

# WELCOME TO PRIME!



The Philadelphia Regional Investing Mentorship Experience  
*A Partnership of Penn Capital*



Penn Capital has expanded our commitment to diversity and the Philadelphia community, through our sponsorship of the PRIME Program, which is dedicated to improving girls' economic mobility through education and mentorship, and empowering the next generation of women investment professionals. The PRIME Program consists of three outreach initiatives: The PRIME Program at Academy@Palumbo, The PRIME Program Internship, and The PRIME Program Scholarship.

## *The PRIME Program at Academy@Palumbo*

The PRIME Program partners with Invest in Girls, and a Philadelphia public high school to teach a three- year curriculum focusing on budgeting and personal finance (Sophomore year), investing (Junior year), and college debt, interviewing, and philanthropic giving (Senior year).

### **Sophomore Year**

#### *Becoming the CFO of Your Life*

- Values, Goals and Attitudes Toward Money
- Money Management, Creating and Following a Spending Plan
- Introduction to Savings Vehicles: Reaching Your Goals
- Introduction to Credit Cards

### **Junior Year**

#### *An Introduction to Investing*

- The Roots of Investing
- Investing in the Markets
- Return on Investment and Retirement
- Investment Styles and Taxes

### **Senior Year**

#### *A Look Ahead*

- Investing in Yourself – Paying for College
- Income Tax and Insurance
- Interviewing and Negotiating
- Protecting you and your future: credit cards, credit scores, and debt
- Philanthropy and the Importance of Giving Back

## *The PRIME Program Internship*

The PRIME Program sponsors an internship opportunity for a collegiate female majoring in business or finance to work closely with the investment team at Penn Capital. The Intern will learn from portfolio managers, investment analysts, and traders to gain valuable in-depth work experience. Candidates will be selected from local colleges and universities.

## *The PRIME Program Scholarship*

The PRIME Program sponsors a scholarship to Valley Forge Military Academy and College for a female recipient majoring in business or finance. An annual fundraising event is held to benefit the scholarship.

### **Why PRIME?**

#### *Support is Crucial...*

- Only 36% of girls age 11-17 understand what it means to invest money
- 90% of girls age 11-17 believe it is important for them to learn about money management

#### *Women are Qualified...*

- Women earn almost 60% of undergraduate degrees, and 60% of all master's degrees
- Women are 47% of the US labor force, and 59% of the college-educated, entry-level labor force

#### *But Women are Underrepresented...*

- In S&P 500 companies in the Financial Services industry:
  - Over 54% of the workforce are women
  - Only 19% of board directors are women
  - Only 2% of CEOs are women
- In Fortune 500 companies:
  - Only 15% of executive officers, 8% of top earners, and 5% of the CEOs are women
  - Only 17% of board members are women

### **About Us**

Penn Capital is an independent, employee-owned boutique investment management firm based in Philadelphia. We forge our own ideas, we respect hard work, and we are committed to our clients, our staff and our community.

We are dedicated to being a partner in our community by combining our corporate resources with community needs through charitable contributions and employee involvement. The Penn Capital Philanthropic Committee is comprised of employees across the firm who volunteer their time and talents and are responsible for creating and implementing the firm's philanthropic initiatives and volunteer opportunities.

Visit [www.penncapital.com](http://www.penncapital.com) for more information about our firm.

If interested in learning more please contact Lindsay Heckman, PRIME Program Director at [Lheckman@penncapital.com](mailto:Lheckman@penncapital.com).