



Dear Right Thinking Foundation Supporter:

On behalf of Right Thinking Foundation, I thank you in advance for the support that you provide to RTF to help sustain its important work helping returning citizens.

Right Thinking Foundation is a 501[c][3] nonprofit organization dedicated to providing pre-release services to returning citizens in Virginia correctional facilities helping them to a better chance of success at becoming productive contributing members of society by providing vocational rehabilitation services in the areas of personal financial management, entrepreneurship skills and job counseling.

In the three and a half years that RTF has been working with returning citizens, RTF has provided its financial education program to thirteen facilities across Virginia. I have driven thousands of miles going behind the walls over three hundred times. Recently, I was honored to be the guest speaker at a graduation ceremony at Pocahontas State Correctional Center in the western part of the state. I traveled eight hundred and one miles in two days as I stopped along the way at Lunenburg Correctional Center in Victoria to present a seminar to the returning citizens incarcerated there.

The population that RTF works with is tremendously underserved. Your support will not only help the returning citizens and their families but also the rest of society as we reduce recidivism.

Attached is a donation form that you may use to send your check. If you prefer to be a monthly donor, you may go to the RTF website [www.rightthink.org](http://www.rightthink.org) and use PayPal to make your donation using a credit card or a draft from your bank account.

Thanks,

A handwritten signature in blue ink, appearing to read "Steve Coplon".

Steve Coplon  
Executive Director  
Right Thinking Foundation  
[www.rightthink.org](http://www.rightthink.org)  
757 761-1888



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Date: \_\_\_\_\_

Enclosed is my check in the amount of \$ \_\_\_\_\_ payable to:

Right Thinking Foundation

My Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

(Receipt will be sent to the address above.)

We thank you for your support.

**Your contribution is tax-deductible.**

**Please mail this form and your check to:**

**Right Thinking Foundation**

223 East City Hall Avenue, Suite 401

Norfolk VA 23510

Right Thinking Foundation is a 501[c][3] nonprofit organization dedicated to providing pre-release services to returning citizens in Virginia correctional facilities helping them to a better chance of success at becoming productive contributing members of society by providing vocational rehabilitation services in the areas of personal financial management, entrepreneurship skills and job counseling.

For more information, visit [www.RightThink.org](http://www.RightThink.org)



# The Auto Connection

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## Auto Connection pays it forward by donating to the community

Posted on [October 6, 2015](#) by [carolnorris](#)

Since May 2000, when The Auto Connection first opened its doors in Norfolk, Virginia, we have helped bad credit, no credit and first time buyers over 32,000 times buy a high quality used car or truck. By offering easy buy-here pay-here financing (aka in house financing) in our 5 locations. With over 750 used vehicles in stock, we match every customer with a car that fits their personal needs and we stand behind every car we sell with a 12-month extended warranty: Currently offered at no extra charge on any vehicle financed in-house. We offer rides to our dealership and approval over the phone so call us today at 888-558-1417.

Over the years, we implemented a program called "Mack Mack Gives Back." Mack Mack gives back is committed to community service by supporting charitable organizations that improve the quality of life for people and our animal friends. Our company has volunteered our time and raised money for numerous foundations and are always looking for opportunities to help our community.

Last week, we are proud to announce that we donated a Cherry Red 2013 Chevrolet Impala to the Right Thinking Foundation, an organization that we felt provided a tremendous service to our community. Right Thinking Foundation is a non-profit organization that works with incarcerated individuals to prepare them for life once they are released from prison. It provides technology, training and services that connect these individuals with mentors, businesses and state agencies so they can productively use their time and be prepared for a successful return to society. The Foundation will use this vehicle to travel to prisons to continue their efforts. Right Thinking Foundation's Executive Director, Steve Coplon, is a life time entrepreneur who brings his extensive business career behind the walls to share real life business experiences with returning citizens to teach them skills and provide tools that will help them face real life situations upon release.

Steve was recognized in 2008 by the Hampton Roads Chamber of Commerce with the

TowneBank Award as the Entrepreneur of the Year in Hampton Roads. He has been presenting his seminar on Personal Finance and Small Business Ownership that he shares with returning citizens to business owners for over twenty years. Throughout his career he has provided personal budgeting counseling to thousands of people. Steve, a Karate Master, has worked as a volunteer for 42 years at the YMCA of South Hampton Roads, teaching thousands of students.

On a personal note: Steve is one of the most genuinely passionate people you could ever hope to meet, he is dedicated to his Foundation beyond comprehension. We hope this donation will help provide him with the ability to continue his vision for years to come.

For more information about Right Thinking Foundation, please visit them online at [rightthink.org](http://rightthink.org)  
For more information about The Auto Connection, please visit us online at [theautoconnection.com](http://theautoconnection.com)

<http://rightthink.org/>

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## RIGHT THINKING FOUNDATION

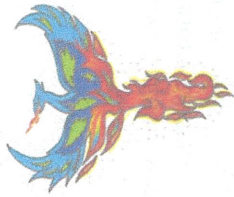
### BOARD OF DIRECTORS

Stephen J. Coplon  
Donald F. Price  
Martin A. Einhorn  
Thomas W. Nesbitt  
Todd J. Preti  
Dennis McLaughlin

### ADVISORY BOARD OF DIRECTORS

Frank Batten, Jr.  
Robin Casarjian  
David Richards  
Arlene Permisohn





# Choice

You can do anything you decide to do. You can act to change and control your life; and the procedure, the process, is its own reward.

- Amelia Earhart

Destiny is not a matter of chance, it is a matter of choice; It is not a thing to be waited for, it is a thing to be achieved.

- William Jennings Bryan

Character is the sum total of all our everyday choices.

- Margaret Jensen

We all create the person we become by our choices as we go through life. In a real sense, by the time we are adults, we are the sum total of the choices we have made.

