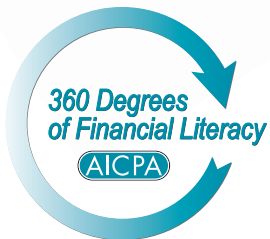


Table of Contents

- A. Introduction**
- B. 360 Degrees of Financial Literacy – Overview**
- C. Integrating Your Efforts with 360 Degrees of Financial Literacy**
- D. Customizing CPA Mobilization Kit PDFs**
- E. Financial Literacy Talking Points**
- F. Startling Facts on Financial Literacy**
- G. Planning a Successful Financial Literacy Event**
- H. Host a Financial Literacy Program – Community Organizations**
- I. Host a Financial Literacy Program – Legislative Partners**
- J. Sample Financial Literacy Program Invite**
- K. Event Attendee Questionnaire**
- L. Sample Flyer from California Society of CPAs**

360 Degrees of Financial Literacy is a national effort of the CPA profession to improve the financial understanding of Americans. It provides a comprehensive approach to financial education, focusing on the information that people need at each stage of their lives from childhood to retirement. For more information, visit www.360financialliteracy.org.

360 Degrees of Financial Literacy



Introduction

Thank you for being a part of the 360 Degrees of Financial Literacy effort — the CPA profession's national, collective effort to improve the financial understanding of Americans. The program encourages CPAs to take a broad leadership role in volunteering to educate the American public, from school children to retirees, on financial topics that apply specifically to their stage of life.

Opportunities abound for you to carry the financial literacy message into your community. Organizations to contact about presenting financial literacy programs include local chambers of commerce and other business associations, PTAs, church groups, local and state elected officials, community social groups, schools and others.

To help you spread the word, we have developed this Mobilization Kit User Guide. The User Guide includes:

- 360 Degrees of Financial Literacy Program Description
- Talking Points
- Startling Statistics
- Sample Publicity Materials
 - Host a Financial Literacy Program Flyer for Community Groups
 - Host a Financial Literacy Program Flyer for Legislative Partners
 - Program Invite
- Planning a Financial Literacy Event Outline

The CPA Mobilization Kits, created by the AICPA and the California Society of CPAs, are designed to support CPAs and the state CPA societies with their financial literacy outreach. Focused on the major life stages identified under the 360 Degrees of Financial Literacy theme, each kit includes a program outline, a PowerPoint presentation with notes and fact sheets detailing major issues that can be handed out to participants. Please feel free to use these kits in reaching out to your communities to offer volunteer financial literacy education programs and information.

360 Degrees of Financial Literacy

360 Degrees
of Financial Literacy

AICPA

360 Degrees of Financial Literacy

360 Degrees of Financial Literacy



360 Degrees of Financial Literacy is a national effort of the CPA profession to improve the financial understanding of Americans. It provides a comprehensive approach to financial education, focusing on the information that people need at each stage of their lives, from childhood to retirement. Life stages include:

- Childhood
- College
- Career
- Military & Reserves
- Marriage & Couples
- Parenthood
- Home Ownership
- Small Business
- Life Crises
- Sandwich Generation
- Retirement

LEADERSHIP

National CPA Financial Literacy

Commission: Chaired by Carl R. George, CPA, the commission is leading the profession in a national effort to advance the financial literacy of Americans. Toward this end, they are working to increase awareness of the importance of financial literacy education, build liaisons within the financial literacy community, and promote efforts involving CPAs.

Grassroots Mobilization Team: This grassroots team is developing models, capturing best practices, and working with the state CPA societies to facilitate and promote CPA volunteerism in local communities across the country. The team is being led by CPA Jimmy Williamson, a small firm practitioner from Alabama.

AICPA Foundation: Through the years, the AICPA Foundation has supported many efforts to advance financial literacy in America. Projects include the Disaster Recovery Guide, the Penny Wise and Business Building Blocks PBS YOU television programs, partnership with Bigchalk.com to deliver education materials, and the Jump\$tart Coalition's Financial Smarts for Teachers programs. The Foundation has endorsed the AICPA's 360 Degrees of Financial Literacy effort and will remain active partners on this important public service effort.

