September 12th, 2018

Dear Monica,

It gives me great pleasure to plant a seed into your future. Every time we have interacted, I have been truly impressed by you. You have portrayed an aura of confidence and determination that is unseen for people your age. Trust me. I have worked with a lot of young people over the decades. ⁽ⁱ⁾ These are the type of skills that will allow you to fulfill your goals and reach the highest heights. Stay determined and focused because life can bring many obstacles. But they won't stop you if you remain true to who you are. I am so in awe of you and who you have become.

I am also so excited that you are getting a financial start at such a young age. I remember when I was your age, I knew nothing about finances, even to the point when someone gave me an opportunity to buy Apple stock, I didn't have enough knowledge to take advantage of it. I knew computers were the way to go but I didn't how to invest in that idea. Learn from my missed opportunity.

I'm happy that your future will be even more stable with the financial advisement you are getting from Alumni360. Take it to heart and pay it forward. I look forward to seeing you again as well as checking up on your progress with investing and in life.

I am so proud of you!

Love Always,

Ms. Gwen