Education:
• Rhode Island College in 2012’
• Masters in Finance from Northeastern University in 2014’

Professional Experience:
18+ Years combined experience in Banking, Healthcare, Education & Finance Sectors
• Adjunct professor at RIC, teaching finance to students from diverse backgrounds.
• Finance Management at BCBSRI.

Extracurricular Activities:
Income varies widely across racial and ethnic groups in the United States

**Median Household Income by Race/Ethnicity of Household Head (2017 Dollars)**

- **Asian**
- **White, not Hispanic**
- **All Races**
- **Hispanic, of any race**
- **Black**


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# Household Net Worth Varies by Race

## Median Net Worth

<table>
<thead>
<tr>
<th>Race/Ethnicity of Household Head</th>
<th>All Households</th>
<th>Household head only completed HS</th>
<th>Household head has college degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, not Hispanic</td>
<td>$162,770</td>
<td>$100,600</td>
<td>$391,000</td>
</tr>
<tr>
<td>Hispanic (any race)</td>
<td>21,360</td>
<td>26,800</td>
<td>73,910</td>
</tr>
<tr>
<td>Black</td>
<td>16,300</td>
<td>10,010</td>
<td>68,300</td>
</tr>
<tr>
<td>Other</td>
<td>102,000</td>
<td>52,301</td>
<td>368,600</td>
</tr>
</tbody>
</table>

Source: [https://www.pgpf.org/chart-archive/0259_net_worth_by_race](https://www.pgpf.org/chart-archive/0259_net_worth_by_race)
The Financial Literacy Youth (F.L.Y.) Initiative is dedicated to empower underserved and underrepresented youth with culturally responsive financial education and global experiences to end generational poverty.
FLY Initiative

2018 SEMESTER COURSE MAP

UNIT 1: CAREERS
Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle

UNIT 2: TAXES
Complete IRS Form 1040, EZ, Form 1040, and applicable state income tax forms

UNIT 3: CHECKING
Interactive: Learn the fundamentals of banking with OnlineBank Sim

UNIT 4: SAVING
Visit your community bank with a parent or guardian and open your FLY Savings account

UNIT 5: PAYING FOR COLLEGE
Visit RISLA with a parent or guardian to discuss options for financing your college education

UNIT 6: TYPES OF CREDIT
Identify the major types of credit and their characteristics

UNIT 7: MANAGING CREDIT*
Start actively tracking and managing your credit with Credit Karma

UNIT 8: INVESTING
Identify types of investments appropriate for different objectives such as liquidity, income and growth

UNIT 9: INSURANCE
Analyze the condition under which it is appropriate for young adults to have life, health, and disability insurance

UNIT 10: BUDGETING
Create a budget based on your dream goals and share it with a parent or guardian so they can help you succeed

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78% Actively Banked

4 Star Student Rating

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“FLY has prepared me for the steps I should take in order to have a comfortable time in college and life in general. I’m grateful for the scholarships, merits and job opportunities that this program has introduced to me. Ms. Reyes has helped me understand that even though I consider myself just a high school student, I have too much to pass up.” – Sita
QUESTIONS?