



Educational Consultant and Resource One

Helping others, Help themselves

Lonnie K. Jones

1 (973) 508-7874 or 1 (973) 761-8761

1737 Springfield Avenue ■ Maplewood, NJ 07040



www.sidewalkuniversitycampus.org

ECR-One is a subsidiary of Sidewalk University.

ECR-ONE: Programs & Workshops

As part of Sidewalk University, ECR-One's programs and workshops have been successful for over 8 years. The information below outlines our current programs and workshops.

ECONOMIC WORKSHOPS

Saving and Investing

- Saving vs. Investing
- Identify reasons to save
- Recognize concerns and issues when saving
- Identify places to save
- Compare and contrast types of interest
- Understand the impact of saving
- Recognize the regulations that govern savings
- Investing for the long term

Money Management and Budgeting

- Knowing what you spend and making a spending plan
- Spending habits and how to change them
- Pay yourself first
- Understanding your credit profile
- Ordering your credit profile
- Factors that impact your credit score
- Ways to build good credit

Why You Should Start a Business

- Are you paid what you are worth?
- Is enough of your income tax-free?
- How is wealth developed, and what are your options?
- Why are timing, leverage, and residual income so important?
- How to avoid 90% of the mistakes and be profitable quickly



Understanding the Stock Market

- Stock evaluation
- Buying and selling stocks
- Cash/margin accounts
- Selling short
- Stock table
- Stock chart
- Stock indexes
- Mutual fund

What's Next Series! | *What are my options to obtain financial security?*

- **Understanding educational career options:**

1. College Education
2. Trade school

- **Understanding employment options:**

1. Workforce as an employee
2. Private and government (civil service)
3. Entrepreneurship as a business owner
4. Military
5. Born into a financially wealthy family

- **Educational pay scale**

1. High school drop-out
2. High school graduate
3. Trade school
4. College graduate

- **Understanding world economic terms**

1. What is *economy*?
2. What is *capitalism*?
3. What is *inflation*?
4. What is *deflation*?

- **Understanding social life skills**

1. Rules of the corporate environment
2. What is being politically correct?
3. Does race and sex matter?



4. How does diversity affect your opportunity for success?

- **Preparing for post secondary education**

1. Preparing for college
2. Choosing a school
3. Testing
4. Financial aid
5. The application process

MATH WORKSHOP

Technology is the wave of the future. In order for today's youth to participate and make any significant contributions in our technological world, our students must be proficient in mathematics. Recognizing the need for better preparation of students, ECR-One is providing an after-school and summer enrichment program for inner-city students who have exhibited average abilities in math. The program is intended to serve students in grades 6 thru 8.

During the after-school and summer camp program, students will be exposed to various aspects of math through the classroom activities, field trips, and tours.

- Students will participate in activities geared toward improving their problem-solving and analytical skills.
- Students will be provided with opportunities to utilize their problem-solving and analytical skills through technical modules and exercises developed by each instructor.
- Students will be exposed to real-life experiences related to math, such as:
 - Inflation
 - Education/careers
 - Employment/payroll
 - Budgeting/credit banks/ credit unions
 - Personal/family credit
 - Insurance
 - Mortgages
 - Currency
 - Cost averaging/investments

AFTERSCHOOL PROGRAM

Parents today are challenged with finding programs and opportunities for their children that address the growing problems of child obesity and poor health. Although video and PC games can be mentally challenging and simulating, but our children also need to understand how world economics can affect their place in society.



What's Next Series! | *What are my options to obtain financial security?*

- Understanding educational career options
- Understanding employment options
- Understanding educational pay scale
- Understanding world economic terms
- Understanding social life skill
- Preparing for post secondary education

Objectives:

- To provide practical information about the world economy and its effect on our students financial outlook.
- To help students investigate educational and career choices.
- To introduce students to family and personal financial management issues of everyday living.

S.O.A.P. | *Save Our Athletes Please*

This program was designed to help young athletes, regardless of race, creed, color or religious belief, in high school or college. These students need to understand how the challenges and temptations that they will face as athletes could impact their lives and their families.

Mission:

To provide information and services that helps them avoid the pitfalls of being a student athlete. To help those who seek to develop a relationship and understanding of God's purpose for their life, family, and community which will keep their mind, body, and spirit **clean**.

Goal:

The goal of the SOAP program is to collaborate with community and religious leaders to provide student athletes with group and one-on-one mentoring, counseling sessions and seminars with individuals who are or have been student athletes. Our professionals also provide information on how to prepare for life as a student athlete.

The presenters for this program will provide positive and encouraging guidance, testimonies, and support to help our students cope, obtain and maintain a **clean** prospective on the following issues:

- The success and failure of being student athletes
- How to resist negative peer pressures
- The importance of attending classes, studying and successfully passing classes
- How to deal with injuries
- The economics of being a student athlete
- Managing expectations
- Managing your personality



- Relationship with God and understanding your gift

Program participants:

- Student athletes
- Parents of student athletes
- Teachers and coaches
- Ex-students and professional athletes (current and retired)

Student requirements and agenda:

Before each session, each athlete needs to provide the following:

- The 3 most important issues or challenges they are facing today
- The top 3 goals they want to achieve
- The 3 things or people they cherish the most
- Their plans when finishing high school/college If not attending college or playing professional, what are their options