CONSUMER RESOURCES

360 Degrees of Financial Literacy

Consumer Web site: At the AICPA's new financial literacy Web site, consumers can find information to help them make sound financial decisions at every stage of their lives, from childhood to retirement. Visit www.360financialliteracy.org.

Disaster Recovery Guide: To help Americans regain financial balance following disaster, the AICPA and the National Endowment for Financial Education (NEFE), with support from the AICPA Foundation, jointly developed a recovery guide. More than 150,000 copies have been distributed free of charge through local Red Cross chapters and state CPA societies. Available online at: www.redcross.org/services/disaster/bep_repaired/FinRecovery/acknowledgements.html.

Project for Financial Independence:

The AICPA is one of six organizations sponsoring the Project for Financial Independence, the nation's first multi-organizational pro bono financial planning effort. The project offers free financial guidance to individuals who

cannot afford a financial advisor, or who are facing an immediate or unusual financial need. For more information, visit www.consultaplanner.org.

Financial Literacy Online Chats

with USA Today: The AICPA and USA Today are teaming up to offer a series of weekly chats about financial literacy on USA Today's Web site. CPAs with the PFS credential will host the chats, answering questions submitted by the paper's online readers. The chats began on May 20, 2004 and are continuing through November 2004. For more information, visit www.usatoday.com/money/front.htm and click on Talk Today.

Annual AICPA and USA Today Tax

Hotline: Each year, AICPA members volunteer as tax experts to answer questions received on USA Today's Web site. Questions from online tax chats are used to develop a feature story about hot tax topics that runs in the newspaper's money section, read by more than two million Americans every day.

PBS TV Shows: Two television programs funded by the AICPA Foundation aired on PBS YOU in summer 2003. Penny Wise and Business Building Blocks focused on teaching middle and high school students, respectively, about personal finance, basic money management and the accounting profession. Watch them at <http://www.360financialliteracy.org/Life+Stages/Childhood/>.

CPA RESOURCES

CPA Financial Literacy Resource

Center: CPAs and the state CPA societies can find information to use in educating consumers at a new Web resource center. It features a free CPE course and toolkits created by the AICPA and California Society of CPAs that are tailored to each life stage and include a PowerPoint presentation and fact sheets. Visit www.aicpa.org/financialliteracy.

Financial Literacy Volunteer

Database: By registering at <http://volunteers.aicpa.org/financialliteracy>, CPAs can make their interests known to volunteer on either the state or national level and also keep apprised of the latest developments in the 360 Degrees of Financial Literacy effort. Registered CPAs receive a newsletter, invitations to financial literacy conference calls and access to resources to use in volunteer efforts.

CPA Mobilization Kits: All the tools a CPA needs to engage in community discussions are included in these kits. Created by the AICPA and the California Society of CPAs, each kit focuses on a particular life event and includes a PowerPoint presentation with notes and fact sheets of pertinent issues. Kits are available to CPAs who have registered with the Financial Literacy Volunteer Database.

Free Continuing Education for

CPAs: To make sure CPAs are prepared to be successful volunteers in their communities, the AICPA has created a new online Continuing Professional Education course, offered to AICPA members free of charge to review crucial financial literacy issues. It is available on the CPA Financial Literacy Resource Center.

Certificate for Volunteer Financial Literacy Service:

To qualify for the certificate, a CPA must be either a member of the AICPA or a state CPA society and have 5 volunteer financial literacy occurrences (e.g., present a speech at a local community group, hold a brown bag luncheon session at a firm, author an article in a local newspaper, etc.) or perform 7 or more hours of volunteer service leading or presenting financial literacy programs or serving as a leader of an AICPA or state society committee/group/task force whose main focus is on financial literacy.

