



One app for Life ■ Budgeting ■ Saving ■ Shopping ■ Organizing ■ Banking

A partnership with:



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Value & Facility

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National surveys say:



50%

Say dealing with their personal financial situation is stressful



50%

Couldn't pay for a \$400 cash emergency



50%

Of young employees say they worry about running out of money in retirement



66%

Of families do not use a budget and many do not know how to create one



75%

Of American lose sleep worrying about their personal finances

We have a very disruptive solution

"Our solution is not providing Financial Education because education is seen as some sort of structured learning process with lesson plans. Nor do we provide Financial Literacy. Literacy insinuates that one may be illiterate. Financial Wellness infers that one is ill. The use of these terms is negative and not the way to inspire people to learn. Therefore, we simply provide help."

W. Craig Kenney, Co-Founder



One app for Life, Budgeting, Saving, Shopping, Organizing and Banking



myLifestyle

The Interview creates a profile of the user's financial knowledge and identifies the areas in which they need help. Once completed, we present short video help programs from a library of 250+ titles in a captivating network news program format.



myBudget

The user interface employed by the budgeting tool is designed to engage the user to faithfully adhere to their budget by making budgeting easy. It encourages prudent spending and promotes savings with a strong emphasis on retirement.



myOneCard

My OneCard is a revolutionary re-loadable debit card because it has a linked savings account allowing the user to divert a percentage of their Reward savings to the linked savings account. This is why we call it Invisible Savings



myRewards

We are the first application in our space to offer rewards to users for developing sound financial behavior. Rewards are value added coupons. Reward redemption at the POS is automatic when using My OneCard.



myShopping

The shopping list tool is more than a simple list. It is designed to help Walmart shoppers save as much money as possible by automatically applying the coupons already earned, and to influence, in real time, the purchase of lower priced items of equal quality.



myCalendar

The calendar is much like other calendar apps, but with a twist. Tied to the user's budget, notifications will appear when payments are due. In addition, the calendar will warn users when late fees will be applied.

Delivering social good



Our Mission

Helping solve life's financial problems
Promote savings
Build retirement
Spend wisely
Enhance the shopping experience



There's an app for that

Today there are about 3 million mobile apps divided about equally between Apple and Android. Nearly all are single purpose apps. The Compass is a suite of apps all work that together by being fully interconnected, engaging and highly intuitive to use. More than half of the questions in the Lifestyle Interview and budget are the same. For example, when the user enters their income into the Lifestyle Interview, it is automatically imported into the budget app. A proficient user can complete the budget and Lifestyle Interview in about nine minutes.

The "sticky" side

Free apps depend on advertising and/or data collection to create revenue. The Compass relies on both. The challenge for all developers is to find a way to make apps "sticky" – meaning to attract a person's frequent use. This is usually problematic for most single purpose apps. The Compass puts the user's entire financial life into a single app, which ensures a "sticky" factor that is rarely achieved. As a result, we are able to offer to Walmart significant consumer data points that have never been available – all tied to the user's IP, device ID and email addresses.

Image Enhancement



Save money.



Walmart is the undisputed leader in helping people *Save Money* on what they buy.

Save money.



Walmart can be the first retailer to give their customers and employees a tool that helps them *Save* real money and break the paycheck-to-paycheck cycle.

Live better.



Now customers can truly *Live Better* because their financial condition will be improved and they will be rewarded for saving real money.

“A program powerful enough to support a new *Save More, Live Better* national image campaign”

Looking forward

Whats.Money



What's Money will be a web and mobile offering for teenagers. It will be patterned after the Compass in that it begins with an interview to determine the user's financial knowledge. From there we will deliver exciting and age appropriate video content to help kids to be financially prepared for adulthood. Our schools have for the most part failed in this area. Now Walmart can fill the gap and be a part of their future customers lives.

MyBusiness.Help



MyBusiness.Help will also be a web and mobile offering targeted to the small business owners who shop Sam's Club. As with the Compass, it begins with an interview where we determine the owner's business knowledge, strengths and weaknesses. We also collect a complete data set for the business. Video content will range from hiring, accounting, merchandising, marketing, taxes, web, mobile, electronic menu boards, signage to food safety.

Coupon Usage

The demographic that can benefit the most by using coupons is the same that uses them the least





WELCOME

Login



myLifestyle



myBudget



myOneCard



myRewards



myShopping



myCalendar



Preferences



Security



Video Tour

Market



Beyond Walmart, there are many organizations that can benefit from offering the compass



The Compass is a perfect EAP for companies with a high percentage of employees making minimum wage to \$40,000



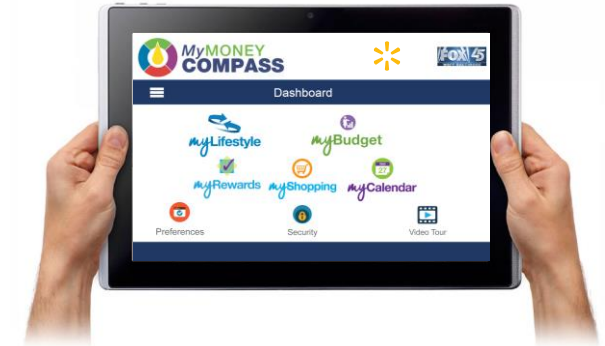
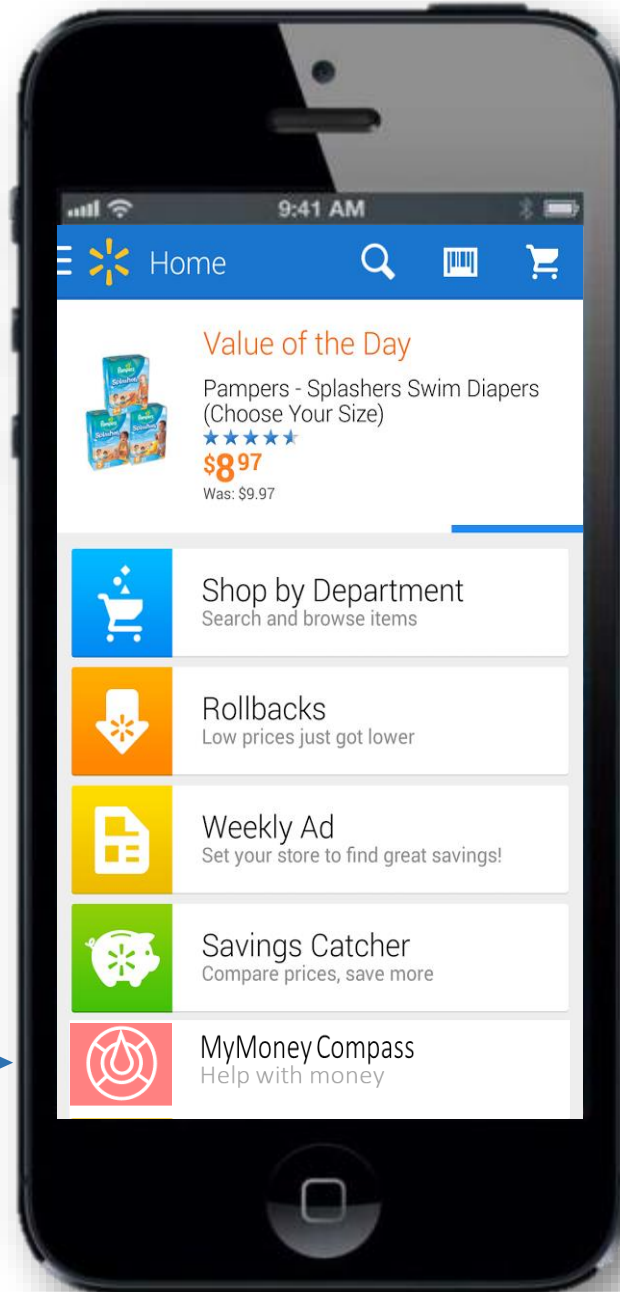


The app

One app for Life, Budgeting, Saving, Shopping, Organizing and Banking



The Compass app will be available through both the Apple and Android app stores, plus it will be added as a module to the Walmart app. The Walmart app is expected to have 30-million users by the middle of 2017. The Compass is expected to add an additional 10-million users within a year after launch.*

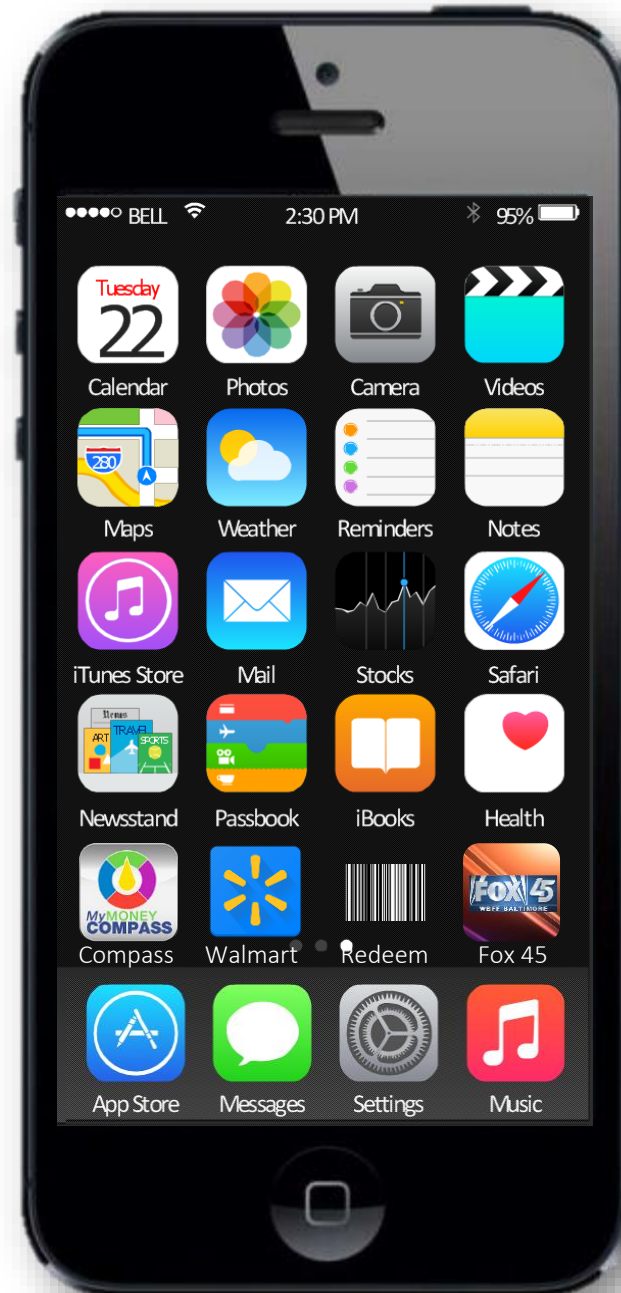


*Based on 1-million hourly impressions of the POP cash register display signs.