- Eleanor Roosevelt

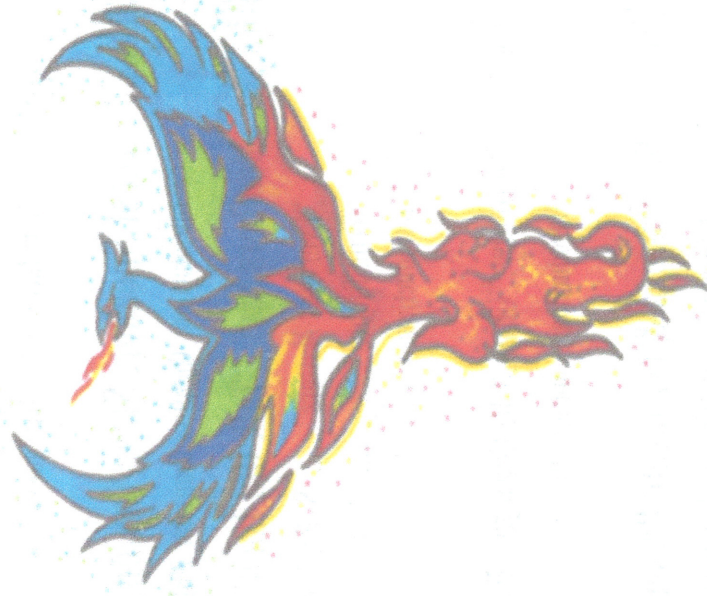
... Everything can be taken from a man but one thing: the last of the human freedoms -- to choose one's attitude in any given set of circumstances, to choose one's own way.

- Victor Frankl



# F.A.C.T.

Focused Attitude Change Today.



# Community

Phase Up Ceremony

August 7th, 2015 at 12:30 PM

## Event Schedule

- 12:30**<sup>P.M.</sup>  
**Welcome:** Cognitive Counselor Williams
- 12:35**<sup>P.M.</sup>  
**Speaker:** AW R. Walz  
Introduction: EBP Manager Rasnick
- 12:40**<sup>P.M.</sup>  
**Guest Speaker:** Steve Coplon  
Introduction: Cognitive Counselor Williams
- 1:30**<sup>P.M.</sup>  
**Members Say: "Talk Out Loud" Speech by:**  
"Everyday Matters" ..... S. Perdue  
"True Riches" ..... M. Osborne  
Introduction: G. Bennett
- 1:40**<sup>P.M.</sup>  
**Recovery: "Choice to Change" By: L. Lindsay**  
Introduction: Counselor Martin
- 1:50**<sup>P.M.</sup>  
**Recognition & Certificate Presentation**  
Recover Group Certificates: Cognitive Counselor Williams
- 2:30**<sup>PM</sup>  
**Closing:** Cognitive Counselor Williams  
**Conclusion:** Rise for the Philosophy
- 
- 2:35**<sup>P.M.</sup>-  
**3:30**<sup>P.M.</sup>  
**Refreshments & Visitation**

## GUEST SPEAKER Steve Coplon's Background

Right Thinking Foundation's Executive Director, Steve Coplon, is a life time entrepreneur who brings his extensive business career behind the walls to share real life business experiences with returning citizens to teach them skills and provide tools that will help them face real life situations upon release.

Steve earned an Accounting degree from Virginia Commonwealth University in 1975. He has had his own accounting practice and has worked as a business consultant for over 40 years; 15 of those with the Small Business Development Center of Hampton Roads serving hundreds of clients. He worked as a corporate executive at Cruise International serving as Chief Finance Officer, Treasurer, Director of Development and President of the Spirit Fleet which included the Spirit of Norfolk harbor dinner boat. He owned and operated a very successful marina and has been actively involved in Real Estate Development for a major part of his career. Steve was recognized in 2008 by the Hampton Roads Chamber of Commerce with the Towne Bank Award as the Entrepreneur of the Year in Hampton Roads. He has been presenting his seminar on *Personal Finance and Small Business Ownership* that he shares with returning citizens to business owners for over twenty years. Throughout his career he has provided personal budgeting counseling to thousands of people. Steve, a Karate Master, has worked as a volunteer for 43 years at the YMCA of South Hampton Roads, teaching thousands of students.

### Right Thinking Foundation

[www.RightThink.org](http://www.RightThink.org)

#### F.A.C.T. COMMUNITY PHILOSOPHY

Rising from the ashes on the paths of our past.

Crossing over bridges to a future that will last.

Receding is a **choice** we know some will make but that is a road we refuse to take.

This is a decision we vow to make last,

never again to **choose** the paths of our past.



## RIGHT THINKING FOUNDATION LIST OF FACILITIES

1 Brunswick Women's Work Center	1147 Planters Rd, Lawrenceville, VA 23868	(434) 848-4131
2 Deep Meadow Correctional Center	3500 Woods Way, State Farm, VA 23160	(804) 598-5503
3 Deerfield Correctional Center	21360 Deerfield Rd, Capron, VA 23829	(434) 658-4368
4 Deerfield Women's Work Center	15080 Old Belfield Rd, Capron, VA 23829	(434) 658-4368
5 Greensville Correctional Center	901 Corrections Way, Jarratt, VA 23867	(434) 535-7000
6 Greensville Men's Work Center	901 Corrections Way, Jarratt, VA 23867	(434) 535-7000
7 Indian Creek Correctional Center	801 Sanderson Rd, Chesapeake, VA 23322	(757) 421-0095
8 Lunenburg Correctional Center	690 Falls Rd, Victoria, VA 23974	(434) 696-2045
9 Pocahontas Correctional Center	920 Old River Rd, Pocahontas, VA 24635	(276) 945-9173
10 Powhatan Correctional Center	3600 Woods Way, State Farm, VA 23160	(804) 598-4251
11 St. Brides Correctional	701 Sanderson Rd, Chesapeake, VA 23322	(757) 421-6600
12 Virginia Correctional Center for Women	2841 River Rd W, Goochland, VA 23063	(804) 556-7500
13 Franklin Grove Transitional House	2912 Chamberylne Ave, Richmond, VA 23222	(804) 269-5217





## Program Description

Right Thinking Foundation is a 501[c][3] nonprofit organization dedicated to providing pre-release services to returning citizens in Virginia correctional facilities helping them to a better chance of success at becoming productive contributing members of society by providing vocational rehabilitation services in the areas of personal financial management, entrepreneurship skills and job counseling.

The program is based on the premise that if a person is under financial stress, he or she will make bad decisions. A person that has been incarcerated and is making bad decisions has a very high chance that he or she will recidivate. The program teaches an overall awareness of how money works in a person's life and provides tools that will assist them as they learn to think and plan ahead making right decisions, reducing the amount of stress in their lives, and not reverting back to the old ways of thinking that resulted in their incarceration.

The program provides encouragement, motivation and hope. The components of the program are: Personal Finance and Small Business Ownership Seminar, Personal Budget Class, Business Plan Class, One on One Sessions, Researching Business Ideas and Mentoring of Ex-Offenders upon Release.