Contact: financialliteracy@aicpa.org



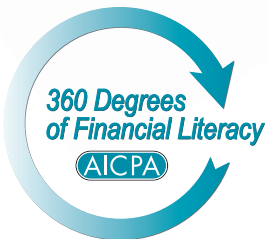
Integrating Your Efforts with 360 Degrees of Financial Literacy

360 Degrees of Financial Literacy is a national, collective effort of the CPA profession to improve the financial understanding of Americans. The profession gains power and recognition when it combines its outreach efforts as part of a national whole. Government agencies, third-party organizations and the media take notice that CPAs across the nation are banding together on a shared mission.

Here are five simple steps you can take to include your effort as part of 360 Degrees:

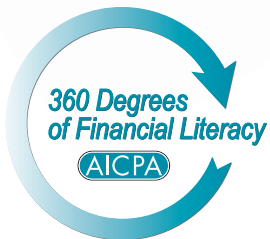
- Use the generic **logo** on your printed materials, invitations and programs.
- Include the **boilerplate** with your copy.
- Link to the 360 Degrees of Financial Literacy Web site, www.360financial-literacy.org. Two banner ads are available for this use. **(Horizontal)** **(Vertical)**
- Use the CPA Mobilization Kits to put together presentations for community programs. These are available at www.aicpa.org/financialliteracy/CPA_Mobil_Kits.asp.
- Register as a volunteer or have your members register on the Financial Literacy Volunteer Database. You will receive a quarterly newsletter, monthly updates on national and state society activities and invitations to conference calls. <https://volunteers.aicpa.org/financialliteracy/>

360 Degrees of Financial Literacy



Customizing CPA Mobilization Kit PDFs

360 Degrees of Financial Literacy



The following instructions are for **Adobe Acrobat Professional 6.0.**

Please note: When customizing the mobilization kits, both the 360 Degrees of Financial Literacy logo and the text, "Created by the American Institute of Certified Public Accountants and the California Society of Certified Public Accountants," must remain on the pages for copyright purposes.

TO CHANGE THE HEADER "CPA MOBILIZATION KIT":

- Go to Tools
 - > Advanced Editing
 - > TouchUp Object Tool.
- Click on header text box.
- Delete.

TO ADD NEW HEADER:

- Go to Tools
 - > Advanced Editing
 - > Forms
 - > Text Field Tool
- Draw text box in desired area.
- After box is drawn, the Text Field Properties menu will appear.
 - Go to Appearance tab to select font type, size and color.
 - Go to Options tab and check the Multi-line box if adding more than one line of text in the field.
- Click Close.

TO TYPE TEXT:

- Go to Tools
 - > Basic
 - > Selection
 - > Select Text
- Cursor will appear in box.
- Type desired text.

TO CHANGE FONT:

- Go to Tools
 - > Advanced Editing
 - > Select Object Tool.
- Double click on text field.
- Text Field Properties menu will appear.

TO ADD YOUR LOGO:

- Go to Tools
 - > Commenting
 - > Stamp Tool
 - > Create Custom Stamp
 - > the Create Stamp window will appear.
- Click Select
 - > Browse and locate the logo file. Logo file can be tif, eps, gif, jpg, or pdf.
- Once highlighted, click Select and then click OK.
- Type in a category name, such as Logo.
- Type in a name, such as b&w logo.
- Click OK.
- To place the logo in the mobilization kit
- Go to Tools
 - > Commenting
 - > Stamp Tool
 - > Logo (Category Name)
 - > b&w logo (Name)
 - > thumbnail image of file.
- Once the image is selected, the mouse icon will change to a stamp.
- Click the stamp on the desired location of the image.
- Use the hand tool to scale and move.