There are many open questions as to how the Compass will be promoted and configured that only Walmart will be able to answer.

For ease of use we see dedicated buttons for the Compass, the Walmart app, and coupon redemption.



Viability and Trust

Walmart is the largest retailer in the country, and as such, has more critics than any retailer in the country. Every campaign, from Made in the US, The Real Walmart, to One-Million new jobs, were swiftly met with criticism. In 2011 Walmart applied once again to become a bank. This time the regulators told Walmart – You will never be a bank, so don't come back. Walmart could launch a free gold program and give every man, woman and child one-ounce of gold and the critics would find a problem with it.

The Compass is a one-of-a-kind platform that changes the way financial education is delivered. Only Walmart has the ability to deliver it in a way where it will make a real measurable difference in financial behavior. So how could anyone be critical of that? They will.

The headline will be: Now Walmart wants to control your money. 99% of people are reasonable and will see through that argument. To counter the claim, the Compass must be positioned as a completely independent entity for which Walmart has no control over and only pays a licensing fee to deliver it to its 170 million customers.



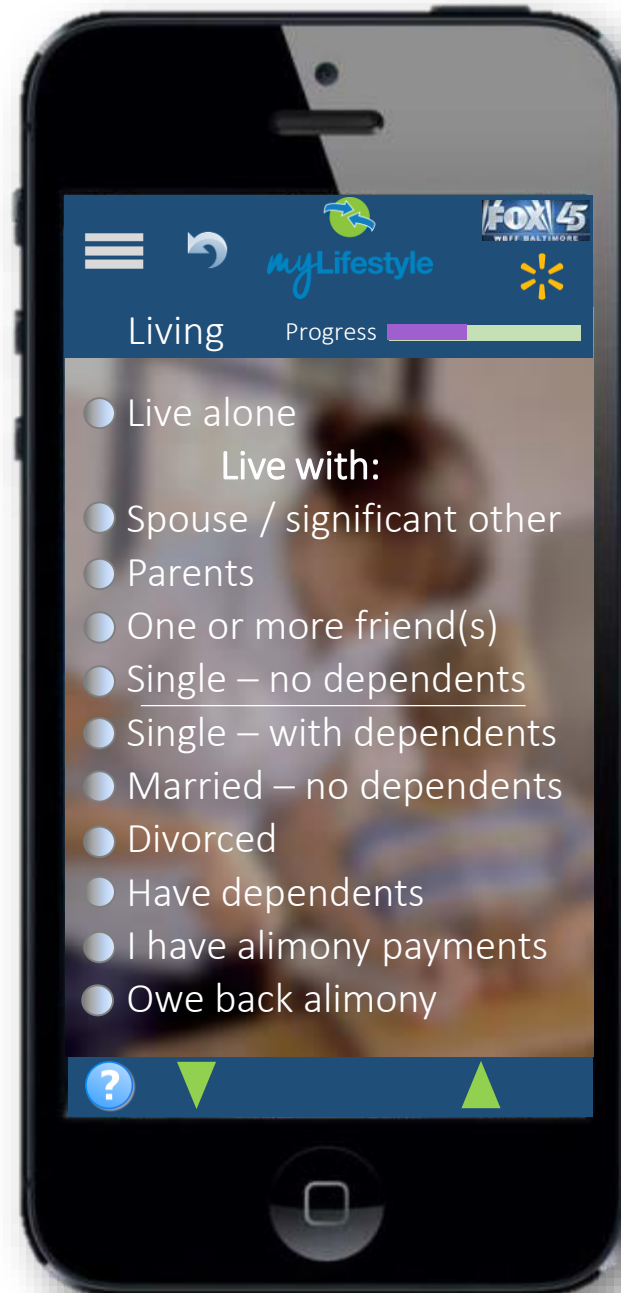
Once the three to five minute process is completed, we present short video help programs from a library of 250+ titles in a captivating network news program format.

The Lifestyle Interview creates a profile of the user's financial knowledge by identifying the areas in which they need help. The profile is used to deliver a series of two to three minute highly targeted videos that address each of the user's issues.

In many cases, especially complex ones, the user can delve deeper and view additional videos on the subject.

The depth and range of the user data collected is unique within the industry. It is highly refined insights currently not available in one place that is sourced directly from the customer.

The data is critical for @WalmartLabs, the 4,000 member worldwide division charged with finding innovative ways to help Walmart level the playing field with Amazon.



Sample questions

Email address

Zip code

Financial stress (four levels)

Number of dependents

Age of dependents

Income

Savings

Life insurance

Renters insurance

Retirement plan, self/employer funded

Amount of retirement plan

Own or rent

User's age

Employed

Education

Number of jobs held – Full time/part time

Time on job

Unemployed, looking for work

Unemployed, given up looking for work

Status of rent/mortgage

Credit cards

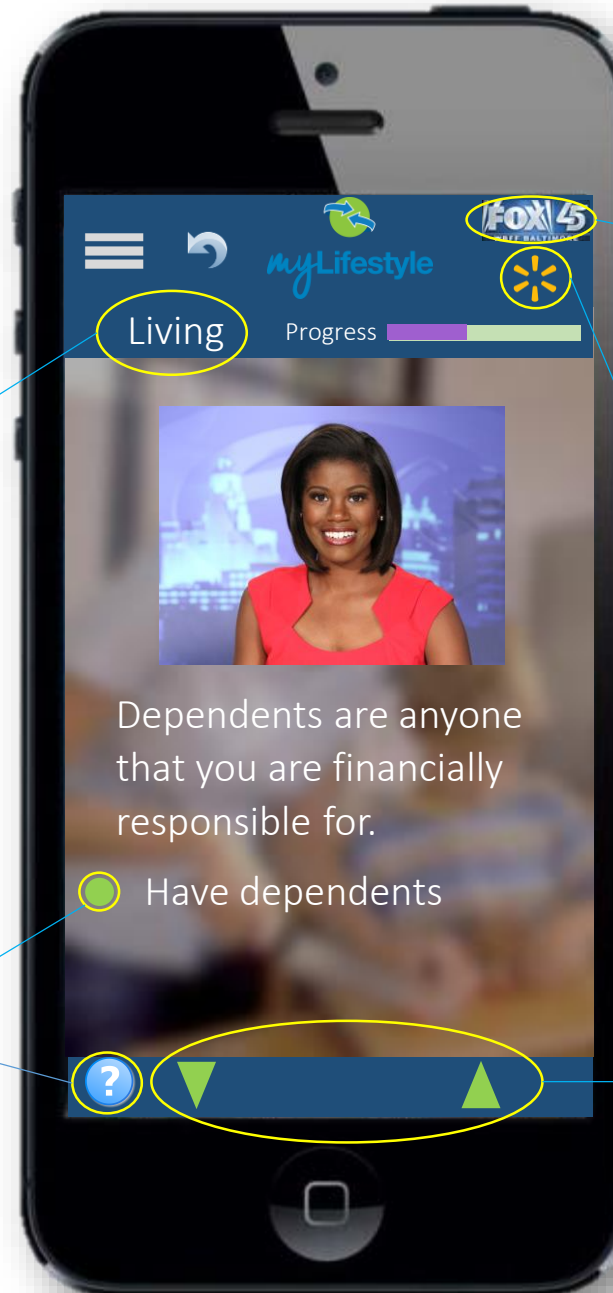
Checking account



Functionality

The Interview is divided into five sections: Living, Work, Home, Retirement, plus a catchall section at the end where the questions are created from the answers given in the first four sections.

On-screen Video Coach:
With a question button selected, plus tapping the Help Button, will launch the Video Coach who will explain the question. In addition to the coach, the help content is also in text form. When the Video Coach is x'd out, all questions return and the question selected remains highlighted.



Our preferred media partner would be the Sinclair Broadcast Group. Sinclair is headquartered locally and operates 176 TV stations in the top 30 markets. The Sinclair owned or operated station that serves the user's area could air a thirty-second segment during each newscast. This could generate 15,000 segments per month. The segment would drive people to the Walmart app. Tapping the local stations logo would drive users to the stations app.



Tapping here takes the user to Walmart.com

Page Up/Down. Certain questions must be answered on each page before the user can move to the next page. This is the same proven method used by consumer surveys. Once the user has completed the Interview they can freely scroll through the entire Interview and update their answers at will.



