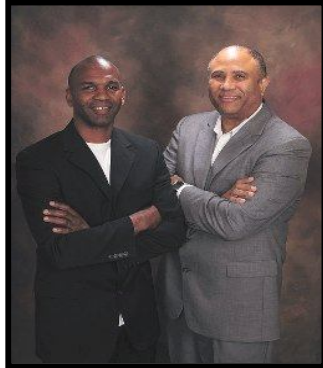
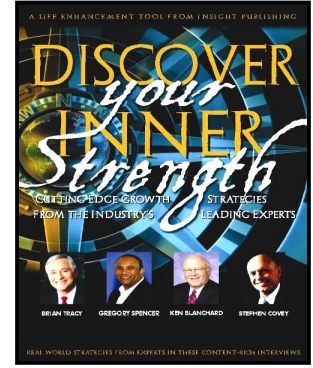
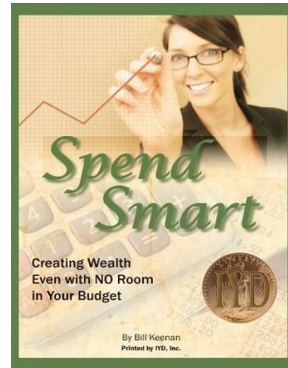
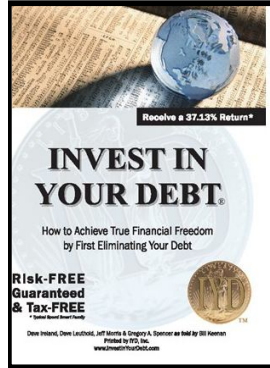




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Jeff Morris & Gregory A. Spencer



SpendSmart.org is a service of *The Legacy Institute for Financial Enrichment*, a 501(c) (3) Educational Nonprofit. The SpendSmart Financial Wellness System™ provides **unbiased** financial literacy and wellness education. The SpendSmart system empowers employers to increase profitability & productivity, decrease absenteeism, improve presenteeism, attract/retain key employees, lower overall healthcare cost, and reduce the daily distractions in the Human Resource Dept.

Co-Founders, Jeff Morris and Greg Spencer are co-authors of *Spend Smart®*, *Invest In Your Debt®*, and *Discover Your Inner Strength®*. Jeff and Greg have personal and real life experience dealing with today's financial, marital, and family challenges. Twenty five percent of the workforce today has experienced a foreclosure, bankruptcy, job loss, relationship issues or family stress over debt. SpendSmart™ skill based & experiential workshops provide unique unbiased insights, support and help to those who want simple solutions to money the challenge s they may be facing.

Jeff and Greg's decisions and personal challenges with money have prepared them to speak first hand to those who are distressed about their finances, discontented because of their finances, or just sick and tired of debt. Contact SpendSmart to experience one of their life changing, no-nonsense, uplifting, interactive, and results-oriented workshops.

SpendSmart.org does NOT sell financial services, insurance products, or investment plans, we educate.

Ask about our FREE and Introductory SpendSmart™ Workshops for employers, employees, students, and organizations

The SpendSmart Financial Wellness System™ includes the following foundational workshops:
SpendSmart™ DebtSmart™ CreditSmart™ SaveSmart™ InvestSmart™ IntegritySmart™

JEFF MORRIS is the Co-Founder & CEO of SpendSmart.org. As a sought after author, trainer, and credit expert, he helps clients reduce their stress, improve morale, and increase workplace productivity.

Jeff's background includes:

- ❖ Co-creator of the SpendSmart Financial Wellness System™
- ❖ Co-Author of: *Invest In Your Debt®* and *Spend Smart®*
- ❖ Certified Workplace Money Coach & Master Money Coach, Credit Expert & Life Coach
- ❖ Chairman of the Faith Based Credit Union - Financial Literacy Committee
- ❖ University Instructor & U.S. Marine Corps, Honorably Discharged

GREGORY A. SPENCER is the Co-Founder & President of SpendSmart.org. He is a financial literacy specialist as well as a communications & relationship expert. Greg has created the term, *MoneTude™* and coaches clients on how to understand and manage their **Attitude** toward **Money**; which greatly impacts personal relationships and job satisfaction.

Greg's background includes:

- ❖ Co-creator of the SpendSmart Financial Wellness System™
- ❖ Co-Author of *Invest In Your Debt®*, *Spend Smart®* and *Discover Your Inner Strength®* (with NY Times best-selling authors: Dr. Stephen Covey, Dr. Ken Blanchard, and Brian Tracy)
- ❖ Certified Financial Literacy Instructor, Relationship Coach & University Instructor
- ❖ Former: City Commissioner, School Principal, Insurance & Real Estate Agent, Sales Trainer
- ❖ Member: Alpha Phi Alpha Fraternity, Inc.; Vice Chair of the Faith Based Credit Union - Financial Literacy Committee
- ❖ B.S. Degree, *Organizational Leadership* - University of San Francisco