



CENTER FOR FINANCIAL RESPONSIBILITY

TEXAS TECH
College of Health & Human Sciences

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,

Sarah Asebedo

Sarah Asebedo, Ph.D., CFP®
School Director | Associate Professor
Center for Financial Responsibility
School of Financial Planning, CHHS, Texas Tech



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 fluid and cursive, with the first name "Russ" being more prominent.

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 dark ink, appearing to read 'Richard Stebbins', followed by a stylized star or asterisk symbol.

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,

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", written over a horizontal line.

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 cursive script, appearing to read 'S. 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.

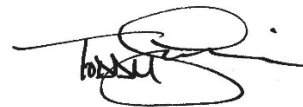
Plante Moran, PLLC, in which Plante Moran Financial Advisors is a wholly owned entity, specializes in audit, tax, consulting, and wealth management with more than 3,200 staff members throughout 27 offices located in Michigan, Ohio, Illinois, Colorado, and international offices in China, India, Japan,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

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 word 'Sincerely,'.

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, consisting of a stylized 'S' followed by a long horizontal flourish.

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 LLC

475 Park Avenue South, 22nd Floor
New York, NY 10016
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Oaklins | **DESILVA+PHILLIPS**

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August 22, 2022

Review Committee:

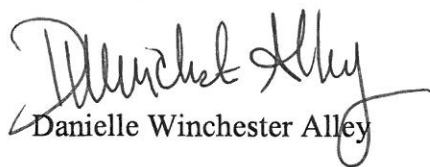
I am writing to recommend adding the Center for Financial Responsibility Personal Financial Literacy Certification to the approved list of industry-based certifications in the state of North Carolina.

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.

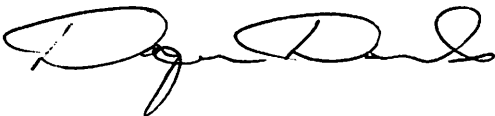
Students who earn this certification have demonstrated that they have an understanding of how to manage many of the financial scenarios they're sure to encounter including:

- 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, flowing 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 dark 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 dark ink, appearing to read "Melissa Gillespie", written in a fluid, cursive style.

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,

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

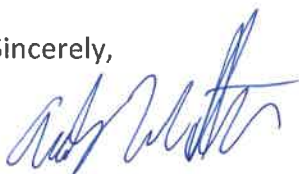
To Whom it May Concern:

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 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,



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,

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
Wilsons 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,

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,

A handwritten signature in cursive script that reads "Drew Johnson".

Drew Johnson
Owner, Reserve Run Farm



Rural Beans Roastery
13107 East Walnut Street
Jeffersonville, Ohio 43128
www.ruralbeansroastery.com

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,

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 horizontal line.

Bart Johnson
Co-owner of Serenity Pools Ohio

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 with a large initial "J" and "P".

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 dark ink, appearing to read "Matt F. Bader", is written in a cursive style.

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 dark ink, appearing to read "J. 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,

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

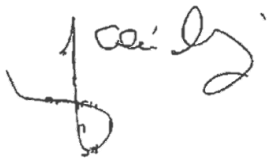
RE: Center for Financial Responsibility: Personal Financial Literacy Certification

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, looped "J" and a cursive "Grice".

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



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,

A handwritten signature in blue ink that reads "J. Stephens". The signature is fluid and cursive, written over the printed name.

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

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.

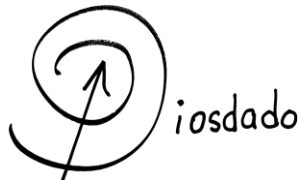
I recognize the crucial role of financial professionals who assist others in insurance, investing, budgeting, financial planning, and more. Therefore, I see great value in the Center for Financial Responsibility's Personal Financial Literacy Certification. This certification leads the way in financial 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. It features a large, stylized capital 'D' that loops around and ends in a long horizontal stroke. To the right of the 'D', the name 'diosdado' is written in a lowercase, cursive-style font.

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.

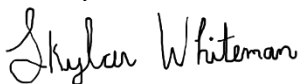
Individuals credentialed with the CFR Personal Financial Literacy Certification have the knowledge and skills to make informed financial choices. Budgeting, banking records, taxes, and loans are only a few of the standards these individuals have mastered. The best part of this certification is it easily 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,



Skylar Whiteman
Executive Director



505 S. Maple Street
French Lick Indiana 47432



812-936-3388



info@ocedp.com
ocedp.com/info



facebook.com/ocedp

Chick-fil-A 52nd & Wadsworth Location
7749 Wadsworth Blvd
Arvada, CO 80003
(303) 425-0500

August 21, 2024

To Whom It May Concern,

As the operator of the Chick-fil-A located at 52nd & Wadsworth in Arvada, CO, I oversee the daily operations of a high-volume restaurant that prides itself on delivering exceptional service and quality products to our guests. Chick-fil-A is known for our dedication to customer service, community involvement, and the personal and professional development of our team members. At our location, we employ over 50 individuals who play an essential role in maintaining the standards that Chick-fil-A is recognized for nationwide. Our success is deeply rooted in our commitment to fostering a culture of stewardship, integrity, and care for our team, which is why I am proud to support the Center for Financial Responsibility Personal Financial Literacy Certification.

The Center for Financial Responsibility Personal Financial Literacy Certification is an invaluable tool in today's workforce, providing individuals with a strong foundation in personal finance. This certification ensures that candidates possess critical skills such as budgeting, financial decision-making, and overall financial responsibility—attributes that are vital in any business setting, including ours.

This certification equips individuals with essential financial knowledge and skills that are highly valuable. It also reflects dedication to stewardship and integrity, which are core values at Chick-fil-A. I am confident that this certification will contribute to building a workforce that is both financially responsible and aligned with any company's principles.

I strongly urge state approval for this certification as it supports both our industry and the personal growth of individuals entering the workforce. It is essential to ensuring our continued success by empowering employees with the financial skills they need.

