

Faculty Packet

Offered By
Peter Bielagus
Young America's
Financial Coach™

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RE: Financial Speaker and Author Coming to Campus Needs Your Support

Dear Faculty Member,

You have been given this packet because you as a faculty member have more influence over your students than anyone else and the program this packet describes will be of tremendous benefit to you, your students and your school.

My name is Peter Bielagus and I am a professional speaker, published author and licensed financial advisor. I will be coming to your campus for an entire day (see attached flier for details) to help get your students on the financial fast track through a financial presentation open to the entire campus—students, faculty and staff.

I'm writing to request your assistance in making the presentation a success and to offer my services as a financial educator to you. Enclosed you will find some information about me and what I can offer.

I am committed to changing the financial lives of as many students as possible while on your campus. I ask that you consider making this program required for your students or at least offering extra credit to those who attend. (I, of course, keep a sign up sheet.) If you feel that your students could benefit from me making a personal visit to your classroom please let me know.

I can be reached at the number above or directly on my cell phone at 603-661-3003. Thank you for taking the time to read this letter and I look forward to working with you.

Sincerely,

Peter G. Bielagus
Young America's Financial Coach™

Presenter Overview: Who Is Peter Bielagus

For the past five years, Peter Bielagus has been motivating young people to jumpstart their personal finances. Bielagus is a rarity in the financial world; he connects well with students not only because he is close in age to them, but also because he himself was \$5000 in credit card debt his freshman year. On top of this connection, Bielagus brings his expertise as a licensed financial advisor who runs one of the only financial planning firms in the country that specializes exclusively in young people. His programs are upbeat, funny and filled with great tips that students can get started on right away. Bielagus has appeared in several national media outlets like the Wall Street Journal, USA Today and The Hints From Heloise Radio Show. Peter's first book *Getting Loaded: A Complete Personal Finance Guide For Students and Young Professionals* was published by Penguin Putnam/NAL in 2003. Affectionately known as "The Go To Guy For Young People and Their Money," Peter spends his time visiting college campuses all across the country.

How Lack Of Financial Knowledge Creates An Environment For Academic and Professional Failure

- 80% of Americans have a mistake on their credit report that is *not* their fault. (Source: 2004 Study by the Association of State Public Interest Research Groups)
- If anyone in your class has one of the following last names: Smith, Jones, Johnson, Martin, Clark, Brown, Miller, Baker, Anderson (or one such common last name) then there is an even greater chance have a mistake on their credit report that is *not* their fault. (Common last names tend to attract mistakes.)
- A 2003 survey commissioned by the Consumer Federation of America stated that 75% of Americans don't even know what their credit score is. (Source: CFA website www.consumerfed.org)
- That same study revealed that 78% of young people ages 18-24 rated their own knowledge of credit scores as either "fair" or "poor" (Source: CFA website www.consumerfed.org)
- **What this means to your students** is that it is highly likely they are being punished with high interest rates for credit mistakes that are not their fault. Many will lose out on their number one job choice if they don't get their credit in order *today*. More and more employers are checking the credit scores of their candidates as a qualifier for hiring.
- Poor credit scores hurt a student's chance at renting an apartment and quite frankly, make their entire lives more expensive since bad credit will raise interest rates and car insurance premiums.

- The fastest growing age range for personal bankruptcy filings is the age range of 18-25 year olds
- Only about 21% of the high schools in the country teach any sort of class on personal finance. Often this class is merely a small part of a global economics class. Sometimes this global economics class is a small part of a social studies class.
- **According to the Jumpstart Coalition For Personal Finance Literacy, university administrators state they lose more students to credit card debt than to academic failure.**
- For every *day* someone under the age of 25 waits to start investing, they have to work an extra *week* before they can retire.
- In short, poor money management contributes to poor attendance, low energy, academic failure, dropout, and on some college campuses even suicide. By attending Peter's program, students will be on the fast track to improving their financial lives, the very day of the event.

