Personal Finance: Presented by EVERFI
Industry Interaction Preparation Resource

This resource is designed to help participants prepare for their meetings with financial industry professionals or educators as part of the FCCLA Personal Finance STAR Event. Proper preparation is key to gaining valuable insights and advice that will enhance your financial goals and project outcomes. Follow these detailed steps to ensure you are well-prepared, conduct effective meetings, and make the most of the feedback you receive. This resource has been tailored for different levels of competition, providing specific instructions and sample language to assist you in scheduling, conducting, and following up on your meetings.

Level 1

Steps for Scheduling and Preparing for a Meeting with Your Chapter Adviser or Educator:

1. **Identify the Right Person to Meet:**
   - Speak with your chapter adviser to identify the best educator who teaches a financial education course or has expertise in personal finance.

2. **Reach Out with a Formal Request:**
   - Send a formal email or letter to the identified educator, outlining the purpose of the meeting. Include details such as the topic you want to discuss (your financial goals) and request to schedule a suitable date and time.

3. **Prepare for the Meeting:**
   - Clearly define your financial goals and be ready to discuss them.
   - Prepare a list of sample questions to ask during the meeting:
     - Can you provide feedback on my selected financial goals?
     - Are my goals realistic and achievable within the given timeframe?
     - What strategies can I use to improve my budgeting and saving habits?
     - How can I effectively track my progress towards these goals?

4. **Day of the Meeting:**
   - Arrive on time and be respectful of the educator's time.
   - Ensure you have someone available to capture photos of the meeting for your portfolio documentation.
   - Actively engage in the discussion and take notes on the advice provided.

5. **Post-Meeting Actions:**
   - Write a handwritten thank you note and deliver it to the educator to thank them for their time.
   - As a recommendation, ask the educator to review your presentation and provide feedback and suggestions.
   - Inform the educator of your progress, especially if you qualify for nationals, and seek their assistance in reviewing and improving your project based on evaluator feedback.

***Email and thank you note samples can be found at the end of this document.**

Level 2

Steps for Scheduling and Preparing for a Meeting with a Financial Industry Professional:

1. **Identify the Right Professional to Meet:**
    - Determine the type of financial professional you need to speak with (e.g., banker, loan officer, financial planner, investment officer).

2. **Reach Out with a Formal Request:**
    - Send a formal email or letter to the financial professional, explaining the purpose of the meeting. Mention that you seek advice on your financial goals and planning, and request to schedule a suitable date and time.

3. **Prepare for the Meeting:**
    - Clearly define your financial goals and be ready to discuss them.
    - Prepare a list of sample questions to ask during the meeting:
        - Can you review and provide feedback on my financial goals and budget?
        - What recommendations do you have for improving my financial plan?
        - How can I manage unexpected expenses while working towards my goals?
        - Are there any tools or resources you recommend for better financial planning?

4. **Day of the Meeting:**
    - Arrive on time and be respectful of the professional's time.
    - Ensure you have someone available to capture photos of the meeting for your portfolio documentation.
    - Actively engage in the discussion and take notes on the advice provided.

5. **Post-Meeting Actions:**
    - Write a handwritten thank you note and send it to the professional to thank them for their time.
    - Use the feedback and suggestions from the meeting to refine your financial plan.
    - Inform the professional of your progress, especially if you qualify for nationals, and seek their assistance in reviewing and improving your project based on evaluator feedback.

***Email and thank you note samples can be found at the end of this document.**

Levels 3 & 4

Steps for Scheduling and Preparing for Two Meetings with Financial Industry Professionals:

1. **Identify the Right Professionals to Meet:**
   - Determine two financial professionals you need to speak with, such as a banker, loan officer, financial planner, or investment officer.
   - Research and identify potential professionals by asking for recommendations from your chapter adviser, teachers, family members, or friends.
   - Consider reaching out to local financial institutions or using professional networking sites like LinkedIn to find suitable professionals.

2. **Reach Out with a Formal Request:**
   - Send formal emails or letters to the identified financial professionals, explaining the purpose of the meetings.
   - Mention that you seek advice on your financial goals and planning, and request to schedule suitable dates and times for both meetings.

3. **Prepare for the Meetings:**
   - Clearly define your financial goals and be ready to discuss them.
   - Prepare a list of sample questions to ask during the meetings:
     - Can you review my financial goals and provide initial feedback?
     - What are the most important factors to consider when creating a budget?
     - How can I prioritize my spending to achieve my financial goals?
     - What are some common mistakes people make in financial planning, and how can I avoid them?

4. **Day of the Meetings:**
   - Arrive on time and be respectful of the professionals' time.
   - Ensure you have someone available to capture photos of both meetings for your portfolio documentation.
   - Actively engage in the discussions and take notes on the advice provided.

5. **Post-Meeting Actions:**
   - Write handwritten thank you notes and send them to the professionals to thank them for their time.
   - Use the feedback and suggestions from both meetings to refine your financial plan.
   - Inform the professionals of your progress, especially if you qualify for nationals, and seek their assistance in reviewing and improving your project based on evaluator feedback.

Level 1

Sample Email Language for Meeting Request

Subject: Meeting Request for Personal Finance Project

Dear [Educator's Name],

My name is [Your Name], and I am a student in [Your Grade] grade participating in the FCCLA Personal Finance STAR Event. I am currently working on a project to develop and achieve specific financial goals, and I would greatly appreciate your guidance.

[Provide a brief overview of your project and financial goals. Mention why you think this educator would be particularly helpful.]

Could we schedule a meeting to discuss my financial goals and receive your feedback? Please let me know your availability, and I will do my best to accommodate.

Thank you for considering my request. I look forward to your response.

Best regards,
[Your Name]

Sample Language for Thank You Note

Dear [Educator's Name],

Thank you for taking the time to meet with me and provide valuable feedback on my financial goals for the FCCLA Personal Finance STAR Event. Your guidance was incredibly helpful, and I appreciate your support.

[Provide specific details about what you found helpful from the meeting and how you plan to implement their advice.]

Thank you once again for your time and assistance.

Sincerely,
[Your Name]

Levels 2, 3, & 4

Sample Email Language for Meeting Request

Subject: Meeting Request for Personal Finance Project

Dear [Professional's Name],

My name is [Your Name], and I am a [Your Grade] grade student at [Your School] preparing to compete in the FCCLA Personal Finance STAR Event. I am currently working on a project to develop and achieve specific financial goals, and I am seeking advice from professionals in the financial industry.

[Provide a brief overview of your project and financial goals. Mention why you think this professional would be particularly helpful.]

Could we schedule a meeting to discuss my financial goals and receive your expert guidance? Please let me know your availability, and I will do my best to accommodate.

Thank you for considering my request. I look forward to your response.

Best regards,
[Your Name]

Sample Language for Thank You Note

Dear [Professional's Name],

Thank you for taking the time to meet with me and provide valuable feedback on my financial goals for the FCCLA Personal Finance STAR Event. Your guidance was incredibly helpful, and I appreciate your support.

[Provide specific details about what you found helpful from the meeting and how you plan to implement their advice.]

Thank you once again for your time and assistance.

Sincerely,
[Your Name]