Sincerely,

A handwritten signature in black ink, appearing to read "Lori Chalmers". The signature is fluid and cursive, with the first name "Lori" and last name "Chalmers" clearly distinguishable.

Lori Chalmers

Restaurant Operator

lori.chalmers@cfafranchisee.com



3005 Rocky Mountain Ave
Loveland, CO 80538
(970) 685-3300

8/21/2024

To Whom It May Concern:

As the Training Manager for Nutrien Ag Solutions, I am writing to support the Center for Financial Responsibility (CFR) Personal Financial Literacy Certification. Nutrien Ag Solutions is a leading provider of agricultural products and services with over 20,000 employees globally, including in Colorado.

This certification provides critical financial management skills that are essential in the agricultural industry. Our sector demands employees who can manage financial transactions and understand the broader economic impact of their decisions. This certification bridges the gap between academic knowledge and practical application, making it easier for entry-level employees to contribute effectively from the start.

Finding qualified candidates with strong financial knowledge is a significant challenge in our industry. The Center for Financial Responsibility Personal Financial Literacy Certification directly addresses this issue by equipping individuals with the financial literacy necessary for success in agriculture. Nutrien Ag Solutions is prepared to offer preference to candidates who hold this certification, recognizing the value it brings to our business.

I strongly urge the use and implementation of the Center for Financial Responsibility Personal Financial Literacy Certification throughout the state of Colorado. It is vital for developing a workforce capable of driving the agricultural industry forward.

Sincerely,

Kristen Rutgers

Kristen Rutgers
Project Foundation, Training Manager
Nutrien Ag Solutions

September 26, 2024

To Whom it May Concern:

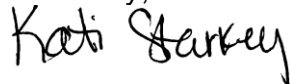
My name is Kati Starkey, and I am a Managing Director for Schwab Advisor Services. One of the best parts of my job is working with the Center for Financial Responsibility, so I write in support of state approval of the Center for Financial Responsibility Personal Financial Literacy Certification.

The Center for Financial Literacy is a state-funded and Charles Schwab supported institution. The Center is housed on Texas Tech University's campus because Texas Tech is consistently ranked number one in personal financial planning education. The Center is committed to providing education and support to the community for the continual growth of financial planning academics, careers, and training. Community outreach efforts include a Financial Planning Academy in cooperation with the Charles Schwab Foundation, which is a summer camp focused on financial planning as well as a local outreach program and this certification.

The certification is designed to prepare the next generation of financially literate citizens. This certification verifies individuals possess the ability to successfully navigate vital monetary decisions which affect both their personal and professional lives. The certification is designed to prepare individuals to be better equipped to enter the workforce. Scott Rosenberg, President of Purchasing Power, says it best: "With employees' financial stress affecting an organization's bottom line in terms of productivity, higher absenteeism and more healthcare claims, employers today are compelled to pay more attention to their employees' financial well-being."

Because of the Center for Financial Responsibility's affiliation with Charles Schwab and the university's consistently outstanding ranking among comparable programs, businesses around the world trust the Center to send them qualified employees with the certification. Charles Schwab is honored to be a part of the certification, and I encourage all employers to use the certification as a hiring signal, just as I do. This credential was created by our industries' best.

Sincerely,

A handwritten signature in black ink that reads "Kati Starkey".

Kati Starkey, Managing Director
Schwab Advisor Services
Kati.Starkey@schwab.com
3000 Schwab Way, Westlake, TX 76262
214.577.8825



Bedel Financial

8940 River Crossing Boulevard

Suite 120

Indianapolis, IN 46240

317-843-1358

September 25, 2024

To Whom It May Concern:

My name is Evan Bedel, and I am the President of Bedel Financial located in Indianapolis, IN. I am writing to you in support of the Center for Financial Responsibility Personal Financial Literacy Certification.

From the time Bedel Financial was founded in 1989, we knew the key to success was to put the needs and interests of clients first. We actively manage over \$2B in active assets as a team of twenty-five resolute professionals. As President, I am responsible for building a team culture that performs the highest level of client service with the appropriate employee work-life balance. My role is to create, communicate and implement the firm's strategic direction. I oversee the Bedel Leadership Team (BLT) and help develop firm goals, team goals and individual career paths, along with other firm policies and procedures. Our service is designed to progressively guide the next generation of wealth accumulators towards an affluent path.

The skills the CFR Certification proves are crucial in today's complex financial landscape and align perfectly with our mission at Bedel Financial, where we strive to educate our clients on effective financial management strategies. This certification is great for everyone to obtain, whether they're working in financial planning like I am, or whether they're ensuring that they're good stewards of their own resources. This means that the certification would be great professional development for my employees and customers alike. It'd be an honor to hire someone who already possesses this certification. As a product of a program related to the

CFR Certification, I look for this certification as a hiring signal on resumes so entry-level job applicants can save me time and money in onboarding.

At Bedel Financial, we believe that financial literacy is foundational to achieving long-term financial health. Our firm emphasizes personalized financial planning and education, guiding clients through the intricacies of managing their finances. Bedel Financial endorses the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Indiana. I am confident that it will have a significant impact on the financial well-being of our community.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Bedel". The signature is fluid and cursive, with a large initial "E" and a stylized "Bedel".

Evan Bedel, CFP

President

EvBedel@BedelFinancial.com



NVR Building Products Co.
210 N Carroll St,
Thurmont, MD, 21788

October 9th, 2024

Dear Whomever This May Concern,

I am writing to express my strong support for the approval of the CFR Personal Financial Literacy Certification in Maryland. As a supervisor of NVR Building Supplies in Maryland, I have witnessed firsthand the vital role that financial literacy plays in both personal and professional success.

At NVR, we are committed to not only providing quality building materials but also fostering a culture of financial responsibility among our employees and the community. The skills taught through the CFR Personal Financial Literacy Certification align perfectly with our mission to empower individuals with the knowledge they need to make informed financial decisions.