## Steve Coplon's Background

Right Thinking Foundation's Executive Director, Steve Coplon, is a life time entrepreneur who brings his extensive business career behind the walls to share real life business experiences with returning citizens to teach them skills and provide tools that will help them face real life situations upon release. Steve is currently the only Virginia Department of Corrections Statewide Volunteer providing a financial education program at multiple Virginia correctional institutions. Steve earned an Accounting degree from Virginia Commonwealth University in 1975. He has had his own accounting practice and has worked as a business consultant for over 40 years; 15 of those with the Small Business Development Center of Hampton Roads serving hundreds of clients. He worked as a corporate executive at Cruise International serving as Chief Finance Officer, Treasurer, Director of Development and President of the Spirit Fleet which included the Spirit of Norfolk harbor dinner boat. He owned and operated a very successful marina and has been actively involved in Real Estate Development for a major part of his career. Steve was recognized in 2008 by the Hampton Roads Chamber of Commerce with the TowneBank Award as the Entrepreneur of the Year in Hampton Roads. He has been presenting his seminar on *Personal Finance and Small Business Ownership* that he shares with returning citizens to business owners for over twenty years. Throughout his career he has provided personal budgeting counseling to thousands of people. Steve, a Karate Master, has worked as a volunteer for over 43 years at the YMCA of South Hampton Roads, teaching thousands of students.



## PERSEVERANCE QUOTES

Winston Churchill - "If you are going through Hell, keep going."

Maya Angelou - "You may encounter many defeats, but you must not be defeated. In fact, it may be necessary to encounter the defeats, so you can know who you are, what you can rise from, how you can still come out of it."

Mahatma Gandhi - "The best way to find yourself is to lose yourself in service to others."

Steve Coplon - "My potential is higher than my needs."

Right Thinking Foundation, even though it is a financial education program, only 25% of the program actually deals with money. 75% of the program deals with persevering, not quitting, not giving up, making right decisions, surrounding yourself with the right people.

If you want someone to believe in you and give you that opportunity by hiring you for that job, approve you for that credit request, co-sign that consolidation loan with you, the single most important thing that you must do is have them know that you believe in yourself. You must know within yourself that you are going to make it through whatever life throws at you. That you won't quit, that you won't give up.

Right Thinking provides tools that help you get on top of the things that you have control over so that when those sudden, unexpected things come at you that you have no control over you won't let something that is no more than a temporary setback turn into a complete failure that you can't overcome.

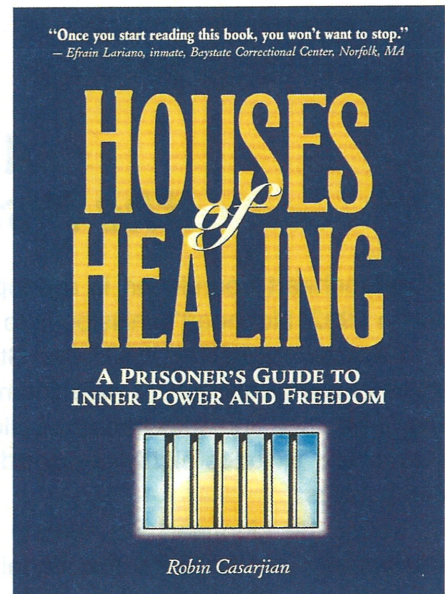
By learning to look into the future and see things that are getting ready to happen before they happen, you can be better prepared for those things that come out of nowhere and knock you off your feet. You can face those situations with less distractions; be better focused to deal with them. The more time you have to think about it and plan for it, the better your chances are at being able to work it out.



# The National Emotional Literacy Project for Prisoners

*Bringing a powerful and effective emotional literacy rehabilitation curriculum to prisoners and prison staff across the country*

- **A book written for and to prisoners in both English and Spanish**
- **100,000 copies distributed to state and federal prisons and large county jails nationwide**
- **Used in rehabilitation programs throughout the country and abroad**
- **Facilitator's manual and supporting videos available**



## Prisoners

*I have been truly blessed with the opportunity to read your book Houses of Healing. I could not put it down until I was finished with it. I have read many self help books over many years but none have communicated a path of recovery as lucid as Houses of Healing.... This book has made the process of inner healing so clear and easy to follow, I can't express the help [it] has given me.... I was brought to tears several times while reading as I realized someone understands and cares about me, knows where I'm at, and...where I need to go. Honestly, I cannot say enough about this book.*

Dennis, State Prison, RI

## Prison Chaplain

*...the program is phenomenal!! It is one of our most powerful group programs ever offered in the institution. The course has taken the women to levels of healing unmatched by any other program.*

Chaplain Rosemary Redshaw  
Grand Valley Institution for Women, Ontario

## Family Member

*...my son, age 38, is once again in [jail]. He found a copy of your book...and called...telling me that so often he had dismissed the concepts the book brings to light...but was seeing things differently. He says he reads it slowly, savoring and re-reading passages. He urged me to locate a copy so that we can talk about it. He is hungry for the opportunity to discuss it.*

Mother, CA

## Prison Volunteers

*In all my years of clinical work, I have never observed personal change at such a pace and depth.*

Jenny Phillips, Ph.D., M.S.N.

*I am confident every time I begin a new class with Houses of Healing that students at the jail will like it and will want to grow and change because of it. I'm so amazed by the results... I have taught more than 50 classes (...with 20 inmates) over the past six years...and I always end up with a waiting list.*

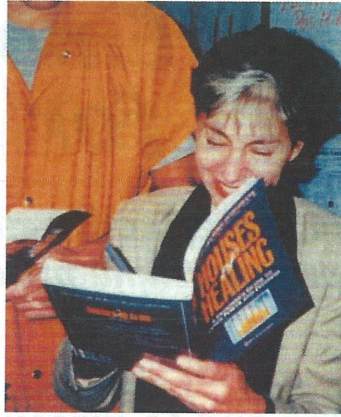
Peggy Keene, DuPage County Jail, IL

**AVAILABLE IN SPANISH**  
**Free to prison libraries**



### About the Author

Robin Casarjian, M.A., is founder and director of The Lionheart Foundation, author of *Houses of Healing* and co-author of *Power Source*. Her groundbreaking work with prisoners is recognized throughout the United States and abroad. In developing and implementing programming for prisoners and youth-at-risk, she draws from her experience as a psychotherapist, stress-management trainer, educator, prison volunteer (for over 20 years), and director of a school for at-risk adolescents.



Author Robin Casarjian

*You helped me reach pain that you seemed to know was there better than myself, and no one has ever shown me how to work with that pain as deftly as you did. Thank you for your courageous and ground breaking book.*

John, London CI, OH

## About Lionheart and the History of Houses of Healing

The Lionheart Foundation is a nonprofit organization founded in 1992. Lionheart's mission is to give incarcerated men and women throughout the United States rehabilitative resources powerful enough to help them interrupt lifelong patterns of violence and addiction and build productive lives. Its mission now includes highly at-risk adolescents and at-risk teen parents.