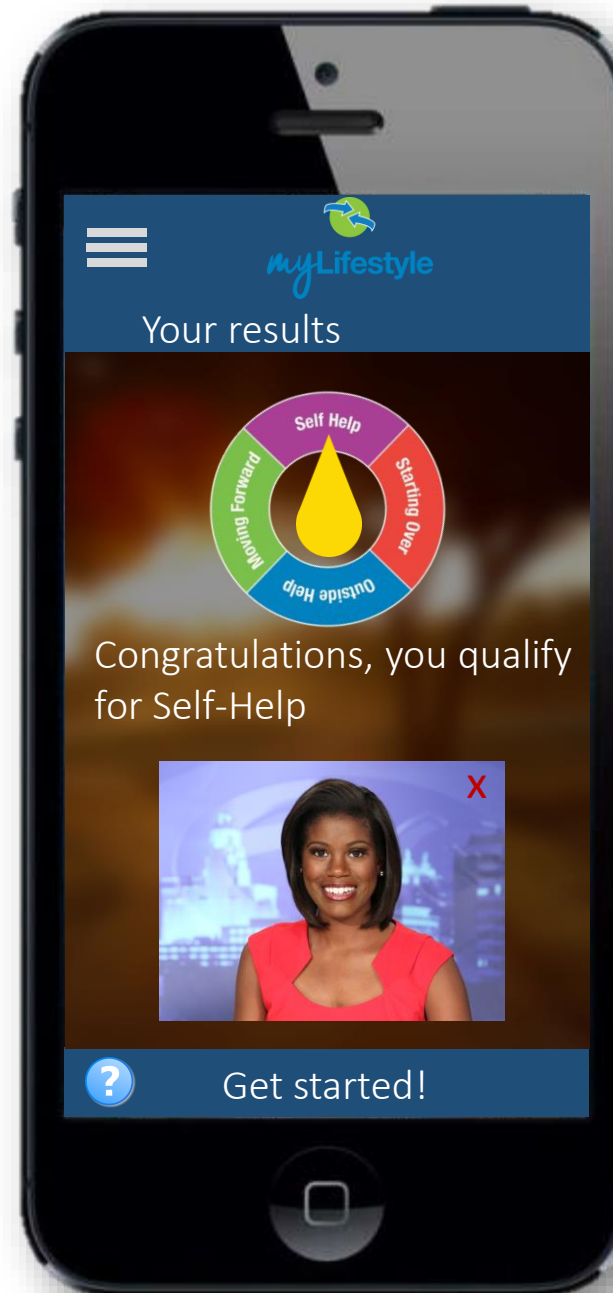
At the conclusion of the three to five minute interview the Compass gives the user their general financial direction:

Moving Forward – The help provided will enhance the user's already sound financial footing.

Self-Help – Self-Help applies to users who can most likely solve their problems or improve their financial behavior by using only our targeted videos.

Outside Help – Many users will require professional help such as credit counseling as well as Self-Help. In this case, the results of the Interview can be sent to the nearest non-profit credit counseling service in advance of their visit. This eliminates the need for the credit counselor having to spend the first hour conducting the intake interview. In other words, the counseling can begin at once and eliminates the embarrassment of having to confess to a stranger their financial miss-steps.

Starting Over - Starting Over is for folks who can no longer afford to live on their own and/or have critical financial and lifestyle issues. We guide them to find ways to find alternative living arrangements including appropriate social service options.



Users are encouraged to return frequently and update their Lifestyle Interview once they have put into practice what they have learned.

In addition to the text message, the coach returns to give the user encouragement and the incentive to continue the process.

The plan is to give Walmart associates a branded version of the Compass. Fifty percent of Walmart associates waste an average of 28 hours per month dealing with their financial issues while working.* In addition, financial stress causes tardiness, increased workplace accidents, shrinkage, and reduces customer service.

Financial issues reduce overall worker productivity and in fact is costing Walmart nearly 20-million in lost hours each month. In terms of dollars it is a whopping 3.7-billion annually in lost productivity.

We believe that Walmart offers telephone credit counseling to its associates. The results from the Interview can be used in advance of the telephone counseling and reduce the wait time for the service.

* Based on the universally accepted research of E. Thomas Garman, PhD, the nation's leading authority on personal finance and worker productivity. Tom Garman is Senior Vice President of My Money Compass.



The next screen presents a series of video thumbnails for each of the help videos which are highly targeted based upon the profile created by the Interview. Every user will receive at least five content titles. At launch we will have 250 titles in both English and Spanish.

If a returning user updates their Interview and receives the same content as they did the first time, then we lose them forever. Therefore, we monitor who has watched what content. When the content tracking analytics detects that users are receiving the same title twice we will then create fresh versions that look and sound different. We estimate that we will add about 100 new and/or revised titles each month.

The production technique will be TV news where the anchor interviews a Subject Matter Expert. The production quality and on-screen talent will be at the same level as CNN or Fox News. The news format also adds credibility to the content.

Each time the user opens the app we present a 15-second money tip that is chosen based on the user's profile.



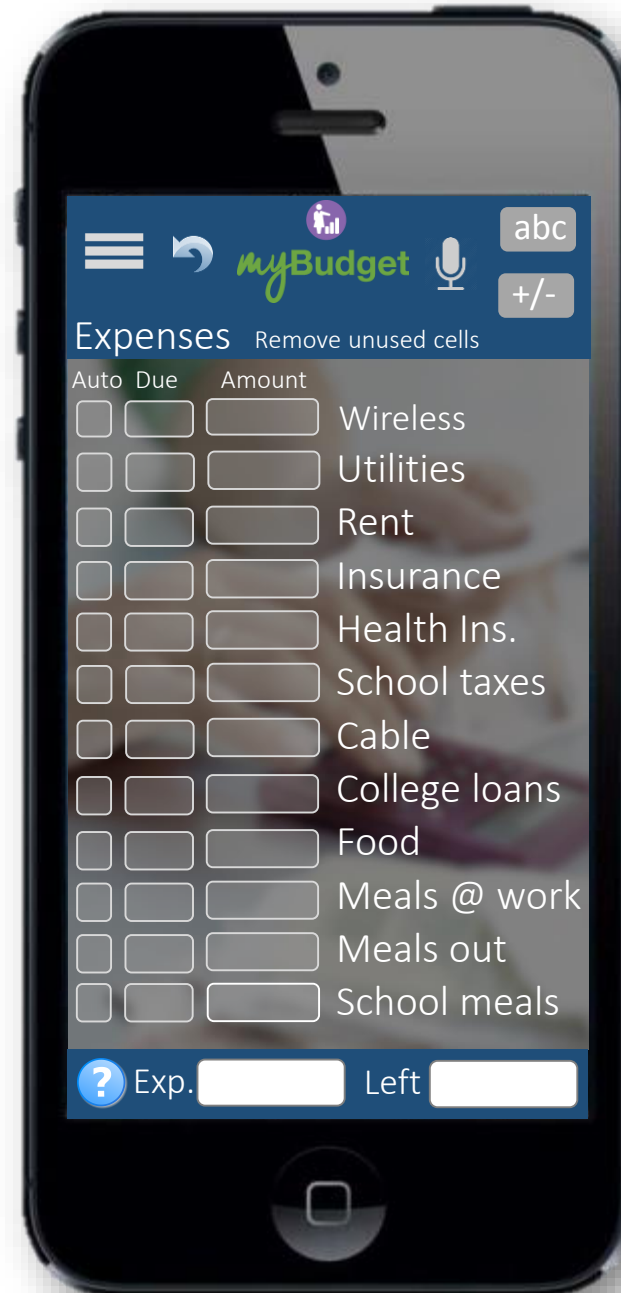
250 content titles at launch in English and Spanish





The user interface employed by the budgeting tool is designed to engage the user to faithfully adhere to their budget by making budgeting easy, fun and rewarding. It encourages prudent spending and promotes savings with a strong emphasis on saving money by using coupons and building a well-funded retirement plan.

Many of the budget items are also included in the Lifestyle Interview. However, they are automatically imported into the budget to eliminate the need for double entry. The same holds true for the budget. When the same information is required for the Lifestyle Interview it is automatically imported into the budget.



Sample budget items

Expenses:

Clothing
Entertainment
Childcare
Health Insurance
Life Insurance
Spending cash
Medications
Lawn Care
Pool Expenses
Home Maintenance
Mortgage
Rent
Home Equity Loan
Renter's Insurance
Property Taxes
School Taxes
Club Dues
Hobbies
Gifts
College Loans
Tuition
Cabs/bus/Uber
Cable/Satellite
Utilities
Water
Wireless

Income:

Job #1
Tips
Job #2
Tips
Social Security/SSI
Child Support
Investments
Rents

Credit Cards:

CC#1 Bal, Min Payment
CC#2 Bal, Min Payment
CC#3 Bal, Min Payment
Reloadable Debit #1 balance
Reloadable Debit #2 balance

Assets:

Savings #1
Savings #2
Checking #1 (Av. EOM Bal)
Checking #2 (Av. EOM Bal)
Retirement Account #1
Retirement Account #2
Securities
Precious Metals
Real Estate - primary home
Real Estate other
Other Assets



myBudget

Functionality

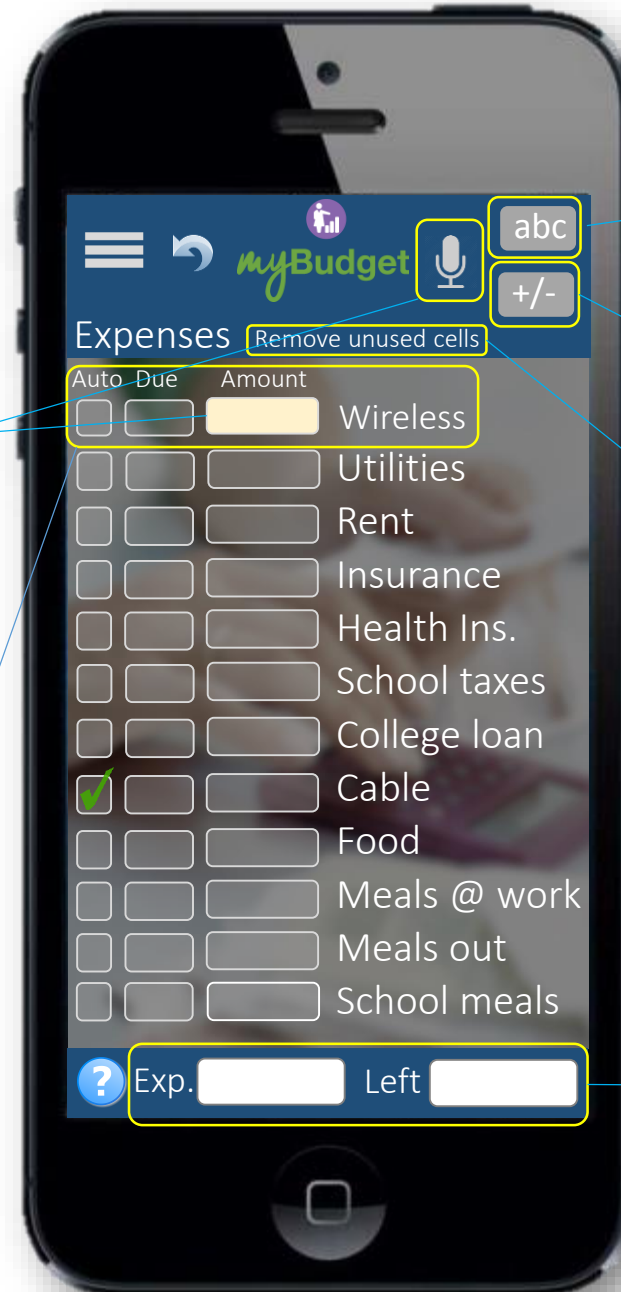
Tap a cell to highlight it, then tap the Microphone icon to activate voice recognition. Tapping the next un-highlighted cell enters the information inputted into the previously highlighted cell.

