



# Wake Up!

Winter 2011-12

Wake Up!

## WINTER EDITION



Welcome to the 2011 Winter Edition of “Wake Up!” the official D.R.E.A.M. newsletter. Our newsletter is a vital source of news about our events, program offerings, volunteer opportunities, and much more. Happy Reading!

### SEASONS GREETINGS!

The D.R.E.A.M. Team wishes you and your loved ones a WONDERFUL & HAPPY HOLIDAYS! We hope that this holiday season brings you all that you wish for and more!

We are thankful to all of our friends (old and new), supporters, colleagues, and family members that continue to support our mission - leading underrepresented, urban youth to financial empowerment!

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### D.R.E.A.M. Teams Up with **ING DIRECT** to Invest in Success



On Nov. 29th, 2011, we announced our official partnership with the ING DIRECT Café in New York City to host the 2011-12 "Invest-in-Success" program. We support ING DIRECT's mission to create a nation of savers and we teach our scholars the importance of saving as an essential building block of financial literacy and long-term wealth generation. In addition to serving as the physical location for the program, we are pleased to announce that all savings accounts for our scholars will be opened with ING DIRECT's online bank! This is a very exciting venture and we look forward to a fruitful and prosperous partnership with the ING DIRECT Café.



The ING DIRECT Café location in New York is situated on the bustling corner of Third Avenue and East 58th Street. The two-story, 4,000 square foot café flagship location is fully staffed with associates that pride themselves on making banking for New Yorkers as simple as having a cup of coffee. Aside from helping customers open new accounts and offering Peet's coffee, the ING DIRECT Café is very active in the local community. The café spreads the mission of ING DIRECT everyday through a variety of activities including teaching financial literacy, in-house seminars, community partnerships, and fun ways to save your money.

### “Financial Empowerment 101” with Liberty LEADS

D.R.E.A.M. continues to maintain a great relationship with our very first partner, Bankstreet College's [Liberty LEADS](#) program. We are currently running the second installment of our 10 session “Financial Empowerment 101” initiative, a Saturday course for a group of high school sophomores during the 2011-12



academic year. We engage a lively, spirited group of 11 students who come from over four New York City public and parochial schools primarily located in the Bronx and Manhattan.

The course covers topics in personal finance (i.e. What is Personal Finance, Budgeting 101, Importance of Credit & How it Works, How to Navigate the College Loans & Financial Aid Process, and Intro to Stocks and Equity) in an intimate, culturally aware, hands-on fashion. We also engage

the parents of Liberty LEADS' students with a parent/student open house and workshop to discuss personal finance, especially the importance and methods of saving for underrepresented, urban families ahead of college.

This particular component of D.R.E.A.M is based out of the Bankstreet College of Education on West 112<sup>th</sup> and Broadway in New York City. The Liberty LEADS — D.R.E.A.M. partnership is a hallmark of how we continue to foster and enhance student and community impact. We encourage you to check out their [website](#) and get involved!

If you would like to learn more or volunteer for Liberty LEADS via D.R.E.A.M.'s “Financial Empowerment 101” course, please contact Jalen Thompson at [jaleni.thompson@dream-nyc.org](mailto:jaleni.thompson@dream-nyc.org) and CC [volunteers@dream-nyc.org](mailto:volunteers@dream-nyc.org).

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## The Highly Anticipated Launch of “Invest-in-Success”

This Fall, we launched our flagship initiative, the “Invest-in-Success” program, and admitted our first cohort of students! For the Class of 2014, we partnered with four high schools located throughout New York City; Bishop Loughlin Memorial High School (Brooklyn), Cardinal Hayes High School (Bronx), Martin Luther King, Jr. High School (Manhattan), and All Hallows High School (Bronx). The Finance Academy, monthly instructional sessions that review comprehensive financial topics from the D.R.E.A.M. curriculum, will be held at the ING DIRECT Café on 58<sup>th</sup> St. and Third Avenue.

As you are likely aware, this three-year, comprehensive institute targets students in their sophomore year of high school and strategically develops students’ knowledge of both personal finance and investing concluding at the end of the students’ senior year in high school. The breadth of topics covered and difficulty of course material gradually increases per year, ranging from first-year topics such as “The Basics of Budgeting” to the third-year topics such as “Paying for Your Dream Education”. This experience better equips students to handle critical financial decisions as they enter adulthood, such as navigating the process of financing higher education expenses, investing, saving, and debt management. D.R.E.A.M.’s goal is to empower students with financial knowledge to ensure they make the most informed decisions and avoid many of the common pitfalls that lie ahead of those who are financially illiterate. For additional details on the program, [click here](#).