In 1995, the Lionheart Foundation launched its first major initiative, The National Emotional Literacy Project for Prisoners, with the publication of the book/curriculum

*Houses of Healing: A Prisoner's Guide to Inner Power and Freedom*. Over 100,000 copies are in circulation, including 65,000 free copies distributed to prison libraries and programs nationwide. *Houses of Healing* has transformed programming in many prisons, including some of the country's most troubled institutions.

The *Houses of Healing* curriculum has become an integral part of prison programming, where substance abuse and mental health counselors, educators, chaplains, administrators, and prisoners alike are praising its positive impact.

*Houses of Healing is the first program the administration has accepted in 18 years. There are always more than 40 inmates on the waiting list. We have now worked with over 300 inmates and I have also given out many copies of the book as I round the cell houses. We are a maximum security prison and often on lockdown. Houses of Healing is invaluable reading for those periods... Thanks again for your incredible book and insight into the lives of those behind the wall.*

L. Wilbert, Chaplaincy and Clinical Services  
Stateville Correctional Center, IL DOC

*Houses of Healing is now and will continue to be an essential component of our A.S.A.T. (Alcohol & Substance Abuse Treatment) curriculum. The material has been exceptionally well received. Obviously, it is no small feat to actively engage this generally resistant population. Houses of Healing not only captures their attention, it inspires the desire to challenge themselves. A rare and refreshing phenomenon.*

D. Arnesen CC/ASAT, Counselor  
Lyon Mountain Correctional Facility, NY DOC

## Professional Training

LOCATION PROVIDED BY HOST INSTITUTION OR DEPARTMENT

The Emotional Literacy Training Program for Corrections Professionals, presented by author and educator Robin Casarjian, is a one-day introductory workshop for all who are involved in rehabilitation in our corrections systems.

It addresses the root causes of crime, violence and addiction; speaks specifically to the challenges facing incarcerated men and women; and offers a practical approach to emotional healing and behavioral rehabilitation. Workshop participants get hands-on experience with the concepts

presented in *Houses of Healing*. Trainings have been conducted for more than 2000 corrections professionals in 18 states. (See [www.lionheart.org](http://www.lionheart.org) for more details.)

FEEDBACK from Professional Training Participants:

*"Right on target. Fits our needs."*

*"Excited about opportunity to provide better treatment to inmates."*

*"Robin's synthesis...concise, eloquent and understandable."*

*"Exceeded expectations. The best seminar I've attended"*





# COMMONWEALTH of VIRGINIA

HAROLD W. CLARKE  
DIRECTOR

*Department of Corrections*

P. O. BOX 26963  
RICHMOND, VIRGINIA 23261  
(804) 674-3000

April 24, 2014

Mr. Steve Coplon  
Right Thinking Foundation  
223 East City Hall Avenue, #401  
Norfolk, Virginia 23510-1724

Dear Mr. Coplon:

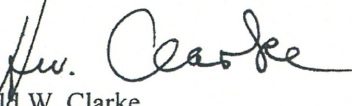
I want to thank you for your service in providing a financial education program to incarcerated offenders.

At the Virginia Department of Corrections (VADOC) we strongly believe in the positive effect of education in helping to reduce recidivism. Your financial education program is very much in line with the Department's initiative to improve long term public safety by preparing incarcerated offenders to reenter society with skills needed to maintain a law abiding life. You are currently the only statewide volunteer providing a financial educational program at multiple Virginia correctional institutions. You have the right message for our returning citizens and deliver it in a way that is extremely well received. We greatly appreciate your work with incarcerated offenders to prepare returning citizens for re-entry.

We are very fortunate to have had you bring your powerful, unique program to Virginia correctional institutions for the past two years. Unfortunately, the Virginia Department of Corrections is not a grant-issuing agency; we receive no funding to support programs such as these. We would like to see the program continue and encourage you to obtain grant funding or other means of support so this important service can continue.

You have done a remarkable job of developing a program from inception that is making huge impacts on our returning citizens. You have our support for continuing this program.

Best Wishes,

  
Harold W. Clarke  
Director, Virginia Department of Corrections



The Personal Finance and Small Business Ownership program infuses behavioral and social learning principles into financial management skill building. The program simultaneously addresses both criminogenic need and risk. Acquiring personal financial management skill increases prosocial values and behavior.

# Caged Bird

BY MAYA ANGELOU 1928–2014 Maya Angelou

A free bird leaps  
on the back of the wind  
and floats downstream  
till the current ends  
and dips his wing  
in the orange sun rays  
and dares to claim the sky.

But a bird that stalks  
down his narrow cage  
can seldom see through  
his bars of rage  
his wings are clipped and  
his feet are tied  
so he opens his throat to sing.

The caged bird sings  
with a fearful trill  
of things unknown  
but longed for still  
and his tune is heard  
on the distant hill  
for the caged bird  
sings of freedom.

The free bird thinks of another breeze  
and the trade winds soft through the sighing trees  
and the fat worms waiting on a dawn bright lawn  
and he names the sky his own

But a caged bird stands on the grave of dreams  
his shadow shouts on a nightmare scream  
his wings are clipped and his feet are tied  
so he opens his throat to sing.

The caged bird sings  
with a fearful trill  
of things unknown  
but longed for still  
and his tune is heard  
on the distant hill  
for the caged bird  
sings of freedom.

Maya Angelou, "Caged Bird" from *Shaker, Why Don't You Sing?* Copyright © 1983 by Maya Angelou. Used by permission of Random House, Inc.

## JIMMY CLIFF LYRICS

### "You Can Get It If You Really Want" (originally by Desmond Dekker)

You can get it if you really want  
You can get it if you really want  
You can get it if you really want  
But you must try, try and try, try and try  
You'll succeed at last

Persecution you must fear  
Win or lose you got to get your share  
You've got your mind set on a dream  
You can get it though hard it may seem now

You can get it if you really want  
You can get it if you really want  
You can get it if you really want  
But you must try, try and try, try and try  
You'll succeed at last

I know it - listen

Rome was not built in a day  
Opposition will come your way  
But the hotter the battle you see  
Is the sweeter the victory now

You can get it if you really want  
You can get it if you really want  
You can get it if you really want  
But you must try, try and try, try and try  
You'll succeed at last

Writer(s): Jimmy Cliff  
Copyright: Island Music Ltd.



