



DJH Capital Management, LLC

Providing clients with sound, prudent advice.

FINANCIAL LITERACY BOOT
CAMP

WITH DOMINIQUE HENDERSON

Are We Winning the Fight for Financial Literacy?

#financialliteracy
#financialknowledge
#spending
#financialindustry

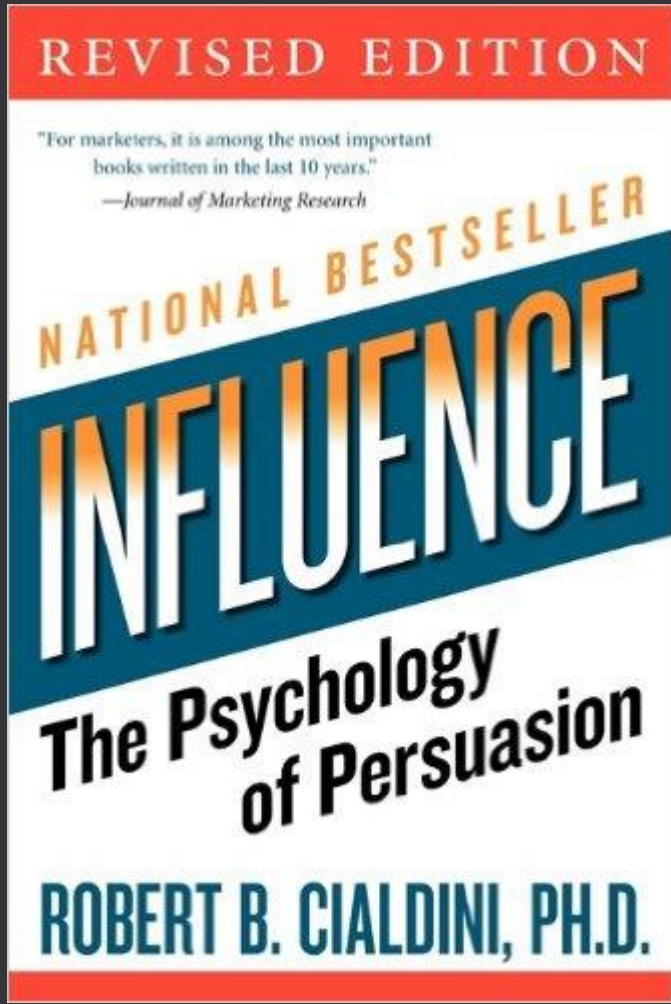
www.djh-capital.com



DALBAR



APRIL FINANCIAL
IS LITERACY MONTH



REVISED EDITION

"For marketers, it is among the most important books written in the last 10 years."
—*Journal of Marketing Research*

NATIONAL BESTSELLER

INFLUENCE

The Psychology of Persuasion

ROBERT B. CIALDINI, PH.D.



DJH Capital Management, LLC
Providing clients with sound, prudent advice.

