulholland, and I am the Director of the Financial Planning Program at The University of Akron. Our Financial Planning Program is offered by the College of Business and has perennially been included in Financial Planning's list of the top financial planning programs.

I recognize the crucial role of financial professionals who help individuals manage their money through assisting with budgeting, investing, insurance, and other financial needs. Therefore, I see great value in the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification. This certification is designed to prepare the next generation of financially literate citizens and can kick-start the knowledge of future financial planners. Those who earn the certification are more qualified and prepared to make informed financial choices, perform better in the workplace, and achieve long-term financial success. Additionally, the certification allows employers to identify and connect with more skilled candidates, filling gaps in the labor market and jump-starting individuals' careers. For these reasons and more, the CFR Certification should become an available resource to Ohio's students.

The Center for Financial Responsibility leads the way in financial education. It is impressive for an individual to possess a certification from CFR, especially a young student or entry-level employee. Financial planning entities and other businesses would be fortunate to work with an individual who has the type of basic financial knowledge that the CFR Certification verifies. This resource sets individuals up for success in both their personal life and professional endeavors.

I am proud to support the CFR Personal Financial Literacy Certification as a route to assess individuals for an in-depth understanding of the fundamental financial decisions that will affect them for the rest of their lives. As the economy evolves and the complexities of financial products increase, it is imperative individuals understand financial basics. The CFR certification is an excellent tool that will benefit Ohio students and the future of our state.

Sincerely,

Barry Mulholland, Ph.D.
Director of Financial Planning



November 12, 2021

To whom it may concern:

My name is Ben Warnke and I am the owner of Warnke Enterprises, LLC, a landscaping, mowing, and snow removal business in Northwest Ohio offering commercial and residential services, with a specialization in healthcare facilities. We currently employ 15 individuals year-round and a handful of seasonal employees. I am writing in support of the Center for Financial Responsibility's (CFR) Personal Financial Literacy Certification being used in high school classrooms. This certification builds the skillset, knowledge, and financial responsibility that make a valuable employee in any industry.

Students build proficiency in budgeting techniques, tax and loan types, and personal financial decision-making. Overall, this type of knowledge benefits a young person in both their personal and professional lives. We care about the financial security of our employees. Our work is fast paced and changes rapidly with the seasons, therefore there rarely is time to adequately develop these competencies in our new hires. It's difficult to find qualified new hires altogether, let alone ones with the breadth and depth of skills the CFR Personal Financial Literacy Certification develops. Having a pool of new hires with these competencies would elevate the professionalism and good decision-making of our industry.

In summary, I am in support of the CFR Personal Financial Literacy Certification being used in Ohio high school classrooms because of the value to the students themselves and our industry in developing high caliber potential hires and in elevating the profession and our services.

Sincerely,

Ben Warnke
Owner

June 29, 2022

Review Committee,

I am writing to support the Center for Financial Responsibility Personal Financial Literacy Certification. My name is James Palmer, and I work as a Financial Advisor for Vanguard. Our clients work hard daily to help their own clients successfully reach their goals. We are committed to helping our clients and their practices reach success. Vanguard works to provide long-term client retention by providing useful financial opportunities to our clients. Our employees must be knowledgeable and efficient in all areas of personal finance.

This certification allows individuals to prove their proficiency in topics related to the financial industry. The Center for Financial Responsibility collaborates closely with renowned professionals in the field to lead the way in financial education. Their certification assesses industry-valued and industry-recognized standards including types of credit, tax returns, financial goal development, types of financial service providers, and risk management strategies. The challenging certification exam ensures earners are capable and fully prepared to enter the workforce financially literate.

As an employer, I consider this certification during the hiring process. Individuals who hold the Center for Financial Responsibility Personal Financial Literacy Certification are highly qualified for entry-level jobs in all aspects of the financial industry. Individuals who are educated to make strong financial decisions are needed inside and outside the financial advising and investment industry. By receiving this certification, earners become valuable candidates for all sectors in the workforce – bringing all businesses skillful employees.

We need to educate the next generation to be fiscally responsible by increasing their knowledge of personal finance and personal financial planning as a profession. The Center for Financial Responsibility Personal Financial Literacy Certification provides this needed, proper education. I encourage you to consider making this certification more readily available to individuals in South Carolina.

Sincerely,

A handwritten signature in black ink that reads "James Palmer". The signature is written in a cursive, flowing style.