<https://exoffenders.net/employment-jobs-for-felons/>

## Jobs for Felons / Felon Friendly Employers List:

Aamco  
Ace Hardware  
Albertson's  
American Greetings  
Apple Inc.  
Applebee's  
Aramark  
AT&T  
Avon Products  
Bahama Breeze  
Baskin-Robbins  
Bed, Bath & Beyond  
Best Western  
Black & Decker  
Braum's Inc.  
Bridgestone  
Buffalo Wild Wings  
Cambell's Soup  
Carl's Jr.  
Carrier Corporation  
CDW  
Chick-fil-A  
Chili's  
Chipotle  
Chrysler  
Cintas  
Community Education Centers  
ConAgra Foods  
Dairy Queen  
Dart Containers  
Deer Park Spring Water co.  
Delta Faucets  
Denny's  
Dole Food Company  
Dollar Tree  
Divizio Industries  
Dr. Pepper  
Dunlop Tires  
Dunkin' Donuts  
DuPont  
Duracell  
Eddie V's  
Embassy Suites  
Epson  
ERMCO, Inc.  
Family Dollar  
Firestone Auto Care  
Flying J  
Food Services of America  
Frito-Lay  
Fruit of the Loom  
Genentech  
General Electric  
General Mills  
Georgia-Pacific  
Golden Corral  
Goodman  
Grainger  
Great Clips  
Hanes  
HH Gregg  
Hilton Hotels  
IBM  
IHOP  
Ikea  
In-N-Out Burger  
International Paper  
Interstate Batteries  
Jack in the Box  
Jiffy Lube  
Jimmy Johns  
Kelly Moore Paints  
KFC  
Kohl's  
Kraft Foods  
Longhorn Steakhouse  
McDonald's  
Men's Wearhouse  
Metals USA  
Miller Brewing Company  
Motorola  
Nordstrom  
O'Charleys  
Olive Garden  
Pactiv  
Pappadeaux  
PepsiCo  
PetSmart  
PFS  
Phillip Morris Inc.  
Pilgrim's  
Praxair  
Radisson  
Red Lobster  
Red Robin  
Republic Services  
Restaurant Depot  
Reyes Beverage Group  
Rubbermaid  
Rumpke  
Safeway  
Salvation Army  
Sara Lee  
Sears & Roebuck Co.  
Seasons 52  
Shell Oil  
Shoprite  
Sony  
Subway  
Sysco  
Tesla  
Trader Joes  
Tyson Foods  
Uhaul  
US Foods  
US Steel Corporation  
Volunteers of America  
Wendy's  
WinCo Foods  
Wyndham Hotels  
Yard House





**Enjoy Success as a Licensed Barber.**

Master's Touch Instructors have been through The System and we can help you *start a whole new life by becoming a licensed barber.*

**WE UNDERSTAND and WE CARE.**

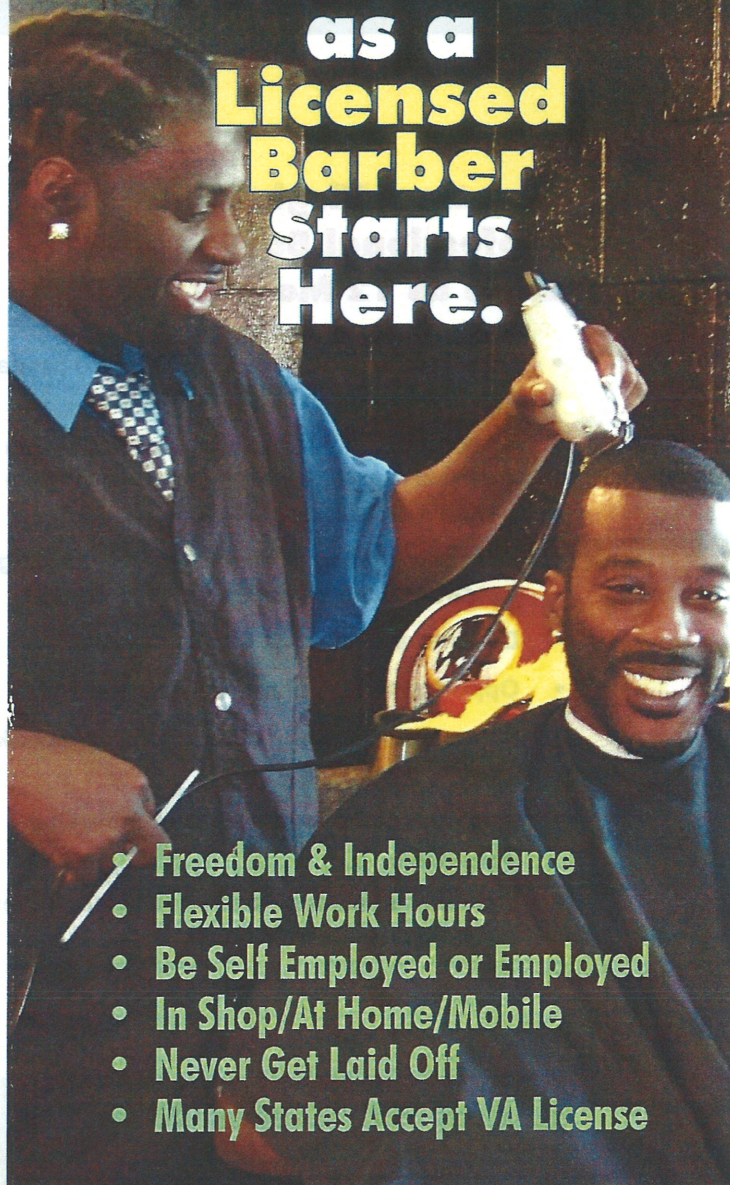
**Be a Professional.  
Be Respected.**

Call today to get complete information  
and to schedule an interview.  
**(757) 543-2300. Start Now!**



**Master's Touch Barber School of Excellence**  
2044 N. Battlefield Blvd.  
Chesapeake, VA 23324  
**(757) 543-2300**  
MastersTouch01@gmail.com

**Your Career  
as a  
Licensed  
Barber  
Starts  
Here.**



- Freedom & Independence
- Flexible Work Hours
- Be Self Employed or Employed
- In Shop/At Home/Mobile
- Never Get Laid Off
- Many States Accept VA License

**Master's Touch  
Barber School  
of Excellence**



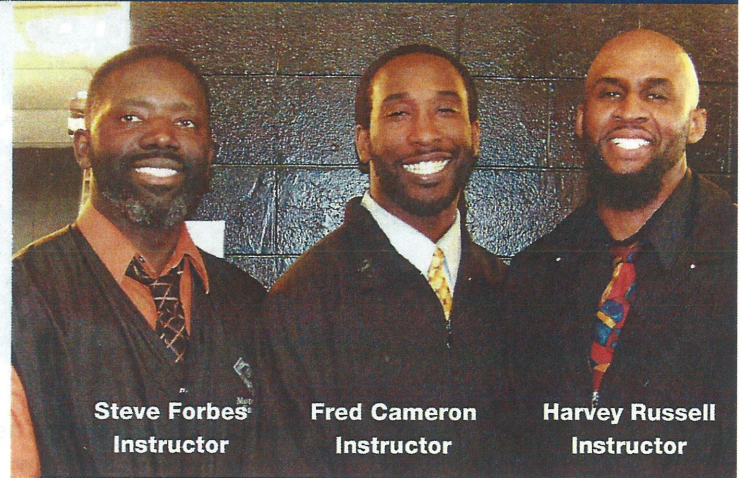
# Your Career as a Licensed Barber Starts Here.

