



ORGANIZATIONAL UNIT PROPOSAL FORM

(Revised November 2018)

DIRECTIONS: *Use this form when proposing a new school, college, center, institute or other organizational unit. Internal administrative changes, including but not limited to the addition or elimination of departments, do not require approval by the Academic Affairs Council or the Board of Regents.*

DATE OF REQUEST: May 5, 2023

Date of AAC Approval:

06-07-23

INSTITUTION: University of Nevada, Las Vegas

NAME OF PROPOSED UNIT: UNLV Institute for Financial Literacy & Wellness

Date of Board Approval:

DATE OF IMPLEMENTATION: Upon Approval

PART 1

A. Action requested

The University of Nevada, Las Vegas requests approval of a UNLV Institute for Financial Literacy & Wellness (IFLW) to support financial education and empowerment to promote financial wellness for all members of the university community, with targeted programming for the Southern Nevada community-at-large.

B. Brief description and purpose of proposed unit

The UNLV Institute for Financial Literacy & Wellness (IFLW) will serve to educate the UNLV campus community, as well as surrounding communities, on financial literacy. The Institute shall provide financial education, information, resources, and tools to help participants achieve personal short-term fiscal health and long-term financial stability and wellbeing. The IFLW will accomplish this goal through four primary educational pillars: 1) academic engagement (classes, research, internships, and service learning opportunities, etc.); 2) co-curricular activities (workshops, non-credit bearing microcredentials and certificates, embedding IFLW resources in New Student Orientation and Rebel Ready Week, as well as other campus events, etc.); 3) community outreach (free educational and training opportunities for community members, non-credit microcredentials and certificates through Educational Outreach, etc.); and 4) development of a student-run credit union. In sum, the IFLW will offer educational and practical hands-on opportunities for students, faculty, staff, and the community to upskill their personal financial literacy so that they are empowered to achieve financial wellness by learning to set, and achieve, financial goals.

C. Outline plans for the success of the proposed unit

The Problem: Why We Need a UNLV Institute for Financial Literacy & Wellness

Financial literacy – being able to understand the fundamentals of personal finance, as well as specific strategies to address financial challenges and opportunities across the lifecycle from early adulthood through retirement, for individuals and families – is instrumental for establishing financial stability, security, and overall wellness. Research consistently demonstrates that students, especially those from underserved communities, are more likely to save, manage debt responsibly, and be more financially stable when they are exposed to meaningful financial education. However, we also know that students and others who could benefit may not be inclined to seek out opportunities for financial education themselves.

With only 13% of undergraduate and 25% of graduate students able to correctly answer six financial and student loan literacy questions (NPSAS, 2016), the case for financial literacy and wellness programming is evident. Levels of financial literacy are not much improved when it comes to the overall population, with only 34% of Americans being able to correctly answer four or five basic financial questions (FINRA Investor Education Foundation, 2018). Among other challenges, inadequate financial literacy can impact our students’ ability to focus on their studies, with those with very low financial literacy being three times more likely to spend 10 or more hours per week on issues related to personal finances compared to those with very high financial literacy (TIAA Institute-GFLEC Personal Finance Index, 2023). Beyond students, we know that faculty, staff, and adults in our community, as well as their families, benefit when they have free access to financial resources and educational opportunities that allow them pathways to financially survive and thrive.

In fact, we know that the benefits of a financial education are not limited to students. 32% of Nevadans – and 42% of BIPOC Nevadans – have debt in collections (Urban Institute, 2022). Nevada ranks third nationally in the portion of the population filing for bankruptcy (U.S. Courts, 2021). Consistent with UNLV’s Top Tier 2.0 vision, we will be able to utilize the Institute to transform our neighboring local communities by offering financial learning opportunities directly and in partnership with local organizations with compatible missions.