“Auto” is for payments that are pre-authorized ACH debits from a checking account or debit card.

“Due” is the day that a late payment is applied or when a service interruption may occur.

“Amount” is the minimum amount due on a credit card or the full amount due for other items. When the calendar notification arrives, the user may then increase the amount to be paid.

Due dates and the amounts due are automatically imported into the My Calendar (Discussed later).



The smartphone screen displays the myBudget app interface. At the top, there is a menu icon, a refresh icon, the myBudget logo, a microphone icon, and two buttons labeled 'abc' and '+/-'. Below the header, the title 'Expenses' is followed by a button labeled 'Remove unused cells'. The main list contains columns for 'Auto', 'Due', and 'Amount', followed by expense categories: Wireless, Utilities, Rent, Insurance, Health Ins., School taxes, College loan, Cable (with a green checkmark), Food, Meals @ work, Meals out, and School meals. At the bottom, there is a status bar with a question mark icon, 'Exp.' followed by an input field, 'Left' followed by an input field, and a running total of remaining monthly income.

Tap to bring up an on-screen keyboard for alpha cell entry as an alternative to voice recognition.

Tap to bring up an on-screen calculator for numeric cell entry as an alternative to voice recognition.

Tap to remove all cells that do not apply to the user. Tap again to display all unused cells.

As expenses are entered, the user sees a running total of their remaining monthly income.

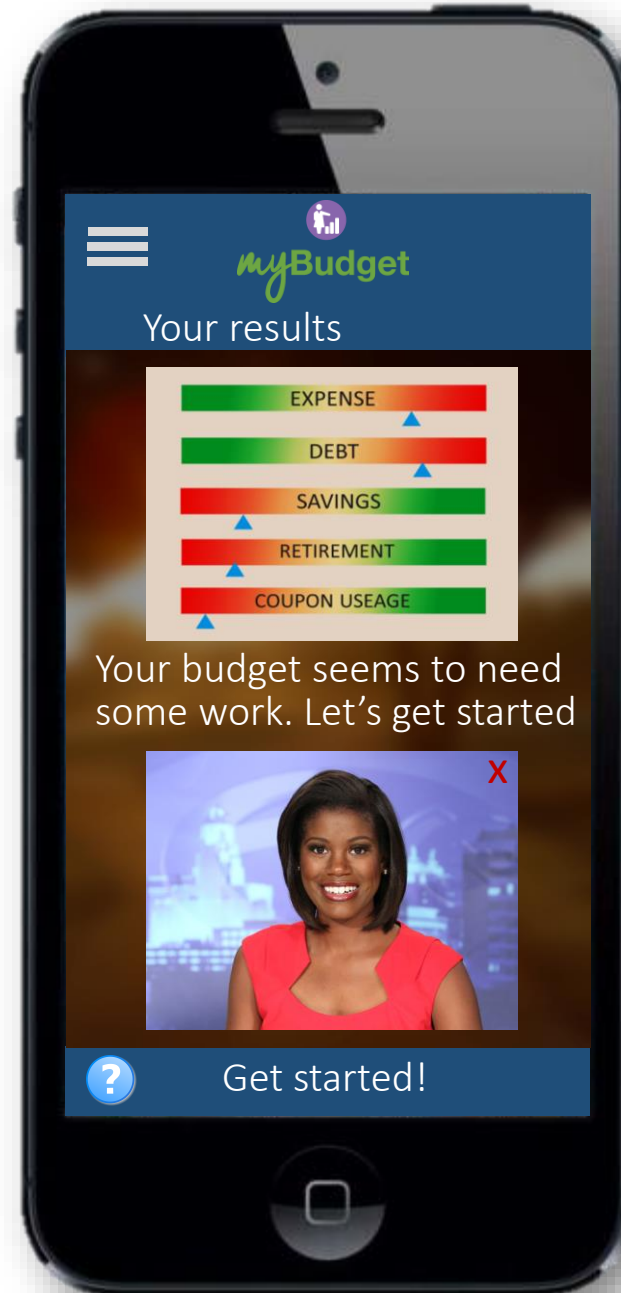


At the completion of the budget the user is given a general text direction along with a clear visualization of the five key budget objectives.

The coach also appears and gives a brief statement of encouragement and a reminder of the importance of using coupons as a tool to close their budget gap.

This is an easy to understand picture of where the user's financial condition stands. It also allows the user to return to the budget and begin making changes to see how the changes in spending influences their condition.

It is the perfect budgeting tool for the more than 50% of people who are living paycheck-to-paycheck.





As with the Lifestyle Interview, once the budget is completed, the user is given a wide range of highly targeted video content titles specifically designed to help them improve their financial condition.



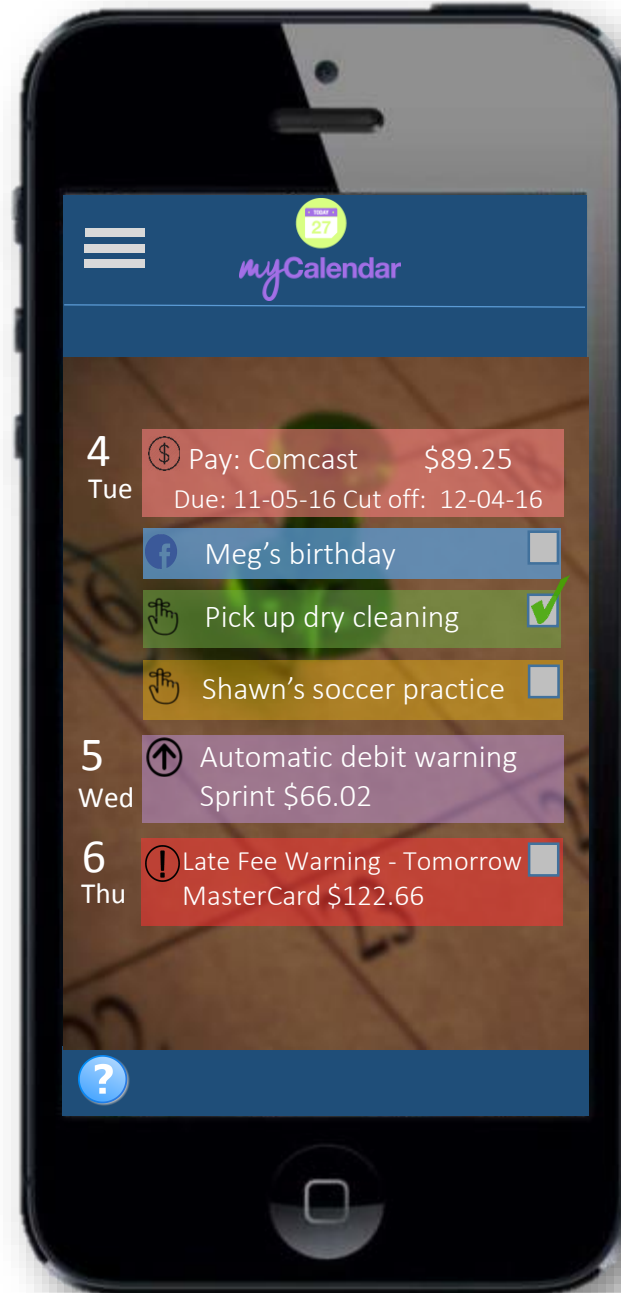


The calendar is much like other calendar apps, but with a twist. Tied to the user's budget, notifications will appear when payments are due. In addition, the calendar will warn users when late fees will be applied. Warnings are also given in advance of up and coming automatic debt payments.

Notification of an event can be the day before, the day of, and the user can choose to be notified every hour, two hours, four hours, or forever until the event has been completed. No other calendar offers these features. It is the perfect calendar for procrastinators!

Adding the calendar to the Walmart app will greatly increase Walmart app traffic.

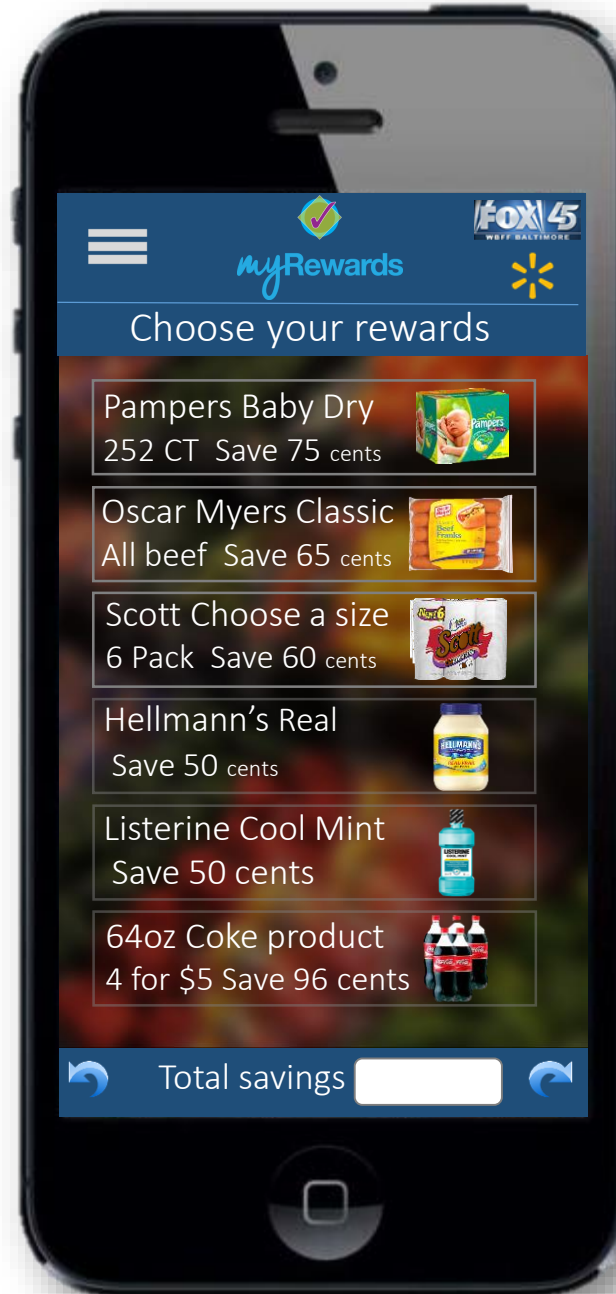
The user can use the calendar exclusively for financial reminders or as their everyday calendar.