## Become a Virginia Licensed Professional Barber in as Little as 12 Months.

- Hands-on and classroom training to prepare you to pass the state board exams.
- All Master's Touch instructors are Virginia licensed master barbers and hold Virginia Barbers Instructor Licenses.
- Includes training in opening and operating a successful professional barber business.
- Daytime and evening classes available.
- Opportunity for apprenticeship available.
- School conveniently located in Chesapeake on HRT bus route.
- Tuition varies based on experience. Call for details.
- Financial assistance and special incentives are available. Call for details.

### The Master's Touch Barber School of Excellence Guarantee

We will work with you until you pass the Virginia Board for Barbers licensing exams.



Steve Forbes  
Instructor

Fred Cameron  
Instructor

Harvey Russell  
Instructor

- Master's Touch instructors have a combined 60+ years of experience.
- 17 years of successful barber shop operation.
- Over 20,000 haircuts for men, women and children.

## Everybody is Somebody at Master's Touch Barber School of Excellence.

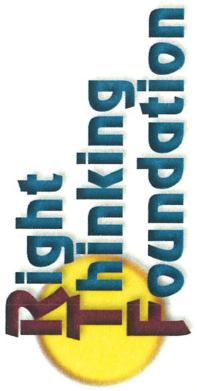


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"Look! How good and how pleasant it is for brothers to dwell together in unity!"  
Psalms 133:1

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SAMPLE BUDGET  
\$5,000 DEBT CONSOLIDATED OVER 2 YEARS

	Balance	Monthly Negotiated Payment	Monthly Income	Monthly Expenses	Monthly Available	Loan Payment	Cash at End of Month	Before Consolidation	After Consolidation
Creditor 1	500	100						1700	1700
Creditor 2	500	100						1200	1200
Creditor 3	500	100						500	500
Creditor 4	500	100						1000	230
Creditor 5	500	100						-500	270
Creditor 6	500	100							
Creditor 7	500	100							
Creditor 8	500	100							
Creditor 9	500	100							
Creditor 10	500	100							
<b>TOTAL</b>	<b>5000</b>	<b>1000</b>							



**SAMPLE CONSOLIDATION LOAN  
\$5,000 PAID BACK OVER 2 YEARS**

**Amortization Table**

Initial Data  
LOAN DATA

Loan amount: **\$5,000.00**  
 Annual interest rate: **10.00%**  
 Term in years: **2**  
 Payments per year: **12**  
 First payment due: **1/1/2015**

TABLE DATA

Table starts at date:  
or at payment number: **1**

PERIODIC PAYMENT

Entered payment: **\$230.72**  
 Calculated payment: **\$230.72**

CALCULATIONS

The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."  
 Use payment of: **1** Beginning balance at payment 1: **\$5,000.00**  
 1st payment in table: **1** Cumulative interest prior to payment 1: **\$0.00**

Table No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
1	1/1/2015	5,000.00	41.67	189.06	4,810.94	41.67
2	2/1/2015	4,810.94	40.09	190.63	4,620.31	81.76
3	3/1/2015	4,620.31	38.50	192.22	4,428.09	120.26
4	4/1/2015	4,428.09	36.90	193.82	4,234.26	157.16
5	5/1/2015	4,234.26	35.29	195.44	4,038.82	192.45
6	6/1/2015	4,038.82	33.66	197.07	3,841.76	226.10
7	7/1/2015	3,841.76	32.01	198.71	3,643.05	258.12
8	8/1/2015	3,643.05	30.36	200.37	3,442.68	288.48
9	9/1/2015	3,442.68	28.69	202.04	3,240.64	317.17
10	10/1/2015	3,240.64	27.01	203.72	3,036.92	344.17
11	11/1/2015	3,036.92	25.31	205.42	2,831.51	369.48
12	12/1/2015	2,831.51	23.60	207.13	2,624.38	393.07
13	1/1/2016	2,624.38	21.87	208.85	2,415.52	414.94
14	2/1/2016	2,415.52	20.13	210.60	2,204.93	435.07
15	3/1/2016	2,204.93	18.37	212.35	1,992.58	453.45
16	4/1/2016	1,992.58	16.60	214.12	1,778.46	470.05
17	5/1/2016	1,778.46	14.82	215.90	1,562.56	484.87
18	6/1/2016	1,562.56	13.02	217.70	1,344.85	497.90
19	7/1/2016	1,344.85	11.21	219.52	1,125.33	509.10
20	8/1/2016	1,125.33	9.38	221.35	903.99	518.48
21	9/1/2016	903.99	7.53	223.19	680.80	526.01
22	10/1/2016	680.80	5.67	225.05	455.74	531.69
23	11/1/2016	455.74	3.80	226.93	228.82	535.48
24	12/1/2016	228.82	1.91	228.82	0.00	537.39

Year 1  
Year 2  
Total

Interest  
393.07  
144.32  
537.39

Principal  
2,375.62  
2,624.38  
5,000.00

Total  
2,768.70  
2,768.70  
5,537.39





## BUDGET IMPORTANCE OF CASH FLOW AND SAVINGS

	Week 1	Week 2	Week 3	Week 4	Total
Income	425.00	425.00	425.00	425.00	1,700.00
Expenses					
Rent	800.00				800.00
Utilities	100.00				100.00
Food	75.00	75.00	75.00	75.00	300.00
Total Expenses	975.00	75.00	75.00	75.00	1,200.00
Cash Balance	(550.00)	350.00	350.00	350.00	500.00
Cumulative Balance	(550.00)	(200.00)	150.00	500.00	
Beginning Savings	1,000.00				
Income	425.00	425.00	425.00	425.00	1,700.00
Subtotal	1,425.00	425.00	425.00	425.00	1,700.00
Expenses					
Rent	800.00				800.00
Utilities	100.00				100.00
Food	75.00	75.00	75.00	75.00	300.00
Total Expenses	975.00	75.00	75.00	75.00	1,200.00
Cash Available	450.00	350.00	350.00	350.00	1,500.00
Cumulative Balance	450.00	800.00	1,150.00	1,500.00	



# Personal Finance and Small Business Ownership Exam

100%

Name: LADONNA  
DOC Offender ID #: \_\_\_\_\_  
DOC Facility: BWRPC

This exam is an open book exam.  
Each student who scores at least a 70 or higher will receive a Certificate of Completion.  
Scoring: Questions 1 – 10 are each worth 5 points. Question 11 is worth 50 points.

