

Dear Felipe, Josh, and Zhenmyr

Thank you so very much for dedicating time out of your lives for these past few weeks to teach us about several life lessons regarding finances. It is beyond appreciated as these types of things are not taught to students normally anymore. Now having gained such strong knowledge regarding credit and other financial aspects, I feel less worried for the future. These lessons will continue to help me throughout the remainder of my life when making big decisions regarding finances.

Sincerely,

Sophia Figueroa

~~Sophia Figueroa~~

Thank you!

I truly appreciate all the time donated, you gave to our avid class. You guys gave us amazing insight to what we need to start preparing for. Having these past presentations has opened my eyes to many opportunities. Thank you for doing what you guys do it matters! I hope you guys can continue to inspire other kids to think about their future.

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Thank you for giving your time to show and teach us about equity and much more for our future. I had a great time learning all these great resources to help me plan my life financially better. You guys have encouraged me to start making a plan, set goals, and continue to do my lash business that I have been very unmotivated to continue. I appreciate your guys help and time to help myself and my class.

Sincerely

Byanna Simas

Dear, Josh, Felipe and Zhamyr,

We appreciate you taking the time to educate us over the past few weeks about money and its significance. I gained a lot of knowledge, most notably about the value of saving money and useful strategies for doing so. The work you do is really inspiring and keeps me encouraged while I study about mortgages and the distinctions between purchasing and renting a home. your ongoing kindness in lending us your time and skills. We admire how interested you are in our accomplishments and personal growth

Natalie Lee

Felipe, Josh, and Zhemyr

Hi, I would like to thank you for all your help over the past couple of weeks. Taking the time out of your day to help us is greatly appreciated. All the information you provided for us was extremely helpful. All of you were very nice and the environment that you created in which we were able to ask any question we had was very nice. The knowledge that we learned was extremely helpful and very important to us as we move on have to be able to manage our money as we plan for the future. I had told my parents about the lessons we had, and my parents loved that you guys were teaching about money management in school. My parents never really had that, so they made some bad decisions with their money. I would once again like to thank all of you for the help and support you provide. Merry Christmas and Happy Holidays.

- Steven Landin

Steven Landin

Dear Felipe, Josh, and Zhemyr,

Over the past Mondays, you guys have been the best guests we've had throughout our senior year. It was an honor to have you guys come over and dedicated an hour of your guys' time to guide us through our financial journey. Due to your guys' help, I was able to have a better understanding of things like income tax rates, mortgages, equity, and also of course credit cards. As our little sessions come to an end, I really want to tell you guys that I'm really grateful to have this wonderful opportunity that many probably would've dreamed of having. Without you guys, I probably wouldn't even know where to start with this crazy process of handling our own finances. It was also really like a sign that I'm going to become an adult soon and I need to be ready for the real fight that's ahead. What you guys are doing for us we really appreciate it and I hope that you guys keep up the great work! I hope you guys have a fantastic Christmas and New Years!

Best regards,
Kailin

Kailin

To Felipe, Josh, and Zhemyr,

I would like to thank you for taking the time to teach us about personal finance. It was such an eye opener to realize how complex yet simple the financial system is. Thanks to your lectures, I was able to successfully learn about the many aspects of personal finance like homes, apartments, financial goals, and information on credit cards. I was enlightened by your lectures on the aspects of how credit cards worked and how to safely use credit cards. It was a great pleasure to be involved with these lectures and just learn about finance. I would like to thank each of you for such a great experience.

Thank you, Bennett Kong

A handwritten signature in black ink, appearing to read "Bennett Kong". The signature is written in a cursive style with a long, sweeping underline that extends to the right.

Dear Felipe, Josh, and Zhemyr

I appreciate all the time and effort you put into the lessons. I've definitely gained some valuable information I will be using, especially the smart goals and the importance of saving by a specific end date. I currently bank at Chase and have autosave because I'm saving up for a car. Chase makes it easy to create a goal, timeframe, amount of money and what I will do to make it happen.

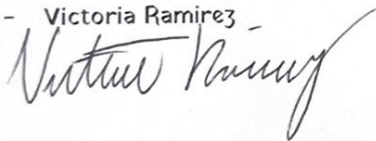
Half of it I knew, but there were some times where I was surprised. I never really thought about credit because my dad doesn't even have a credit card so my parents never talked about it. But the topics of renting and buying are now ingrained in my mind because my mom used to rent out apartments and be the manager and now she's a real estate agent so it was helpful to know more details about behind the scenes of it and the best options and what to take into consideration when buying or renting.