This certification covers essential topics such as budgeting, saving, investing, and understanding credit. These skills are crucial for young adults entering the workforce, particularly in the building and construction industries where financial management can directly impact project outcomes. Understanding how to create and manage a budget is vital for anyone looking to succeed in a competitive job market, and these skills will be especially beneficial for those who aspire to take on leadership roles within organizations like ours. With this, someone with this certification would be more employable to NVR.

I urge the Maryland State Department of Education to approve the CFR Personal Financial Literacy Certification. By doing so, you will be providing students with the tools they need to thrive in their personal and professional lives, thereby contributing to a more financially literate and empowered community. Thank you for considering this certification to better the Maryland workforce.

Sincerely,

A handwritten signature in black ink, appearing to read "Amber Erb", is positioned below the "Sincerely," text. The signature is fluid and cursive.

Amber Erb

NVR Trim Supervisor
ambererb94@gmail.com



5956 Sherry Lane
Suite 700
Dallas, TX 75225

April 24, 2019

To Whom It May Concern:

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

I am the Director of Financial Planning at BOKF, N.A. – a top 25 US-based bank with branches in eight states in the Midwest and Southwest. We boast \$38 billion in assets, hold \$79 billion in assets under management and administration for our customers and have over 5000 employees. My team provides financial planning support for clients in our Wealth Management lines of business. I am a financial planner by education and training – and hold a master's degree and a doctorate in personal financial planning.

The importance of a strong foundation in financial literacy cannot be over-stated. I am thrilled that the Center for Financial Responsibility has developed a program to help high school students start off on the right path to financial literacy. Students who earn this certification have demonstrated, among other objectives, that they have the knowledge and skills to:

- 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.
- 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.

Raising financial literacy will not only benefit the students who attain the Personal Financial Literacy Certification, it will benefit the employers and communities in which they work and live. Students who have attained the certification will be better prepared for adulthood and will have an awareness of the importance of setting long-term financial goals and working to achieve them. This will prepare them to be better employees and citizens. In addition, they will be more aware of potential career opportunities in the financial services industry. I believe the Center for Financial Responsibility Personal Financial Literacy Certification should be offered at all schools with courses in financial literacy.

Sincerely,

A handwritten signature in black ink that reads "Kimberly Bridges". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

Kimberly Bridges, PhD, CFP®, CPWA®, CDFA®

May 16, 2019

To Whom It May Concern:

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

The mission of Certified Financial Planner Board of Standards, Inc. (CFP Board) is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning.

Students who earn the Center for Financial Responsibility Personal Financial Literacy 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
- 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
- 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

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 connects us to qualified candidates and should be offered at all schools with courses in financial literacy.

If you have any question do not hesitate to contact me.

Sincerely,



Dr. Charles Chaffin
Director of Academic Initiatives
CFP Board Center for Financial Planning



April 23, 2019

To Whom It May Concern:

The National Association of Personal Financial Advisors (NAPFA) is pleased to offer its support for the Center for Financial Responsibility's Personal Financial Literacy Certification. NAPFA is the country's leading professional association for Fee-only Financial Advisors – highly trained professionals who are committed to working in the best interests of those they serve. Since 1983, Americans across the country have looked to NAPFA for access to financial professionals who meet the highest standards for professional competency and client-focused financial planning.

With more than 3,600 members around the country, we see firsthand how the current state of financial literacy impacts many Americans and their ability to navigate the complexities of reaching their financial objectives. 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:

- Identifying their current financial situation and developing financial goals using the risk and return of various savings options.
- Evaluating various types of insurance, such as auto, health, life and property insurance.
- Identifying costs of retirement such as living expenses and health care expenses and explaining sources of income during retirement.
- Discussing steps involved in preparing to buy a home, including hiring reliable professionals and being pre-approved for a mortgage.

It is imperative that we provide young people with opportunities to increase their financial acumen. 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 better prepared to meet the financial transitions they're sure to encounter in life. In addition, this certification is extremely valuable to employers as it helps connects us to qualified candidates and should be offered at all schools with courses in financial literacy.

Thank you in advance for your consideration. If you have any questions, or if NAPFA can provide additional information, please feel free to contact me at 847.483.5400, or browng@napfa.org.

Sincerely,

Geoffrey E. Brown, CAE
CEO
National Association of Personal Financial Advisors



7517 Town South Avenue
Baton Rouge, LA 70808

(225) 308-4145

info@enterpriseaquatics.com
enterpriseaquatics.com

November 20, 2024

To Whom It May Concern:

I am the owner and CEO of Enterprise Aquatics LLC, based in Baton Rouge and New Orleans, Louisiana. We specialize in pond and lake management, as well as training and systems for aquaponics and aquaculture. I am writing to express my strong support for the Center for Financial Responsibility's Personal Financial Literacy Certification.

In our industry, finding entry-level employees who possess both technical skills and financial literacy is a significant challenge. Financial responsibility is critical for making informed decisions that impact on the company's operations and bottom line. Employees who understand financial principles are more dependable, experience fewer personal financial distractions, and contribute to more effective budgeting and cost management.

Currently, we invest considerable time and resources in financial training in addition to technical development. The CFR certification would help bridge this gap by ensuring employees have a foundational understanding of financial responsibility from the start. This would streamline our onboarding process, improve recruitment efforts, and allow new hires to make meaningful contributions more quickly.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth Rust", written over a light blue horizontal line.

Kenneth Rust
Owner & CEO
Enterprise Aquatics LLC



September 13, 2023

Florida Career Source
Florida Department of Education
Tallahassee, Florida

Re: The Villages Charter High School
The Villages, Florida

Dear Board Members:

Citizens First Bank supports the CAPE bonus list application for the addition of the Center for Financial Responsibility Personal Financial Literacy Certification. Personal financial literacy is a skill necessary for the success of all members of our community. Citizens First Bank promotes successful management of financial resources through our involvement with the schools in our communities and programs throughout our markets.

