

Announcing!

Delivering Financial Literacy Instruction to Adults

A new book for Financial Planning Educators

by *Dr. E. Thomas Garman, Professor Emeritus, Virginia Tech University*
and *Alan J. Gappinger, ChFC, CLU, RHU, CFP[®], CFE[™], Masters in Financial Planning, Chairman and Founder of the Heartland Institute of Financial Education*

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Delivering Financial Literacy Instruction to Adults details how quality workplace financial programs can change the personal financial behaviors of adults.

- Details how instructors can move adults **from financial distress to financial well-being**
- Makes clear **how to promote financial literacy** to employers and community leaders
- Shows **how to prove the business case** for financial programs to employers, including the company's **return on investment (ROI)**
- Published by the **Heartland Institute of Financial Education**, sponsor of the CFE Certified Financial Educator[®] certification program for financial practitioners

Learn more at

www.HeartlandFinancialEducation.com

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