James Palmer
Financial Advisor
Vanguard



August 19, 2020

To Whom It May Concern:

I'm writing to express my support for the approval of the CFR Personal Financial Literacy Certification in the State of Tennessee. As a 31-year career banker and vice president/commercial lender for F&M Bank in Middle Tennessee, I often see the need for more financial literacy taught and tested in our schools. Approving this certification would help solve this issue.

During my career I've hired many recent high school graduates to work in the banking industry and find they have a strong need for education and understanding regarding loans, budgets, checking and savings accounts, managing and saving money and the home buying process. Even more so, I've worked with thousands of young bank customers who need the same financial education when they enter the workforce and desire to borrow money for their first automobile, home and management of their monthly income. The topics tested for in the CFR exam help individuals prove they have mastered the skills to not only begin entry level work at F&M Bank, but to borrow money from us.

I strongly urge consideration of approval of the CFR Personal Financial Literacy Certification. Our great state will have a strong educated workforce if this industry certification is provided to our students.

Sincerely,

A handwritten signature in blue ink that reads 'Tim Chowning'. The signature is fluid and cursive, with a large loop at the end.

Tim Chowning
Vice President/Lender
F&M Bank Springfield
Tim.Chowning@myfmbank.com
615.384.6228 office



SECURITY BANK

AND TRUST COMPANY

August 12, 2020

To Whom It May Concern:

I am writing this letter on behalf of Security Bank and Trust Company. I am a Relationship Manager at Security, which encompasses a wide range of responsibilities. Some of my duties include cash management, lending, marketing and deposit services. Security offers full service banking to 4 different market areas in West Tennessee. Our headquarters is located in Paris, Tennessee. We have approximately 210 employees with a low turnover rate.

I am requesting state approval for the Center for Financial Responsibility Personal Finance Literacy Certification. As part of my marketing responsibilities, I have had the opportunity to work closely with many high school students interested in working in the banking industry. I have witnessed the skills this certification can give individuals. Not only does it give them basic knowledge of managing a budget and setting goals, but it also teaches them problem solving, personal responsibility, and critical thinking. These are all skills we look for in a bank employee.

We offer a wide range of job opportunities at our company. Not every position requires a high level degree. This certification would set candidates apart who may be interested in starting their banking career without a degree.

Sincerely,

Scarlet Orr
Relationship Manager
Security Bank and Trust Company
210 W Washington Street
Paris, TN 38242
NMLS# 1226619



August 4, 2020

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Matt Bader and I serve as a Financial Planner for TrustCore based in Brentwood, Tennessee just south of Nashville. TrustCore is a financial planning firm that advises client assets of \$1.9 billion. TrustCore helps clients create, grow and preserve their wealth and navigate today's complex financial landscape. Our firm strives to provide every client with greater peace of mind and financial choices that reflect the client's unique objectives and time horizons.

This certification provides individuals the opportunity to demonstrate exceptional foundational knowledge and skills related to personal financial management. Having this foundational knowledge of financial principles is incredibly valuable no matter what career the holder of the certification decides to pursue.

In addition to the benefits this certification provides to the earner, it is also a huge advantage to employers. Not only is an industry certification a signal to employers the candidate is willing to put in the time and effort needed to achieve their goals, it also indicates the candidate is financially stable, and financially stable employees are more reliable and confident workers.

Individuals across Tennessee have an interest in financial literacy, but they currently do not have access to an industry certification that will allow them to prove their knowledge and skills. I urge you to add the Center for Financial Responsibility Personal Financial Literacy Certification to the approved certification list in order to ensure a workforce of confident and skilled employees.

Sincerely,

A handwritten signature in black ink that reads "Matt F. Bader".

Matthew F. Bader, CFP®



August 12, 2020

To Whom It May Concern:

I am writing this letter to express my support of the Center for Financial Responsibility Personal Financial Literacy Certification. I am an independent Financial Advisor under the umbrella of Wells Fargo Advisors. My office is located in Paris, Tennessee. Wells Fargo Advisors has over 15,000 financial advisors, nationwide.

As a financial advisor, I have had to obtain many different industry certifications in my career. This Financial Literacy Certification is a great place for a young person to begin their exploration of the financial industry. Beyond what could be used in the workplace, the skills this certification gives students will better prepare them to manage their own finances.

This certification would be a definite asset to anyone who would be looking to gain employment in the world of finance. It would provide a great foundation to future certifications as well as hands on experience.

Sincerely,

A handwritten signature in black ink, appearing to read "Jamie Orr".