How Peter's Unique, High Energy Financial Presentation Can Help You And Your Students

Peter is not a motivational speaker who spouts out 60 minutes of fluff. Nor does he rehash all the same old advice students have heard before but because of its irrelevancy, never followed. Every student leaves his program inspired to take charge of their financial lives; with specific action steps they can take to improve their finances today.

- Students will learn how to get their credit reports and credit scores immediately. Peter encourages students to visit the credit reporting websites *the day of the talk!* He gets many emails the next day from students who have found mistakes on their credit reports.
- Since so many Americans have mistakes on their reports Peter shows students how they can get those mistakes removed.
- Peter also instills many crucial lifelong financial habits into his audiences. For instance, he makes students promise to check their credit *every* year for the rest of their life. And to make their current or future spouse do the same.
- Since Peter himself was once \$5000 in credit card debt he shares with students his tried and true tips about how to wipe out debt and control your spending. Students relate to his advice since it smashes a lot of financial misnomers. For

instance, Peter explains why budgets rarely work for students and how they can restructure their budgets so they will work.

- Peter makes himself available after the talk and after he leaves campus. Due to the nature of Peter's content, students almost always have follow up questions like, "*my credit report says this. What do I do?*" He gives priority email access to the students that have attended his lectures.
- Perhaps most importantly, Peter comes clean with his own personal story about how he fell \$5000 into credit card debt. He tells how he learned the hard way that true friendship cannot be bought that your self worth will determine your net worth.

How Encouraging Students To Participate Can Create A Better Classroom Environment

Peter's mission is to change the financial lives of as many students as possible while on your campus. As a faculty member you are in a prime position to not only vastly increase the attendance at Peter's event, but also to change dozens, maybe even hundreds of financial lives. In doing so you can look forward to better attendance and better class participation from students now free from financial stress. Most importantly, you can be the starting influence to get young people excited about money management.

We are compelled to ask that you make this program required or at the very least offer extra credit to the students that attend. Peter keeps a sign in sheet for your convenience. Please do not hesitate to email Peter at peter@peterbspeaks.com or feel free to call him directly on his cell phone at 603-661-3003.

Resume For Peter G. Bielagus

SUMMARY

Dynamic financial expert and entrepreneur, able to write and speak quickly, accurately, and colorfully on a wide range of financial topics for regional and national audiences. Specialist in personal finance issues related to young families, professionals, and students with experience in financial planning, tax preparation, and home buying.

SELECTED ACCOMPLISHMENTS

Financial Writer

Author of one book on personal finance for students and young professionals and one CD-ROM on personal finance for all audiences. Composed numerous articles on various personal finance topics. Articles and comments have appeared in various newspapers, such as *The New York Post*, *The NY Times*, *USA Today*, and *The Wall Street Journal*; magazines such as *Men's Fitness* and *Women's World*; and websites including *BankRate.com*, *Boston.com*, *BusinessWeek.com*, *CBSMarketWatch.com*, and *SmartMoney.com*.

Financial Planner

Founded Getting Loaded LLC, a New Hampshire based financial planning firm in 2003. Designed personal financial plans for students, couples, and young professionals.

Financial Speaker

Regularly tour the country to conduct lectures and seminars on personal finance for young people.

PUBLICATIONS

- Peter G. Bielagus, *Getting Loaded: Make a Million... While You're Still Young Enough to Enjoy It* (New York: New American Library, 2003). Over 15,000 copies in print, including one international edition.
- Peter G. Bielagus, *Mastering Your Personal Finances: How to Grow Your Own Money Tree*. CD-ROM, (6 hrs.). Interactive Training International and WorkLife Media, 2004.

