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## Ted Daniels, Founder of SFE PD

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## Podcast

### Description

In this NGPF Podcast episode, Ted Daniels, a former U.S. Department of Housing and Urban Development employee, who left his career to establish a nonprofit focused on financial education, shares details about his journey, which began with educating friends and family and expanded to colleges, where he observed improved student retention and graduation rates. Ted also touches on the Ambassador Program, which empowers college students to teach financial literacy, fostering a ripple effect of life skills improvement.

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**Ren Makino:** Hi, this is Ren from Next Gen Personal Finance. And you're listening to the NGPF, podcast. Today on the show, Tim is joined by Ted Daniels, the founder of the Society for Financial Education and Professional Development, or SFE PD for short. Ted joins us on the show to talk about his experience creating an award winning non-profit organization . That teaches financial literacy to people of all ages and backgrounds with an emphasis on reaching communities of color. Listen to this podcast to gain invaluable insights regarding Ted's trailblazing journey. Enjoy

**Tim Ranzetta:** Today, we're very fortunate to have Ted Daniels with us. Ted is the founder of the society for financial education and professional development. You're going to hear his trailblazing story. I believe there is nobody in the financial education movement that's created a nonprofit that has lasted as long as Ted's.

**Ted Daniels:** Well, thank you very much, Tim. This is exciting to join you tonight. I have a great interest in the same subject. I have a great interest in this financial literacy and, you know, being able to give people the knowledge needed to maximize their financial resources.

**Tim Ranzetta:** All right, let's start from the beginning. I love to go back. I love to hear from folks. Some of the earliest lessons you had in money, what, who taught them to you and what did you learn?

### [00:01:23] Ted's Early Money Lessons.

**Ted Daniels:** Well, you know I grew up in a family that cared a lot about being self independent. You know, not having to rely on anyone.

So my parents made sure that whatever came into the household, we maximized it and made sure that we always had jobs, you know, even with my father was in the construction business after they left the railroad. And even when I'm a kind of guy, I didn't want to get up early in the morning, still had that problem.

So my mother would. That was Fred. Let's go ahead and come back and pick him up later. I have breakfast ready, you know, so you had to work, you know, so if you're working, you had to make sure you maximize your

financial resources. Now, when I was in the 12th grade my parents gave me the checkbook and I had to write the checks to pay the bills.

Now you know, because I was here talking about, you know, we need to pay this. We need to pay this off. We don't have money to pay this. If we can't pay that this month, we'll pay it later next month. And so they gave me the checkbook, but I soon found out that you can't write more checks than you have money in the bank, you know, so that was a big lesson there, so from that point on, you know, I knew you got you had to manage your what you had available to you.

And so I started sharing that information but I learned, you know, along the way with my sisters and brothers that were older, I'm the youngest one, and with them and their spouses when they got married. And, you know, we always had a situation. For instance, in my family, we may have, even today, we may have one person who lives in an apartment.

Everybody owns a home, and they plan for because our parents, that's what we had, you know, my father built the first house himself, have got to have some other, but we always lived in the house. So the mindset was that everybody should have a home to live in. And that was like a legacy. So that lives on, you know, so just watching them, seeing what they're doing and then watching other people saying what they weren't doing and the consequences of that, so you sometimes you can learn by the mistakes of others.

**Tim Ranzetta:** Okay, so let me get this right. You were the youngest in your family, but you were the go to when it came to money?

**Ted Daniels:** Yes.

**Tim Ranzetta:** When did the light bulb go off where you're kind of like, hey, this is a subject that I am really interested in and I want to get smarter and kind of it sounds like you learned a lot from your folks.

But my guess is there was also some. You're self taught to some extent. So just yeah,

#### **[00:03:51] When Did Ted Know He Was Interested in Finance?**

**Ted Daniels:** I'm self taught too. And plus, you know, I always say, you know, you always want to have something that you're anchored to. Now, you know, I went to school all levels, you know, on through college and law school and all that.