The key to success is rewarding users for improving their financial behavior. Offering coupons as the incentive not only builds sales but becomes the centerpiece for users to build their savings and prepare for retirement.

We track the user's viewing of the content titles together with the frequency of their use of the Lifestyle Interview and Budget. This analytical data set increases the quantity and face value of the coupons and makes them somewhat greater in value than those available through other sources.



Reward coupons

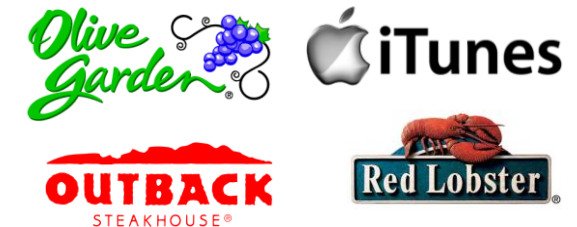
Walmart owned



Retailers located within Walmart



Outside retailers
(None competitive)

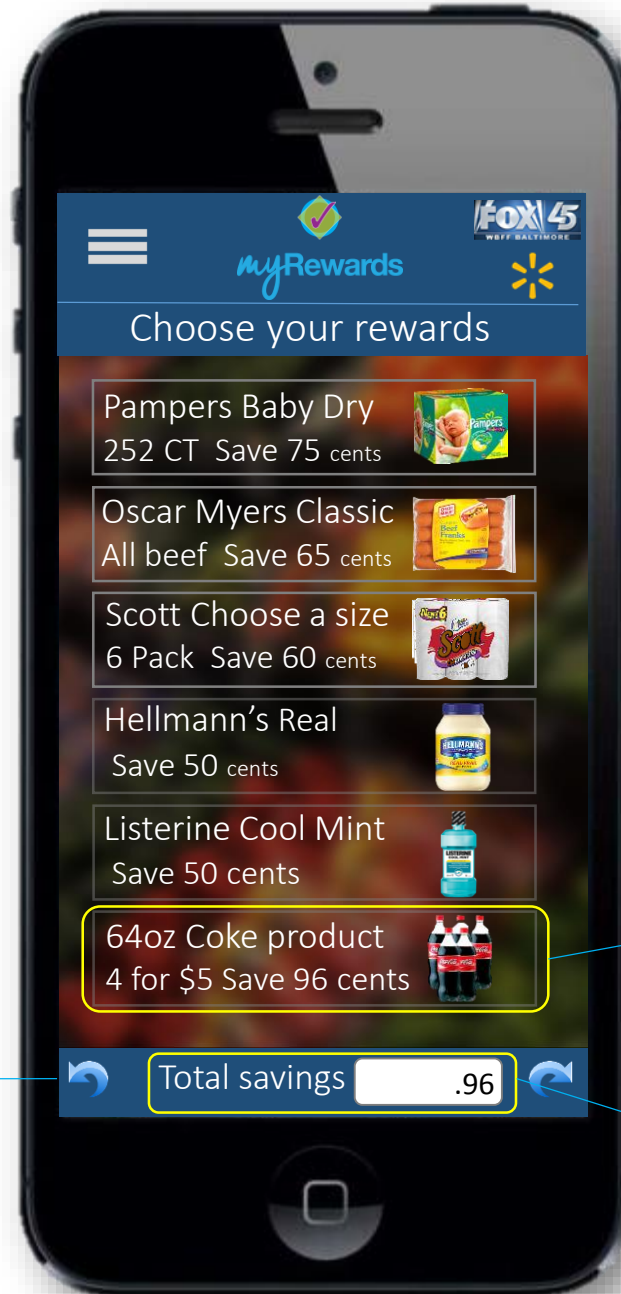




We make saving money with coupons easier than spending money because we streamline the shopping experience.

Our process brings *Save More, Live Better* full circle.

Press and hold a coupon to delete it. Use the Undo button to restore the item.



Added Coupon Value

We would like to add value to the reward program by offering coupons for use at places other than Walmart. Obviously these coupons would not be for competing products or services. They could also be for Walmart's tenants, such as McDonald's, Subway as well as hair and nail shops located inside Walmart. A menu option would allow these coupons to be displayed for redeemed separately from the Walmart Reward coupons.



Selecting coupons is a simple matter of tapping the product. Once tapped, the coupon is automatically entered into the Shopping List. More on how that works later.

The biggest problem with coupons is that users never see the real dollars saved. The total dollar value of the coupons selected is continuously displayed. This makes for a totally rewarding coupon experience.

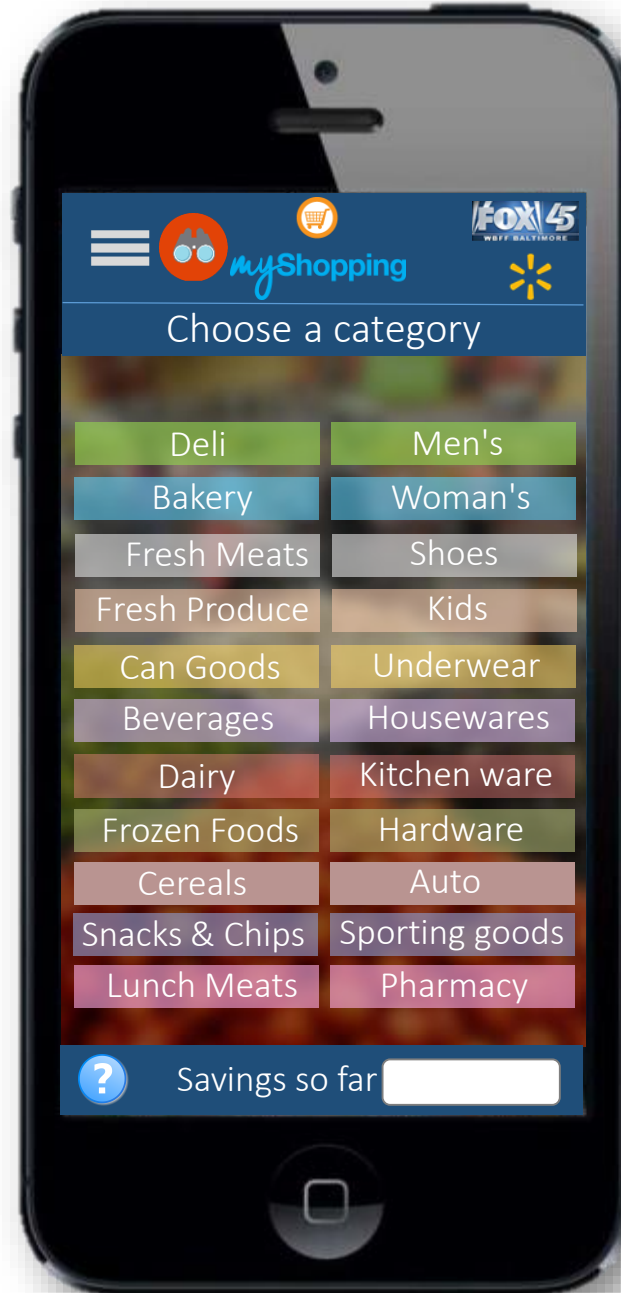


A traditional shopping list requires the user to type in the items they want or scroll through thousands of items and pick the ones they want. Using a search function requires typing in a keyword or two. It is a laborious task at best.

We are changing the way a shopping list is compiled. By applying our research into how people shop, we have determined that most people only need to be pointed to a particular department or aisle within the store. For example, simply tap Dairy. Once there, people will know they need milk. Once they arrive at Deli they will most likely know what they need. Why? Because once they are in the cereal aisle, they will know what they need because there is a visual connection with the products.

We also use color coding so there is a visual connection on the device to the category.

Refinement of the shopping list will most likely be performed by Walmart. However, we do know that the Lifestyle Interview, Budget, Rewards and Shopping List need to be together in one seamless and interconnected application.





Functionality

Tap the locator icon to toggle it on then tap an item and the store locator map will appear.

The aisle or department in which Rewards are located are imported into the My List.

The selected aisle header will include a suggested product (product placement) or one that saves the user money over other brands.

Vendors could participate in the process of pushing their brand over the one that the shopper would instinctively choose.

Shopping list items cannot be deleted. They remain as a reminder for the next shopping trip. There is, however, a menu option to edit or revise the shopping list. There is also a menu option to restore the last list so it can become the basis for a new list.



Tap the microphone and say: *Show me frozen French fries* and the store map will appear.

The calculator is also available.

Shoppers tap the item to highlight it as it is placed into their shopping cart. However, to further improve the shopping experience, two people shopping for the same household can shop together by linking their devices. Each shopper now knows what the other shopper has in their shopping cart. This process adds efficiency and reduces the time needed to shop because both are working from the same shopping list.

This process could be integrated with the new version of Walmart's Scan and Go app that was announced in June 2016, with or without linking to a credit or debit card.

At the start of shopping, the Total Saved is zero. As items are placed in the shopping cart and checked, the Total Saved increases. Again, another opportunity of visualizing how much has been saved in real dollars.



My One Card is a critical component of the Compass. For the first time customers have a way to save money in a streamlined and painless way. It is the most innovative way devised to date to reduce the more than 50% of Americans who are living paycheck-to-paycheck and/or the millions that do not have retirement savings.

It is also the best option for underbanked and unbanked customers.

Direct deposits can be split between the card and an associated savings account.

Checks can be scanned for deposit using InGo Money which makes deposits available instantly.