PRESENTATIONS

- *Ask Heloise*, a nationally syndicated radio show, regular quarterly contributor, 2003–present.
- *Money Mailbag*, a monthly column on Boston.com, answer monthly e-mail questions about personal finance, 2003–present.
- Conducted lectures at the National Conference on Student Leadership (2004, 2005), the National Conference of the Association for the Promotion of Campus Activities (2004, 2005), the National Orientation Directors Association (2004, 2005), Destination College Convention (2004) and lectures across the country at colleges from CA, to FL, to NH (2004–2006).

REVIEWS

- *Publishers Weekly*, “Business Books Battle The Recession,” book review, December 23, 2002.
- *Portsmouth Herald*, “Young Investor/Author Gives Advice on ‘Getting Loaded,’” book review, February 9, 2003.
- *New Hampshire Business Review*, “*Getting Loaded* Offers Financial Advice For All Ages,” book review, November 14, 2003.
- Amazon.com and BarnesandNoble.com, various customer reviews, 2003–present.

EXPERIENCE

Financial Speaker 2004-Present Numerous financial presentations for corporate, college and youth audiences coast to coast from Manchester, New Hampshire to Long Beach, California to Miami, Florida

Published Author 2003-Present 365 page book *Getting Loaded: A Complete Personal Finance Guide For Students and Young Professionals* (New York: New American Library, 2003). Over 15,000 copies in print, including one international edition.

Freelance Writer 2003-Present Numerous articles for various print and Internet publications including one monthly column, *Money Mailbag* on Boston.com

Financial Advisor 2003-Present Founder of Getting Loaded LLC, a unique financial planning firm specializing in clients under age 35. Creator of the “virtual financial advisor” interactive program *Mastering Your Personal Finances: How to Grow Your Own Money Tree*, published internationally by WorkLife Media and ITI Inc.

Tax Instructor H&R Block, 2001–2003 Trained H&R Block associates as well as outside students on tax regulation and tax preparation.

Real Estate Consultant, Coldstream Real Estate Advisors, 1998–2001 Conducted investment research, represented clients in brokerage transactions, brokerage and other various real estate duties as required.

EDUCATION

University of Miami 1995–1998

B.S. in Communication, with honors

B.A. in English, with honors

EXAMS/LICENSES/ASSOCIATIONS

- Series 7 (Stock Brokerage Exam)
- Series 65 (Registered Investment Advisor Exam)
- Licensed Real Estate Salesman, State of New Hampshire, since 1998
- Licensed Real Estate Salesman, State of Massachusetts, since 2000
- Licensed Real Estate Broker, State of New Hampshire, since 2001
- Registered Investment Advisor, State of New Hampshire, since 2003
- Member of NH JumpStart Coalition for Personal Financial Literacy, since 2002

How Else Can Peter Help You?

Peter asks for your support by making his event required for all your students or at least by offering extra credit.

However unlike most speakers who do a talk and then leave, Peter stays on campus the *entire* day. He does this because he is committed to his mission of changing the financial lives of as many students as possible.

Peter Offers The Following Services To Faculty Members:

- **In room “teasers”.** Peter does a five minute preview of his presentation to get students excited about attending.
- **In room talk.** If you’re willing, Peter is happy to teach for an entire class! On some campuses Peter is brought in to do nothing but in classroom presentations. These in-classroom talks allow an intimate setting where Peter can take specific detailed questions from students.
- **Free curriculum for Peter’s book.** If you’re interested in using Peter’s book *Getting Loaded: A Complete Personal Finance Guide For Students And Young Professionals* as a textbook; Peter offers a free curriculum guide, complete with discussion points, homework assignments and research projects. (Click [here](#) for the *Getting Loaded* Curriculum Guide)
- **Classroom conference call.** If your facility has the capability, Peter is happy to do a phone in conference call with your class, either before or after his visit.

If any of these extra services are of interest to you, please contact us at peter@peterbspeaks.com or feel free to call Peter directly on his cell phone at 603-661-3003.

Thank you for taking the time to read this faculty packet. We look forward to working with you to change the financial lives of students on your campus.