Jamie Orr, AAMS
Financial Advisor
Wells Fargo Advisors
Paris, TN 38242



Virginia:

1900 Campus Commons Drive
Suite 500
Reston, Virginia 20191
703.889.1111

Texas:

3100 North A Street
Bldg B, Suite 125
Midland, Texas 79705
432.570.1305

April 30, 2019

fjyfinancial.com

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

As a graduate of a college program in financial planning, I know firsthand how valuable education in the topics associated with personal finance is at a personal level. Additionally, I have worked as financial planner since 2006, have held positions in organizations such as the Financial Planning Association, and am currently an owner and Chief Operating Officer of FJY Financial, LLC. At FJY, we manage over \$500 million of assets for more than 300 clients across the country.

Students who earn this certification have demonstrated that they have an understanding of including:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Identify types of taxes at the local, state and national levels and examine tax liabilities.
- Evaluate various types of insurance, such as auto, health, life and property insurance.
- Identify costs of retirement such as living expenses and health care expenses and explain sources of income during retirement.

It is imperative we have a pipeline of skilled workers for current and future positions in the industry. A student that has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility has proven that they are more qualified for employment than a candidate without the certification and is more likely to be employed. In addition, this certification is extremely valuable to employers as it helps connect us to qualified candidates and should be offered at all schools with courses in financial literacy.

Sincerely,

A handwritten signature in cursive script that reads "Laurie A. Belew".

Laurie A. Belew



February 11, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

Happy State Bank is a part of a Texas based financial services company with consumer and commercial lending, mortgage origination lending, wealth management, and trust divisions. These divisions of the company are eager to attract young college graduates with the skills needed to help the company be successful.

Students who earn this certification have demonstrated that they have a mastery of concepts important to the financial services industry, including:

- Identifying an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Demonstrating how to interpret, reconcile and maintain financial records such as bank statements and credit reports.
- Evaluating various types of insurance, such as auto, health, life and property insurance.
- Examining types of identity theft situations and scams.
- Identifying costs of retirement such as living expenses and health care expenses and explain sources of income during retirement.
- Discussing steps involved in preparing to buy a home, including hiring reliable professionals and being pre-approved.

It is imperative for the financial services industry to have a pipeline of skilled workers for current and future positions in the industry. A student who has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility is likely to have an edge over candidates lacking the certification.

Sincerely,

Jay House
Senior Vice President



1406 West Main
League City, Texas 77573
Phone: (281) 554-3265
Fax: (281) 338-7408
P.O. Box 1398
League City, Texas 77574
soquinn@htbna.com

Susan O'Quinn

Vice President
Insurance/Tax Dept. Manager

February 13, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

I have worked in the banking industry since 1979. I have worked in all areas of the bank, including the operations side, including teller, new accounts, and data processing. The majority of my banking career has been spent on the lending side of the bank, with an emphasis in Real Estate lending and Compliance. I currently oversee and supervise 3 different areas/departments of a mid-size community bank that includes 7 branches in the Houston/Galveston area and employs approximately 150. I currently supervise the Real Estate dept., Insurance/Tax Dept. and oversee Fair Lending compliance. The financial industry has changed dramatically in the 40 years of my banking career, and the key to keeping up with these changes have been continuing training and education for current and new staff.

Individuals with this certification have shown that they have a strong grasp on knowledge and skills needed in order to be successful. These concepts include:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Demonstrate how to interpret, reconcile and maintain financial records such as bank statements and credit reports.
- Identify types of taxes at the local, state and national levels and examine *tax* liabilities.
- Discuss steps involved in preparing to buy a home, including hiring reliable professionals and being pre-approved.

Those that have earned the Personal Financial Literacy Certification, assessed and rewarded by the Center for Financial Responsibility, have proven that they are more qualified for employment in the finance industry than a candidate without the certification and is more likely to be employed. In addition, this certification is a great resource for employers as it helps connects us to qualified candidates, eager to become a part of our industry.

Sincerely,

Susan O'Quinn
Vice President
Insurance/Tax Dept. Manager

HomeTown Bank

THE BANK YOU'LL CALL HOME.

SEAWALL BRANCH
Galveston • Friendswood • League City • Alvin • Pearland



SHARON HANSEN
Senior Vice President
Real Estate Dept. Supervisor

February 13, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

I have been with HomeTown Bank, N. A. in Galveston Texas for thirty seven years. My current position as Sr. Vice President is to supervise the Real Estate Department. We currently have seven locations, all located in the gulf coast area in Texas with eleven loan officers. My department will review loan packages for completeness of financial information as well as compliance prior to processing the mortgage loan. Part of our portfolio is construction loans. Draw request are submitted to the Real Estate Department for approval. Each one is reviewed and balanced prior to our approval. It is essential to have a financial background to be able to work in the banking industry.

