

September 2, 2018
Brenda Contreras

Dear Mrs. Letford,

Thank you for the opportunity to be part of the Seed for Change program by awarding me \$100 to start investing in my Roth IRA. Not only did you award me with the financial means to become an investor, but you equipped me with the tools and the knowledge to be able to be financially independent.

After completing the Alumni 360 program and becoming a mentor to other Alumni 360 members, I had a better understanding of the benefits of developing healthy spending habits, budgeting, and accumulating compound interest. I had always been what I thought was a savvy saver, but after I learned about the magic of compound interest, I knew that if I truly wanted to be financially independent I had to start accumulating wealth by investing early for the long term. It particularly impressed me that the earlier I start investing, the sooner the interest will be added to the principal amount of my investment enabling me to maximize my earning potential by millions of dollars. As a young investor, I have the flexibility and time to study investing and learn from both successes and failures, so that in the future I can be financially free.

I am honored to be the first recipient of this award, and I look forward to one day seeding another student with not only the knowledge but also the financial means, so that together we can create a domino effect of first generation investors to help close the income inequality gap.

I am forever grateful to have you in my life. Thank you for helping me break the cycle of poverty by making me a first generation investor!

Sincerely,

Brenda Contreras

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