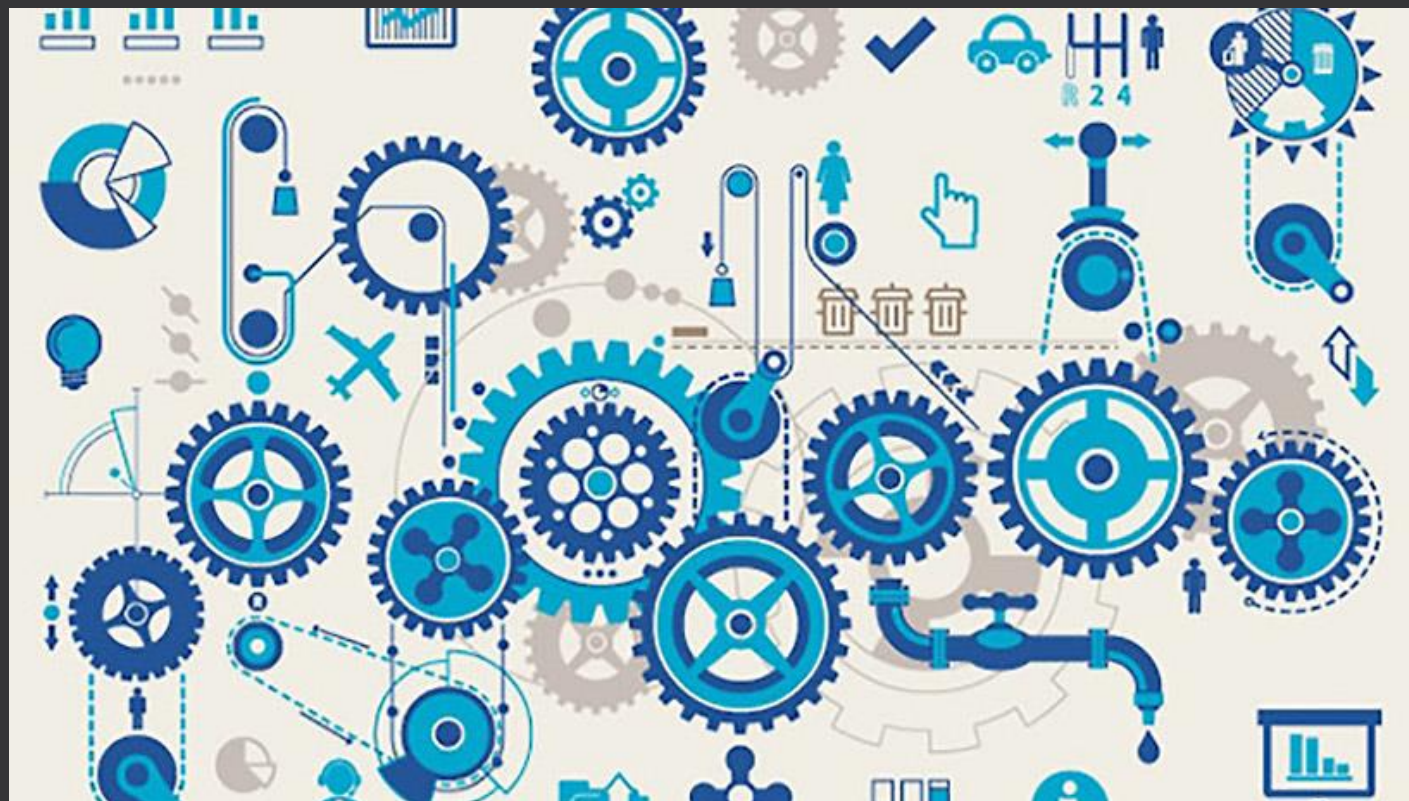
FINANCIAL LITERACY BOOT
CAMP
WITH DOMINIQUE HENDERSON



DJH Capital Management, LLC

Providing clients with sound, prudent advice.

“The Marketing Machine”



