Mind Over Money Skills
Financial Education Seminars

PRESENTED AT AMERICA’S COLLEGES AND UNIVERSITIES

Society for Financial Education
and Professional Development, Inc.
A need for sound, practical financial education.

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

An emphasis on financial education needs to start in high school. The 2015 National Report Card on States Efforts to Improve Financial Literacy in High School indicates that only 5 States rated an “A” in their ability to teach financial literacy — 50% received a grade of C, D or F. This means the average student is not prepared to manage their finances in college. Because they lack an understanding of credit and money management, many students are at risk financially during college and after graduation.

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

Once college students join the working world, many have no clue of how to save money or invest. According to a 2015 study from the FINRA Investor Education Foundation, nearly 4 in 10 households do not own investment accounts; a figure that is far worse among underrepresented groups.

Clearly, there is a great need for sound, practical financial education during this critical transitional period before costly mistakes are made. And that’s where the Society for Financial Education and Professional Development, Inc. can help. SFE&PD is passionately committed to teaching personal financial management skills — since 2001, we’ve conducted financial literacy seminars to over 300,000 individuals, reaching more than 225,000 college students at 90 colleges and universities nationwide.

“The training helped me plan for my immediate future and also for the long term. I wish they would conduct financial training classes for the entire university!”

ASHLEE L. GREEN
HOWARD UNIVERSITY
Engaging and informative seminars help close the financial literacy gap... and open up new financial opportunity.

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

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

COMPLETE, TURNKEY PROGRAMS — EASY TO IMPLEMENT ON CAMPUS

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

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

EXPERT PRESENTERS BRING AN OTHERWISE COMPLEX SUBJECT TO LIFE

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

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

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

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

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

“The financial literacy presentation was efficient, informative and inspiring!”
– MICHELLE BAPTISTE
Howard University College of Dentistry
Graduate Student

“The training helped teach me about finances at an important time in my life when I am getting ready to graduate from college…Excellent financial advice for my future!”
– JAMES ROBINSON
South Carolina State University

“The financial seminar helped me to think more about how to spend wisely and make good choices…it challenged me to be more financially aware in the way I think about my finances.”
– DONIELLE RICHARD
Prairie View A&M University

“On behalf of the staff and students from the George Washington University, I would like to thank you for your wonderful presentation. Our students really resonated with your presentation and content! Thank you for taking the time to make a difference.”
– JOELLE DAVIS CARTER, Ph.D.
The George Washington University
School of Business

“The students, faculty, and staff who attended the presentation informed me that they came out of the presentation empowered to critically look at their financial decision making.”
– IGWE E. UDEH, PhD
Alvin James Lawson Endowed Professor Of Business
Dean, College Of Business & Public Administration
Southern University At New Orleans

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

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