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Date: September 1, 2017  
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For Immediate Release

## **Panola College to Host Lunchbox Lecture** *Jeremy Kelln Presents Budgeting for Financial Success*

The M.P. Baker Library will host speaker Jeremy Kelln, the Panola College campus representative for Herring Bank on Tuesday, September 12, 2017 in the Frances B. Ross Ballroom. Mr. Kelln's presentation will discuss the importance of budgeting for financial success. In accordance with the "Money Smart" program designed by the FDIC, Mr. Kelln believes budgeting and planning for your financial future is one of the key components in achieving financial freedom. Within a budget is also a balance sheet to understand your financial position. He will briefly discuss financial positions and how to figure out what your financial position is, why it's important to understand this figure, and what steps to take once you know where you stand. He will also discuss the reasons why building a relationship with a financial institution is important, and what things to look for and avoid when choosing a financial institution. Most importantly, he will educate students about credit including how to build credit, some of the benefits of having good credit, what increases and decreases credit scores, and how often & where to check credit scores. Teaching college-aged students to be mindful of their finances and financial decisions is particularly important to Mr. Kelln but he welcomes anyone interested in budgeting issues to the presentation. Worksheets for hands-on learning will be provided.

Mr. Kelln earned his bachelor's degree in finance from West Texas A&M University. He has 16 years of experience in banking, financial advising, business development, and exercise & sports nutrition. He has spent the last 8 years developing a financial education resource for the future generations of the world.

The lecture is free and open to the public. Doors will open at 12:00 pm with the lecture beginning at 12:15pm and lasting approximately 30 minutes. Lunch will be provided for the first 50 attendees arriving. So that adequate seating may be provided, please RSVP. For additional information please call 903-693-2052 or email [cferguson@panola.edu](mailto:cferguson@panola.edu).