FINANCIAL LITERACY BOOT
CAMP

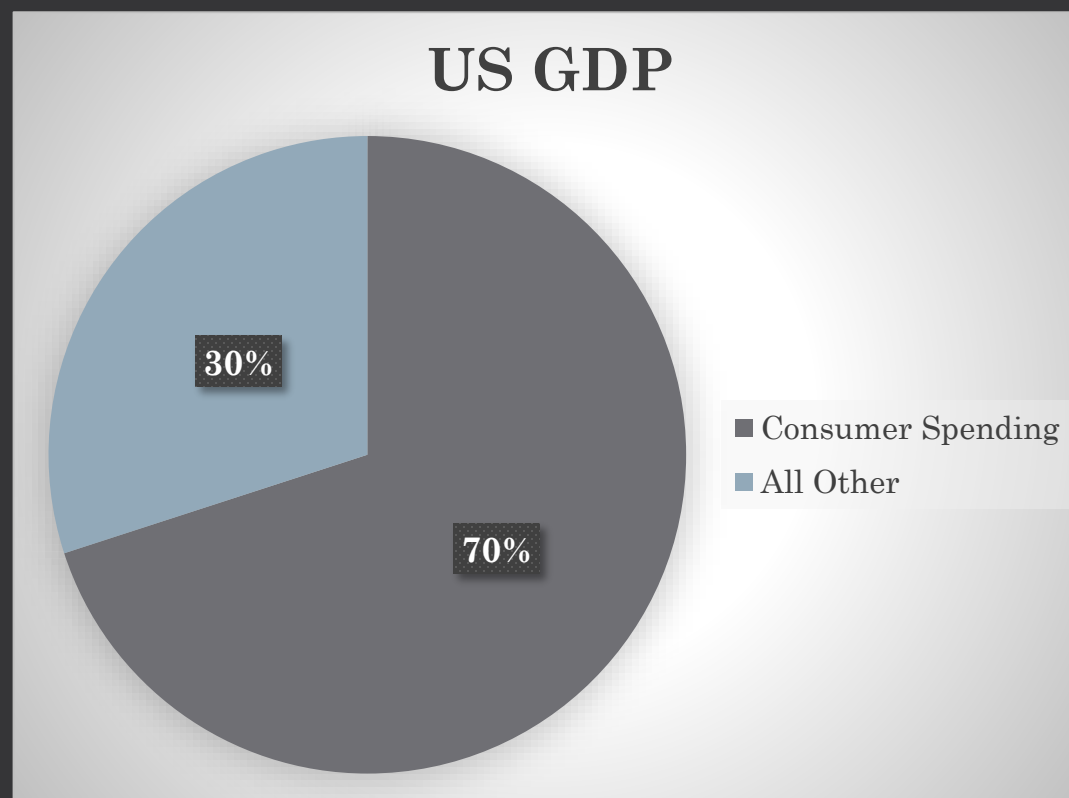
WITH DOMINIQUE HENDERSON



DJH Capital Management, LLC

Providing clients with sound, prudent advice.

“Our Consumption”



FINANCIAL LITERACY BOOT
CAMP

WITH DOMINIQUE HENDERSON

THE WALL STREET JOURNAL.

Home World U.S. Politics Economy Business Tech **Markets** Opinion Arts Life Real Estate

MARKETS | YOUR MONEY | JOURNAL REPORTS: WEALTH MANAGEMENT

Should College Students Be Required to Take a Course in Personal Finance?

Supporters of the idea say financial literacy is crucial in today's world. Opponents say courses miss the real issues.

MARKETS | YOUR MONEY | JOURNAL REPORTS: WEALTH MANAGEMENT

Are We Better Off Curbing the Role of the Consumer Financial Protection Bureau?

Critics say agency has too much power and is unaccountable; supporters say it is preventing abuses by financial companies



DJH Capital Management, LLC

Providing clients with sound, prudent advice.

FINANCIAL LITERACY BOOT
CAMP

WITH DOMINIQUE HENDERSON

Back in the Pack

The top 20 countries in a survey of basic financial literacy. The U.S. ranked 14th.

RANK	COUNTRY	PCT. PASSING*
1	Norway	71%
2	Denmark	71
3	Sweden	71
4	Israel	68
5	Canada	68
6	U.K.	67
7	Netherlands	66
8	Germany	66
9	Australia	64
10	Finland	63
11	New Zealand	61
12	Singapore	59
13	Czech Republic	58
14	U.S.	57
15	Switzerland	57
16	Belgium	55
17	Ireland	55
18	Estonia	54
19	Hungary	54
20	Bhutan	54

* Researchers asked adults about four basic topics: inflation, interest, compounding and diversification. Anyone answering correctly on at least three topics was considered financially literate.

Sources: Standard & Poor's Ratings Services Global Financial Literacy Survey of 150,000 adults in 148 countries, 2014 (rankings); Council for Economic Education, Survey of the States 2016 (schooling)

THE WALL STREET JOURNAL.

Limited Schooling

Students heading to college are unlikely to have had personal-finance instruction before they get there

5 states

require high-school students to take a stand-alone personal-finance course

12 states

require personal-finance instruction that can be integrated into another course

20 states

require high-school students to take a course in economics

Less than 20%

of teachers say they feel competent to teach personal-finance topics

72%

of parents say they experience reluctance to talk to their children about financial matters

Housing Crisis >> Great Recession 2007-2009



DJH Capital Management, LLC
Providing clients with sound, prudent advice.