In order to successfully achieve our mission, the IFLW will bring financial education directly to those who need it, on-campus and in the community. To do so, we will develop strategic messaging plans to incorporate information about IFLW opportunities throughout the entire student lifecycle, from recruitment and admissions all the way through graduation and beyond, for both undergraduate and graduate students. We will embed IFLW information in faculty/staff onboarding, HR resources, and campus email listservs to promote financial literacy and celebrate faculty/staff and student successes through the IFLW. Another key to IFLW success will be establishing robust partnerships with UNLV student groups, advisors, key campus service offices, Human Resources, Financial Aid, campus leadership, and faculty/staff to promote the importance of financial wellness as part of overall holistic wellbeing. Similarly, we will build community partnerships with elected officials, community centers, libraries and other community gathering sites, and key organizations (e.g. CCSD Parent and Family; Junior Achievement; the Public Education Foundation; the Chambers of Commerce, etc.) to identify existing financial literacy programs and promote the ways that the UNLV IFLW can help fill the existing gaps by providing non-duplicative financial education and resources.

Our Vision for the UNLV Institute for Financial Literacy & Wellness: An Overview and Timeline

The UNLV Institute for Financial Literacy & Wellness will have four interconnected foci or pillars. They are: 1) academic engagement: classes, research, internships, and service learning opportunities for students and the campus community; 2) co-curricular programming for students; 3) educational outreach to external community members; and 4) an aspirational goal to develop a student-run credit

union. We intend to use a phased approach to implement this distinctive and comprehensive suite of programming.

A Campus Advisory Committee will be formed in summer of 2023 to bring together campus partners from units that already provide some type of financial literacy and wellness education. With financial literacy and wellness being a dire need for students, several departments on campus have already implemented a variety of programming aimed at addressing the issue. Student engagement in existing programming is a promising indicator of the Institute's future impact. Aligning the efforts of these units within one Institute will streamline programming, expand accessibility, and result in a more meaningful student experience.

In fall 2023, pending approval of the IFLW, we will roll out our website resources and begin offering academic and co-curricular programming for students, staff, and faculty both in-person and online. This will include, but not be limited to, co-curricular, free, online financial literacy and wellness microcredentials for students. We will also establish our Financial Literacy & Wellness Community Advisory Board. We have such a group convened and actively working in the Graduate College; that group will move to be the founding members of the IFLW Advisory Board and we will invite new members to strategically include representatives from key partners around the community. The Board will be composed of experts in various areas of finance. These donors' gifts will help with IFLW scholarships and they will share time and talent to help ensure that we produce high-quality financial literacy programming and training opportunities across a wide variety of financial areas. Finally, the Board will be key partners to help spread awareness of the IFLW offerings.

In early 2024, after completing a survey of existing Southern Nevada financial literacy programs and resources, we will conduct a gap analysis to inform what types of programs and workshops are most needed in the community. Based on this, we expect to roll out community IFLW opportunities by the second quarter of 2024. By fall 2024, we will implement a peer-mentor program for students focused on financial literacy and wellness through the IFLW. This will help bridge the gap between opportunities available to students and utilization, especially for students who may be less likely to engage with the IFLW. Finally, we intend to explore the viability of a student-run credit union during the 2023 and 2024 academic year and hope to open in 2025.

We assess what we value, and to ensure excellence the IFLW will implement a comprehensive assessment, evaluation, and continual improvement program. The Institute will evaluate each of its programs and services through the use of QR codes for in-person activities and links in online programs to elicit standardized survey feedback for events, workshops, and activities. We will conduct formal assessments in classes, after service-learning experiences, and for all microcredentials and certificates. Specifically, pre- and post-assessments will be employed to measure changes in financial knowledge, skills, and behaviors attributable to institute participation. Follow-up surveys will be useful to assess long term impacts over time. For a measure of external validation, we will be able to track financial aid outcomes for students who participate in IFLW training experiences compared to those who do not engage. Finally, the Institute will have a data dashboard to track our analytics and report on key metrics, which will help inform several pillars of our university Top Tier initiative.

PART II

A. Mission statement

The UNLV Institute for Financial Literacy & Wellness improves the lives of individuals and families by empowering them through financial literacy to achieve short- and long-term financial

wellbeing. By providing high-quality, relevant, and timely financial education that meets learners where they are and embraces a lifecycle perspective, the IFLW is dedicated to providing campus and community members with knowledge and resources to help them achieve their financial goals.