But one thing that always stuck in my mind, they was talking about the great depression. And when people had to stand in soup lines to get food. Now that really bothered me, you know, it really bothered me. And I said, I never want to have a situation like that, where I have to stand in line to get food, so my mind sort of developed that I got to manage what I have.

I got to make sure that I don't get in that ladder, you know, by the economic cycles, we have wars, we have things don't happen, unemployment, all those things, but I want to make sure that I have resources to sustain me in case that were to happen, you know, so it sort of pushed me into there because I was fearful that what could possibly happen, if I didn't have financial resources.

**Tim Ranzetta:** Yeah, it reminds me of, you know, a concept in investing. And I think it was Ben Graham, whose greatest disciple was Warren Buffett, you know, believed in this issue of margin of safety. And it sounded like you always wanted to have that margin of safety so that you could sleep better at night and you didn't have to worry about relying.

I mean, there's this. I'm hearing self reliance.

**Ted Daniels:** Yes. Oh, yes. Oh, yes. Self reliance. Yeah. Plus, when I'm out speaking, you know the students and other groups, I always say you never want to be broke, you know, because when you're broke, people treat you badly. And plus you can be manipulated. So always have somebody.

**Tim Ranzetta:** Yeah. So let's, talk a little bit about your career prior to starting Your nonprofit focused on financial literacy. Like I'm always a big believer that, you know, sometimes looking back, like you didn't realize it at the time, but the skills you were developing along the way before you started this new venture kind of assisted you or provided you with skills and ideas that you ended up implementing in the new company focused on financial literacy.

You want to talk about your earlier experience and how it helps.

#### **[00:06:03] Ted's Career Prior To Starting His Nonprofit.**

**Ted Daniels:** Well, you know, at a college, I was recruited by the U.S. Department of Housing and Urban Development. As an accountant, I was an intern and I build up into management and policymaking, but on the side, I also got the license to because I want to help my family and friends, I got a license to sell securities.

And, and the best financial advisor registered representative, and, but I saw that they didn't know anything about investing. What a mutual fund was, and even during the crisis that we had back in the 80s when you had money market funds at 10%. People didn't know what that was. I think, hey, you don't have money sitting in the bank.

Let's put it over in this money market fund to make 10 percent and it's, you know, secure. And during my time there at the US Department of Housing and Urban Development, I became an office director and people knew that I've been working sometimes I ran a private market finance operation to where I managed like 13 billion dollars in notes and 96 billion in bonds.

And so I was in a phase of Wall Street and doing that work. So they knew I had some idea about money. But during the latter period of time when the federal government moved from a civil service retirement system to a, what's called a furl system, where you have, it's like a 401k that you see in private industry, where you have to contribute a portion of your income toward the accumulation of your retirement savings.

Well, that blew the mind of a lot of federal employees, you know, and you have open season every fall, so they were live outside of my door, you know, my secretary had to call one end of the time, said, Ted, what should I do, should I put in the G fund, the F fund, you know, and these were professionals.

These were professionals. So I said, well, I think what I'm going to do, I'm going to retire early. Yeah. Cause like I said, I was in a situation where I could be comfortable, you know, or I had my other financial advisor

being somebody I need to make a difference between working longer and what I will make my retirement income there.

I said, look, Well, I'll just go out and have an organization like the Society of Financial Education and provide financial literacy training so I can help other people. You know, a bigger audience, you know, so it sort of started from there and I said, well, I'm just gonna do this like five years, you know, and I just go ahead and take it easy you know, and get back on my software.

But it had resonated because nobody was in this space, you know? And people was asking me, said, why are you doing this? People should know that. I said, they don't know these things. You know, not even how to manage a credit score. Credit scores came on the scene. People didn't know how to manage credit score and so, It resonated.

