

**A Message from  
Jean Chatzky,  
financial journalist  
and best-selling  
author**



**Financial literacy has never been more important than it is now.**

Every day we're seeing what happens when people don't plan. Rather than setting sound goals, living on a budget and saving money, too many have let debt overtake them, limiting their options and threatening their dreams. By signing on to high-interest credit cards or unrealistic mortgages, too many are now at risk, unable to pay bills or save for a secure retirement.

**Bottomless Closet**, with its **Financial Management Series**, offers the gift of financial literacy to New York City women who are striving to succeed in work and life. Not only does the organization outfit women for job interviews and the world of work, it provides potentially life-changing resources. One of them is this Series, which teaches women how to set achievable financial goals, control spending and make wise choices about their money to achieve future security.

**Financial security provides the foundation for a happy and successful life**, and ensures that family members will also follow a positive path. I congratulate the leadership of Bottomless Closet for offering sound financial education and coaching to thousands of women in New York City. You are truly an agent of change.

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Financial Editor, NBC "Today"

Contributing Editor, *More* magazine

Columnist, *The New York Daily News*

Host, daily show on Oprah & Friends channel, exclusively on XM Radio

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