B. Goals and objectives

i. Teaching

The Institute will create and offer in-person and online financial literacy coursework, workshops, and microcredentials to UNLV students, faculty, and staff, as well as to the local community. Some of these opportunities will be credit-bearing and require university registration; others will be co-curricular or community-facing educational opportunities. Instruction will focus on personal finance and improving financial literacy by providing tools and information to help people successfully manage their personal finances and plan for varied financial situations that are relevant across the lifecycle. Topics will include fundamentals of finance for young people and those who are new to operating in the financial sector; identifying financial goals across the lifecycle; budgeting and saving; access to banking services, as well as obtaining and managing credit and debt; various types of investment opportunities; investments in education and how to pay for them for yourself and/or family members; student loans and debt management; planning for retirement; health insurance and long term care planning; taxes; and more. For UNLV students, we will incorporate opportunities for service learning through partnerships with Junior Achievement and others in the community. The credit union, once established, will also serve a teaching function by providing hands-on education to student employees about financial management in a real-life bank setting.

ii. Research

Students will be able to participate in research opportunities related to our financial literacy offerings alongside faculty. Such research may serve as a component of courses in the form of a research paper or project requirement or capstone. Other opportunities for research engagement could include independent research with faculty through existing programs offered by the Division of Research, the McNair Scholars Program, and The Grad Academy.

The Institute will produce an annual report describing the activities and evaluative outcomes related to financial literacy and wellness programming and its impact on our constituents. Participant outcomes will be measured through the administration of surveys, knowledge assessments, and self-reported longitudinal outcomes such as increases in savings or improvements in a credit score. In turn the measured outcomes across all research will provide feedback on the effectiveness of the Institute's services, and inform the creation of future content and services.

iii. Service

The IFLW has a service mission to improve lives by using education to cultivate financial wellbeing. As such, the IFLW team and students involved in microcredentials, courses, and research will also engage in community service on campus and around Southern Nevada related to activities such as financial education, peer mentorship, service learning, and the like.

In the community, we envision expanding campus programming to offer IFLW summer camps for young people. In addition, individual and family coaching and counseling will be offered in collaboration with other campus and community resource partners and financial professionals, to provide guidance for addressing and planning for individual financial situations and challenges.

Finally, our campus and community advisory boards will bring together volunteers with financial expertise across a wide range of topical areas to serve and support the IFLW programs. These board members will support the mission of the IFLW to support students, staff, faculty, and the community through their service.

C. Major participants or collaborators

i. Internal to campus

Numerous offices and departments on campus have been identified as major partners in Institute activities and outreach, most of which are already providing some financial education, including the following:

- Financial Aid and Scholarships
- UNLV schools and departments (e.g., Graduate College, Department of Finance, Medical School, the Colleges of Liberal Arts, Business, and Education)
- Educational Outreach/TRIO and McNair Scholars Programs
- Office of Student Success
- Consolidated Students of UNLV (CSUN) and the Graduate & Professional Student Association (GPSA)
- Office of Student Diversity Programs
- Office of Diversity Initiatives
- Other registered student groups and clubs (e.g., American Indian Alliance, Alliance of Non-Traditional Students)
- Continuing Education
- Athletics
- Human Resources
- Alumni Association
- Library

ii. External to campus

Partnerships have already been established or initiated with partners who offer financial literacy services in the local community or as part of existing financial education programs on campus.

These include, but are not limited to, the following:

- Junior Achievement
- Clark County School District
- Nevada State Treasurer
- Aloha Pacific Federal Credit Union
- US Bank
- Nellis Air Force Base
- The Public Education Foundation

We eagerly anticipate approval of the IFLW because we believe that we will have opportunities to build an extensive network of community partners, donors, and supporters to engage in mutually beneficial partnerships to promote financial wellness throughout our community.