We are excited to hear that all Florida high school graduates will soon bear the requirement for a semester of instruction in a personal financial literacy and money management course. The course content includes topics such as types of bank accounts, balancing a checkbook, completing a loan application, and types of savings and investments which are all directly related to the services we offer our consumers and businesses throughout our communities. We believe that financially knowledgeable citizens help build a stronger foundation and higher quality of life for our entire community.

The Center for Financial Responsibility Personal Financial Literacy Certification unquestionably provides students with a capstone credential for the full spectrum of learning goals for personal finance. Financial literacy impacts all career areas and stages of life.

Citizens First Bank supports the addition of the Center for Financial Responsibility Personal Financial Literacy Certification to the CAPE list.

Sincerely,

A handwritten signature in blue ink, appearing to read "Brad Weber", is written over a light blue horizontal line.

Brad Weber
Executive Vice President
Chief Lending Officer

P.O. Box 1927 • The Villages, FL 32158
352-753-9515 • 1-800-707-1893
www.MyCitizensFirst.com

Member FDIC • Equal Housing Lender • NMLS#469329



September 25, 2023

To Whom it May Concern:

Insight Credit Union has been a partner with Lake County Schools for many years. As a financial institution we see the importance of financial literacy being part of a student's high school graduation requirement. The more students can learn and be exposed to early about checking/savings accounts, credit cards, loans, retirement planning, investments and mortgages only gives them a greater opportunity to make better choices in their life.

In addition to our partnership, Insight Credit Union has an in-school branch that is run by students at Lake Minneola High School as part of their Finance Academy. These students are learning how to open accounts, make deposits and transactions and cash checks.

Being part of Lake County and Central Florida with 13 branch locations, we are always looking to employ qualified individuals who seek a career in our industry. The Personal Financial Literacy Certification (CFR) program will be a great opportunity and asset for our high school students preparing them for a career in the financial industry and giving them opportunities for job knowledge and growth.

Insight Credit Union strongly supports Lake County Schools and will continue to strengthen our relationship for years to come.

Please contact me at 352-551-6416 or by email at rbrandenburg@insightcreditunion.com if you have any questions or need additional information.

Sincerely,

Rosanne Brandeburg, Business Development Director



NOCO Services
Est: 2018

January 29, 2025

To Whom It May Concern:

My name is Alex Valicek, and I am the President of NOCO Services, a Texas-based construction company specializing in dirt construction for commercial, residential, and agricultural industries. As a young entrepreneur, I am deeply committed to supporting initiatives that strengthen our workforce and uphold the high standards expected in our industries.

I am writing to request state approval of the Center for Financial Responsibility Personal Financial Literacy Certification. This certification provides individuals with the knowledge and skills needed to manage personal finances, understand budgeting, and make informed financial decisions, all of which are essential for both personal and professional success. State approval would allow organizations like NOCO Services to identify and hire individuals who are well-prepared to handle financial responsibilities effectively.

In our industry, financial literacy is a critical skill that supports not only personal financial well-being but also enhances employees' ability to manage project budgets, costs, and resources efficiently. The Center for Financial Responsibility Certification provides a strong foundation in these areas, which is why we consider it a valuable credential when hiring new team members.

I strongly urge the state of Texas to approve the Center for Financial Responsibility Personal Financial Literacy Certification. This certification is essential for developing a workforce that is financially savvy, responsible, and equipped to contribute to the long-term success of Texas businesses.

Sincerely,

A handwritten signature in black ink that reads 'Alex Valicek'.

Alex Valicek
President
NOCO Services



Zach & Lauren Brown
512-968-3972
zbltshowcalves@gmail.com



February 14, 2025

To Whom It May Concern,

As the owner of ZBLT Show Calves, I am writing to express my strong support for the Center for Financial Responsibility Personal Financial Literacy Certification. This certification plays a crucial role in preparing individuals with the financial knowledge and skills required to succeed in managing personal finances, a critical area of expertise that can benefit both individuals and businesses alike.

At ZBLT Show Calves, we strive to provide high-quality cattle, exceptional customer service, and the knowledge necessary for our clients to succeed in their livestock operations. Over the years, we've seen that financial literacy is an essential part of running a successful business, including within the agricultural sector. Many individuals entering the workforce, especially those in the farming and livestock industries, can benefit from a stronger understanding of financial management, budgeting, and planning.

The Center for Financial Responsibility Personal Financial Literacy Certification fills this gap by providing individuals with practical financial skills that can be applied immediately. From managing day-to-day expenses to making informed long-term investment decisions, this certification equips people with the tools needed to improve their financial well-being, both personally and professionally.

Finding employees and clients who are financially literate can be challenging. This certification ensures that individuals are better prepared to navigate their financial futures with confidence, whether it's managing a household budget or overseeing the financial operations of a small business like ours.

I fully support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in the state of Texas. This certification will contribute to a more financially educated workforce and empower individuals to make informed decisions that will benefit their personal and professional lives.

Sincerely,

Zach Brown
ZBLT Show Calves/ GS Camps and Coaching
Owner

Be Honest. Be Humble. Serve Others.



511 Executive Center • El Paso, TX 79902
Tel: (915) 771-0393 • Fax: (915) 771-0397
Toll Free: (800) 598-1647

February 18, 2025

To Whom It May Concern,

I am writing to express my strong support for the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas. As the president of T&T Staff Management, I have witnessed the challenges of finding knowledgeable and skilled entry-level employees. At T&T Staff Management, we strive to operate with the utmost financial responsibility. As we hire new employees, the applicants who hold this certification immediately stand out.

The Center for Financial Responsibility Certification addresses these challenges in the workforce by equipping individuals with essential finance knowledge and skills. By obtaining the Center for Financial Responsibility Certification, we know whether future employees have the necessary financial skills or business ethics. When it comes to taxes, payroll, making purchases, and related areas, those with this certification have the necessary experience. I wish all of our employees had this certification, as it teaches necessary principles for the workplace.