Students who earn this certification have demonstrated that they have a mastery of concepts vital to succeeding in this industry, including:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Understand the various sources of funds for post-secondary education and analyze their advantages and disadvantages.
- Evaluate various types of insurance, such as auto, health, life and property insurance.
- Identify costs of retirement such as living expenses and health care expenses and explain sources of income during retirement.

It is necessary to adequately prepare individuals to fill current and future positions in the industry. A student who has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility has proven that they are more qualified for employment in the banking and finance industry than a candidate without the certification. In addition, this certification is extremely valuable to employers as it helps connect us to qualified candidates and should be offered at all schools with courses in financial literacy.

Sincerely,



Sharon Hansen
Sr. Vice President

Main Bank • 1801 45th Street • Galveston, Texas 77550 • (409) 763-1271 • Fax (409) 763-8628 • P.O. Box 3909 • Galveston, Texas 77552
Seawall Branch • 4424 Seawall Boulevard • Galveston, Texas 77550 • (409) 763-5252 • Fax (409) 763-6175 • P.O. Box 3909 • Galveston, Texas 77552
Friendswood Branch • 3211 FM 528 • Friendswood, Texas 77546 • (281) 648-9000 • Fax (281) 648-2387 • P.O. Box 1468 • Friendswood, Texas 77549
Friendswood Downtown Branch • 601 South Friendswood Drive • Friendswood, Texas 77546 • (281) 996-4900 • Fax (281) 993-5191 • P.O. Box 1468 • Friendswood, Texas 77549
League City Branch • 1406 W. Main • League City, Texas 77573 • (281) 554-3265 • Fax (281) 338-7408 • P.O. Box 1398 • League City, Texas 77574
Alvin Branch • 1050 North Bypass 35 • Alvin, Texas 77511 • (281) 388-5000 • Fax (281) 331-0418 • P.O. Box 2809 • Alvin, Texas 77512
Pearland Branch • 2651 Pearland Parkway • Pearland, Texas 77581 • (281) 412-8000 • Fax (281) 412-8001 • P.O. Box 1197 • Pearland, Texas 77588
E-mail: SHANSEN@htbna.com



LUBBOCK NATIONAL BANK

Committed to your success.

February 8, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

My name is Paul Dannevik and I am Senior Vice President and Regional Manager for Lubbock National Bank. I have been in the banking industry for 30 years as a teller, credit analyst, lender and lending manager as well as a market president. Our bank employees over 200 people and manages over \$2 billion in assets with locations across Texas including Lubbock, Fort Worth, Austin and Bryan/College Station.

It is my opinion that Students who earn this certification have demonstrated that they have a mastery of concepts vital to succeeding in this industry, including:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Demonstrate how to interpret, reconcile and maintain financial records such as bank statements and credit reports.
- Identify types of taxes at the local, state and national levels and examine tax liabilities.
- Evaluate various types of insurance, such as auto, health, life and property insurance.
- Examine types of identity theft situations and scams.
- Discuss steps involved in preparing to buy a home, including hiring reliable professionals and being pre-approved.

It is imperative we have a pipeline of skilled workers for current and future positions in our industry. A student that has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility has proven that they are more qualified for employment in the finance industry than a candidate without the certification and is more likely to be employed. In addition, this certification is extremely valuable to employers like us as it helps connect us to qualified candidates and we believe it should be offered at all schools with courses in financial literacy. The concepts provided in this program drill down to a more personal level which puts candidates with this designation ahead of those without it and ultimately could save companies in our industry training dollars.

Sincerely,

Paul Dannevik
Senior Vice President
Lubbock National Bank

Wealth Management
4401 82nd St.
Lubbock, TX 79424
tel 806 698 6833
fax 806 698 5260
toll free 800 858 4169

Morgan Stanley

February 12, 2019

Texas Education Agency
1701 N Congress Ave.
Austin TX 78701

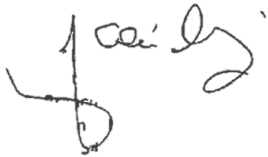
RE: Center for Financial Responsibility: Personal Financial Literacy Certification

To Whom it may concern:

Having worked in the Financial Services field for 37 years, and Morgan Stanley for 20 years, I firmly believe that the Personal Financial Literacy Certification course should be mandatory in order to graduate into the stream of life. Too many individuals are not prepared for the financial side of life's journey. Offering this resource to individuals provides the opportunity to prepare for the demands and responsibilities that are of paramount importance to all institutions of learning.