D. Evidence of contact within and between affected academic units

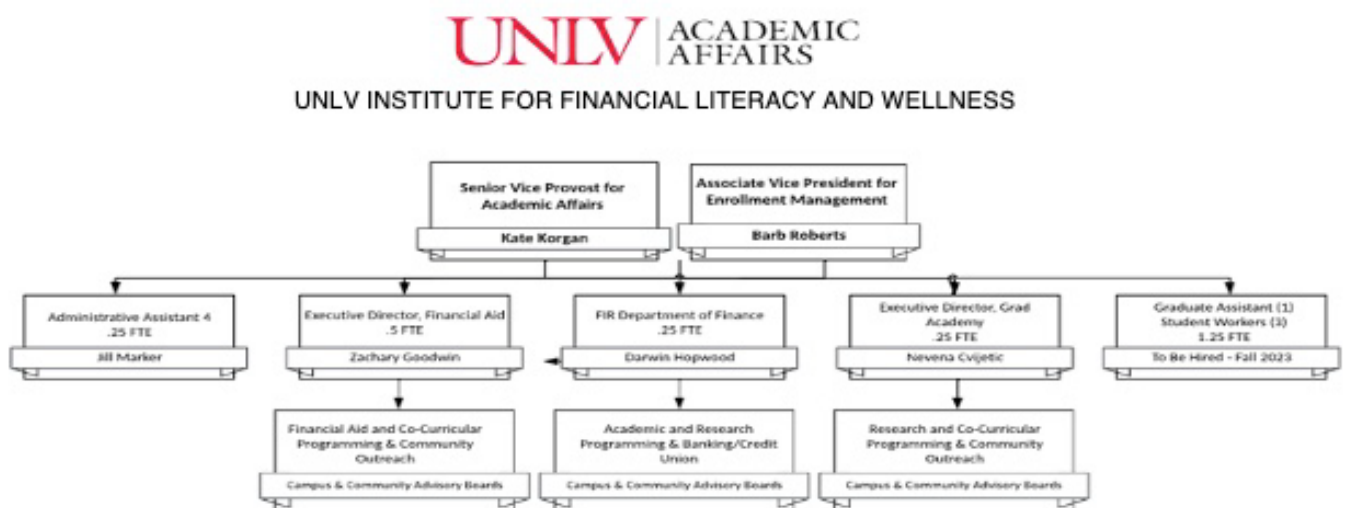
An operational leadership group has already been established and is actively engaged in strategic planning for the IFLW. These leaders represent academic affairs, enrollment management, financial aid, and faculty areas, including staff currently involved in providing financial literacy educational opportunities and outreach for the UNLV community. This group has initiated contact with multiple campus and community partners and will form the foundation of the IFLW Campus Advisory Board. The idea is to consolidate and coordinate existing programming around financial education so that we are not duplicating efforts, while at the same time identifying gaps and collaborating to design and implement new credit-bearing and co-curricular workshops, programs, and microcredentials to ensure that we meet students, faculty/staff, and community members where they are and build their

financial literacy skills from there. Collaboration across and within campus units will allow us to deliver comprehensive, lifecycle opportunities.

E. Proposed physical location

In the initial stages of the Institute’s development, faculty and staff will do IFLW work from their existing offices and departments while utilizing Zoom and common campus spaces and conference rooms for in-person gathering. This is possible because the initial IFLW leadership team and staff are all UNLV employees who will be splitting their time between their original position and their designated time working on the IFLW. In 2024, the Institute will move from this virtual and decentralized IFLW model to a campus home for the IFLW. There are a few good options for housing the IFLW, but a specific IFLW space has not yet been allocated because the exact space requirements and square footage needs will remain unknown until there are confirmed plans regarding the student-run credit union.

F. Proposed organizational structure (include organizational structure within the campus)



The IFLW will be housed within the Office of Academic Affairs under the Executive Vice President and Provost. The senior vice provost for academic affairs and associate vice president for enrollment management shall provide ongoing strategic leadership for the IFLW.