We are willing to interview candidates based solely on their certification. The Center for Financial Responsibility Certification promotes many qualities of a hard-working, desired employee. Thank you for considering this important certification. The Center for Financial Responsibility Personal Financial Literacy Certification will create great opportunities.

Sincerely,

A handwritten signature in blue ink that reads 'Thad Steele'.

Thad Steele
CEO, T&T Staff Management



March 4, 2025

To Whom It May Concern,

As the owner of Pineywoods Pie Co. in Hemphill, Texas, I fully support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas. Managing a small business requires employees to have a strong understanding of financial responsibility, especially when handling transactions and inventory. This certification equips individuals with essential financial skills that directly impact business operations, helping them make informed decisions that support both their employer and their own financial well-being.

One of the biggest challenges I face as a business owner is ensuring employees understand the financial impact of product loss, whether through giveaways, dropped items, or expired goods. Financially literate employees are more mindful of their responsibilities, helping to minimize waste and improve accuracy in cash handling. A certification like this would give candidates a strong foundation, making it easier for businesses like mine to confidently hire and train them. In fact, I am willing to offer a higher starting wage to employees who hold this certification and will prioritize certified candidates for interviews.

As a Hemphill native, I want to see my alma mater produce individuals who are prepared to contribute to our local economy. When employees enter the workforce with financial literacy skills, they not only become more responsible team members but also gain knowledge that will serve them throughout their careers. The Center for Financial Responsibility Personal Financial Literacy Certification would be an invaluable resource in preparing individuals for success, and I strongly urge its approval in Texas.

Sincerely,

A handwritten signature in cursive script that reads "Kelsey Powell".

Kelsey Powell

Owner, Pineywoods Pie Co.

Hemphill, TX



March 10, 2025

To Whom It May Concern,

I am pleased to offer my strong support for the Center for Financial Responsibility Personal Financial Literacy Certification. As a director of an institution dedicated to providing students with the essential skills to succeed in the floral design industry, I understand how critical it is for professionals to be equipped with a solid foundation in financial management. Financial literacy is an essential skill in today's professional world, regardless of industry, and this certification helps ensure that individuals are prepared to manage their personal finances effectively and responsibly.

At the Benz School of Floral Design, we have seen firsthand the importance of knowledge in financial decision-making. While our focus is on horticultural and design principles, we recognize that financial literacy is equally essential for managing budgets, running a sustainable business, and making sound investments in both personal and professional contexts. The Center for Financial Responsibility Personal Financial Literacy Certification will help individuals develop a deeper understanding of essential financial concepts, such as budgeting, saving, and managing credit, which are indispensable skills for anyone entering the workforce or managing a business.

We support the approval of this certification, as it aligns with the growing demand for well-rounded professionals who are prepared to navigate the complexities of personal financial management. The knowledge gained from this certification will help individuals not only in their careers but also in achieving long-term financial stability.

Thank you for your attention to this valuable certification. We look forward to the lasting benefits it will bring to individuals and communities alike.

Sincerely,

A handwritten signature in dark ink, appearing to read "G. Alan Masters". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

G. Alan Masters

Director, Benz School of Floral Design



March 13, 2025

To Whom It May Concern,

The Sports Field Management Association (SFMA) is dedicated to advancing the field of sports field management through education, research, and professional development. A critical aspect of career readiness in the sports field management and turf industries is financial literacy. That is why we strongly support the Center for Financial Responsibility Personal Financial Literacy Certification. This certification equips individuals with essential knowledge in budgeting, credit management, investing, and financial planning, preparing them for successful careers in the workforce and within their respective industries.

Financial literacy expertise is essential for professionals working in sports field management, where effective budget management, resource allocation, and long-term financial planning are crucial for sustaining field operations and ensuring project success. Understanding financial principles empowers individuals to make informed decisions that support both personal and professional financial growth. Certifications like the Center for Financial Responsibility Personal Financial Literacy Certification help ensure individuals are up to date with industry standards and best practices, ultimately contributing to a financially responsible and sustainable workforce.

SFMA recognizes the importance of certifications in preparing individuals for successful careers in sports field management, and we fully support the approval of this certification. By equipping professionals with the financial knowledge and skills necessary to thrive in the workplace, this certification strengthens the industry and supports the long-term success of sports field professionals.

Sincerely,

Jennifer McLendon, M.Ed.
Education Manager



March 3, 2025

To Whom It May Concern,

As a TBLS Certified Family Law Paralegal with over fifteen years of experience, I strongly support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas. Financial literacy is essential not only in personal life but also in legal matters, where a lack of financial understanding can lead to devastating consequences in divorce settlements, estate planning, and debt management. I have witnessed firsthand how financial instability impacts families, and I firmly believe that equipping individuals with financial knowledge early on will empower them to make informed, responsible decisions.

Throughout my career, I have worked with attorneys and clients across the state, many of whom struggle with financial challenges that could have been prevented with a stronger foundation in financial literacy. Employers also value individuals who understand budgeting, transactions, and financial responsibility—skills that directly impact workplace success. The Center for Financial Responsibility Certification provides an essential foundation that will benefit both individuals and businesses.

By approving the Center for Financial Responsibility Personal Financial Literacy Certification, Texas will take an important step toward fostering financial stability and responsibility in the workforce and beyond. I strongly encourage its approval.

Sincerely,

Cathy Frasier, TBLS-BCP
Texas Board of Legal Specialization
Family Law and Civil Trial Law



We create chemistry

March 19, 2025

To Whom It May Concern,

I am writing to express my strong support for the Center for Financial Responsibility Personal Financial Literacy Certification. Certifications are essential in ensuring that individuals stay informed about the latest industry standards and practices. In a rapidly changing financial landscape, it is crucial for professionals and individuals alike to stay updated on financial management strategies, and this certification plays a vital role in achieving that goal.