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification. This course will go a long way in insuring our young people can navigate what lies ahead.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Alex Grice". The signature is stylized with a large initial "J" and a long, sweeping underline.

J. Alex Grice

First Vice-President
Branch Manager
Finance Advisor
NML's#1.413971



WEALTH ADVISORS

AN INDEPENDENT WEALTH MANAGEMENT FIRM

Devin DeLapp
Associate Financial Planner
SFMG Wealth Advisors
7800 Dallas Parkway
Suite 350
Plano, Texas 75024

August 12, 2020

To Whom It May Concern:

I write this letter on behalf of SFMG Wealth Advisors, but I write it with insight into the Center for Financial Responsibility, because I am a graduate of the Personal Financial Planning program affiliated with the Center. I am elated that the Center has created an industry certification accessible to all (more accessible than the Personal Financial Planning program I graduated from). I cannot wait to see a resume come across my desk with this certification, and I strongly urge all individuals, no matter what stage one is in their education or career, to consider earning this certification because of the benefit that can be gained from personal financial literacy knowledge and skills.

SFMG Wealth Advisors is a Dallas-based Fee-Only, financial planning and wealth management group comprised of professional financial consultants with a variety of unique backgrounds and viewpoints. Founded in 1992, our team offers high-touch, personalized financial planning and comprehensive wealth management for individuals and families. We approach each client relationship from a planning perspective. We see this as an ongoing, dynamic relationship rather than a one-time event. SFMG acts as a catalyst to help our clients define their individual financial goals. Our work would be tremendously different if each of our clients walked in with the foundational knowledge and skills this certification provides. In fact, it's exactly what we'd wish for the world.

As a professional in the finance industry, I know this certification could benefit people of all ages, backgrounds and career paths. I personally wish this information had been available in this format as I prepared for college. If this certification were to be available to high school students across the state or the nation, I strongly believe we would have better informed consumers and more knowledgeable decision-makers.

In short, this certification would help create better informed clients for our firm, more well-rounded applicants for our professional team and more enlightened consumers within our communities. I only wish this certification would have been available when I was in high school or college, as it would have been a solid foundation to build my career upon.

Sincerely,

A handwritten signature in cursive script that reads "Devin DeLapp".

Devin DeLapp, CFP®
Associate Financial Planner
SFMG Wealth Advisors (a Texas LLC)

SHARBUTT ENTERPRISES

5807 63rd, Suite 100

Lubbock, Tx 79424

To Whom it may Concern;

I am an entrepreneur with a history of starting dozens of businesses in the State of Texas and the region. We presently have over 700 employees in service and technology businesses in the state. I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

As an owner of several small businesses in Texas, we have been employing high school students, recent high school, and college graduates for many years. My biggest challenge as a business owner is finding people who know how to work and know how to communicate properly with our customers and their co-workers. We spend a significant amount of time training our employees to communicate in a professional manner. After reviewing the Personal Financial Literacy Certification endorsed by the Center for Financial Responsibility I was encouraged. This training has the potential to provide needed training to our future work force.

Students who earn this certification have demonstrated a mastery of concepts vital to succeeding in this industry, including:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Demonstrate how to interpret, reconcile and maintain financial records such as bank statements and credit reports.
- Examine types of identity theft situations and scams.

As a member of our business community, I would like for every student in high school to have access to the Personal Financial Literacy Certification endorsed by the Center for Financial Responsibility. Whether they plan to further their education or immediately enter the work force, this training can prepare them for the future. This could be a much needed tool to maintain Texas' leadership in economic growth.

Warm regards,



David Sharbutt

806-438-7707

dsharbutt@zona.net

DAVID SHARBUTT



February 12, 2019

To Whom It May Concern:

I am writing this letter to voice my support for the Personal Financial Literacy Certification endorsed by the Center for Financial Responsibility at Texas Tech University which will better prepare our next generation of students to become work-ready by the time they enter the job market and prepared to face the financial challenges they will face in their lifetimes.

My name is Jon Stephens, Lubbock Market President of SouthWest Bank. I oversee the commercial and consumer banking aspects of SouthWest Bank in the Lubbock area. I have been in the banking business since 2001. SouthWest Bank is headquartered in Odessa, Texas and has six (6) locations, two (2) of which are in Lubbock. SouthWest Bank employs 105 full-time positions, including 24 that are located in Lubbock. Prior to the start of my banking career, I directed the technical support department of CleanWeb, Inc., a filtered internet service provider and oversaw up to thirty-three (33) technicians who handled customers' internet service problems.

