



79 S. State Street, Suite D3
Westerville, OH 43081

Phone: 614.368.1055

www.afcpe.org

To Whom It May Concern:

I have worked closely with Todd Christensen during my tenure at AFCPE in various capacities: as a professional in our association, a Board Member, and speaker for our AFCPE Annual Research and Training Symposium. Not only has he impressed our speaker selection committee sufficiently to be invited to present, but he has consistently received very positive ratings from participants in his breakout sessions as a dynamic and engaging speaker.

A few of the titles from his past presentations have included:

- Unleashing Your Inner Credit Overlord (2018)
- Debt Pilots Society: Piloting Your Clients Safely away from the Insolvent Sea (2017)
- 9 for 9: 2014 Free Financial Apps Recap for Android Phones
- Ethics (general session 2011)
- Resistance Is Futile: Building Financial Education Momentum (2010)

Todd is the consummate professional. He naturally connects with his audiences and conveys his knowledge and expertise in an accessible way for everyone to learn and grow. We look forward to future opportunities to work with Todd again as a speaker/presenter and hope he finds success working with you and your clients as well.

SETTING THE STANDARD,

A handwritten signature in black ink that reads "Rebecca A. Wiggins". The signature is written in a cursive, flowing style.

Rebecca Wiggins, Executive Director