**Hispanic Business Student Association (H.B.S.A.)**

**Minutes of the General Meeting**

Tuesday, September 9, at 6:00 p.m.

University Library, Room 2206

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**Executive Board Officer(s):** Leslie Vargas (President); Ashley Pina Vazquez (Vice President); Faustino Santos (Associate Vice President, Financial Services); Ray Alfaro (Associate Vice President, Marketing and Video Production); Kirsten Martinez (Associate Vice President, Public Relations); Gabriela Puente (Associate Vice President, Alumni Relations); Robert Lopez (Associate Director, Special Events); Marcel Leal (Associate Director of Administrative Operations)

**Executive Board Officers Absent:**

**Appointed Officers Present:** Anthony Mai (Chair of Membership); Alexis Santos (Administrative Assistant); Gabriella Miguel (Controller); Kevin Harris (Director of Governmental Reporting); Santiago Rodriguez (Chair of Fundraising); Haydee Sanchez (Historian); Melissa Gutierrez (Webmaster); Yaneth Cruz (Director of Business and Community Relations); Dania Hernandez (Coordinator of Alumni Events); Jazmin Love (Director of Alumni Communications); Yuriessi Vargas (Chair of Corporate Events); Melanie Quijano (Sergeant-at-Arms)

**Appointed Officers Absent:** Kiara Flores (Director of Social Media); Johnny Rivera (Editor of Publications); Giselle Garcia (Director of Campus Relations); Eliot Subias Leon (Director of Media Relations); Destiny Paniagua (Chair of the Scholarship Banquet); Aaron Enriquez (Co-Chair of the Scholarship Banquet); Mayra Torres (Co-Chair of Corporate Events)

**Advisor(s) Present:** Nora Diaz (Advisor); Mark Aguiar (Advisor)

The meeting was called to order by President Leslie Vargas at 6:00pm.

At the door, members were greeted with an informational paper about credit, free pens, free highlighters, and a free notebook. Leslie started the meeting by explaining how scholarship points work again and she displayed the QR code for attendance. Leslie offered a volunteer opportunity for La Bienvenida and Kirsten gave her personal anecdote from last year. On September 18th, there is another volunteer opportunity for Viva La Fiesta. There are study hours on September 10, from 6:30-9pm in RSU 215. Leslie presented next week’s topic: Alumni Night and then announced the September birthdays. After that, Leslie gave the floor to tonight’s guest speaker, Noemi Valenzuela, to talk about credit. She began with a powerful story of how she came to know the importance of understanding credit. She opened up about her personal life and segwayed into how credit score works. She emphasized the importance of credit reports and detailed how it can affect your future financial decisions. There are a vast number of people/companies that can run a background check on you, which includes a credit report. Individuals can receive a full credit report from Equifax, Experian, and TransUnion. Higher credit scores can help save money when applying for loans. Interest can end up making those in debt pay a much higher amount than they were initially supposed to pay. She also provided the information of Carlos Interiano 1-800-538-3328, who is a financial coach for EECU. Mark informed the club that with EECU, you can receive a lower interest rate for a car loan if you have a higher GPA.

The meeting was adjourned at 6:58pm by President Leslie Vargas.