Students who earn this certification have demonstrated that they have a mastery of concepts that are vital to succeeding in life and business, including:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Understand the various sources of funds for post-secondary education and analyze their advantages and disadvantages.
- Examine types of identity theft situations and scams.
- Identify costs of retirement such as living expenses and health care expenses and explain sources of income during retirement.
- Discuss steps involved in preparing to buy a home, including hiring reliable professionals and being pre-approved.

In our business, we handle one of the most important possessions a person can have: their money. Our employees need to be able to handle customer questions about account options, sources of funds to help an individual achieve a graduate degree, open a new business, obtain mortgage/home financing, etc. An individual who achieves the Personal Financial Literacy Certification will have an advantage in the job market and be better equipped to enter college or the workforce.

Respectfully,

Jonathan M. Stephens
Lubbock Market President

Odessa • Midland • Lubbock
www.southwestbank.com

February 12, 2019

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification. My experience as the faculty member responsible for founding what is now the Personal Financial Planning (PFP) major and the Center for Financial Responsibility (CFR) at Texas Tech University (TTU) is the basis for my letter of support. The need for financial literacy for the citizens of Texas was one of the reasons for establishing the CFR. My academic experience also includes teaching the non-majors personal finance course at TTU for over 37 years.

The idea of developing a certification which will demonstrate basic understanding of the financial aspects of living will also benefit them in that they will realize that there are many occupations within the financial services industry. Recognizing that many of a family or individual's financial issues such as saving, proper insurance (health, life, property, and disability income), taxes, and retirement planning (to name a few) are also great employment opportunities which can lead to a life-long career in a growing industry.

Our program at Texas Tech as well as those other academic programs in PFP at other universities in Texas are all striving to do in higher education what this initiative will do in secondary education. The presence of this certification will also alert high school students to many different career paths related to family and individual well-being. A student that has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility will prove that they are more qualified for employment in the finance industry than a candidate without the certification. I have no doubt that employers will see this as a connection to qualified candidates.

While we do have a requirement for financial in Texas high schools, the level of emphasis is relatively low compared to many states and this will show a very positive attitude toward financial literacy education. It will also let those instructors know that there additional resources/rewards for students in the form of earning this designation. I heartily endorse the adoption of this creative initiative.

Sincerely,



 Texas Tech University
**Department of Personal
Financial Planning**
A. William Gustafson, Ph.D.
Emeritus Professor



To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

As a small business owner in Texas we have been employing individuals for over 8 years. My biggest challenge is finding people who know how to work; I have also observed many of my employees live paycheck to paycheck and with weak basic financial literacy skills. I spend much time searching for good candidates and training our employees on "soft skills" and help at times advising them on simple personal financial matters, which I have noticed can decrease their productivity on the job. After reviewing the Center for Financial Responsibility Personal Financial Literacy Certification, young people in our area will clearly benefit and be more productive employees.

Those who earn this certification have demonstrated that they have a mastery of concepts vital to succeeding in any industry, including:

- Demonstrate how to interpret, reconcile and maintain financial records such as bank statements and credit reports.
- Evaluate various types of insurance, such as auto, health, life and property insurance.
- Identify types of taxes at the local, state and national levels and examine tax liabilities.

Finally, those who have earned this certification would show me as a business owner they are more qualified and will be more efficient than a candidate without this certification.

Sincerely,

Thanks!

Ben Davis
President, Benford Inc.
ben@the-soundwave.com
Mobile: 806.786.4822

The Soundwave
www.the-soundwave.com
Store: 806.792.7299



Virginia:

1900 Campus Commons Drive
Suite 500
Reston, Virginia 20191
703.889.1111

Texas:

3100 North A Street
Bldg B, Suite 125
Midland, Texas 79705
432.570.1305

April 30, 2019

fjyfinancial.com

To Whom It May Concern:

I am writing this letter in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

As a graduate of a college program in financial planning, I know firsthand how valuable education in the topics associated with personal finance is at a personal level. Additionally, I have worked as financial planner since 2006, have held positions in organizations such as the Financial Planning Association, and am currently an owner and Chief Operating Officer of FJY Financial, LLC. At FJY, we manage over \$500 million of assets for more than 300 clients across the country.

Students who earn this certification have demonstrated that they have an understanding of including:

- Identify an individual's current financial situation and develop financial goals using the risk and return of various savings options.
- Identify types of taxes at the local, state and national levels and examine tax liabilities.
- Evaluate various types of insurance, such as auto, health, life and property insurance.
- Identify costs of retirement such as living expenses and health care expenses and explain sources of income during retirement.