When a direct deposit is made, a percentage of the amount saved using coupons can be directed to go into the linked savings account.

It is estimated that the issuer of MyOneCard could have as much as \$2-billion on deposit within two-years.



Issuer behind InGo Money:



Other potential issuers:



WELLS FARGO

Note: These issuers all have a similar products but would need to develop a linked savings account.



In

Out

Cash loads at retailers



Checks & direct deposit*



Pre-authorized
check writing

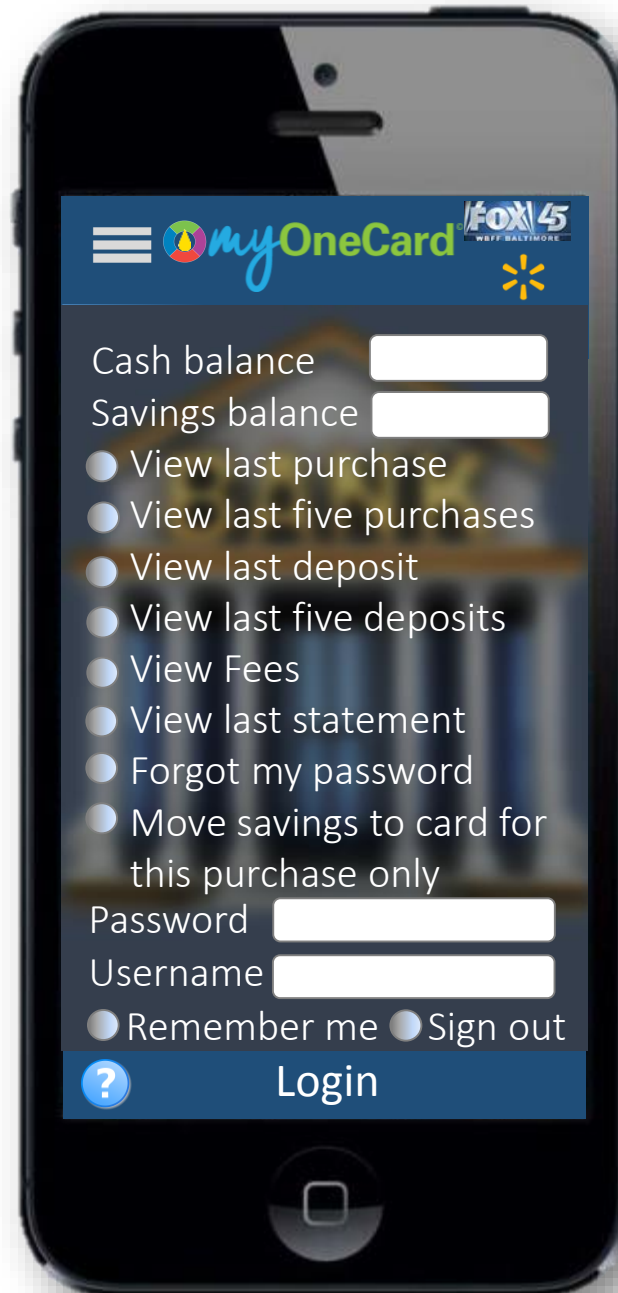


The user determines a percentage of amount of the payroll direct deposit that will be split and deposited into their savings account. Users who save only \$25 of what they save by using coupons will have at least \$600 saved within a year and begin to break the paycheck-to-paycheck cycle.



My One Card allows the user to check their balance or instantly transfer funds from their linked savings account with only one menu tap. It provides a way to check the balance or move funds seconds before using the card at point of sale.

We believe that this convenience is not found in any other current product.



Simple and powerful promotion



- 175,000 POP positions
- 1,000,000 Impressions each hour
- The perfect time to engage the customer
- Just when they are thinking about money
- Web URL and mobile download instructions printed on 500,000,000+ register receipts each month



The Compass' Value to Walmart



- Video Pre-Roll ads
- Product sales and referrals
- Employee Assistance Program
- Reward Program – Coupon Sales
- Unique customer data
- Public Relations / Image enhancement
- My Money Now segments to air on 176 TV stations
- New Walmart app down loads \$600-million
- Coupon sales \$2.4-Billion*

*New sales, not re-positioning existing sales

The Compass' Value to Walmart



Approximately \$3 billion in additional annual sales attributed directly to additional coupon sales redeemed by users for Rewards earned by using the compass.



The Compass used as an Employee Assistance Program for associates has a value of about \$126 million annually.



The Compass will help combat negative PR. At \$500 per month, per store. The value is estimated to be \$30 million annually.



My OneCard will offer Walmart's shoppers never before convenience. The insurer of the card will have \$2-billion on deposit in two-years, plus generate \$260-million in fees for InGo Money



30-second MyMoney Check segments would air once per news cast. This would total about 15,000 spots per month and create about 1.8-million new app users with an annual value of \$90 million.



The highly granular consumer data and insights collected by the Lifestyle Interview and My Budget has an approximate annual value of \$375 million annualized over two-years.

Examples of product placement and referrals:

Johnson & Johnson

TRACFONE

Coca-Cola

pepsi

P&G

Kellogg's

General Mills

GEICO

AARP

T.RowePrice
INVEST WITH CONFIDENCE

AAMFT
American Association for Marriage and Family Therapy

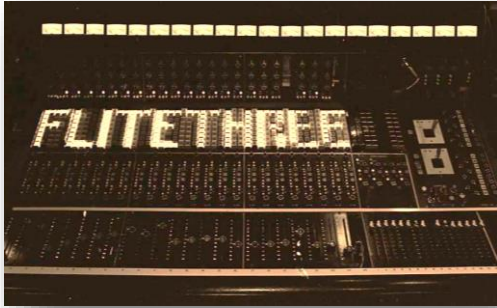
legalzoom

NFCC

NACA

Fidelity
INVESTMENTS

Tehnical Experience



The principals of the company have over 100 years of combined experience in designing and building audio and video production facilities. This talent will be combined with other long-term professional relationships to buildout the Compass' new 28,000 square foot production facility in Sparks Maryland. The team brings enormous time and cost savings to the buildout of the new facility.

Unlike the past facilities, the Compass facility poses many unique challenges in terms of construction and production methodologically. The company will be burning substantial cash during construction, therefore the process must be quick and highly organized. Second, we must produce 500 content titles. Using traditional production methods the process would take 18-months or longer to complete. We have incorporated a process we developed in the early 70s whereby we could produced 20, 60-second radio spots in an hour. That process, combined with the latest innovations in network news style production hardware and software will allow for incredibility efficient video content development.

Our current beta facility contains functioning examples of the technology that will be incorporated in the future Sparks Maryland facility. Every detail of the design, equipment selection, and physical construction has been highly researched and documented to provide confidence in our post-funding timeline.

Current beta production facility



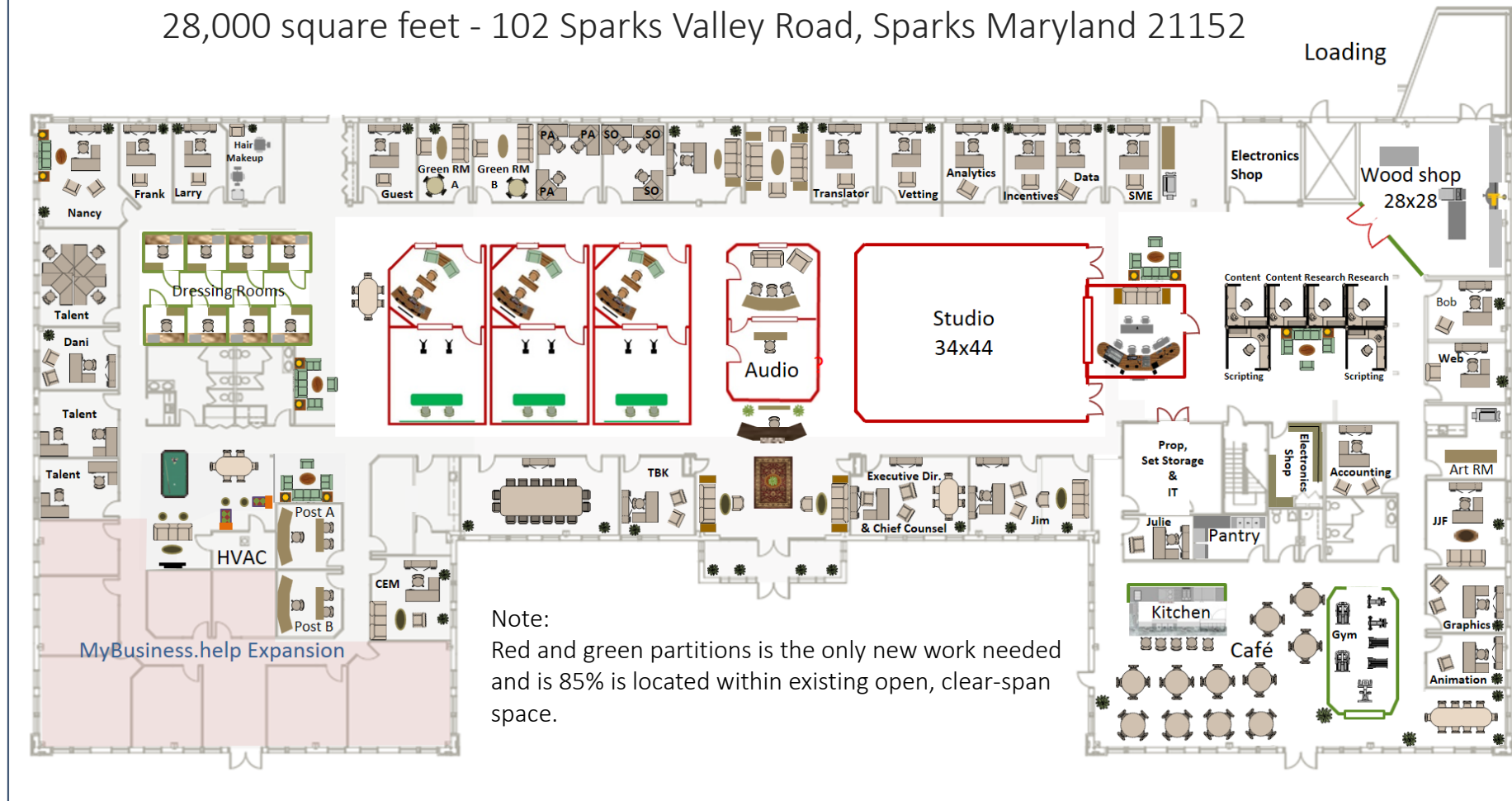
Future facility



28,000 square feet - 102 Sparks Valley Road, Sparks Maryland 21152

Future facility

28,000 square feet - 102 Sparks Valley Road, Sparks Maryland 21152



The allowance for tenant improvements is expected to be \$700,000,000. Only \$300,000,00 is needed. The balance (\$300,000.00) will be applied to rent for the first 10-months and \$100,000.00 will be held as a credit by the landlord.