People said, we need this, and I created a newsletter, you know, and people started reading the newsletter, subscribe to the newsletter. And I said, I think we need to do something about this. Maybe we ought to do a TV show. And I talked to the U. S. Chamber of Commerce and I said, well, they're a small profit, don't have any money, you know, but they liked the idea. So they would let me use that studio over right across from the White House. To produce TV shows and we put on the bird PBS stages around the country, you know, and that was exciting too, you know, that's, but I said, I think we need to go face to face as well.

And that's why the society, financial education, professional development sort of blossomed to something else and to just feel that board. I saw that was a tremendous board in America, because we look even today. You see, America ranked 14th in the world when it comes to financial literacy, and and I knew the African American community was in great need of financial literacy.

So my strategy was to infuse financial literacy into the education of college students at historic and black colleges and universities. Teach them how to manage their financial resources while in school and once they graduate so they can maximize the income generate from the degrees and they can share with their family and friends and have a general uplift for the community.

So that's been my strategy and that's been working out quite well. We've had a tremendous transformative results from doing that, yeah, we get great letters and calls, you know, some people called me on Father's Day and my wife was kidding me. So I know he has so many children, you know, because they called to thank me, you know, but I'm excited about it.

And, oh, by the way you've been talking about Trailblazer earlier Tim, I did receive jump starts. Yeah. Trailblazer award. We're going to be old bones trade preparation for back in 2014. Yeah,

**Tim Ranzetta:** Certainly well deserved covered a lot of ground there. So I'm going to go back to your early days as a financial advisor.

And what you notice, because I think. I think there's definitely a link between that work and the work that you're doing today. Like what did you learn when you're getting into, you know, the nuts and bolts of advising somebody, about their developing a financial plan for them, helping them think about investing?

What really stood out to you that you ended up saying, I need to make sure I incorporate this into my educational program.

**[00:10:54] Was There Anything That Stood Out To Ted?**

**Ted Daniels:** Right. The lack of education. That's what it was. The lack of education, they just didn't know. Some of them had resources, got resources, you know, and they just didn't know, how to use what they had and protected too, because we look at the preparatory side as well.

You know, they just didn't know. Somebody said, look I want to save some money for retirement. You know, they didn't know about the different types of mutual funds, you know, and how they work, or they say, well, you know, we see people standing in line at Target or Walmart. What's going on?

Is there any way to make money? You know, if you invest in a Walmart or Target, so you had to teach them how the stock market works, and how mutual funds work and because if I feel that the teaching comes first, because if they, if you don't teach them, you know, as soon as they see a cycle or a downward movement in the market, they're going to get scared and they drop out.

So my idea was to teach them all, even the economic cycles that exist in this country. Thank you. She's in that too. So when the inflationary cycle will be anticipated, we ended up having a recession, but anticipate in terms of your investments, so they understand that. So I had like a hundred and hundreds of clients.

And they were comfortable and, all of them were comfortable. I like it, too, because some of them go to my church, you know, I get stuck in the parking lot, you know, because they said one, one tapped me on the shoulder like two or three Sundays ago. Said, Ted, so that's fine. So literacy, but always talk about it work say my 401k just tap 1,000,000.

Yeah, he told me that. Wow. I listened to you. Because I had done sessions at the church, you know. I did what you told me to do, you know. So education was the first thing I wanted to do. Make sure they were educated and understand the nature of the transaction they were getting into. How the financial markets work, how the investments work, the categories, how to allocate.

You know all those things were very important. Yeah.

**Tim Ranzetta:** Any tips you know, specifically about first time investors, right? Because there's an an element of fear, I think, for a lot of folks who've never done this before, that this isn't a bank account. Like you can lose money, but the upside, you know, if you invest in a low cost diversified index fund or a mutual fund

like your opportunity's greater than probably looking at an individual stock. Any tips that you found? I mean, education. It sounds like you really spent a lot of time. You invested in kind of helping them understand how the market works. But any other tips for teachers who might be first time investors or for teachers who are working with young people who might be first time investors and are thinking stock markets not for me.