BASF is committed to advancing innovation and sustainability across various sectors, and we recognize the importance of financial literacy in both personal and professional settings. Understanding financial principles is essential for making informed decisions and achieving long-term success. The Center for Financial Responsibility Certification equips individuals with the foundational knowledge necessary to manage personal finances, budgeting, saving, and investing, all while fostering a deeper understanding of responsible financial practices.

As a company that values the development of talent and the importance of financial responsibility, we fully support the approval of this certification. The skills and knowledge gained through this certification will contribute to the financial well-being of individuals and the long-term success of communities, fostering a more financially responsible society.

Thank you for your consideration of this valuable certification. We look forward to its approval and the positive impact it will have on individuals and the broader financial landscape.

Sincerely,

A handwritten signature in black ink, appearing to read "Brittany Lloyd", with a long horizontal line extending to the right.

Brittany Lloyd
Global Head of Seeds Quality
BASF Corporation

Hashtag

#PlantScienceCertificate

Instagram

@basf_agproducts

Twitter

@BASFagro

Facebook & LinkedIn

BASF Agricultural Solutions



Brian Sikes
Board Chair and CEO

March 13, 2025

To Whom It May Concern,

Cargill is one of North America's largest agricultural and food production companies, committed to nourishing the world in a safe, responsible, and sustainable way. A key component of this mission is supporting a skilled workforce with strong financial literacy skills, ensuring employees can make informed financial decisions both personally and professionally. That is why we strongly support the Center for Financial Responsibility Personal Financial Literacy Certification. This certification equips individuals with essential knowledge in budgeting, credit management, investing, and financial planning, preparing them for success in the workplace and beyond.

At Cargill, we recognize the importance of financial literacy in building a responsible and resilient workforce. Understanding personal finance helps employees manage their earnings effectively, plan for the future, and contribute to a more financially stable economy. Additionally, financial responsibility plays a critical role in business operations, from managing budgets to making strategic financial decisions. The skills validated by this certification align with our commitment to empowering individuals with the knowledge they need to thrive in today's economy.

We recognize the value that certified individuals bring to the workforce and are committed to supporting this certification's impact. In fact, I am willing to offer interviews to certified candidates, acknowledging their specialized training in financial literacy and responsible money management.

In conclusion, Cargill fully supports the Center for Financial Responsibility Personal Financial Literacy Certification as a vital tool for workforce and economic development. By equipping individuals with the financial knowledge and skills necessary for long-term success, this certification strengthens both businesses and communities, supporting a more sustainable and financially secure future.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Sikes", written in a cursive style.

Brian Sikes
Chief Executive Officer
Cargill

March 26, 2025

To Whom It May Concern,

As Manager of National R3 Programs at Ducks Unlimited, I am pleased to express our support for the Center for Financial Responsibility Personal Financial Literacy Certification. Financial literacy is critical in all industries, including conservation, as it ensures individuals and organizations can effectively plan, allocate, and manage resources for lasting impact.

The Center for Financial Responsibility Personal Financial Literacy Certification ensures that individuals stay up to date with industry standards, providing them with the knowledge necessary to navigate financial challenges, make informed economic choices, and contribute to financial stability in their personal and professional lives. By promoting financial responsibility, this certification prepares individuals to support conservation efforts, agriculture, and other sectors that rely on sound financial decision-making for success.

At Ducks Unlimited, we recognize the importance of such certifications in preparing a skilled and responsible workforce. We strongly encourage the promotion of the Center for Financial Responsibility Personal Financial Literacy Certification, as it plays a crucial role in strengthening education and equipping individuals for long-term success.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark Horobetz".

Mark Horobetz

Manager of National Programs

Ducks Unlimited

FELTS INSURANCE AGENCY LLC

P.O. Box 809
111 Market St.
Hemphill, TX 75948
800-473-0705 / 409-787-2331
Fax 409-787-3087

March 26, 2025

To Whom It May Concern,

As a Farmers Insurance Agent at Felts Insurance Agency LLC, I fully support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas. Financial literacy is essential in both personal and professional life, and the skills covered in this certification—budgeting, credit management, risk assessment, and decision-making—are valuable in the insurance industry and beyond. Finding entry-level employees with a strong understanding of financial principles can be challenging, and the Center for Financial Responsibility Certification helps bridge that gap by preparing individuals with the knowledge necessary to make informed financial decisions.

At Felts Insurance Agency, we work closely with individuals and businesses to help them protect their financial futures. Whether discussing policy options, explaining coverage, or assisting with claims, having employees who understand financial concepts is a tremendous asset. Those who earn this certification demonstrate responsibility, attention to detail, and the ability to think critically about financial matters—qualities that are highly beneficial in the insurance field and many other industries.

I recognize the value of this certification and the strong foundation it provides. Because of this, I am willing to offer interviews to certified individuals and provide higher pay to those who have earned this certification. Approving the Center for Financial Responsibility Personal Financial Literacy Certification in Texas will help develop a financially knowledgeable workforce and open doors to career growth and success.

Sincerely,



Rebecca Felts

Felts Insurance Agency LLC



March 31, 2025

To Whom It May Concern,

I am writing on behalf of Express Employment Professionals to offer our full support for the Center for Financial Responsibility Personal Financial Literacy Certification. As the Vice President of Marketing and Communications, I recognize the importance of certifications that equip individuals with essential financial knowledge, and this certification is a valuable tool for those entering the workforce.

The skills gained through the Center for Financial Responsibility Personal Financial Literacy Certification are vital in preparing individuals to manage their finances effectively, from budgeting and saving to understanding credit and investing. These skills are increasingly important for employees in all sectors, particularly as financial responsibility impacts both personal well-being and business operations. At Express Employment Professionals, we frequently place candidates in roles that require financial acumen, and we believe that this certification will provide them with the foundational knowledge they need to succeed in their professional and personal lives.