It is imperative we have a pipeline of skilled workers for current and future positions in the industry. A student that has earned the Personal Financial Literacy Certification recognized by the Texas Tech University Center for Financial Responsibility has proven that they are more qualified for employment than a candidate without the certification and is more likely to be employed. In addition, this certification is extremely valuable to employers as it helps connect us to qualified candidates and should be offered at all schools with courses in financial literacy.

Sincerely,

A handwritten signature in cursive script that reads "Laurie A. Belew".

Laurie A. Belew

October 18, 2022



To Whom it May Concern,

The Center for Financial Responsibility Personal Financial Literacy Certification provides individuals with the opportunity to advance their education in financial components needed to make personal financial decisions with full confidence. Additionally, anyone looking to enter the financial industry will also benefit from this certification. Individuals are provided with insight into career opportunities and how to succeed in careers in the financial industry. These are two of the main reasons I am fully supporting this certification.

As the owner of Grants Alert, much of my time is spent educating others with strategies for writing competitive grant applications. My hope with any employees I hire is to ensure they are well trained to also educate others with tactics for grant applications. I always look for highly skilled employee candidates, especially those that are well-equipped with personal financial matters. Because of this, I would be enthusiastic to hire anyone who holds the Center for Financial Responsibility Personal Financial Literacy Certification.

This certification will also help to create a direct pipeline of workers into the industry. One of the beauties of this certification is that it connects earners looking for jobs with employers who are looking to hire, and vice versa! Positions in the labor market fill faster because of the work this certification does.

As you can see, my support for this certification is abundant because it provides intentional financial education to individuals of all ages. I cannot wait to see the implementation of this certification across the state of North Carolina.

Sincerely,

Paula Love

Dr. Paula Love

Grants Alert

Dr. Leobardo "Leo" Diosdado, CFP®
Po Box 573
Sylva, NC 28779

August 26, 2022

Review Committee,

I am an Assistant Professor of Finance within the College of Business at Western Carolina University. I teach a wide range of financial planning and finance courses, including course topics that cover the financial planning capstone, retirement planning, portfolio management, investment analysis, risk management, introductory financial literacy, and CFP® courses finance courses, and I also have direct experience with the Center for Financial Responsibility.

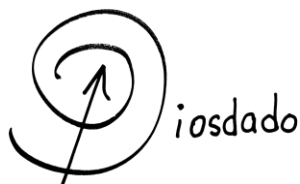
I recognize the crucial role of financial professionals who assist others in insurance, investing, budgeting, financial planning, and more. Therefore, I see great value in the Center for Financial Responsibility's Personal Financial Literacy Certification. This certification leads the way in financial education through evaluating the knowledge of industry standards, including:

- Budgets
- Investments & Risk Management
- Loans
- Banking Options & Records
- Taxes & Paychecks
- Major Purchasing Decisions

It is impressive for an individual to obtain such a certification, especially a student or entry-level employee. This educational resource sets individuals up for success in both their personal life and professional endeavors. Having this foundational knowledge of financial principles is incredibly valuable no matter what career the holder of the certification decides to pursue. My students, too, would benefit from this opportunity. Certification allows for connection with entry-level jobs and a higher chance of receiving the job because of advanced qualifications. As a professional in the industry, I would take special note of this certification when looking for new entry-level employees. I would also ensure that their skills and knowledge were rewarded with higher pay or special consideration for the job.

I am proud to support the CFR Personal Financial Literacy Certification as a route to assess individuals for an in-depth understanding of the fundamental financial decisions that will affect them for the rest of their lives. It is imperative that individuals understand basic financial principles as the economy continues to evolve. This certification is an excellent tool that would benefit all North Carolina individuals.

Sincerely,

A handwritten signature in black ink. The first part is a stylized, circular scribble that resembles a large 'D' or a spiral. To the right of this scribble, the name 'diosdado' is written in a lowercase, cursive script.

Dr. Leobardo "Leo" Diosdado, CFP®



Tara L. Dunn

Business Education/BPA Advisor • tdunn@bobcat.net • (575) 752-3414
Hagerman High School • 406 N. Cambridge, Drawer B, Hagerman, NM 88232

November 17, 2022

To Whom It May Concern:

I am the Business Education instructor and BPA Advisor for Hagerman Municipal Schools. The courses we provide are available for students in 9th – 12th grade. Our curriculum is designed to prepare students to enter the workforce immediately after high school with little to no additional training. As many of our students plan to enter the workforce directly after high school, our courses in computer applications, financial literacy and accounting provide them with skills and knowledge needed to be successful in a business/financial work setting. Having the ability for students to earn industry recognized credentials while in high school is a great benefit to their education.