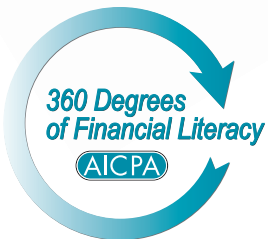
Financial Literacy Talking Points

360 Degrees of Financial Literacy



To help you spread the word about **360 Degrees of Financial Literacy** effort, we've compiled the following talking points:

- Financial illiteracy is a huge problem in the United States. Two out of three American households will probably fail to realize one or more of their major life goals because they've failed to develop a comprehensive financial plan.
- Financial literacy can be defined as the ability to effectively evaluate and manage one's finances in order to make prudent decisions toward reaching life goals.
- 360 Degrees of Financial Literacy is a national effort of the CPA profession to improve the financial understanding of Americans. It provides a comprehensive approach to financial education, focusing on the information that people need at each stage of their lives from childhood to retirement.
- The 360 Degrees of Financial Literacy Web site provides consumers with easy-to-use planning tools and articles to help them make more informed financial decisions for their present and future needs. Visit www.360financialliteracy.org.
- My **[state society or firm]** is involved in financial literacy.
[Provide information on efforts.]



Startling Facts on Financial Literacy

360 Degrees of Financial Literacy



The lack of financial literacy is a growing problem for every income group in the United States. While most Americans think they are adequately planning for their current and future financial needs, recent data indicate otherwise.

According to a national survey conducted by the Roper Poll, the gap between financial preparedness and financial readiness is significant.

RELIANCE ON SOCIAL SECURITY

- Fewer than 20% under the age of 65 think Social Security will cover half or more of their retirement needs, but savings, including contributions to 401k, are at an all time low, reflecting a lack of long-term planning.
- Only 37% of Americans 65 years of age or older are “very confident” they have the knowledge they need for retirement planning.

AWARENESS OF THE BASICS OF FINANCIAL PLANNING

- Only one in four Americans (23%) with incomes of at least \$75,000 feel they are doing “very well” financially.
- Americans do not show meaningful familiarity with financial tools that can impact their financial planning:
 - Only 51% of Americans are very familiar with the impact of a 401(k) plan
 - Seventy-six percent of Americans have never heard of ERISA, the federal law established in 1974 to protect their pension benefits
 - Income replacement – retirement funds or other money needed to replace a current salary – is and unknown concept for 61% of Americans

- Portfolio diversification appears in more than 95% of investment guidance given by financial advisors. Thirty percent of Americans have never heard of this concept.

UNEXPECTED MEDICAL COSTS/FINANCIAL EMERGENCIES

- Thirty-five percent of Americans would borrow or incur credit card debt to cover the cost of a medical emergency in excess of \$15,000.
- When asked how they would handle an “unmanageable financial emergency”
 - 51% would borrow money from their family
 - 49% would sell the car, house or valuables
 - 24% said they would have to resort to filing for bankruptcy.
- More than one out of every three Americans in two- (or more) income households have no contingency plan in place beyond 12 months should they lose one of these incomes.

COLLEGE TUITION

- Sixty-three percent of Americans with household incomes of at least \$75,000 believe financial aid will pay for at least part of their children’s tuition.
- Thirty-eight percent of lower-income Americans with household incomes less than \$20,000 believe financial aid will pay for at least half of college tuition.

OTHER FINANCIAL FACTS WITH SOURCES:

Educating Americans about managing their finances more effectively is a priority for many organizations these days – and for good reason. Financial illiteracy is a growing problem for every

income group in our society – and for our nation as well. Consider these statistics:

- The United States has the lowest national savings rate in the industrialized world. Americans' annual personal savings rate currently stands at just above 1%. It was 10.8% in 1984. (U.S. Department of Commerce)
- The deficit of the Federal government is projected to reach \$427B in 2005. (The Bush Administration, January 25, 2005)
- In 2003, 1.6 million Americans filed for bankruptcy – the highest amount in history. (American Bankruptcy Institute, www.abiworld.org)
- 30% of all bankruptcies filed in 2003 were by women filing alone. (American Bankruptcy Institute, www.abiworld.org/)
- 43% of U.S. families spend more than they earn. (Federal Reserve and moneycentral.msn.com/content/SavingandDebt/P70741.asp)
- The average family saw its credit card debt grow by 53% in the 1990s. (Demos, "Borrowing to Make Ends Meet: The Growth of Credit Card Debt in the 90s," www.demos-usa.org/demos/debt_assets)
- The average balance on a credit card is \$7,000, offering an average interest rate of 18.9%. (American Consumer Credit Counseling, Inc.)
- Additional credit statistics (The Motley Fool Credit Center, www.fool.com/ccs/secrets/secrets.htm):
 - Total consumer credit: \$1.7 trillion.
 - Credit card debt carried by the average American: \$8,562.
 - Total finance charges Americans paid in 2001: \$50 billion.
 - Number of credit card holders who declared bankruptcy last year: 1.3 million.
- As many as 25% of Hispanic households in the U.S. don't have bank accounts and neither do a quarter of all families with incomes under \$20,000 and nearly

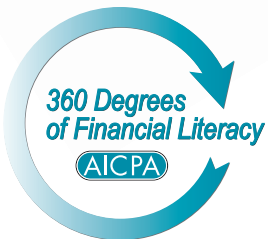
half of the families moving from welfare to work. (Federal Reserve Board, Survey of Consumer Finances (1998), www.federal.reserve.gov/pubs/oss2/98/scf98home.html)

- College students carry an average of three credit cards, with a total balance of \$2,748. (National Center for Education Statistics)
- High school seniors scored an average of 52% on a series of finance-related questions. (Jump\$tart Coalition for Personal Financial Literacy Survey for 2004)
- 64% of those aged 45-65 were confident they'd be able to afford a comfortable retirement. But when respondents with income of at least \$75,000 were told what it would actually take to retire, only 32% remained confident. (Charles Schwab; statistics also are available from the Employee Benefit Research Institute Retirement Confidence Survey, www.ebri.org/rcs/index.htm)
- 53% percent of women are not covered by a pension compared to only 22% of men. (Institute for Women's Policy Research, www.iwpr.org/pdf/d447.pdf)
- After earning lower salaries for fewer years, women's Social Security benefits are about half of men's. (Women's Institute for Financial Education, www.wife.org/facts_didyouknow.htm, www.msmonney.com/mm/financial_health/msm_finhealth/women_money.htm)

These are just a handful of troubling statistics, with more being published every day.

- 20% of families with an annual income below \$50,000 spend close to half of their net income on debt payments. (Credit Union National Association)
- In 2001, more young adults filed for bankruptcy than graduated from college. (American Bankers' Association Educational Foundation)





Planning a Successful Financial Literacy Event

12 WEEKS BEFORE EVENT:

- Pinpoint the topic and audience you wish to address

10 WEEKS BEFORE EVENT:

- Secure a location
- Line-up presenters

6-8 WEEKS BEFORE EVENT:

- Send out invites (examples included in User Guide)

2 WEEKS BEFORE EVENT:

- Prepare handouts and leave-behind materials
- Make arrangements for a/v equipment (e.g. LCD projector, slide projector screen) you require for presentation

1 WEEK BEFORE EVENT:

- Contact presenters to confirm date, time and location
- Review with speakers presentation flow and offer speaking tips

DAY OF EVENT:

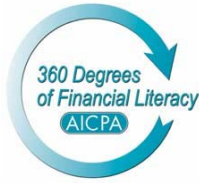
- Arrive at least 2 hours early
- Ensure you have sufficient materials
- Check logistics (e.g. sound, projectors, slides, handouts, seating)
- Be sure to allow time for Q&A
- Be sure to "linger" so individuals can approach with their individual questions
- Elicit feedback formally and informally from participants

WITHIN 2 WEEKS OF EVENT:

- Follow up with participants either by letter or phone
- Survey, formally or informally, for additional topics of interest
- Request names of others who might benefit from a similar event
- Provide feedback on session to your state CPA society or email the AICPA at financialliteracy@aicpa.org

ONGOING:

- Track participants' progress in financial literacy



Insert your logo here

Host a Financial Literacy Program – Community Organizations

The **[State Society or Firm]** is proud to present 360 Degrees of Financial Literacy — a practical, informative and user-friendly program designed to improve your community’s knowledge of basic financial planning.