All I all I see is risk, risk, risk.

**[00:13:42] Ted's Tips for First Time Investors.**

**Ted Daniels:** Well, the tip I gave is I would give the teachers that you. You have to sometimes you have to show me attitude. I use data to support it, you know, and if you show them the chart, it shows that we've had these ups and downs in the stock market to occur, but this is where you are now, you know and always with the data, but any type of investments you want to show them.

As a basis for so it's not what Ted Daniels saying is what the data says. So I would if a teacher's our anchor to who's the data like when we talk about we cover all our components associated with personal finance when we talk about credit, when I show them, you know the credit scores, and I show them where the average credit score in the state in which they live, which a lot of cases low, then it's hey, we don't want to be like that, you know, so, and it showed them the costs associated with a credit score of 640 versus 750, you know, they show them the what the target should be, you know, because we say if you have a credit score, say of 660 or 650.

You're the loan on the car you're going to buy is the range is your payment is going to be high interest rates going to be high and payment is going to be higher. Now if you have a 750 have a lot of credit score 75, 750, your interest rate is going to be lower and your payment is going to be lower. So yeah, ways away but maybe we didn't do that then you know I need to pay my bills on time I need to keep my debt low down all those components associated with credit scores they look at differently now.

You know, so you started to use data and demonstrations to get your point across.

**Tim Ranzetta:** Yeah, that's a, I always thought of that credit score lesson as like, if you, that could be worth tens, if not hundreds of thousands of dollars over the course of someone's life when you think about it, auto loans, home loans and, and the like.

Okay. So you start the society for financial education, professional development 25 years ago. It's a pretty lonely space. Like it isn't this well developed financial education. Movement or ecosystem that we see today. When did you know you're on to something? In other words, entrepreneurship is a lonely place to be, when you're starting kind of a new industry to some extent can be even lonelier.

Like, when did you know that? Okay, I've decided I'm gonna retire. This is my second career. When did you feel like, you know what, this is what I was called to do.

#### **[00:16:11] When Did Ted Realize Finance Was Something He Should Pursue?**

**Ted Daniels:** Two lanes here, you know, I saw the need and then, I had this somehow just kept putting on me to do this and I just tell the story too deep now.

I pray, you know, for things I would like to accomplish. Now, I was rising as I mentioned the US Department of Housing and Urban Development, I had a position advertised as a deputy assistant secretary, and the job announcement, we had Ted Daniels written all over it, you know, it's like y'all had to just sign, sign the 171.

And everybody thought that was going to be my position. And. I didn't get the position. They gave it to someone else. And then I was, you know, I was upset and people were upset. And then another job came open at the U.S. Department of Commerce. Written for Ted Daniels, you know, prayed about it at church, you know, want this job, you know.



And I got a letter back from the U.S. Department of Education says that your application was incomplete. I think pages two and three was not, were not included. Found out that when I made the copy of the application, two of the pages stuck together, and I thought was complete, you know, I said, well, maybe the Lord is telling me that I should go ahead and do what he wants me to do.

And so I decided to go ahead and retire and he has provided resources for me, you know, to do this, do the financial literacy work that I'm doing. So, that that's my story of faith and doing what the Lord wants me to do, you know, and of course, as I said before, you know, I just thought that was a great need, you know, so I did it with my friends, family, and associates and talking to them, they had no idea about how to make investments. How to manage your credit, you know even how to establish a budget to manage the funds coming in and cash flow.

So I just felt this, it became a ministry for me, you know, in terms of helping other people. And I like helping other people and they are grateful, you know, for what I've done for them over the years.

**Tim Ranzetta:** Yeah, ministry. What a great way to describe the work that you do, because I often think of you as a minister, Ted.

**Ted Daniels:** If you're a man, I was sometimes I'm traveling, you know I've had people stop me, asked me, said I was getting on a plane from Atlanta and this pastor, he was a real pastor. He asked, said, brothers, brothers But what pastor what church did you pastor?

