**About Carol Thrower**

* Master of Science in Accountancy Degree
* Enrolled Agent with 9 years of Tax experience
* Licensed in Pennsylvania Health and Accident Insurance
* Richdad Financial and Real Estate Coaching student
* Instructed Financial programs at local churches
* Host of Community Cashflow Game Night

I am passionate about teaching financial literacy! I am not perfect and I have made mistakes but I do believe it is more important than ever children learn about money management and options available to them when they have financial resources.

About 20 years ago I became interested in financial literacy while taking insurance classes through a network marketing company. A few years later I became laid off from Merck and had such difficulty landing a job, I was evicted and eventually became homeless with my daughter. I really wanted to land a financial position but didn’t have the work experience I was willing to accept anything to provide for my family. As I continued to apply for jobs, I was referred to a shelter in West Philly and we remained there for about a year. During that time I enrolled in a beginner tax class through one of the popular retail tax services. This began my financial journey. Because of the tax experience I was able to land positions in several different financial industries and learned such valuable information.

I thank God for giving me the strength to press forward especially during the times when I worked two jobs while enrolled in a Master program and took care of my household. When I look back at these times, I don’t know how I made it! There were many of times when I wanted to sleep, dreamed of taking a day off and wanted to go on vacation but I knew my hard work would push me forth to accomplishing my goals of starting a business. And I am almost there as I work toward this entrepreneurial journey I look forward to working with your children for the next year.

I want to educate our children so they don’t have to endure the same financial struggles some of us had to endure. There is so much financial information and resources available to them, they can achieve success and do better! I am not rich or wealthy but I have information from someone who is and I would like to share that information with your children.

Maybe we didn’t have the opportunity to go through a financial literacy program but just imagine how different your life may have been if a program like this available to you. You may have made different choices. Our children may have to take care of us one day, let’s give them the tools to do so.

**Let’s educate our children for generations!**