The impact of financial illiteracy is staggering:

- Twenty percent of families with an annual income below \$50,000 spend close to half of their net income on debt payments.
- In 2001, more young adults filed for bankruptcy than graduated from college.
- Personal bankruptcy filings increased in 2003 to 1.6 million, which has contributed to an alarming 70 percent increase in personal bankruptcies during the last decade.

Covering topics of every life stage from childhood to retirement, the 360 Degrees of Financial Literacy program is offered as a public service to those wanting to “get the most from their money” — and is designed to be hosted jointly by **[name of state society/firm]** and community groups. In addition to general financial planning and tax-related topics, we currently offer specialized programs for:

- | | | |
|-------------------------|----------------------|-----------------------|
| - Childhood | - Marriage & Couples | - Life Crisis |
| - College | - Parenthood | - Sandwich Generation |
| - Career | - Home Ownership | - Retirement |
| - Military & Reservists | - Small Business | |

In addition to helping raise **[state]**’s financial literacy as a whole, this program provides a wonderful opportunity for you to offer a valuable service that will benefit the members of your group in their personal and business lives.

As part of the 360 Degrees of Financial Literacy, **[name of state society/firm]** will provide:

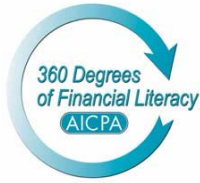
- A panel of 3-4 CPA volunteers to lead the seminar
- A prepared presentation
- A sample letter of invitation
- Handout materials for participants

Our community partners simply choose a date and time, **[add other specifications, such as secure a location, and coordinate mailings and earned media, as needed]**.

We encourage you to join us in hosting a 360 Degrees of Financial Literacy program.

Please call **[contact name] (XXX) XXX-XXXX** to schedule your event.

[Click here to download a Word version of this flyer.](#)



Insert your logo here

Host a Financial Literacy Program - Legislative Partners

The **[State Society or Firm]** is proud to present 360 Degrees of Financial Literacy — a practical, informative and user-friendly program designed to improve your community’s knowledge of basic financial planning.

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- | | | |
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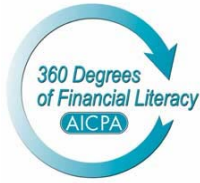
- A panel of 3-4 CPA volunteers to lead the seminar
- A prepared presentation
- A sample letter of invitation
- Handout materials for participants

Our legislative partners simply choose a date and time, **[add other specifications, such as secure a location, and coordinate mailings and earned media, as needed]**.

We encourage you to join us in hosting a 360 Degrees of Financial Literacy program.

Please call **[contact name] (XXX) XXX-XXXX** to schedule your event.

[Click here to download a Word version of this flyer.](#)



Insert your logo here

Sample Financial Literacy Program Invite

[date]

[first name] [last name]

[address]

[city], [state] [zip]

Dear [salutation]:

Planning for our families' future is one of the most important responsibilities — but also one of the most challenging.

The impact of financial illiteracy is staggering:

- In 2001, more young adults filed for bankruptcy than graduated from college.
- Personal bankruptcy filings increased in 2004 to more than 1.6 million, which has contributed to an alarming 70% increase in personal bankruptcies during the last decade.

To help improve [state]'s financial know-how, [name of group] is hosting a "360 Degrees of Financial Literacy" program on [date] from [start time] to [end time] at [location].

This informative workshop will cover topics from retirement planning to saving for college, managing debt to investing wisely. The workshop is designed to help you get the most from your money.

