

Financial Independence Training Inc. 4924 Vista Arroyo La Mesa, CA 91941



May 9, 2016

Dear Steve Cummings,

On behalf of the military members who will participate in The Financial Independence Training (FIT) initiative, I want to thank you for your work on the Success/Failure application. As you know, your work is part of a new approach designed to help young U. S. Marines gain critical insight on how to wisely handle financial decisions in order to avoid the many pitfalls young people today normally encounter. This task is daunting, considering how ill prepared so many young people are to manage their finances when graduating from high school, but it is not insurmountable.

Your work on this project is instrumental to the success of this phase of the FIT initiative. The research, resourcefulness and design efforts you put into this module are impressive. By unleashing your own imagination, you've helped make what can be a challenging topic ... understandable. You far exceeded the requirements for your San Diego State University graduate course and have provided a storyboard that delivers training in a way young military members can embrace.

The Marines motto is Semper Fidelis, meaning "Always Faithful". On behalf of the U. S. Marine Corps, I salute you and thank you for your faithful efforts in working on our project.

Respectfully,

David J. Block CFP®

President and CEO

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Financial Independence Training Inc.

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