

Maximize Your Capital-Building Connections

Once businesses get over the hurdle of start-up costs and finding a reliable team of hard workers, the task becomes generating capital to maintain momentum.

Growth and revenue projections for a business should toe the line between ambitious and realistic. One way to achieve pragmatic business goals is to use conferences and networking to stay competitive and generate capital.

Industry conferences – like those orchestrated by Financial Services Exchange (FSX) – give companies an opportunity to meet independent broker dealers, fund managers, investors and other industry resources.

In fact, entrepreneurs of all levels said they've forged some of the best relationships of the past several years at FSX conferences.

“Presenting companies get to mingle with broker dealers and potential investors in structured and unstructured meetings. They have several days to make lasting impressions on key decision makers from firms nationwide,” says Judy Ensweiler, executive director at FSX.

According to fund managers, the most impact is usually made during the break-out and one-on-one sessions that follow the formal presentations. For FSX, the proof is in the pudding.

To date, presenting companies have raised more than \$2.8 billion through the FSX conference network.

“Investor conferences like ours play a key role in raising capital for financing, publicity and more. Part of being able to connect for success is having the time and space to come in as strangers but leave as friends,” adds Ensweiler.

Being able to predict company growth with precision largely depends on investor opportunities, and the resources at a company's disposal. Accurate growth projections help long-term profits and affect the value of company shares.

An FSX presenting company reported that their share price increased by a full 100 percent – after only one conference.

There are ways to generate capital and attract investors in an uncertain market, and industry conferences have helped do so for nearly 30 years. To sign up or find more information, visit fsx1.com.

Kick Off Your College Financial Aid Game This Fall

Fall is here, and high school seniors (and their parents) are in the thick of the college application process. But these days, the cost of tuition can seem daunting: 85 percent of parents believe the cost of college is more of a financial burden than in past years, according to a College Ave Student Loans survey of 1,072 parents conducted by Barnes & Noble College Insights. However, many families may not realize and take advantage of the range of financial aid opportunities and options available.

“Don't let the 'sticker price' of a college sway you from applying,” says Joe DePaulo, Co-Founder and CEO of College Ave Student Loans. “The college 'sticker price' typically refers to the published annual cost of attendance for any given school, which includes tuition, fees, and an average estimate of other related costs like room and board. The actual price families will pay depends on how much financial aid they receive which

will be unique for each family,” he says.

Start by filling out the FAFSA (Free Application for Federal Student Aid). Some families skip this form because they think it is too much work for too little payoff. **Don't Fear the FAFSA** By forgoing filling out this important government form, you could be leaving financial aid on the table. Some financial aid programs work on a first-come first-served basis, so getting it done as close to the October 1 start date maximizes the aid you might receive. There are other reasons to make sure the FAFSA is part of your fall financial aid game, according to College Ave Student Loans, a company offering simple and personalized private student loans:

– **More financial aid:** Some schools won't even consider you for merit aid unless you complete this important form.

– **More options:** Students planning to apply for Federal Stafford Loans or Federal PLUS Loans must fill out the FAFSA first.

Keep Applying to Scholarships Beyond the FAFSA, students and parents can round out their financial aid plan with scholarships. Many scholarships are available with rolling applications year-round and every little bit helps. College Ave Student Loans offers a monthly chance for students to win a \$1,000 scholarship on their website.

Build a Balanced College List College Ave recommends that you apply to a variety of schools. This will give you more opportunities to find a school that fits your budget financially, and one that may offer better financial aid. If scholarships, grants and federal loans in the student's name don't cover the full cost of tuition, College Ave Student Loans offers a simple, stress-free student loan process to help cover college costs. Students and parents can apply online and get a response in 3 minutes, with no application or origination fees. For more information about college financial

aid planning, hints for filling out the FAFSA, and other loan opportunities, visit collegeavestudentloans.com.

What If You Were Elected President? Children Across the Globe Respond

On the heels of the presidential election in the U.S., more than 6,200 children from 47 countries are weighing in with their own set of presidential priorities.

The third annual Small Voices, Big Dreams global survey, commissioned by [ChildFund](#) International – a member of ChildFund Alliance – and compiled by GfK Roper, asked children around the world, “If you were president or leader of your country, what would you do to improve the lives of children in your country?”

Overwhelmingly, children answered that improving education would be a top priority under their leadership. One in two (50 percent) respondents in developing countries said they would improve education or provide greater enrichment opportunities.

Ibrahima, a 12-year-old from Guinea, where an overwhelming 77 percent of children would improve education, said, “If I was the president, I would encourage education for every child and would multiply school infrastructures in every village where there are maximum numbers of children of school age.”

The Small Voices, Big Dreams survey allows children like Ibrahima to share their hopes and dreams and for ChildFund to improve its programs by listening to children to better

address their needs, fears and hopes for the future.