The presentation will be led by local members of the [State Society or Firm] – experts in financial and tax planning.

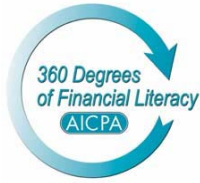
Please join us on [date] at our first 360 Degrees of Financial Literacy program – and tell a friend. This small investment of time could net you big financial awards.

Sincerely,

[host's name]

[organization]

[Click here to download a Word version of this invitation.](#)



Insert your logo here

WHAT DO YOU THINK?

Help us improve future financial literacy workshops.

Please complete this survey and return it at the end of the meeting.
Please rate on a scale of 1–5 (with 1 “poor” and 5 “excellent”):

- | | | | | | |
|--|---|---|---|---|---|
| 1. How would you rate this workshop? | 1 | 2 | 3 | 4 | 5 |
| 2. How would you rate the information presented on: | | | | | |
| • Achieving Your Financial Goals | 1 | 2 | 3 | 4 | 5 |
| • Creating a Budget | 1 | 2 | 3 | 4 | 5 |
| • Credit, Debt and Your Consumer Rights | 1 | 2 | 3 | 4 | 5 |
| • Saving and Investing—10 Simple Strategies | 1 | 2 | 3 | 4 | 5 |
| • Investing Your Way to Wealth | 1 | 2 | 3 | 4 | 5 |
| • Investing in Your Future | 1 | 2 | 3 | 4 | 5 |
| • Protecting Your Family through Insurance | 1 | 2 | 3 | 4 | 5 |
| • Making College a Reality | 1 | 2 | 3 | 4 | 5 |
| • Getting Tax Smart | 1 | 2 | 3 | 4 | 5 |
| 3. Was there enough time to get your questions answered? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |
| 4. What did you like best about the workshop? | | | | | |
| 5. What did you like least about the workshop? | | | | | |
| 6. Would you recommend this workshop to a friend? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |
| 7. Was the workshop: <input type="checkbox"/> Too short? <input type="checkbox"/> Too long? <input type="checkbox"/> Just right? | | | | | |
| 8. What did you learn that was new at the workshop? | | | | | |

[Click here to download a Word version of this questionnaire.](#)

CALCPA INSTITUTE PRESENTS

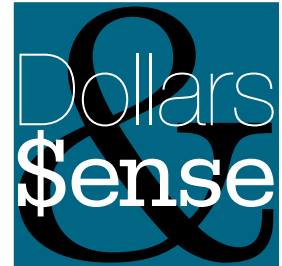
GET THE MOST FROM YOUR MONEY

Planning for our families' future is one of our most important responsibilities—but also one of the most challenging.

Join us for Dollars & Sense and learn how to get the most from your money. This informative workshop delivered by a panel of tax and financial planning experts from the California Society of CPAs will cover important topics such as:

- Achieving your financial goals
- Retirement planning
- Creating a budget
- Making college a reality
- Savings and investing tips
- Tax tips
- Credit card and debt management

PLUS: Q&A so your specific questions get answered.



PANELISTS

Michael Eisenberg, CPA/PFS
Jerry Nightingale, CPA/PFS
Bruce Gray, CPA
Darla Estrada, CPA

DETAILS

Date: Wednesday, Dec. 1

Time: 10 a.m.–Noon

Location: Van Nuys Community Center;
1035 Friar Avenue; Van Nuys CA 94036.
(818) 564-3524

Cost: Free

Host: Assembly Member Joe Nation

For More Information:

Jane Dunbar, Office of Assembly Member
Joe Nation, (650) 802-2465 or
jane.dunbar@calcpa.org

DOLLARS & SENSE

Dollars & Sense is a free public service project of the California Society of CPAs and CalCPA Institute. Materials are for volunteer purposes only and were developed in partnership with the American Institute of Certified Public Accountants.

360 Degrees of Financial Literacy

360 Degrees
of Financial Literacy
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