

December 20, 2011

To Whom it may Concern:

In November 2011 we invited Jeremy Bryant of American Financial Education Alliance (AFEA) to speak to the women of our church about "What Women Need to Know" - a workshop designed to meet the needs of women of all ages relative to finances and financial decisions we meet on a daily basis. He made what many women consider distasteful, money concerns and management, seem palatable and perhaps even inviting - a challenge.

This time with Jeremy went very quickly as he demonstrated a very warm and inviting personable self. He was interested in meeting those in attendance and introducing himself to others before the meeting started. He was very soft spoken, yet clear and relaxed, and gave the impression of enjoying what he was doing. He seemed to have a wealth of knowledge and good command of his craft.

He was very organized as he was there early to set up, distribute literature to each chair and place the podium and sound system so that all would be able to hear and view his visuals on the screen. He brought his lovely wife with him to assist in distribution and collection of some materials. We had only to be there, listen and enjoy - which we did!

Jeremy was very respectful, in that it seemed that he had just the right amount of information to present that filled the time he said that it would take. He also gave time for questions and was able to give succinct answers. To the one or two questions for which he did not have a ready answer he assured them that he would get the answer and get back with them. I felt that it was very thoughtful of him to distribute, at the outset of the meeting, cards on which we could write out questions and give to his wife should anyone not choose to be identified with their question.

In closing we were invited to visit the AFEA office for an initial free personal consultation as regards any financial consideration we may have - from budgeting to investing.

All in all we felt that it was a very productive time and that was affirmed by almost everyone in attendance. Hence, I am able to heartily endorse Jeremy and the services that he is able to render under the auspices of the AFEA.

In His Service,



Pastor Carlos Velez
First Alliance Church of Charlotte



FIRST ALLIANCE CHURCH
of Charlotte

P.O. Box 220211
Charlotte, NC 28222

(704) 612-1931

firstalliancecharlotte@gmail.com

www.firstalliancecharlotte.com

Erika Thompson

Independent Mary Kay Senior Sales Director

www.marykay.com/ethompson2

Phone: 704-400-5553

Email: ethompson2@marykay.com

Dear Jeremy,

I want to thank you for sharing your passion and talent with us at our business meeting. You did a fantastic job! You are clearly knowledgeable in the areas of money. As a female entrepreneur, it is important to be educated about finances. What you offer is such valuable information and is delivered in such a fun and interactive way. I am seeing a change in my team's thinking since your visit. Now, those are results! The ladies and myself are all looking forward to having you back for another seminar.

Sincerely,

Erika Thompson



First Baptist Church of Kernersville
401 Oakhurst Street – Kernersville, NC 27284
(336) 993-2577 – FAX (336) 993-3832
fbckernersville.org

Friday, February 10, 2012

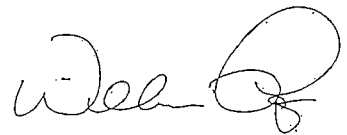
To whom it may concern:

I would like to express my whole-hearted gratitude to the representatives of the American Financial Education Alliance for the informative seminar they provided for several of the senior adults at our church. Tommy Padgett and his associates were extremely professional and helpful, and those who attended the seminar benefited greatly from it. I have received unanimously positive feedback from the attendees!

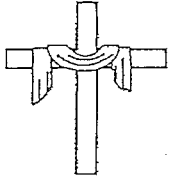
Additionally, these gentlemen were respectful and sensitive to the goings-on of our church. In church life it is essential to maintain a flexible schedule because one never plans for special circumstances that arise in our members' lives, e.g. the loss of a family member or the arrival of a crisis.

I enthusiastically recommend the excellent services of the AFEA to any individual, group or organization. In our current economic climate, it quite literally pays to be well informed about financial matters. Our community of faith has benefited from their expertise, and I am certain we will be in contact with them in the future for additional informational seminars.

Sincerely,

A handwritten signature in black ink, appearing to read "William H. Page". The signature is fluid and cursive, with a large, stylized initial "W" and "P".

Rev. William H. Page
Associate Pastor of Youth and Education



Mount Moriah Missionary Baptist Church

381 Crestdale Road • Post Office Box 3555

Matthews, North Carolina 28106

Church Office 980-245-9090

Church Fax 980-245-9094

www.mtmoriahmbc.org

Rev. Dr. Larry W. Whitley
Pastor

Office: 980-245-9090

Home: 704-845-2582

Deacon Gary Simmons
Chairman - Deacon Board

Office: 980-245-9090

Home: 704-841-8786

January 5, 2012

To Whom It May Concern:

On behalf of Mt. Moriah Missionary Baptist Church, it gives me great satisfaction to recommend Mr. Rick McClanahan who is associated with the American Financial Education Alliance (AFEA) to do a financial presentation for your business.

As a church with member's of varied ages and interpretations, Mr. McClanahan's presentation was very well received. His excellent communication skills and enthusiasm throughout the presentation made for a vigorous exchange of comments from our members.

I found Mr. McClanahan genuinely dedicated to making sure our members got the information that supported each individual's life style. He demonstrated how to think beyond our fears and be willing and open to explore new options.

I strongly recommend Mr. McClanahan to any one or group who may wish to be informed about Financial Options.

Sincerely,

Rev. Dr. Larry W. Whitley

Senior Pastor

"And all things whatsoever ye shall ask in prayer, believing ye shall receive. St. Matthews 21:22"

PAYCHEX

3701 Arco Corporate Center
Suite 300
Charlotte, NC 28273

www.paychex.com

November 16, 2011

To Whom it May Concern:

On behalf of Paychex, Inc., I would like to thank the American Financial Education Alliance (AFEA) and specifically, Rick McClanahan, for a wonderful presentation offered to our staff in March and June 2011. Rick presented on the subjects: Financial Fitness and Understanding Your Credit Score. We received some very positive evaluations from the staff who attended these seminars.

It is great to find an organization that is committed to promoting financial education to employees.

Thank you again for providing us this opportunity. A special thank you to Rick McClanahan for volunteering his time.

Sincerely,

Cynthia M Juhasz
Core Operations Manager