



Doug Burgum
Governor

Karen Tyler
Securities Commissioner

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March 22, 2018

Terri Alexon
Arizona Corporation Commission
1200 W. Washington Street
Phoenix, AZ 85007-2996

Dear Terri:

As we all know, it's an alarming fact that the average American has over \$7,000 of credit card debt and 57% of Americans have less than \$1,000 in the bank. Last year we at the North Dakota Securities Department became motivated to try something new to improve the level of financial literacy in our state.

We reasoned it would be best to attack this trend at the impressionable high school student level—before these bad financial habits have a chance to set in. All young people have future dreams and our goal was to instill an inspiring message on how important financial discipline is to achieving these life dreams. But who best to deliver such a message to such an audience? A parent? A teacher? A banker? A rock band?

Turns out, in our experience, the answer is definitely, a rock band! A rock band named GOODING. We sponsored two GOODING concerts and that is precisely the message they so powerfully delivered--not only to our schools but to over 200 schools across the United States since they began.

GOODING is a four-person, high energy, Midwest rock band that comes on strong and catches students off guard with their impressive performance. After a few awesome songs everyone is paying attention. That's when the lead singer and guitarist Steven Gooding slows things down and takes advantage of the connection they have made with the students by opening up about his personal story and the financial mistakes he made in the beginning, e.g., how he had already "screwed up" his credit score before he even knew what a credit score was. He packs a lot about earning, saving, spending and investing in his 25-minute multi-media presentation. And the students were fascinated.

Gooding and his band mates are genuine, friendly people and well-prepared to answer students' financial questions following the concert. We were amazed how the band stayed behind to continue autographing posters, answering questions and chatting until the last student had to leave for the next class. Students, administrators, teachers, and we as sponsors were all equally impressed with the entire GOODING experience.



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We worked with the organization "Funding The Future" to make the arrangements for GOODING to tour North Dakota. It was a stress-free, pleasant experience that we are very much looking forward to doing again at the next opportunity.

We wouldn't normally expect rock and roll and financial literacy to go together but are very glad we were introduced to "Funding The Future" and that we took advantage of what they have to offer! They exceeded all our expectations.

Thank you for the opportunity to re-live the experience. We encourage you to do the same and invite you to give us a call if you'd like to talk it over.

Sincerely,

A handwritten signature in black ink, appearing to read 'K. Tyler', with a large, stylized flourish at the end.

Karen Tyler
Commissioner
(701)328-2910

A handwritten signature in blue ink, appearing to read 'Lauren Strinden', with a stylized flourish at the end.

Lauren Strinden
Investor Education Coordinator
(701)328-4698

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