For Theresa, much like an architect, every detail matters — and she sweats them all! She believes identifying and organizing all the particulars of your individual financial life are critical first steps when constructing a personal financial strategy that will enable you to successfully move toward and achieve your financial goals. (Hopefully with some fun along the way!)

About Theresa:
Theresa has 18+ years of experience in the higher education and non-profit sectors, including student financial aid, student affairs, and personal wellness programming. The combination of this experience and her personal connection as a student loan borrower shape her unique perspective on helping students understand their money as they navigate through the process of financing and paying off their higher education costs.

Ed.D. Leadership Studies, Bowling Green State University  
M.A. College Student Personnel, Bowling Green State University  
B.S. Education, Bowling Green State University  
Accredited Financial Counselor (AFC®)  
Certified Educator in Personal Finance (CEPF®)

Theresa’s Financial Tip:
Urban legend states that Albert Einstein referred to compound interest as “the most powerful force in the universe.” Even if that may not be scientifically true, using the power of compound interest to your advantage — both in the positive with your investment strategy and by taking steps to reduce the negative consequences associated with interest on debt — is very powerful indeed.