Day-to-day the IFLW will be run with three co-directors who shall provide operational leadership for the institute and all related activities. The executive director of financial aid, Zack Goodwin, will devote .5 FTE to the IFLW; Darwin Hopwood, a Faculty-in-Residence in the Department of Finance, and Nevena Cvijetic, Executive Director of The Grad Academy, shall each devote .25 FTE to the IFLW.

Ten hours per week of administrative support will be provided by an existing Administrative Assistant, Jill Marker. The executive director of marketing and communications in Academic Affairs, Kaci Schroeder, and her team, will provide marketing, branding, and web support to the IFLW. Finally, the IFLW will employ approximately 3 student workers and a Graduate Assistant to support the work of the institute.

G. Activities to be sponsored (e.g. courses, seminars, research, and outreach) – indicate if courses or seminars will be offered through the proposed unit. Please specify if they will be offered for academic credit and applicable to a degree program. Give estimated enrollment.

The Institute will offer a variety of financial literacy and wellness services to the UNLV and Southern Nevada community. Services will include experiences such as workshops, seminars, courses for credit, one-on-one coaching, microcredentials, and lectures. Currently, a variety of services exist. The Office of Financial Aid & Scholarships provides information regarding student borrowing, budgeting, and saving. Financial literacy and education courses, like the Personal Financial Literacy Course that has already helped approximately 200 students obtain a basic understanding of various concepts needed to manage their financial affairs prudently, are facilitated by the Lee Business School. Co-curricular financial literacy and wellness badges and certifications, informed by experts, are facilitated through the Graduate College. Workshops around the topic of financial literacy are being offered by a variety of departments on campus, including Center for Academic Enrichment and Outreach, Academic Success Center, Rebels R.I.S.E., First Year Experience, the Medical School, and Student-Athlete Academic Services. The Institute will coordinate and concentrate the efforts of existing university resources so that all students will have access to vital financial literacy and wellness education, and then expand programming to ensure full lifecycle financial education. Furthermore, the creation of the Institute will expand access beyond students, allowing faculty, staff, alumni, and the greater community to participate in its services. In addition to the education that will be provided to individuals, a possible future student-run credit union will provide students with the opportunity to gain knowledge and hands-on experience in a real-world setting.

Curricular credit-bearing activities include:

- First Year Experience Finance class offered by the Lee Business School.
 - Current enrollment for this new class is approximately 200 per semester
 - Annual projected enrollment for this class is expected to grow
- Future curricular opportunities include:
 - Additional gen-ed classes through the Lee Business School and Academic Success Center
 - New electives related to personal finance through the Lee Business School and possibly other colleges (Liberal Arts; Urban Affairs; etc.)
- Credits promoted and offered through the IFLW will financially benefit the academic unit that offers them and that funding will not generally return to support the IFLW except as differential fees may be used to support academic and/or program development, IFLW faculty/student research activities, and/or scholarships for enrolled students.

Co-curricular non-credit bearing activities include:

- Free campus programming, including workshops, training, coaching sessions, microcredentials, and certificates for students.
- Free campus programming in conjunction with the Office of Faculty Development and Human Resources for workshops, training, and coaching for faculty and staff.
- Free community programming in Southern Nevada to fill gaps in offerings that are currently available through other community partners.
- Fee-based training and microcredentials through Continuing Education in the Division of Educational Outreach.

H. Resource Analysis – source of funds necessary for the proposed change (enrollment-generated state funds, reallocation of existing funds, grants, other state funds)

The IFLW will be initially supported through the reallocation of existing campus. GIF student funding will be used to provide programming opportunities that are scaffolded to meet the variable needs of students at all levels. Our community advisory board will provide additional donor funds to support student IFLW scholarships and cover some operational costs for program development and delivery.

Looking ahead, we are confident that the IFLW will be able to generate significant support from financial institutions and community partners who work in financial services, banking, financial advising, and related areas. We are optimistic that by 2025 we will be able to raise \$200,000 of gifts and in-kind donations to support the UNLV IFLW, with significant naming and sponsorship opportunities in subsequent years.

