

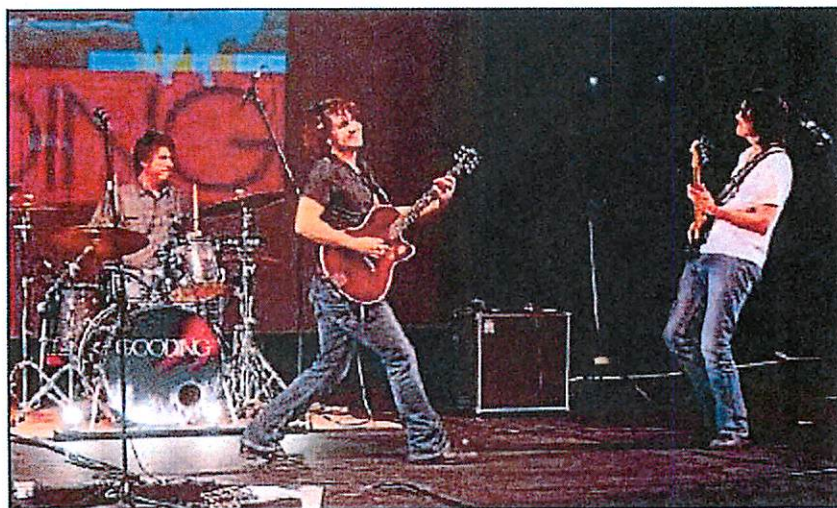
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MONTGOMERY COUNTY COMMUNITY COLLEGE

MCCC STUDENTS ROCK OUT



Frontman Gooding, of the rock band of the same name, performs at Montgomery County Community College with drummer Jesse Rich and bass player Billy Ervies on Monday. GEOFF PATTON - THE REPORTER

'We gotta make smart sexy again': Musicians deliver message about financial planning

By Jarreau Freeman

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WHITPAIN » Los Angeles-based rock band Gooding took to the stage in the Science Center theater at Montgomery County Community College Monday afternoon for one reason and one reason only - to spread the good

news of financial planning.

"We gotta make smart sexy again," Gooding, the band's namesake, lead vocalist and guitarist, said quoting music legend Quincy Jones. "That to me is the most rock n' roll thing in the world, to be able to tell people they have some control over their future. We're not telling these kids they have to be rock

n' rollers, we are just saying the only way they are going to get to their passions is to know some basic financial principals."

Gooding and his bandmates have seen success in the entertainment industry. They have toured throughout the United States and the United Kingdom, have three studio albums and have had their songs fea-

tured on television shows such as "CSI," "Criminal Minds," and "The Daily Show."

However, for Gooding, he said he learned the hard way that slow and steady is the way to success.

"I ain't that different from them," said Gooding, referring to the students in a pre-show

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Rock

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Interview. "I didn't know what a credit score was until after I got out of college and had destroyed mine. I made a lot of mistakes. We shouldn't have to hit the bottom before we make it to the top, but some of us do."

Sharing about his own trou-

ble with credit card debt, Gooding encouraged students to avoid unnecessary debt and stay away from seven-day lenders that offer quick cash at very high interest

Charter High School for Architecture and Design in Philadelphia on Thursday; and Lansdale Catholic High School in Lansdale on Friday while impressing upon the minds of students the importance of financial literacy.

Financial literacy is the fundamental of money management, Danielle Page, certified financial planner and managing director of The Page Group of Raymond James, said. It's about teaching people how to earn, spend and save money, she said.

"If people pay a little extra attention, they can have financial success," Page said. "Basic things students can do are open a bank account, budget, spend within



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Frontman Gooding, from the rock band of the same name, speaks to students at Montgomery County Community College on Monday.

their means, and save. It takes a little attention and it's simple to start."

Made possible through grant funding, MCCC is reaching students about financial literacy through the electronic module

rates and told them to save a little bit of money each week, which in the long run, adds up, he explained.

"We all struggle," Gooding said. "The struggling will pay off, if we save a little as we go."

The concert was presented by Jenkintown-based financial firm Page Group of Raymond James in partnership with Funding the Future, a nonprofit organization that Gooding founded that aims to improve financial literacy in students. The band will tour the Philadelphia area rocking-out at Archbishop Wood High School in Warminster on Tuesday; Archbishop Ryan High School in Philadelphia on Wednesday; the

Montco Money Matters that introduces students to paying for college through video, social media and other tools, explained Celeste Schwartz, vice president for information systems and technology.

The college has found that many students have dropped out of college within the first two weeks of a new semester, due to financial problems, Schwartz said.

"We hope to use this tool to communicate to students about financial planning and how to spend money."

If there was one thing Gooding said he hopes students get from the financial rock concert,

it's this: establish a savings.

"It only takes \$5 to open a savings account – only \$5," he said. "That \$5 might save you from that rainy day, because you have a little money saved and you won't have to go to that seven-day lender."

"If people pay a little extra attention, they can have financial success." —

Danielle Page, certified financial planner and managing director of The Page Group of Raymond James

Disclosure: Opinions expressed are not necessarily those of Raymond James & Associates, Inc. Member New York Stock Exchange/SIPC and is not affiliated with Gooding or Funding the Future.