



May 20, 2011

To Whom It May Concern:

Leventhal
School of Accounting

I recently invited Gabe Albarian to speak to my undergraduate accounting class regarding the important lessons that should be taught to all young people involving the basics of personal finance – banking, credit scoring, credit cards, and related topics. His message was clear and concise, and he educated the students in a manner that was easily understandable. Students were engaged during his brief presentation and the feedback I received was quite positive.

My reason for inviting Gabe to speak to my class was my own awareness of the pitfalls and danger their accumulation of debt could create. Gabe focused on this issue and cited various examples and of the potential hazards, such as those relating to credit cards, student loans, and auto loans. He emphasized that lack of diligence on their part could lead to severe consequences after they graduate, and follow them in life. Gabe is focused upon tackling this issue by alerting students to the risks they face and the steps to minimize any danger.

I suspect that his book, **Financial Swagger**, and his message will help fill a void in the practical education of current and future college students. For these reasons, I recommend that Gabe and his book receive the broadest possible exposure on campuses nationwide.

Respectfully,

A handwritten signature in black ink that reads "Jerry L. Arnold". The signature is written in a cursive style with a large initial "J".

Jerry Arnold
Professor, USC Marshall School of Business