The IFLW will be well-poised to benefit from faculty/staff collaborative grant writing to support financial literacy and wellness initiatives, programs, and campus-community opportunities. As a designated Minority Serving Institution, Hispanic Serving Institution, and Asian American Native American Pacific Islander Serving Institution with a high percentage of first-generation and Pell-eligible students, the work of IFLW will be life-changing for our campus and community. This will make us a competitive applicant for research, foundation, corporate, and community-based grant opportunities. Both IFLW staff, and partners on- and off-campus, will be poised to collaborate to raise grant funds to support and grow the future work of the IFLW.

I. Projected Budget – identify portions of costs which will require state resources, grants, gifts and/or contracts

Costs	2023-2024	2024-2025	Total
Personnel			
Total of Salary and Fringe	\$228,412	\$387,283	\$615,695
Total Operations	\$30,500	\$36,500	\$67,000
Total Direct Costs	\$258,912	\$423,783	\$682,695
Revenue	2023-2024	2024-2025	Total
Institutional Funds	\$258,912	\$323,783	\$582,695
Gifts		\$100,000	\$100,000
Total Revenue	\$258,912	\$423,783	\$682,695

Please attach any supporting documentation (i.e. support letters from community, industry).



May 3, 2023

President Whitfield and the NSHE Board of Regents:

Aloha Pacific Federal Credit Union strongly endorses the University of Nevada, Las Vegas in the opening of the UNLV Financial Literacy and Wellness Center. The Center will educate the UNLV community of faculty, staff, and students as well as the Las Vegas community at large in matters of financial literacy with an aim to encourage, support, and develop financial wellness in the short term and prosperity in the long term.

Many people in America struggle to make ends meet and are uninformed about how to manage money and plan for their financial future. We see this in the communities we serve in Hawaii and Nevada. We are encouraged that UNLV is taking action to provide a solution through education and community involvement.

Our support of the Center provides an avenue to expand our involvement in spreading financial literacy. Established as the credit union for the City and County of Honolulu in 1936, Aloha Pacific brought financial education to Hawaii high schools and start a student credit union in 2021. We have been a part of the Las Vegas community for over ten years and are seeking to partner with UNLV to establish a student-run credit union on their campus. We believe the role of Aloha Pacific is to extend the education provided by UNLV to the experience of participating in the student credit union. We believe Aloha Pacific can successfully collaborate with UNLV to combine real-world experience with academic excellence.

We strongly support UNLV in the creation of the Financial Literacy and Wellness Center. Our support goes beyond words as we are committed to action by dedicating both human and financial capital to the success of this program. We look forward to your support and the success of this worthy endeavor.

Sincerely,

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

Vince Otsuka
President and CEO

9555 S. Eastern Ave., Ste. 150, Las Vegas, NV 89123



**Financial
Management
Association**

University of Nevada-Las Vegas

Department of Finance, MS 6008
4505 S. Maryland Pkwy
Las Vegas, NV 89154-6008

May 5, 2023

To whom it may concern,

On behalf of the members and leadership of the UNLV Financial Management Association, we would like to express our support for the establishment of a financial literacy center on the campus of the University of Nevada, Las Vegas.

We believe that a financial literacy center would be an invaluable resource for UNLV students and the wider community. Financial literacy is a crucial life skill that is often overlooked in traditional education. A financial literacy center would provide students with the tools and knowledge they need to make informed financial decisions both during and after their time at UNLV.

The center, powerfully supported by our new personal finance courses could offer a variety of services, including financial education workshops and seminars, one-on-one financial counseling, etc., all to better our students' knowledge in this important facet of life. These resources would be particularly important for students who may not have had much exposure to financial education before coming to college.

We believe that the establishment of a financial literacy center would have a positive impact on the financial well-being of UNLV students and the wider community. By equipping students with the knowledge and skills they need to manage their finances effectively, we can help them avoid financial pitfalls and set them up for long-term success.

Thank you for considering our request. We are excited about the possibility of establishing a financial literacy center on the UNLV campus and are committed to supporting its success in any way we can.