Our team

We have assembled a team with the technical capabilities necessary to create engaging video content. In addition, our team includes award winning writers, academics and experts in the fields of personal finance, financial education, economics, retail banking and family science.

The management and advisory team represents more than 400 years of combined experience in business management, production, sales and IT. Over 120 of those years have included production of training, sales, marketing and educational programs. Virtually all budgeting and spending tracking programs (including Hellowallet, Mint.Com, Nurd Wallet and others) frequently quote, and base their model on, the research of Dr. E. Thomas Garman, the nation's leading expert on Personal Finance and Worker Productivity. Unlike the rest, we have Dr. Garman on our team. At launch, we will have a fulltime staff of 35.

There are an number of other people that we expect will be joining our team. However, publishing their names at this time may potentially jeopardize their current employment.



Our team

W. Craig Kenney - Craig is the principal co-founder of My Money Compass Media and has invested significant personal resources in the development of the Compass. Craig's vast experience in how people behave when finally stressed will insure that the content hits the mark with the Compass' primary target market. Prior to focusing exclusively on consumer issue advocacy, Craig's career includes more than 50 years of work in the audio-video production industry.

At age 14 Craig formed his first company, Suburban Sound Systems. In the 1960s he was a contractor for Monumental Films and Recordings, producing primarily corporate, industrial and government films. In 1970 he co-founded and operated Flight Three Recordings Incorporated, which became one of the premier production facilities on the east coast. In 1980 Craig formed Pogo Media an Audio-Visual production company focusing on high-end corporate video productions and events for a wide variety of corporate clients including The Rouse Company, Monumental Life Insurance, Becton Dickinson and the State of Maryland.

He was preparing for retirement in 2000 when a series of events turned him into a consumer advocate. These experiences were the nexus for the ultimate development of the Compass.

Charles E. Moreland, - Chuck began his professional career in electronic equipment sales and service representing more than 65 manufacturers. In 1986 he formed Contemporary Visual Communications, Inc., an audio-video production facility located in Timonium, Maryland that catered to clients such as Black and Decker, Sylvan Learning Systems, McCormick, Toyota , General Motors, Monumental Life Insurance and federal, state and local government agencies.

He brings more than 45-years of experience in the areas of audio and video production, systems engineering and design as well as a keen understanding of retail and marketing.

Chuck has exceptional skills beyond production including financial business, and personnel management as well as construction design and execution.

As a lifelong entrepreneur Chuck has built four successful businesses and has contributed significantly to the funding of the company. He and Craig, as well as many other team members, have enjoyed a professional relationship that has spanned more than three decades. He is also a childhood friend of Bob Robinson, the companies IT Director.

Chuck is a co-founder of the company and will serve as Executive Vice-President and Chief Engineer.

Our team

E. Thomas Garman, PhD - Tom will serve as a highly active principal advisor and member of the board of directors. Tom is a Retired Professor Emeritus of Family Financial Management at Virginia Tech University. He is one of the nation's strongest proponents of and experts on the importance of financial education for employees and the general population.

A renowned author, speaker and academic, Tom (now retired) was a Distinguished Professor Emeritus and fellow of Virginia Tech University, where he directed The National Institute for Personal Finance Employee Education. As the author of 43 books and 200 research articles on personal finance and consumer economics, Dr. Garman directed seven award-winning research studies that linked the financial fortunes of corporations with the financial health of their employees, by demonstrating that decreasing employee distress and improving personal financial well-being creates better workers.

He is a Distinguished Fellow in both the American Council on Consumer Interests and the Association for Financial Counseling and Planning Education.

He has served on several boards of directors, as well as many advisory boards - including the American National Standards Institute, U.S. Food and Drug Administration, Board of Governors of the Federal Reserve System, National Advertising Review Board, National Foundation for Credit Counseling, and National Advisory Council on Financial Planning for the International Board of Standards and Practices for Certified Financial Planners.

Tom's research has been featured in Financial Counseling and Planning, Compensation Benefits Review, Journal of Compensation and Benefits, HR Magazine, HR Today, Employment Relations Today, Journal of Consumer Affairs, Employee Benefit News, Bankrate.com, Ticker, Investment News, USA Today, Wall Street Journal, The Washington Post, Los Angeles Times, The Chicago Tribune, Baltimore Sun, Reader's Digest, U.S. News & World Report, National Public Radio, and NBC Nightly News. His employment history includes work for a United States Senator, economic development in West Africa, university teaching, and education and research for America's largest non-profit credit counseling company. He is the founder and past president of the Personal Finance Employee Education Foundation.

Our team

Vince Clews - Vince is currently a freelance writer with extensive experience in the development, writing and production of broadcast and non-broadcast video and film. He has written scripts and/or produced programs on topics as varied as the 20th Century (12 part series), worldwide relief, information systems, the medical malpractice crisis, international resolution, fashion, and nuclear safety. His clients include production companies, corporations, associations, government agencies, and non-profits. His work has taken him to Europe, Africa, the Middle East, Central America, South America, Southeast Asia, and the Caribbean. Since his return to freelancing his award-winning writing has garnered Telly, Videographer, Communicator, and Omni Awards.

Vince was the founder and president of Vince Clews & Associates, Inc. (VC&A). The company specialized in corporate video and film production, producing over one thousand video and film programs during its 30-year presence. A nationally respected production company, VC&A produced programming for a number of international and Fortune 500 corporations including IBM, Coca-Cola, Chase, AT&T, NBC, BMW, Ricoh, Hughes, The Rouse Company, and Coors as well as for organizations as diverse as the American Bankers Association, the American Society of Health-Systems Pharmacists and Catholic Relief Services.

He wrote scripts for broadcast and non-broadcast. Clients included PBS, affiliate stations, and multiple corporations. He also wrote, produced and directed the multi-award winning educational situation comedy series, That's Life. The programs were designed to teach under-educated adults reading, writing, math and consumer skills on a graduated basis.

Vince created and produced the award-winning PBS series Consumer Survival Kit. Carried weekly on over 230 PBS stations for nine years, CSK was enormously successful. The first infotainment TV series, CSK was cited for excellence by media colleagues such as the TODAY Show, the Wall Street Journal, TV Guide, and the Christian Science Monitor. The White House, the National Press Club, and the American Bar Association, among others, acknowledged its impact on consumerism with numerous awards and citations.

Prior to his broadcast career, Vince taught English, speech, and drama in the public high school system.

Vince holds an M.S. in Mass Communications and a B.S. in English and Education.

Our team

Dave R. Mortensen - Dave will serve as Director of Program Development for the Compass.

As an instructor and course developer in Information Systems in the 70's, Dave led AT&T's "Computers and Instructional Systems Task Force" which analyzed a broad array of requirements and established a set of guidelines for the (then) Bell System operating companies' use of computer technology in the training and education environment.

His 40-year career in technology sales began shortly thereafter with AT&T and his experiences prior to working with Craig in 2003 have included several technology-related sales and management positions. He currently manages promotional email and CRM programs for small businesses.

Dave co-authored the Mortgage Survival Kit with Craig and was the Compass' first official team member. He developed the original "Financial Compass" and "Financial Lifestyle Interview" was as an outgrowth of a section of that book.

He is also highly versed in the areas legal and accounting as well as consumer legal and consumer financial issues.

Jinhee Kim, PH.D. Since 2006, Jinee has been an Associate Professor and Family Finance Specialist with the Maryland Cooperative Extension Department of Family Science. Prior to that she was a Faculty Associate at the Maryland School of Public Health's Population Research Center in College Park, MD.

Jinhee is a recognized authority on consumer and employee stress and the impact it has on absenteeism, worker productivity and well-being. Among her numerous published articles and professional presentations are several with Doctor E. Thomas Garman.

She spearheaded the Maryland Saves Coalition, recruiting and leading a broad coalition of 42 government agencies, non-profit organizations and private companies such as the Federal Deposit Insurance Corporation, Maryland Attorney General's Office, M&T Bank, Columbia Bank, Municipal Employees Credit Union of Baltimore City, and APG Federal Credit Union.

For over 15 years, Jinee has served on numerous boards and committees, including the Maryland Consumer Rights Coalition, the American Savings Education Council, and the Maryland Financial Literacy Coalition. She is also a Member of the Undergraduate Program and Policy Committee and the Chair of the Undergraduate Honors Program Committee in the Department of Family Science.

Our team

Robert L. Robinson - Robert has a baccalaureate degree in Electrical Engineering and Master's Degree in Computer Science. He has extensive experience in computers and information technology.

After a 15-year career in electrical engineering at AAI Corporation working with computers as they apply to anti-submarine warfare, Robert directed most of his future to software and information technology. He was appointed to the faculty at the University of Maryland in 1987 where he served for 14 years and built the Office of Information Technology from the ground up for a professional school. In that capacity, Robert performed systems analysis, software design, coding, IT infrastructure design and management functions. In 2001 Robert was named Director of Information Technology at York College of Pennsylvania where he managed all IT infrastructure, Servers, Cloud Computing, Client Computing, Web Services, Administrative and Academic Computing and a Help Desk serving over 6500 users. He served in this capacity until 2013 when named Associate Dean for Information Technology for the College.

Robert will head the IT and web/mobile quality assurance and monitoring departments.

J. Martin McDonough, Esq – Marty, a Maryland native, and childhood friend of Craig, was admitted to the Maryland Bar in 1974 after a brief career (1968-1971) serving as a general's aide and later as a Combat Engineer platoon leader in Vietnam. Specializing in civil litigation, appellate practice, attorney discipline, entertainment, small business and construction law, he practiced with the Attorney Grievance Commission of Maryland and with midsize and large law firms before opening and managing his own offices.