I said no, I said, I'm not a pastor, but I do preach about money.

**Tim Ranzetta:** So the other thing you mentioned to me earlier, before we came on here was cause the other challenge when you start a nonprofit that's really ahead of its time is you got to convince other people, your donors. Yes. That takes time because donors like track records, they like organizations they know that have a history and so, you know, it wasn't enough for you to retire and decide to do this, but you also put resources in to get the thing going too.

Right. Which I think is, is phenomenal.

#### **[00:19:20] Pitching Your Nonprofit to Potential Donors.**

**Ted Daniels:** Yeah. You do, you have to have I got faith confidence that you can make this work and, and do a good job too. Now, there are some, even today, you have some people out there just trying to provide financial education. They don't even prepare themselves, you know, to educate the people they're targeting.

And I, I think that you, that's, that's something that should be done. They just wanna say during financial literacy, but you need to prepare yourself, you know? So, because you're influencing the lives of people, you know, I think it, I take it very seriously. You know, even I have financial educators who work with me because we cover a lot of areas we make sure that we give people the right information and if we don't have the right information, we just say, no, we do not know.

We don't try to walk on the edge of it, you know, because these, it can be like, as you said, Tim, it can be life changing and costly. You know, and I don't want anybody to take the information I give them and have to pay more than what they should pay for a particular car or house or whatever, a credit card on down the line.

I want them to have the knowledge so they can get the most out of it. Yeah. So we always have evaluations done. Of our presentation, our work has not only for myself, but also for my financial educators. We have the audience to evaluate the knowledge and the presentations that have been made to scale knowledge and input and how they make.

Presentation of ET and all get high marks. They always get high marks. And now a lot of the colleges and university that we go to, not only we do, we have our evaluations, but the college and colleges and universities also have the students to evade speakers coming on campus. You know, so now we've been around, we started with the HBCUs, high Star Black College and Universities in 2000 and 2001.

And we have not lost a school yet.

**Tim Ranzetta:** And gained quite a few, I believe.

**Ted Daniels:** Oh yeah, yeah, we are related to like 70 of the HBCUs. We always get the calls to come back. You know, yeah, we was at North Carolina Central University and Durham you know last week, the entire freshman class, like, 1,200 students, had sessions all afternoon with them because we had had previous year.

We had, like, same thing, because it resonated with the students, you know, and we also checked to see we used went to the U.S. Department of Education's data source to see in those places where we can go consistently to the schools to present financial literacy training to that incoming freshman to see what the retention rate was and graduation rates where we go consistently.

The retention rate is higher. Yeah, and the graduation's higher. And that's, that's what we love, you know.

**Tim Ranzetta:** What a great time to be catching students. Just as they're coming in the door and, you know, for many of them, the biggest windfall. They'll see is refund day, right?

Suddenly you get that 2,000 check and wow, they remember the budgeting unit or the budgeting lesson that you taught to say, okay, that seems like a lot of money, but it's got a little latitude for the semester.

And so, yeah, that's so critical.

**Ted Daniels:** It is, it is critical because, Even those we have unsubsidized loans. Like you got unsubsidized loans. If you have a refund check, use that refund check to pay the interest on the unsubsidized loan because unsubsidized loans is not deferred. The interest was accruing right away, you know, so you borrowed 10, 000.

You wait four years later, you can get a bill 14,000.

**Tim Ranzetta:** Yep, that's such an important lesson.

Yeah I just loved, Ted, the thing I love about the ambassador program is just seeing the students, like the way they, the presence they have in teaching others.

And then also you just see the passion the professors have. Tell me, where'd that idea come from?



**[00:23:08] Where Did the Idea of The Ambassador Program Come From?**

**Ted Daniels:** Well, you know, I thought about it. You know, we here again, you know, you have a funded sources, but, you know, it's managed funding sources.