Sincerely,

On behalf of the UNLV Financial Management Association

Jose Horta Hernandez
President

Colette Tran
Executive Vice President



May 1, 2023

President Keith E. Whitfield and the Nevada System of Higher Education
University of Nevada, Las Vegas
4505 S. Maryland Parkway
Las Vegas, NV 89154

Dear President Whitfield;

As the U.S. Bank Goals Coach in Residency at University of Nevada, Las Vegas, I have had the opportunity to partner with The Grad Academy at the Graduate College to help provide financial literacy content, workshops and goals coaching to graduate students. Through this partnership, I have had the honor of being a part of students' journeys to personal financial literacy. It is through this program that graduate students learn the skills to manage their finances and their lives more effectively post-graduation.

Financial literacy is a critical component in preparing college students for success as they transition from school into the workforce. Integrating this topic into school programming and curriculum is important and should be a bigger priority within the college community. I could not be more excited to hear about the plans to transition the current financial literacy program to a centralized model, serving both undergrads and graduate students. Having seen first-hand the impact of the program for graduate students, I have no doubt that expanding the program's reach to whole university population is a significant leap forward. Financial literacy programs are proven to increase student retention, improve graduation rates, and elevate workforce readiness. Through increased availability of financial literacy resources, students, faculty, and staff will make better financial decisions and reach their personal dreams.

U.S. Bank is proud to support UNLV with an on-campus program including personal 1:1 goals coaching and group learning engagements like workshops and panel discussions. Through this program, we create educational experiences for students, while at the same time, furthering our understanding of how best to connect with students and support sound financial behaviors.

At U.S. Bank we believe in powering human potential, which is why the commitment to provide programming for external community members resonates with our beliefs and purpose. As the need for financial literacy resources transcends all demographics, the Center has an opportunity to provide resources and empower people to make more financially sound decisions, helping community members to live out their full potential.

Respectfully,

John Hirano, Ph.D., U.S. Bank Goals Coach

Nicole Tanguay
tangun1@unlv.nevada.edu
04/30/2023

President Keith Whitfield
University of Nevada, Las Vegas
4505 S. Maryland Parkway
Las Vegas, NV 89154

To Whom It May Concern:

I am writing this letter of support to express my strong support for the Financial Literacy and Wellness Center project. As a graduate of the Financial Literacy and Wellness Certification and advocate for student success, I believe that initiatives like these are essential in ensuring that college students receive the support and resources they need to succeed in their academic and personal lives.

The Financial Literacy and Wellness badges and Financial Literacy and Wellness Certification that I completed offered a range of resources designed to equip graduate students with the knowledge, skills, and tools they need to effectively manage their finances. This included workshops on budgeting, saving, and investing, as well as personalized financial counseling to help individuals create a plan to achieve their financial goals. The knowledge that I gained, as well as the hands-on application, was invaluable to me.

I believe that extending these resources and programming to all students on-campus will be a great opportunity to strengthen the relationship between the institution and its surrounding community. With this initiative, the center will enable students from all walks of life and disciplines to access high-quality financial education resources.

Lastly, having a student-run credit union could be a valuable addition to this center too. This would provide students with hands-on experience managing their finances by creating student financial products and services, and ultimately, gaining experience in banking and finance operations.

The importance of financial education cannot be understated. According to a recent report by the Consumer Financial Protection Bureau, students who receive financial education tend to make better choices when it comes to managing their debt, borrowing, and investing.

What I have learned most from the Financial Literacy and Wellness badges, as well as the Financial Literacy and Wellness Certification that I completed is that having financial literacy is integral to the overall well-being of college students. Financial stress can impact people's mental and physical health, academic progress, and quality of life. Therefore, an initiative like the Financial Wellness Center serves a critical role in mitigating the negative impacts of financial stress on students, their families, and the community.

In conclusion, I strongly believe that the Financial Wellness Center project is an essential initiative that will benefit college students, staff, faculty, and the larger community. It is my sincere hope that you will give this project the utmost consideration and support it needs to be successful.

Sincerely,

Nicole C. Tanguay

Nicole C. Tanguay
MS Clinical Mental Health Counseling Student
Financial Literacy and Wellness Certification Graduate