Fill in the blanks

1. The purpose of this seminar on Personal Finance and Small Business Ownership is to give returning citizens a better chance of success by helping them to change the way we think about our personal finances so that they become more aware of how money works in our lives, so that they will plan ahead making right decisions, reducing the amt. of stress in our lives and not reverting back to old ways of thinking that got them in trouble in the first place.

2. If you want someone to believe in you, what is the single most important thing that you must do for them to believe in you?

Believe in Yourself

3. If a person is going to go into business for themselves, what two things must that person have or the business will probably not be able to succeed?

1. A solid Plan and Good Credit 2. The will to stick through the end of outcome working capital

Fill in the blanks

4. Business must create enough income to owner to meet personal budget requirements  
The main goal of the business is to fund the owner lifestyle.

Fill in the blanks

5. If a business does not create enough net income to meet personal budget requirements, what four things happen in the owner's personal life?

1. personal resources diminish (go down)
2. Budget requirements gets more difficult to meet
3. Credit card debt mounts (goes up)
4. Credit Worthiness Lessens (goes down)



Fill in the blanks

6. What six things will give the business owner the best chance at success?

1. Prepare a Complete Business Plan Before starting your business
2. Know the personal Budget needs that the business most fund
3. Properly capitalizing your business
4. Protect your personal resources
5. Avoid credit card debt
6. Keep your personal credit intact

Fill in the blanks

7. What is the key to personal finance?

Knowing how much money that is in your pocket is really yours and how much belongs to someone else.

8. What are two names for the total that you get when you add Budgeted Overhead to Desired Net Profit?

1. Gross Profit
2. Target Goal

Fill in the blanks

9. A business is guaranteed success if it does what three things?

1. If the business stays within its Budgeting Overhead
2. Does not exceed its Worst Cost Percentage
3. Reaches the Sales Goals Amount

Fill in the blanks

10. In the story about the little second grade girl who wanted a new Barbie doll, what critical mistake did she make that many, many businesses make?

She did not know her costs. She only thought about the \$50 & the doll.  
5-12)

11. What did you learn from the class?

To make an honest decision as to where I am going and what I want from life when I get home. I will find a job temporarily, until I determine and get what I want. I believe you must be happy at what you are doing to succeed, but I love a challenge. Starting a business is a very involved process and you must make positive serious plans, from beginning to your projected future. So, think, before you leap. With God, all things are possible. I'm a 15 year career service.  
You agree not with your level of understanding.

Signature Xaloma

Date 7-9-15

I am proud to know you.  
Thanks,



# Steve Coplon's Personal Budget Class Exam

10070

This exam is an open book exam. Students may use any class notes or any other resources available when taking this exam. Each student who scores at least a 70 or higher will receive a Certificate of Completion.

Grading: Each answer in Part I is worth 5 points. Part II is worth 50 points.

Name: KADONWA Facility BWRPC  
DOC Offender ID #: \_\_\_\_\_

## Part I

List 10 reasons or benefits for doing a personal budget on paper that projects at least two months into the future.

1. awareness of monthly expenses
2. awareness of when the monies are due
3. awareness of all income coming into the household
4. awareness of unexpected expense
5. awareness of a daily or weekly balance
6. awareness of recurring monthly items
7. awareness of what amt. you want to put in savings monthly
8. awareness of being able to plan for special events
9. allows better decisions
10. puts you in better control of your life

## Part II

11. What did you learn from the class?

Always try to think ahead and try to plan for ups and downs along our path in life. We can't always have control of everything and tomorrow is not guaranteed so try to be prepared and keep control, and don't sweat the little things. Incredible answer Thanks!

If additional space is needed, use back to complete answer

Signature Kadonwa

Date 7-13-15



# Business Plan Class Exam

1007-

This exam is an open book exam. Students may use *The Plan: A Step By Step Business Plan Workbook* and class notes when taking this exam. Each student who scores at least a 70 or higher will receive a Certificate of Completion.

Grading: Each answer in Part I is worth 5 points. Part II is worth 50 points.

Name: LaDonna Facility BARPC  
DOC Offender ID #: \_\_\_\_\_

## Part I

List 10 **reasons or purposes of a business plan** that explain why a person starting his/her own business needs to prepare a business plan before going into business.

1. Will this business meet the owner's personal budget
2. " " " fund the owner's lifestyle.
3. " " " bring in a constant & positive cash flow
4. Is this business marketable
5. what will be my competition
6. listing my investors and my collateral
7. knowing my product, the suppliers, the best location,
8. " " " market, customers, needed advertising
9. knowing your strengths, weaknesses, and pricing
10. Have extensive knowledge of Financials, Income, Balance Sheet, cash flow, Assets, Liabilities, Loans, Taxes, Ratios and Profits.

## Part II

11. What did you learn from the class?

That a great deal of planning & preparation is required when you are planning to open and start a business. Having all your ducks in a row and knowing where those ducks are going and what will happen once they get there is vital, especially if this new

If additional space is needed, use back to complete answer

Signature LaDonna Date \_\_\_\_\_

LADONNA

business is going to be your major income and livelihood. Make sure I have support and a back-up or safeguard plan; know that and remember Rome wasn't built in a day. Make sure your plan realizes the valleys as well as the mountains you will be encountering. Make lists. Pros and Cons. Think, think, think, plan, plan, and plan again.

LaDonna,

Reading your answers provided me with a renewed sense of purpose.

Thank you so much,





# Business Plan Class Exam

100%

This exam is an open book exam. Students may use *The Plan: A Step By Step Business Plan Workbook* and class notes when taking this exam. Each student who scores at least a 70 or higher will receive a Certificate of Completion.

Grading: Each answer in Part I is worth 5 points. Part II is worth 50 points.

Great Answers!

Name: GREGORY  
DOC Offender ID #: \_\_\_\_\_

## Part I

List 10 *reasons or purposes of a business plan* that explain why a person starting his/her own business needs to prepare a business plan before going into business.

