



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can  
make all the difference.®*

October 18, 2011

Tim Gard  
Tim Gard International

Dear Tim,

On behalf of the National Foundation for Credit Counseling, I would like to thank you for your participation in The 46<sup>th</sup> Annual Leaders Conference. Your *'Changing the Game'* presentation provided a fresh perspective to managing stress to our conference attendees. With such challenging times we are all experiencing, your insights and humor provide all of us an enlightened approach to handling today's many stressors. We are so pleased you could join us for a second engagement!

It has been a pleasure to work with you and the NFCC looks forward to even more collaboration in the future. As you know, the NFCC is very committed to improving the financial capability of American families and is pursuing numerous initiatives with this objective in mind. We appreciate your demonstrated support towards nonprofit credit counseling and your commitment towards enabling more financially responsible consumers.

Thank you again for helping to make this year's NFCC Annual Leaders Conference a big success.

Warm regards,  
National Foundation for Credit Counseling