We have a nonprofit and we were able to go on college campuses twice a year fresh orientation and backed on the spring for personal money management sessions for the upper upperclassmen. So I said, well, we really need to have this so that we can have financial literacy going on all year long. So in 2017, we ought to teach Students have a curriculum and they will in turn teach their peers.

So that's what we started doing going on campuses and have worked with professors and deans to identify at least four students who are willing to to learn our curriculum and then teach their peers. So by doing that, we have financial literacy going on all year long. You know, if we're not there, we even if you're not on campus, we're there, you know, and so it so what's happening is they're getting great opportunities, even when upon graduation, because they've been student ambassadors.

First of all, they show they have financial acumen. They can multitask and they're leaders. You know, so when they finish use all of them get very nice jobs, or they go to graduate school, but it's been very excited. They get it. They get excited to plus they teach a good we have a one component of that training is that you have a session with your parents.

They do a video, and they share it with their family members, and sometimes on Thanksgiving, while they're at home, they make a presentation to their family members. So what we want to do, we want to have a multiply effect. So we teach them so they can teach others.

You know, so during this break last December, we, I watched some of the videos, and they were just really, it's heartwarming, you know, because, you know, yes, grandmama, this is how you do it uncle, daddy, this is how it works, you know, if you want to improve your credit score, and this is how to put together a budget, you know, so they've been really doing really well, and they were really grateful, too, because they saw, and That not only were they sending the school, the student, that child away to get educated in a particular field of study, but they were gaining financial knowledge.

You know, they could bring back into the household. So they were really excited about that. You know, so we have like 124 student ambassadors now, you know, this year, you know, and they get excited about it then because they can use their knowledge and skills that we provide to them for their own, well being and share it with others.

**Tim Ranzetta:** Yeah, and I love the fact and I wonder if the program has even expanded to include that. I love the fact that you're talking about a lot of these students going into finance careers also, so it's open doors to them that they may not have known until they took your class that there was an industry like this and that they could succeed in it.

**Ted Daniels:** They didn't, they did not. And as Matt, when we expanded too, we went back to grants, we got a grant. To Paris prepare students to take the security industry

**Tim Ranzetta:** Series 7 or 1 of those?

**Ted Daniels:** But now you have to take the first security industry exam 1st and then you take the series 7 exam, you know, series 6 to 5, you know, so we're preparing them to take the 1st step.

Pass the S. I. C. So we have that going on now on two campuses. I want to Florida A and M in Tallahassee and also Alabama State. They had Montgomery, Alabama, but we process now expanded to other schools. So when they finish school they have the degree plus they got another credential to put on their resume saying they have passed S.

I. E. So they become attractive. Yeah. They become attractive candidates, you know, for companies in the finance service industry, as well as an asset management industry. You know, and we know there are very few that now, so they're going to help not only get better jobs and then 6 figure jobs, but they also have come to put that the goals too...

**Tim Ranzetta:** Diversify the investment profession, which yes, right.

Certainly needed. Yeah, I guess kind of what's next year. It seems like, you know, you've been an innovator all the way along. I know you don't no rest for the weary here. Any now 124.

Let's start with the. We'll close the loop on the ambassador. 124 student ambassadors on how many campuses?

#### [00:27:29] Ted's Goals For Next Year.

**Ted Daniels:** On 36 campuses, 36 campuses.

**Tim Ranzetta:** Yeah. Okay. So you're roughly three or four. You mentioned four, I think per campus. So they've got a nice little cohort folks that they can work together. They can work together.

Do you ever bring them all together? Yeah,

**Ted Daniels:** Not yet, but we're going to have quite a few of them at our financial literacy leadership conference coming on the 23rd and 24th, you know, and they'll be together, but we bring together every month, virtually, we have the TA education sessions every Friday of at least once, it usually happens on Friday afternoon, because most students don't have class on Friday afternoon.

