

**YOU CAN SCHEDULE A PRESENTATION FOR
YOUR SCHOOL AT ANY TIME.**

**PLEASE CONTACT ANY OF OUR REGIONAL
COORDINATORS AT:**

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NJBLFLiP

The Financial Literacy Project
of the New Jersey Bankruptcy
Lawyers' Foundation

WWW.NJBLF.ORG/NJBLFLIP.HTM

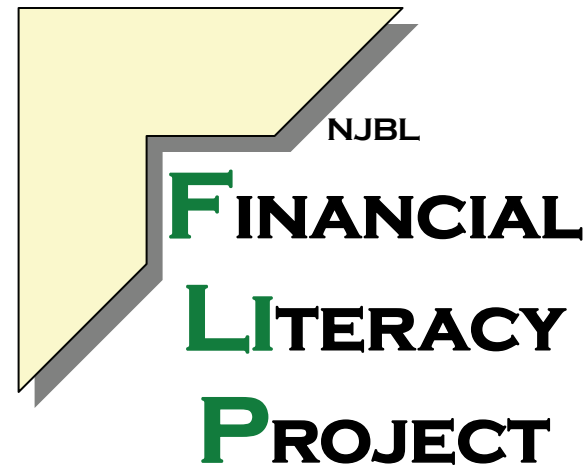
We have made presentations in various high schools and colleges all around the state, including:

East Brunswick H.S.
Ocean City H.S.
Colonia H.S.
The College of New Jersey
Cherry Hill East H.S.
Burlington County Alternate H.S.
Lenape Regional H.S.
North Bergen H.S.
Mercer County Technical Schools
Gloucester City H.S.
Gloucester Catholic H.S.
Highland Regional H.S.
Timbercreek Regional H.S.
Union H.S.
Berlin Eastern H.S.
Camden County Vocational Technical School
Centenary College
Stockton State College
Passaic H.S.

**It's not too late to get your school involved in
the program. Contact us today!**



NEW JERSEY BANKRUPTCY
LAWYERS' FOUNDATION

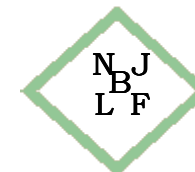


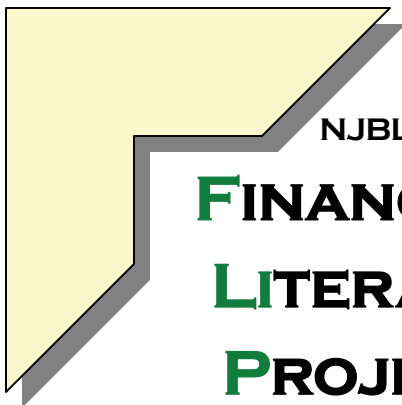
The New Jersey Bankruptcy
Lawyers' Foundation
proudly introduces
FLiP
the "Financial Literacy Project"

A program specifically designed to
educate High School Juniors, Seniors,
and College Freshmen about
maintaining good credit, using credit
cards and avoiding identity theft.



**Presentations are FREE!
and
We Come to Your School!**





NJBL
**FINANCIAL
LITERACY
PROJECT**

The Financial Literacy Project offers a FREE program to students throughout New Jersey. Our presenters will come to your school! Our presentation is geared toward high school juniors/seniors and first year college students. It is a practical presentation that explains in basic terms how credit works, how to effectively use credit cards and how to avoid identity theft. It offers a crash course in the sometimes harsh reality of managing your finances in the real world.

***Remember -
It's all about the Students!***



NJBLFLiP

FLiP utilizes volunteer attorneys, law students from Rutgers School of Law-Camden, and other professionals located throughout the state who are trained and ready to make presentations at your school on a schedule designed to fit your needs.

There is NO COST to the school!

We provide the instructors and the power point presentation. You provide only the classroom and the students. You tell us when and where, and we make it happen!

Our program is compact and concise and in language that the students can relate to. It involves a short skit and a power point presentation that is designed to capture the students' interest with minor role play, real life examples and stories, and a straightforward explanation of how credit and credit cards work. Our goal is to explain the real life impact of credit and credit cards on a person's every day life.



Our presentation also includes a component on Identity Theft. We cover what it is, how it happens, what it is used for, and how to prevent it.



FINANCIAL LITERACY PROJECT

We present information on:

FICO — How and why a credit score is determined and used

Credit history — Who uses it and what does bad credit really mean

Credit cards — Buy now & pay later (for the next 10 years!)

Hidden charges — Late fees, cash advances, universal defaults

Identity theft — Everyone is a target!

What can you do — Phishing, vishing, free offers, prizes and other scams

We will explain all of these and more!

**Don't miss out on this
FREE opportunity to provide
valuable real life instruction to
your students!**