FINANCIAL LITERACY BOOT
CAMP

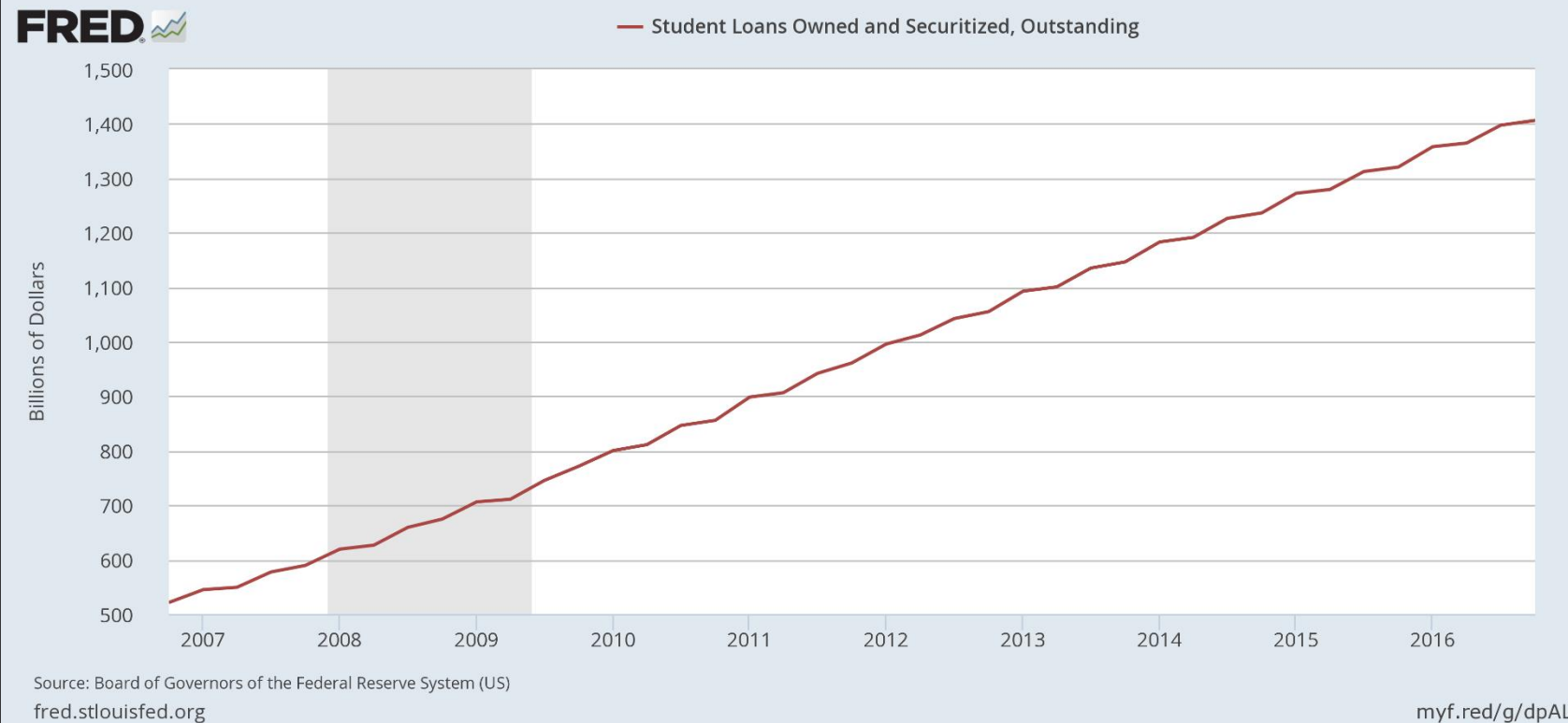
WITH DOMINIQUE HENDERSON

“Student Loan Crisis”



DJH Capital Management, LLC
Providing clients with sound, prudent advice.

FINANCIAL LITERACY BOOT
CAMP
WITH DOMINIQUE HENDERSON



- 300% increase in last 10 years
- No collateral like mortgages
- Not bankruptable

“Solutions...”



DJH Capital Management, LLC
Providing clients with sound, prudent advice.

FINANCIAL LITERACY BOOT
CAMP

WITH DOMINIQUE HENDERSON

Write a review on Itunes for the podcast

On the web:

www.djh-capital.com

www.djhendersonsr.com

On Social Media (#FinancialLiteracyBootCamp):



Contact Info:

214.699.7599

info@djh-capital.com



DJH Capital Management, LLC

Providing clients with sound, prudent advice.

FINANCIAL LITERACY BOOT
CAMP

WITH DOMINIQUE HENDERSON