While most children believe that getting an education is the key to a brighter future, providing basic needs such as food, clothing and shelter was a concern for children from both developing and developed nations. Approximately 23 percent of all children surveyed acknowledged that affording these basic items would improve the lives of children in their countries.

Creating jobs is also a top concern for children living in developed countries. While unemployment rates are declining in the U.S., children still recognize that country leadership should create employment opportunities and address inequality. Of all developed countries, 17 percent answered that addressing poverty and creating jobs are important compared to 13 percent of children in developing countries.

Health care remains a hot topic in the U.S., but only five percent of children living in developed countries felt that health care needed improvement if they were president. Surprisingly, only nine percent of children living in developing countries felt that health care needed improvement in their respective countries.

Despite the differences in priorities, children are hopeful about their futures and the change they can bring to the world, and that's good news.

**Have a Preteen or Teen?
Protect Them Against Serious**

Diseases

Leaving their phone at a friend's house, suddenly needing a ride somewhere ? you knew there would be days like this. But did you know that you'd also need to take your preteens and teens to get shots?

As they get older, kids are at increased risk for some infections. Plus, the protection provided by some of the childhood vaccines begins to wear off, so kids need a booster dose. You may have heard about pertussis (whooping cough) outbreaks recently. Vaccine-preventable diseases are still real. The [vaccines for preteens](#) and teens can help protect your kids, as well as their friends, community and other family members.

There are four recommended vaccines that preteens should get when they are 11 or 12 years old. If you have an older kid like a teen, they'll need a booster dose of one of the shots. It's also not too late to get any shots they may have missed. You can use any healthcare visit, including sports physicals or some sick visits, to get the shots your kids need. The vaccines for preteens and teens are:

- * HPV vaccine for both boys and girls, which protects against the types of HPV that most commonly cause cancer. HPV can cause cancers of the cervix, vulva and vagina in women and cancers of the penis in men. In both women and men, HPV also causes mouth/throat cancer, anal cancer and genital warts.

- * Tdap vaccine, which is a booster against tetanus, diphtheria and pertussis. Pertussis, or whooping cough, can keep kids out of school and activities for weeks. It can also be spread to babies, which can be very dangerous and sometimes deadly.

- * Meningococcal vaccine, which protects against meningococcal disease. Meningococcal disease is caused by bacteria and is a leading cause of bacterial meningitis – a serious infection

around the brain and spinal cord.

* Influenza (flu) vaccine, because even healthy kids can get the flu, and it can be serious. All kids, including your preteens and teens, should get the flu vaccine every year.

Talk with a doctor, nurse or clinic about the vaccines for preteens and teens. Even though they may not realize it, your kids still need you for more than a ride somewhere. They need you to continue protecting their health by getting them these important and life-saving vaccines.

Want to learn more about the vaccines for preteens and teens? Check out www.cdc.gov/vaccines/teens or call 1-800-CDC-INFO.

Teen Driver Contest Highlights Tire Safety

Teaching teens to drive can be a hair-raising experience for any parent. And while driver's education classes can help focus kids' attention on the rules of the road and basic etiquette while behind the wheel, they need to put their education into action on the road. Consider this: A recent survey of U.S. teens conducted by Michelin North America in seven major U.S. cities reveals that 42 percent are driving with unsafe tire tread, and 40 percent are driving with improper tire pressure. Two in five (43 percent) have never checked their tire tread depth, while one in three (32 percent) have never checked tire pressure. However, the majority of teen drivers agree that they should check their tire pressure and tire tread more often.

"The fact that car crashes remain the No. 1 killer of our teens is a national tragedy," said Scott Clark, chairman and

president of Michelin North America."Many teens say they know the simple steps that make their tires safe, but too few are actually using their knowledge. It's time to move our teen drivers from awareness to lifesaving action."To further educate young drivers about tire safety and encourage them to check their car tires, Michelin, in partnership with the Federation Internationale de l'Automobile (FIA), is expanding its Beyond the Driving Test program with the #StreetTreadContest. At the core of the contest is a collaboration with youth culture brand Vans, who worked with Michelin to design limited edition versions of Vans Classic SK8-Hi and Old Skool shoes.

To acquire one of the limited-edition, Michelin-inspired Vans, teens must prove their street tread by sharing a photo showing that they know how to check a tire's tread depth using a penny and/or know how to check tire pressure, using the hashtag #StreetTreadContest."Any time I have the opportunity to encourage youth to develop their knowledge and improve their safety, I want to get involved," said Steve Van Doren, son of Vans' cofounder and vice president of events and promotions.

"Using the iconic Michelin Man on our classic styles that are built on top of rubber will be a fun way to inspire tire safety and drive teens to take action."To learn about critical tire safety checks and how to enter the #StreetTreadContest for a pair of limited-edition Vans, visit www.BeyondtheDrivingTest.com/StreetTread.