1. Starting or buying a business
2. Financing or refinancing your business
3. raising debt or equity capital
4. To find hidden business flaws
5. To think carefully about each phase of business
6. To gain in-depth knowledge about your business
7. To clarify what is involved in a successful business
8. To state your objectives
9. To use it as a financial proposal
10. To assist in creating a marketing plan

## Part II

11. What did you learn from the class?

Mr. Coplon, your course and material provided a How-to guide, from A to Z on how to start a business. Your "Leave behind" reading and instructions are resources I will review daily in preparing for my own Hair Salon/Barbershop, utilizing

If additional space is needed, use back to complete answer

cont.

Signature [Signature]

Date Oct. 29, 2013

Business Plan Class Exam: Gregory

the Veterans Affairs Small Business Loan, among other capital.

Prior to taking your business course I would flip through your material another participant would share with me, but I could only grasp half of its significance. After taking your course and experiencing the benefits of your lectures to help me grasp its other half, I feel confident in my ability to prepare a plan that will help my business be successful. I still have a lot to learn and a long way to go. The map your course provided, along with my extensive notes, gives me a good idea of where I need to further my business education and where this knowledge will take me.

As a parole eligible offender, incarcerated 23 years, access and opportunities like the ones you provided are rarely available to me. Both you and your Small Business Ownership course were an inspiration. I enjoyed your anecdotes, partaking your knowledge, and your expressions of faith, all of which were a Blessing. Thank you for everything, sir, and God bless you.

I greatly appreciate  
all that you have commented  
about the class. You are a wonderful  
and about me. You are a wonderful  
an inspiration and I do what  
example of why I do what  
I do. You will succeed!  
God Bless You!



January 7, 2015

Dear Mr. Coplan,

Your financial course has had a profound effect upon my relationship with money, which was a total disaster. However, after completing your program on financial management I have decided to take control of my finances. Your course gave me the tools needed to become a successful money manager. I am now budgeting, saving and planning for the future. In addition to these changes I am in the process of consolidating my debts so that I can restore credit worthiness. I am now evaluating all aspects of my finances so that I am aware of what's going on with my finances at all times. Mr. Coplan's course on finance and business management is smart, savvy, and life changing. Impact if the public school system incorporated this course within its curriculum I believe more children could become financially stable adults. Mr. Coplan, thanks for your expertise and financial wisdom, I am on my way to financial success.

Sincerely,  
M. Kate

Nov 14, 2014

Mr. Copton,

Because of you and the information that you have provided, by teaching me to be aware of every cent I receive and spend, I have been able to accomplish some goals that at one time did not seem possible. I have been able to purchase a pair of jogging pants, manage my money so that it lasts all month and save money to take home. This has been no easy feat, as I live off of STATE PAY, which is 45 cents an hour. Your class has made this possible. In the past, though I may have had the desire to achieve such goals, I would not have known how. The most important thing I've learned is that it is possible to budget and save money even when I do not have a lot of it. This gives me a lot of hope for my future, for what once seemed impossible now seems not only possible but is visible -

Feel free to share my experience with the world Mr. Copton, your class has been a blessing. Thank you for bringing your knowledge to a group of people that some may think would not or could not benefit. I feel there are many more that could, such as people in homeless shelters and women who have left abusive spouses. We need it the most.

Thank you Kerry Mae



Personal Finance and Small Business Management Class

Mr. S. Coplon

1. What have you learned since being in this class:

I've learned how to build my credit, which is so important if I want a future. How honesty is always best when it comes to bills that are due. That you should live within your means, write things down so it becomes real.

2. What changes have you made in your spending since being in this class. Be specific. Indicate any savings that you have made.

Since being in the Personal Finance class I've taken a good look @ the amount of money I'm spending each week. Since then I've been able to cut back about \$60 a month. I was spending on things that wasn't necessary!

3. How will this class help you?

Before I never thought a written budget was necessary but if you do this there is no room for surprises. I will always have a cushion when I fall. I can live instead of just existing

Due: 12/11/2014

Personal Finance and Small Business Management Class

Mr. S. Coplon

1. What have you learned since being in this class:

how credit works  
budgeting expenses  
Planning for emergencies  
Saving money  
small business planning

I enjoy the laughs

2. What changes have you made in your spending since being in this class. Be specific. Indicate any savings that you have made.

I don't get money often. I use my state pay efficiently. I pay for what I need & don't usually get to buy items for entertainment, etc. I have paid more attention to my wants & needs.

3. How will this class help you?

When I get home & earn money, I will have the knowledge about budgeting & planning, particularly having a "safety net" for emergency circumstances. I have also learn about small business ownership. I have a plan that once I get a job I will save up my first 2-3 months paychecks w/o spending anything.

Due: 12/11/2014



12-9-14

Personal Finance and Small Business Management Class

Mr. S. Coplon

1. What have you learned since being in this class: I have learned how important it is to budget your money. This class has taught me how to save money in the present, for both today & to help me financially secure in the future. There were so many aspects to money management that I simply didn't think about or realize before taking this class that I will be very mindful of in the future. Even the smallest changes can make a big difference.
2. What changes have you made in your spending since being in this class. Be specific. Indicate any savings that you have made. I have starting trying to budget myself when ordering my canteen. For example, I now save \$20 of the money my family sends me every time & around \$20 of my check every month. On average I'm now saving between \$40-\$60 a month...which is a great improvement for me. Before I would ~~just~~ spend it carelessly just because I had it.
3. How will this class help you?  
This class will help me in numerous ways when it comes to my future. I will plan better & be more prepared for any financial obstacles that may come my way. And for that I want to thank Steve Coplon.

Due: 12/11/2014

Personal Finance and Small Business Management Class

Mr. S. Coplion

1. What have you learned since being in this class: I've learned that Budgeting your money is very important, write it all down and save a little every month. I've also learnt if I get in a spot that most places will work a payment arrangement out so that life's not to overzealming and stressful. I've also learnt that if you leasing or renting a place READ your lease know what you are responsible for and are not

2. What changes have you made in your spending since being in this class. Be specific. Indicate any savings that you have made.

I find myself writing a list before I enter and setting a limit each week if my list goes over the limit I go through and reevaluate that list I do not go over the limit I've set to spend each week. I've found I'm starting to save money each month

3. How will this class help you?

I've found that with the little money we get in here if ~~we~~ I can save some I'm excited to put your budgeting to us in the outside world. I've learnt that wants can and should be placed only after needs its still possible to have them you just have to put the money aside for them

Due: 12/11/2014