Additionally, we are continuously looking for great mentors to work with our scholars this year. If you or anyone you know maybe interested in becoming a mentor, please email [volunteers@dream-nyc.org](mailto:volunteers@dream-nyc.org) by Wednesday, **January 4<sup>th</sup>, 2012**.



Lastly, we are already looking forward and will begin recruiting for the Class of 2015 very shortly. We are looking to partner with additional schools for the new cohort. If you are a school administrator or know of a school whose students would benefit from our program, please email us at [admissions@dream-nyc.org](mailto:admissions@dream-nyc.org) for more information.

*Stay in the D.R.E.A.M. LOOP!*





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### The D.R.E.A.M. Blog is Born

On 11.11.11 we launched our highly anticipated [blog](#). Our blog is designed to provide a space for intimate conversation about all things relating to financial literacy. The posts will be engaging, insightful, educational, and we hope never boring. The blog authors are various members of the D.R.E.A.M. Team and we will often feature guest bloggers, from both academia and the world of financial professionals, to provide different views and perspectives on various financial topics. Our blog will be a great source of information on numerous financial products, topics, common misconceptions, and occasionally an investment recommendation. We hope this will be a great forum for us to talk about what we are doing, and for you to tell us what you think.

Thus far, we have featured exciting bloggers such as Kolonji Murray, President of the Murray Wealth Group, Rikki Grooms, author of the blog Finance 4 The People, and Katherine author of the fashion blog, Feather Factor. We are appreciative of their contributions and look forward to working with them and other bloggers in the future. If you are interested in contributing to our blog please email [volunteers@dream-nyc.org](mailto:volunteers@dream-nyc.org) with the subject "guest

blogger" and we will respond to your inquiry in a timely manner. Also, we are also looking for an Editor-in-Chief for the blog. If you are interested in volunteering for this role, please email us at the [same](#) email address with the subject line, "Blog Editor-in-Chief".

The blog has received positive feedback since its inception and we are ready to build on this momentum. We encourage you to read our many posts, leave feedback and spread the information along to your colleagues, friends and family. [HAPPY READING!](#)

### D.R.E.A.M. Lands Carnegie Mellon University Homepage Feature

The month of November 2011 was a very busy but fruitful one for D.R.E.A.M., as Co-Founder, Jaleni Thompson visited his alma mater, Carnegie Mellon University (CMU) to deliver a keynote address to an audience of over 100 prospective students, parents and Administration to discuss his undergrad and post-undergrad experience for their Celebration



of Diversity Weekend. When asked to reflect on the experience, Thompson noted, "It was a very humbling and rewarding experience to be able to give back to my alma mater in such a meaningful way; and it was even more overwhelming to learn that such a prestigious educational institution like CMU would recognize D.R.E.A.M. on the [homepage](#) of its website within the same month!"

Most notably, Thompson remarked, "I view this feature as a testament to the diligence of my team and the growing number of constituents we serve. Underrepresented, inner-city youth badly need more role-models who they can relate to; and they need to understand the importance of money management, especially at a time when much of the world is on the brink of potential economic calamity."

Click [here](#) for our corresponding press release.

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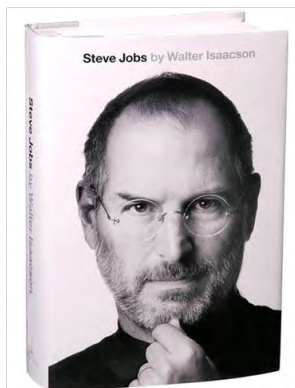
## 5 D.R.E.A.M. Gift Ideas for Your Holiday Shopping

It's the final days before Christmas, and if you're like most people, you probably waited until the last minute to do your shopping and now you need to find gifts for everyone. And for others, we have those certain people on our shopping list that we just can't seem to find the *right* gift for. Well, we're here to assist you. Check out our list of top holiday gift ideas:

1. **Kindle Fire** – This great new device offered by Amazon took the tablet war to a new level with its Fall debut. This sleek, new device has a host of features that you expect from your average *E-reader*, all displayed on a vibrant HD color screen. But it ALSO has a host of key features, including access to thousands of apps in the Android Market, making this the “must have” item of the holiday season. Lastly, it's at a very affordable price! The device starts at a mere \$199 (compared to \$250 for the Barnes & Noble Nook and \$499 for the cheapest iPad2) and gives you the most “bang for your buck”.

