

June 18, 2019

To Whom It May Concern:

It has been my pleasure working with Todd Christensen from Money Fit over the last decade. In my role as CEO and Founder of Financial Beginnings, I was thrilled to host Todd as one of our featured speakers at our annual Financial Literacy Conference two years in a row.

Todd received such positive feedback from our audience of educators, so we had to have him back the next year to expand more on his credit presentation. I have attended Todd's sessions and can personally say that he is able to make a complex subject, such as credit, easily understandable.

Titles from his presentations for us included:

- Credit Building, Part Deux: Double the Discussion, Double the Fun, Double the Madness (2015)
- Managing Credit & Debt (2014)

I commend Todd for his ability to engage an audience and empower individuals to become good stewards of their money and reach their financial goals. Given our previous experience with Todd's presentations, we are hopeful that he will work with us again in the future.

Best,



Dr. Melody Bell, Ed.D
CEO and Founder
Financial Beginnings