Marty is a 30-year arbitrator for the NYSE, NASD and later for FINRA, he is no longer involved in the active practice of law. He remains an active member of SAG-AFTRA primarily engaged in voice work for a variety of clients.

At age 14 Marty was Craig's first employee at Suburban Sound Systems. Today, they will be working together with Marty serving the Compass as a trusted advisor and content evaluator.

Marty will head the content vetting department to ensure that it is accurate, meets all regulatory requirements and does not pose a legal risk to the company.

Our team

Anirban Basu, PhD - Anirban is Chairman & CEO of Sage Policy Group, Inc., an economic and policy consulting firm in Baltimore, Maryland. He is one of the Mid-Atlantic region's most recognizable economists, in part because of his consulting work on behalf of numerous clients, including prominent developers, bankers, brokerage houses, energy suppliers and law firms..

In 2007, Anirban was selected by the Daily Record newspaper as one of Maryland's 50 most influential people. The Baltimore Business Journal named him one of the region's 20 most powerful business leaders in 2010. He earned his B.S. in Foreign Service at Georgetown University in 1990. He earned his Master's in Public Policy from Harvard University's John F. Kennedy School of Government, and his Master's in Economics from the University of Maryland, College Park. His Juris Doctor was earned at the University of Maryland School of Law in 2003.

Anirban will serve as an advisor, member of the Board of Directors and will advise the company on consumer and economic issues as they affect the video content offered by the company

Stanley J. Constantine, Esq. — Stanley's family has been in the coffee business since 1895. However, while still in high school he decided to follow another course and joined Craig in the sound business. During the 1960's he, along with Craig, was a contractor for Monumental Films and Recordings, producing primarily corporate, industrial and government films where he was a sound and dialog mixer and assistant cameraman.

In the mid-70's, Stanley again joined Craig at Flite Three Recordings. Three years later he joined the family's coffee business. In 1981, he re-joined Craig's Audio-Visual business. In 1992, the coffee business beckoned once again and he formed Baltimore Coffee and Tea, which today is the area's leading importer and manufacturer of high-quality coffee and tea products that are distributed nationwide. In addition to its Timonium headquarters and roasting facility, the company operates six regional retail stores. Stanley holds a J.D. Degree from the University of Baltimore School of Law, and is a certified mediator.

He is licensed to practice Law in The State of Maryland and will serve as the COO and in-house counsel.

Our team

Jim Brennan - Jim will serve as Senior Content Editor for the Compass. Jim has more than 35 years of experience in direct marketing. As founder and president of a direct marketing agency for more than 25-years he created and managed successful campaigns using TV, radio, magazine and the Internet for companies including Direct American Marketers, Stereo Equipment Sales, Medifast, and many others. In addition to traditional advertising, He has extensive experience in copywriting for print, video and corporate CEOs for companies including Dunbar Armored, First Mariner Bank Corp.

With the advent of social media in recent years, he has focused his efforts on developing and monitoring blogs and social media (Facebook, Google, Twitter, LinkedIn), as well as Facebook advertising for a wide range of clients.

Jim is a prolific writer, director and producer. He also has a comprehensive understanding of personal finance and how it relates to our primary demographic.

T. Barton Kenney - Barton's position will be Senior Vice president, Content Production. Barton began his career with his brother in the late 60's. From 1970 to 1980 he managed the tape duplication department at Flite Three Recordings Incorporated, the most profitable department in the company.

In 1981 he once again joined his brother and Stanley at the Audio Visual Company where he served the Rouse Company, MACO, Bon Secours Hospital System, Monumental Life Insurance and other clients. For the past nine years he has been associated with Video West, a leading national events production company, where he worked seven G8 conferences as well as high profile events for private and public sector organizations including AARP.

Barton is a skilled audio-video technician with a keen sense of production and creative direction.

Our team

Frank J. Ayd, IV - Frank began his career path early in life by sitting in on recording sessions at Flite Three Recordings LTD. since the age of six. While in high school, Frank was involved in a program that allowed him to work afternoons at Flite Three. By the age of 16 he was an assistant engineer under legendary recording engineer (and Craig's original business partner) Louis R. Mills, Jr.

In 1992 Frank was promoted to full engineer, and continued to work with Louis on a variety of projects including; dialog replacement for three seasons of "Homicide, Life on the Streets", and the motion pictures "Die Hard with a Vengeance", "Little Women" and "Lonesome Dove". In 1998, he worked in Washington, DC at AudioMaster, Inc., where he recorded and mixed more than 100 documentaries for the Discovery Network. During this period Frank won several Washington, DC ADDY Awards, including a Best of Show.

In 2002 Frank formed Ad Audio, Inc. with a well-written business plan, an SBA loan, and no idea if it would really work. Ad Audio regularly produced commercials for the Ford Motor Company, narrations for "Deadliest Catch", and promos for "American Chopper."

Elena Russo - Elena's experience spans more than twenty-years working on both sides of the camera. As an on-camera spokesperson, Elena has represented professional sports teams, national consumer brands, government agencies and haute couture fashion houses.

She began her broadcast career working with MLB as the on-camera host of "Orioles Magazine", a weekly show airing on Comcast Sportsnet. Later, she hosted and co-produced "The Golf Road Show." She served as a spokeswoman for law enforcement, national skin care companies and other consumer brands. As a video producer she worked regularly with ESPN, America's Most Wanted, Monday Night Football, the YES network and numerous network affiliates.

She strongly believes in the power of video as a resource to educate and inspire. She is a voice for Laureate Education, the innovative institution recognized globally for online educational programming.

Elena specializes in performance assessment, and professional development and holds a Master of Arts degree in Media Communications while teaching at the college level.

Our team

Donna Spicer - Donna will head the content research department. She has been a business and community activist since the early 80's and among other accomplishments was instrumental in having sound barriers constructed along I-695 for the benefit of several communities.

She has served as President of the Loch Raven Community Council, Loch Raven Business Association and as Chair of the Baltimore County Community Conservation Action Group. In those positions she helped to prepare successful grant applications for the benefit of the community and developed strategic liaisons between the communities she represented and local politicians.

Donna is passionate about the need for financial education and has a deep personal understanding of the socioeconomic benefits of offering it on a national scale.

Dani Englander - Dani has worked as a freelance actor, spokesperson, hostess, print model and voice over artist across the nation for many years. Her resume also includes numerous stage performances with various theatre companies and with traveling repertory theater. She is also a classically trained pianist and licensed as a registered nurse.

When not on camera, Dani can be found working as a care coordinator for a Patient Centered Medical Home Medicare grant. Working with this population, recovering from or living in financial distress and on fixed incomes, has increased Dani's awareness of the need to provide savings to today's consumer.

Dani is also a highly skilled copy editor so much so she can edit copy in real-time as it is read from a Teleprompter.

She also spends her free time working in animal rescue. She serves on the board of Recycled Love Rescue and is active in TNR (trap-neuter-return) of community cats in Baltimore City and beyond. With a passion to educate the public, Dani has produced PSAs and videos to reveal the issues surrounding animal welfare. Dani is thrilled to be part of the Compass venture.

Our team

Tom Blair – Tom began his media production career over 40 years ago making films specializing in deaf education and awareness. His mentor, Dr. McCay Vernon guided the development of the documentary film “They Grow In Silence” winning the Public Broadcasting Award for Public Service. Later, Tom helped to develop a number of films for teachers of mentally handicapped students. In these projects, Tom also provided narrative and character voices.

During the growth of his independent film and video production for corporate clients, Tom focused on industrial video training and communications for Random House, Beacon Container Corp., Bell South and Bell Atlantic. Marketing and product promotional videos for Miller Brewing, Lever Brothers, and Domecq Importers through Focus Marketing Agency and Macro Marketing Agency.

Most recently, he directed and produced a variety of multi-episode video projects for Aha! Process, Inc., a Houston-based educational consulting firm. Tom also wrote the narrative and edited a documentary pilot for a series called Finding Home: Turkey, tracing the lives of four émigrés to that nation. It won a new category Special Jury Award at the Turkish International Film Festival.

Mary Anne Perry – Mary Anne’s career began in radio at age 23. She was mentored by Louis R. Mills, Jr., a legendary recording engineer in the Baltimore area who co-founded Flite Three Recordings in 1970 with Craig Kenney. She has become one of the most recognized voices in the Baltimore-Washington market and her work includes voice-overs for Toyota, Sealy, Valley View Farms, the Maryland Zoo in Baltimore, Geico, Novologic, WJZ-TV and Accelera.

She has also done a wide range of on-camera work for a variety of nationally-known clients. Mary Anne’s abilities go well beyond voice-over and on-camera work and include pre and post production skills.

Mary Anne also brings us her passion for the importance of financial education and she will be a valuable resource in making My Money Compass a success.

Our team

Joseph H. Herr - Joseph began his hair styling career in 1966 at Andrea's Empire Salon on Charles Street. During its time, Andre's was one of the Nation's leading salons and Joseph maintained his "first chair" position up until the time he started his own salon.

During his tenure at Andre's he regularly styled the hair of Princess Grace of Monaco, Leona Helmsley, Phillis Diller, Barbara Isaac (wife of actor Art Carney), Kit Tyson Chambers, Ruth Schmitt, Wolf Man Jack, and many others.

Since 1970, Joseph has been providing hair and makeup services for all of Craig's production companies. His ability to scene-match hair and makeup is unparalleled. He also has the unique ability to work quickly, A skill critical when producing content at the pace necessary for the Compass' content.

Matthew Boenning - Matthew started his video career in 2005 working for his high schools news network. Finding a knack for the non linear editing process as well as behind the camera work he quickly established himself as a pivotal player in all aspects of the production.

Graduating to UMBC, Matthew studied computer science while still editing videos as a hobby for friends, family members, and personal amusement.

Matthew obtained his first professional editing job in 2015 working for The Real News Network where his exceptional skills in the Adobe Creative Suite, particularly Photoshop, allowed him to make his mark. He is currently working for My Money Compass and is eagerly awaiting the future.