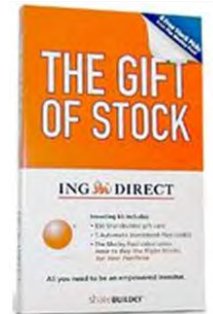


2. **Steve Jobs Autobiography by Walter Isaacson** – Now that you have a Kindle Fire, you need a great book to go along with it. Heralded as one of the most compelling autobiographies of all-time, this book is sure to be a great addition to your virtual library if you're a budding entrepreneur, businessperson, or someone who just enjoys books.



*(Also available in print version, \$18.42 source: Barnes & Noble)*

3. **The Gift of Stock by ING DIRECT Sharebuilder** – This is a personal favorite of the D.R.E.A.M. co-founders. There's no better gift than the gift of financial freedom. Help someone you love get on the path to wealth with this special gift. With this, Sharebuilder walks you through a step-by-step process of opening an account, how to invest, and awards you \$50 to start off.



4. **Groupon /Living Social or Other Deal Vouchers** – As we've expressed in previous newsletters and recommendations we are avid supporters and users of deal websites and thoroughly encourage everyone to employ them. These deals allow you to save money on some very cool gifts. For instance, want to get someone a spa package? Look no further than your nearest coupon website and you can potentially save some serious cash. Use [www.dealery.com](http://www.dealery.com) as a hub for deals across various sites.



5. **529 Savings Plan Contribution** – Okay, we admit that this may not be the most *sexy* gift option on the list. But it could be a very practical one that yields long-term benefits that the recipient will be thanking you for later. If you know a child that has a 529 Savings Plan set up on their behalf, make a contribution. If you know a child that doesn't have 529 Savings Plan, open one up for them!\* And the best thing about these gifts is that they are tax deductible. (wink, wink)



*\*There are legal parameters regarding the opening of an account in line with state law. Please check with your state 529 Savings Plan administrator for further details and consult with a tax professional regarding any potential tax write-off.*



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## Holiday Fundraising Campaign: Join the Social Investment Party!

In lieu of the holiday spirit of giving and the upcoming tax season, help us fulfill our mission — empowering underrepresented, urban youth through financial literacy education and advocacy by **donating today** to reach our fundraising goal of \$3,000 by February 1<sup>st</sup> 2012! All contributions are tax deductible according to non-profit law. **Any contribution you can make goes a long way!**

We also highly encourage the use of employer gift matching programs, if applicable. If mailing a check, please make it out to “Developing Responsible Economically Advanced Model-Citizens, Inc.” See next page for address. For your convenience, **D.R.E.A.M. Tax ID #: 80-0709066.**



### Upcoming Events!

**December - February 2012 :**  
*Winter Fundraising Campaign!*  
**Donate Now to Help Raise \$3,000!**  
*(As little as \$25 can purchase reading and instructional materials for one of our scholars!)*




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**February 2012:**  
*D.R.E.A.M. Jazz Social*  
*(Visit [www.dream-nyc.org](http://www.dream-nyc.org) for more information)*




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**April 2012:**  
*Annual Financial Literacy Celebration!*  
*(Visit [www.dream-nyc.org](http://www.dream-nyc.org) for more information)*




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**June 2012:**  
*“Invest-in-Success” End of Year Celebration!*  
*(Visit [www.dream-nyc.org](http://www.dream-nyc.org) for more information)*



Thank you for reading our winter newsletter.  
We hope you enjoyed it!

**“Leading Youth to Financial Empowerment”**

## Winter Edition

### Interested in Joining the D.R.E.A.M. Distribution List?

If you have received this newsletter indirectly and would like to join our distribution list to receive further newsletters, programmatic updates, exclusive events and opportunities, or even if you have general inquiries, please email us: [info@dream-nyc.org](mailto:info@dream-nyc.org).



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Email: [info@dream-nyc.org](mailto:info@dream-nyc.org)

**D.R.E.A.M.** (Developing Responsible Economically Advanced Model-Citizens) is a cutting edge, financial education and advocacy organization committed to empowering underrepresented, urban youth by equipping them with the essential knowledge for life's challenging financial decisions. D.R.E.A.M. is training the next generation of citizens who will foster change within America's urban communities, which will result in a radical shift in the financial practices of America's urban citizens.

### Stay in the D.R.E.A.M. LOOP!



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### "Leading Youth to Financial Empowerment"