I am writing in support of the Center for Financial Responsibility Personal Financial Literacy Certification and the Business Office Technology Certification and urge the state of New Mexico to invest in this promising and important opportunity.

These certifications are a clear necessity for the next generation of our workforce for many reasons. Students who earn these certifications are prepared to enter the workforce with a solid foundation in finance and computer applications. It is also important to note that individuals with minimal personal financial stress are more likely to thrive in the workplace. To highlight the value, here are the industry standards covered in this certification:

- Budgets
- Banking Options and Records
- Investments and Risk Management
- Taxes and Paychecks
- Loans
- Major Purchasing Decisions
- Technology Impacts on the Workplace
- Computer Hardware Components
- Document Creation & Editing Procedures
- Business Applications of Word Processing Technology
- Spreadsheet Creation & Management
- Business Applications of Spreadsheet Technology
- E-mail Creation Procedures
- Business Ethics Procedures

Individuals who have acquired a solid understanding of the topics listed above are well prepared to enter into jobs throughout the state and deserve recognition for successfully navigating personal finances. The Personal Financial Literacy Certification is a resource I hope to see approved in our state for current and future students.

These types of credentials provide New Mexico's students a great opportunity for future success. In a state that struggles with labor shortages, and underqualified, unprepared workers we need to do all that we can to prepare students for the workforce. Career Technical Education is a key component of this process and industrial recognized credentialing gives our students an advantage. I strongly encourage the approval of this certification and all others we can offer to our students.

Sincerely,

Tara L. Dunn



April 22, 2024

To Whom It May Concern:

This letter is in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

The Arizona Farm Bureau is a grassroots organization whose membership is comprised of Arizona farmers, ranchers, dairymen and women, along with other agribusiness owners and employees. Our members understand the importance of financial literacy in their personal lives and the success of their businesses.

Individuals who earn the Personal Financial Literacy Certification would have a skillset that would not only put them above other candidates applying for many positions in agriculture but also set them up for success as future business owners in the industry. Those who earn the certification would be knowledgeable in skills such as budgets, risk management, loan options, paychecks and payroll, and purchasing decisions. All skills that will provide them with an advantage over others upon entering the workforce.

Agriculture is and will continue to be an essential industry. It is important that we have a pipeline of skilled workers for current and future positions. It is imperative that our young people have strong financial literacy skills so that they can be successful in both their personal and professional lives. The Center for Financial Responsibility Personal Financial Literacy Certification is extremely valuable to employers as it provides confidence in candidates and helps identify qualified candidates.

Sincerely,

A handwritten signature in green ink that reads 'Katie Aikins'.

Katie Aikins
Director of Education
Arizona Farm Bureau



April 26, 2024

To Whom It May Concern:

I am writing this letter in support of Hoosiers earning the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification, particularly those pursuing careers that require the skills to navigate monetary decision making.

Since 1995, Orange County Economic Development Partnership has been acting out the mission to improve the quality of life of Orange County Citizens. In my role as the Executive Director, it is my duty to local businesses to improve the availability of a skilled workforce. An easy way for me to do that is to help see that employers have access to applicants that possess the certifications the employers are looking for.

Individuals credentialed with the CFR Personal Financial Literacy Certification have the knowledge and skills to make informed financial choices. Budgeting, banking records, taxes, and loans are only a few of the standards these individuals have mastered. The best part of this certification is it easily stands out on a job application versus someone describing the skills or experience they possess, which is often vague or nearly impossible to verify. Hiring managers easily identify candidates qualified for entry-level positions where this certification is listed.

It is imperative we have skilled workers for current and future financial positions in the county, and nearly every position works with either a cash register or a budget. In the case of attracting new business, when I can share that Orange County schools are certifying individuals in the CFR Personal Financial Literacy Certification, it shows that Orange County has the talent necessary to meet employers' needs. It is harder than ever for Orange County's employers to find quality candidates, so I know our employers are eager to offer interviews to entry-level applicants with this certification.

The industry standards are produced by the Center for Financial Responsibility, an institution which works closely with the Charles Schwab Foundation, industry professionals and universities across the nation to lead the way in financial education.

This certification legitimizes the skills learned in this program and gives individuals the opportunity to stand out amongst others. This certification is extremely valuable to economic developers like me because it supports our communities' talent pipeline of competent workers, regardless of the specific industry.

Sincerely,

A handwritten signature in black ink that reads 'Skylar Whiteman'.

Skylar Whiteman
Executive Director



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