We wholeheartedly support this certification, knowing that it helps businesses recruit candidates with a strong understanding of financial principles, leading to more efficient, responsible workforces. By equipping employees with these crucial skills, businesses can see improved decision-making and operational success.

Thank you for your time and consideration of this important certification.

Sincerely,

A handwritten signature in black ink, appearing to read "Rachel Rudisill".

Rachel Rudisill

Vice President of Marketing and Communications
Express Employment Professionals



American Meat Science Association

March 13, 2025

To Whom It May Concern:

The American Meat Science Association (AMSA) is dedicated to fostering excellence in meat science through education, research, and professional development. A critical aspect of career readiness in any industry is financial literacy, which is why we strongly support the Center for Financial Responsibility Personal Financial Literacy Certification. This certification equips individuals with essential knowledge in budgeting, credit management, investing, and financial planning, helping them make informed financial decisions that impact both their personal and professional success.

Financial literacy is crucial in today's workforce, including within the meat science and food production industries. Understanding financial principles enables individuals to manage business expenses, make strategic decisions, and contribute to the long-term sustainability of the industry. Certifications, such as this one, help ensure that individuals remain up to date on industry standards and best practices, ultimately strengthening the workforce and promoting economic stability.

AMSA recognizes the value of certifications in preparing individuals for successful careers, and we support the approval of this certification. By equipping professionals with the financial skills necessary to navigate their careers and contribute effectively to their workplaces, this certification plays a vital role in workforce development across multiple industries.

Sincerely,

Deidrea Mabry, COO
American Meat Science Association



April 1, 2025

To Whom It May Concern,

As the owner of Paradise Point Park, I understand the importance of financial literacy for both individuals and businesses. In my experience managing multiple RV parks, I know how careful budgeting, financial planning, and resource management ensure sustainability. From managing operational costs to planning for seasonal fluctuations in revenue, financial responsibility is at the heart of keeping our business thriving.

Many individuals are not hired with existing skills such as budgeting, saving, and managing debt, which can impact their ability to make sound financial decisions in both their personal lives and the workplace. Employees with financial literacy skills are better equipped to handle responsibilities such as processing transactions, managing inventory, and understanding the cost of resources.

The Center for Financial Responsibility Personal Financial Literacy Certification provides critical knowledge in areas like budgeting, credit, saving, and responsible financial decision-making. These skills are valuable not only for individuals seeking financial independence but also for businesses that rely on employees who can make informed financial choices. When a job applicant lists that they are an earner of this certification, I am relieved to know they have skills that would make them a great employee. I will offer preferential interviews to anyone with this certification and will consider starting them at a higher wage. Approving this certification in Texas would help create a more financially knowledgeable workforce, benefiting both employers and employees across various industries.

I fully support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification and believe it will empower individuals with the financial skills necessary for success. Thank you for your time and consideration.

Sincerely,

Kristal May

Owner, Paradise Point Park



March 12, 2025

To Whom It May Concern,

On behalf of Elanco, I am pleased to offer my support for the Center for Financial Responsibility Personal Financial Literacy Certification. As a company committed to advancing economic sustainability and responsible business practices, we recognize the value of certifications that uphold industry standards and ensure individuals are well-equipped with the knowledge and skills necessary for success in both personal and professional financial management.

This certification provides a strong foundation in financial literacy, including budgeting, credit management, saving, and responsible spending. At Elanco, we understand that financial responsibility is essential for long-term success, not only for individuals but also for businesses and the broader economy. By certifying individuals in essential financial principles, this certification helps ensure that professionals and consumers alike are prepared to make informed decisions that contribute to financial stability and economic growth.

Certifications are essential in maintaining industry standards, ensuring that individuals entering the workforce are knowledgeable about financial planning, risk management, and responsible money management. Supporting this certification helps build a workforce that is skilled, informed, and prepared to navigate financial challenges with confidence.

Sincerely,

A handwritten signature in cursive script that reads "John Stewart".

John Stewart
Adviser, State Government and Public Affairs
Elanco



Conda Maze, JRP LLC 9597 Jones Rd. PMB 366 Houston, TX 77065

March 21, 2025

To Whom It May Concern,

As the owner of Conda Maze JRP, LLC, I strongly support the Center for Financial Responsibility Personal Financial Literacy Certification. Having spent over 20 years as an agricultural educator, and transitioning into the livestock feed industry, I have seen firsthand the importance of financial knowledge in business operations. This certification provides individuals with essential financial skills such as budgeting, credit management, and sound decision-making, all of which are critical in any profession, including agriculture and entrepreneurship.

A challenge that can be faced in hiring is finding employees who possess strong financial literacy and understand the economic side of running a business. Employees who can manage resources wisely and make informed financial choices bring immense value to a company. The Personal Financial Literacy Certification ensures that individuals are well-prepared to take on these responsibilities with confidence, ultimately making them more capable and efficient contributors to the workforce.

Recognizing the importance of this certification, I am willing to offer higher pay to those who obtain it and will prioritize interviews for certified individuals. The approval of this certification would help build a more financially knowledgeable workforce, benefiting businesses like mine and strengthening the industry as a whole. I fully support its implementation and the opportunities it creates for individuals seeking career advancement.

Sincerely,

A handwritten signature in black ink, appearing to read 'Conda Maze', followed by a long horizontal flourish line.

Conda Maze

Owner, Conda Maze JRP, LLC



April 8, 2025

To Whom It May Concern,

As a Private Wealth Advisor at E3 Wealth, I am pleased to offer my full support for the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in the state of Texas. At E3 Wealth—a growing firm proudly affiliated with Charles Schwab—we are committed to equipping individuals with the tools and knowledge needed to make informed financial decisions. This certification aligns perfectly with that mission, offering essential skills in budgeting, saving, managing credit, and understanding taxes—topics we guide clients through on a daily basis.