So we meet with them once every month, yeah. And it would be a a speaker. It could be one of our financial educators or one on a particular subject. You know, for instance, we had one on homeownership. So we brought experts in from Freddie Mac on homeownership. We've had sessions even on estate planning, because a lot of them know about wills and trust, but it's very important because we know that's a big issue in the black community.

So we talk about the consequences of not having a will. And that one, some people said, you're going to talk to college students about estate planning, wills and trusts Tim. None we have for an hour. We couldn't get them off the line until an hour and a half. They saw it.

Here again, we show the data and the consequences of not having one. You know, and as well, if that's the case, we better do something about it. So we got to tell our mother and father, you know about this. And so, you

know, we're better off. You know, it's the next big thing. Well, when we try something this year, we're probably going to try to do it more often.

We had our inaugural HBCU Financial Literacy Bowl, and all the schools that thought they were ready to compete, they competed, you know, and we had financial literacy questions that they had to answer, and they had to come together and have a lead person as a team. And the top three schools coming to our conference, we have a final round at the conference and that's going to be very competitive, you know, because they want, they want to not only get prizes too, and but not only do they receive prizes, but they also have bragging rights too.

**Tim Ranzetta:** Oh, absolutely. And that's priceless. Okay, so people are probably wondering who are the top three.

**Ted Daniels:** Well, the top three are Tuskegee's number one, Hampton University number two, and Southern University A&M College in Baton Rouge number three. Those are the three schools be coming to Washington.

**Tim Ranzetta:** All right, and they're all coming to Washington.

So yeah, let me give you an opportunity to talk about that event. So this is the 25th anniversary of the founding of your organization. Yeah. What are you excited about at this conference? And maybe there's some teachers in in the area who could attend.

**[00:30:19] Ted's 25th Anniversary of The Founding of His Organization.**

**Ted Daniels:** Oh, yeah, certainly. That'd be great. Yes.

Well, we have two things going to happen. We have our 15 annual financial literacy conference where we bring together financial educators, researchers, policymakers, Bruxelles office of financial literacy and public outcomes. It's about 15th one visit. We had the versus for two years because of covid. But if you're coming back together now face to face, if you're going to be at the Gaylord resort and convention center here in Maryland, this.

That across from National Airport, right by that side of D. C. Then that evening on the 23rd, 23rd and 24th, the evening of the 23rd, we're going to have our 25th anniversary, you know, so we're going to bring back some of our Eagle awardees we're going to showcase our student ambassadors it's just going to be a great time where we get a chance to celebrate our accomplishments. So yeah. We're excited about that.

**Tim Ranzetta:** Yeah. Awesome. Ted, I want to thank you for sharing your story I always think, you know, I've been at this for 10 years and I always say I'm standing on the shoulders of giants and you're the giant. So thank you for your inspiration. Thank you for all that you've done to really foster the movement and then continue to impact so many people's lives.

**Ted Daniels:** And thank you, Tim, for all your support and an opportunity tonight to talk to the teachers.

So, yeah, it's a very close friend of mine. So, it's good. Yeah. I wish you a great success.

I like the idea that you've taken on this responsibility to teach your students, but personal finance and you do well.

**Tim Ranzetta:** Awesome session, Ted.

**Ted Daniels:** Thank you. You have a good night.

**Ren Makino:** I hope you enjoyed this episode with Tim and Ted. I have a few final housekeeping items before we go. The show notes and full transcript can be found on [ngpf.org/podcasts](https://ngpf.org/podcasts). You can also join these sessions live and ask the speaker questions by signing up for the NGPF speakers series sessions that occur on Thursdays at 4:00 PM. Pacific time. You can sign up to attend on [ngpf.org/virtual-pd](https://ngpf.org/virtual-pd). Please be sure to subscribe to the NGPF podcast on iTunes, Spotify, Stitcher, or wherever you get your podcasts. There yet. Leave us a review. We love hearing from you and it will help us reach a broader audience. On behalf of Tim and Ted. Thank you so much for tuning in. Thank you so much for tuning in to this NGPF podcast.