MICHAEL B. RUBIN
CPA, CFP®, MBA

A dynamic and engaging speaker, Michael passionately delivers powerful financial lessons and empowers audiences to take control of their financial lives.

His approachable, easy-to-understand style makes him a sought-after speaker by diverse clients ranging from financial services firms to universities. Additional audiences, including national financial planning clinics, state employee meetings, statewide money conferences, and community groups have similarly raved about their experiences with Michael.

WHY HIRE MICHAEL?

EXPERTISE
Recognized as a true expert in simplifying personal finance, Michael has appeared on numerous radio and television stations and has been quoted in *The Wall Street Journal*, *Investment News*, and *Financial Advisor Magazine*. His rare positioning as an authority without something to sell provides audiences with an unprecedented level of comfort—and motivation to take action!

CUSTOMIZATION
A pre-conference web-based survey is a complimentary option with each of Michael's presentations. Not only does the survey generate buy-in, excitement, and buzz, but it also ensures your audiences will learn and benefit from what matters to them most.

AUTHENTICITY
Michael is an approachable expert you'll enjoy spending time with, be it in-person, on the phone, through his conversational book *Beyond Paycheck to Paycheck*, or on the big day itself—Life is too short for anything else, isn't it?

Like the rare teacher who can make a dry subject come alive, *Beyond Paycheck to Paycheck* presents a conversation between Michael and you, a time-starved reader, over the periodic interruptions of Gary, a commission-obsessed salesman. But don't let the easy-reading style fool you. This trusted reference will guide you as you confidently journey down the path from income to wealth.

MICHAEL'S MOST POPULAR TOPICS

Don't Be Cheap, Be Fiscally Responsible—*Top saving strategies*

How to Live *Beyond Paycheck to Paycheck*—*Comprehensive personal financial planning overview*

Personal Financial Planning for Those Who Feel They Have No Finances to Plan—*Youth oriented motivation to just get started*

"You Should Really Focus on the Monthly Payment" and Other Lies—*Smart purchase decisions from homes to financial services*

"Old-school financial principles in a new-school package: delivered with a timeless sense of humor, humanity & spark, in a collaborative pursuit of real happiness."
—Anne Marie H., seminar attendee, ING DIRECT café, Chicago, IL

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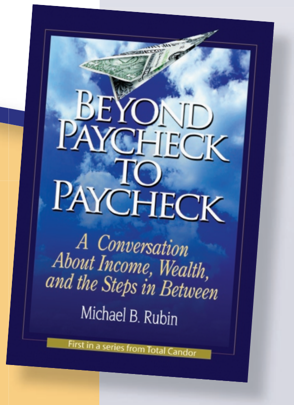

"Understandable by the financially clueless yet extremely beneficial to those who have already begun. Unique conversational format. Unbelievable glossary!"
— Arthur F. von der Linden, Jr., founder and principal, Wingate Financial Group