As our firm expands, we are actively seeking entry-level financial advisors who can confidently discuss financial wellness with clients. However, it is often difficult to find new hires who possess both the confidence and the foundational knowledge to do so effectively. The Center for Financial Responsibility Certification helps close that gap by providing structured, real-world training in personal finance principles, preparing individuals to succeed from day one.

At E3 Wealth, we recognize the value the Center for Financial Responsibility Personal Financial Literacy Certification brings to the financial services industry and are more than willing to offer interviews and increased pay to candidates who have earned it. Supporting its approval in Texas means investing in a more financially literate workforce, something that benefits our profession, our clients, and the broader community.

Sincerely,



Chad Benoit
Private Wealth Advisor
E3 Wealth

"Securities offered only by duly registered individuals through Madison Avenue Securities, LLC. (MAS), Member FINRA & SIPC. Advisory services offered only by duly registered individuals through Transc3nd, LLC, a registered investment advisor. e3 Wealth, LLC, Transc3nd, LLC and MAS are not affiliated entities."



907 West Clayton FM 1960
Dayton, TX 77535
P (936) 258-2687
F (936) 258-5095

April 8, 2025

To Whom It May Concern,

As a Loan Administrator at Capital Farm Credit, I'm pleased to offer my full support for the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in the state of Texas. At Capital Farm Credit, we work closely with individuals, families, and agribusinesses to provide financial services that support rural communities. Financial knowledge and responsibility are core to our mission, and it's clear this certification equips individuals with exactly the kind of skills we value.

One of our biggest challenges in hiring is finding entry-level employees who understand the fundamentals of budgeting, saving, managing credit, and setting long-term financial goals. These concepts are vital to the work we do every day—whether that's helping a family finance their dream home in the country or guiding a young producer through their first agricultural loan. This certification addresses those gaps directly and offers a strong foundation in real-world money management, consumer protection, and the economic principles that drive financial decisions.

It's refreshing to see a certification that emphasizes practical, hands-on financial skills—skills that translate directly to the work we do at Capital Farm Credit. We're always looking for team members who can hit the ground running, and the Center for Financial Responsibility Personal Financial Literacy Certification provides a strong signal that an applicant is ready to do just that. I would absolutely offer an interview to someone who holds this certification, and I'm willing to offer a higher starting salary to reflect the value they bring to the table.

Thank you for considering the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas. I believe it has the power to develop confident, financially literate individuals who are prepared to contribute meaningfully in roles like those we offer at Capital Farm Credit.

Sincerely,

Madalynn Taplin
Capital Farm Credit



THE WAGGONER LAW FIRM, PLLC

April 10, 2025

To Whom It May Concern,

As the owner of Waggoner Law Firm with offices in Hillsboro and Corsicana, I regularly work with farmers, ranchers, and business owners whose success depends not only on their trade expertise but also on their ability to make sound financial decisions. For that reason, I strongly support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas.

Financial literacy is a foundational skill that influences everything from managing personal expenses to making informed business and legal decisions. In agriculture especially, the ability to budget, track costs, plan for growth, and navigate risk is essential to long-term success. This certification provides individuals with the tools to build responsible financial habits—skills that are critical across every level of professional life.

While I do not directly hire individuals based on financial qualifications, I frequently collaborate with clients and stakeholders whose financial understanding affects the outcomes of real estate transactions, estate planning, business operations, and more. When individuals come to the table with a strong foundation in financial literacy, it benefits not only their own ventures but also the broader business community.

I fully support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in Texas and believe it will help build a more prepared and financially capable workforce across our state.

Sincerely,

David K. Waggoner, MS, MBA, JD



April 14, 2025

To Whom It May Concern,

As the owner of Shep's, a family-owned restaurant in Weatherford, Texas, I have observed that many entry-level employees face challenges in managing their personal finances effectively. This often leads to stress, which can impact their focus and productivity at work. In the fast-paced restaurant industry, it's crucial for team members to maintain a clear mind to provide excellent service to our patrons.

The Center for Financial Responsibility Personal Financial Literacy Certification equips individuals with essential knowledge in areas such as credit cards, loans, retirement, investments, and mortgages. By mastering these topics, employees can make informed financial decisions, reducing personal stress and allowing them to concentrate better on their roles. This financial competence not only benefits the individual but also enhances overall workplace efficiency.

Implementing this certification in Texas would provide employers like me with a more financially literate workforce, leading to a more stable and focused team. Employees who are confident in managing their finances are likely to exhibit increased job satisfaction and reliability. I fully support the approval of the Center for Financial Responsibility Personal Financial Literacy Certification in our state, as it promises to foster a more competent and content workforce.

Sincerely,

Jennifer Shepherd
Owner, Shep's



March 10, 2025

To Whom It May Concern:

At Pilgrim's, we recognize that financial literacy is an essential skill for employees at all levels, from entry-level workers to management. Understanding budgeting, responsible spending, and financial decision-making contributes not only to personal success but also to a more reliable and financially responsible workforce. We believe all employees can benefit from strong financial knowledge, as it helps them manage personal finances confidently and handle workplace responsibilities more effectively.

The Center for Financial Responsibility Personal Financial Literacy Certification supports this goal by providing individuals with essential knowledge in budgeting, credit, saving, and financial planning, helping them build a strong foundation for personal and professional success. Candidates who earn this certification demonstrate an ability to make informed financial decisions, which translates to greater responsibility, reliability, and efficiency in the workplace. Employees with strong financial literacy skills are better prepared to handle tasks such as managing transactions, minimizing waste, and understanding the financial impact of their decisions on business operations.

Recognizing the value of this certification, Pilgrim's is committed to offering higher starting wages to certified candidates and prioritizing them in our hiring process. We strongly support the Center for Financial Responsibility Personal Financial Literacy Certification and believe its approval will enhance workforce readiness, improve financial responsibility, and benefit both employees and the business community as a whole.

Sincerely,

Ansen Pond
Head of Operations
Pilgrim's