Having a part time job and going into college soon is scary, but I believe I have the right resources now to help guide me through. I don't want to stay at the job forever but maybe through the first four years while I go to school, but then eventually get an internship somewhere related to my career.

Everyone in highschool should know this, our parents tend to shelter us a lot of the time but it's important to be exposed to these topics earlier so we don't make the same mistakes our parents made. I don't want to be in debt because of college so I have to make the best financial decisions in deciding where to go.

Thank you again, Hope to see you guys again!

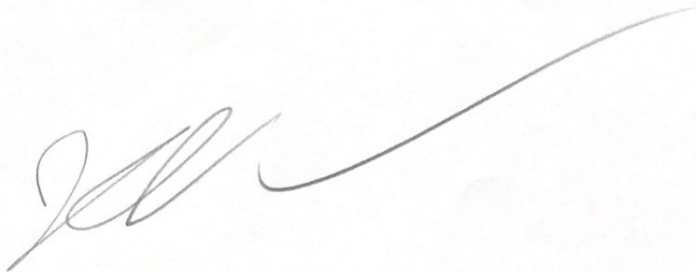
- Victoria Ramirez -



Dear Felipe, Josh, and Zhemyr,

I just wanted to say thank you for committing your time to come into our class the past couple of weeks. I know that your time is valuable and thank you for spending it with us. From what you guys have taught us about money and how to save it I learnt alot from it. From becoming a homeowner to properly saving money, I learned a lot of valuable lessons from what you guys have taught me.

From, Jacob

A handwritten signature in black ink, appearing to be 'Jacob', with a long, sweeping horizontal line extending to the right.

Dear Felipe, Josh, and Zhemyr

Thank you for taking the time to come into our class and teach us this very useful and important information that will help us a lot in the real world. It really helps the whole class including myself because I know a lot of us or if not, all of us did not know most of the information. I will take very much use of all the information and save it and use it into the real world. Once again, thank you and hope to see you guys soon

- Gael Cisneros- Botello

A handwritten signature in black ink, appearing to be 'Gael', written in a cursive style.

Dear Felipe, Josh, and Zhemyr,

Thank you for taking time out of your guy's day the past few Mondays! We really appreciate all of the lessons you have put together to teach us. We've learned a lot over the past few Mondays, lessons that we can take with us into our futures and our adult lives. Before we started getting taught by you guys, I had a pretty unsure understanding when it came to things money wise. This was especially true when it came to things like housing and credit. Before when I had been previously been taught about credit, I had been left with many questions, all of which were answered by you guys during the class!

Thank You!

Alyssa

Alyssa Kipoyan

Dear Felipe, Josh, and Zamir,

Thank you for taking the time out of your day to teach us about finances and make sure we have an understanding of fundamental concepts that we'll need for a successful future. Understanding how credit and property work is something I've always questioned and now have a general understanding of because of your help. I hope we could one day get a continuation of the lessons, maybe about investments, so I can keep finding out ways to ensure I don't end up in a financial crisis. Again, thank you for everything you helped us plenty.

Sincerely,
Lauren Lizaola

Lauren Lizaola

Dear Feilpe, Josh, & Zhemyr

I wanted to tell you all how grateful I am to have been able to learn so much from you! The information you've shared with me is something I'll remember for a lifetime and likely share with others. I can't stress enough how you've all helped me expand my knowledge on being an adult, knowing about my finances, and how to go about buying or renting a home. With the information you've all bestowed upon me, I know I'm more prepared than ever to take on my future. For that I cannot thank you enough.

- Stephanie

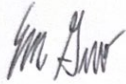
Stephanie Casanova



To: Felipe, Josh, and Zhemyr

Thank each and every single one of you for taking the time out of each of your busy schedules to come into our classroom and personally teach us how to manage our finances. Whether through personal stories or examples, all of you taught us valuable knowledge about the inner workings of saving money, credit, taking on loans and student debt, and goal setting. May your blankets always be warm and may both sides of your pillows always be cold.

Best regards,
Em Guo

A handwritten signature in black ink, appearing to read "Em Guo". The signature is written in a cursive style with a large initial "E" and "G".