

Happy Valentine's Day!

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## Judge Ninfo, and *The Next Step Magazine* form Partnership to teach teenagers the dangers of debt

As Americans go more and more into debt, Chief U.S. Bankruptcy Judge John C. Ninfo and *The Next Step Magazine* have formed a partnership to teach high school students about the pitfalls of going into debt.

In the fall of 2002, Judge Ninfo founded The Credit Abuse Resistance Education (CARE) Program that is now expanding nationally. He and the bank-

ruptcy attorneys in the Program regularly visit local high schools and give presentations. One of Judge Ninfo's goals is to teach teenagers about what it means to charge items on a credit card and make them aware of what can happen if one does not pay off the balances immediately.

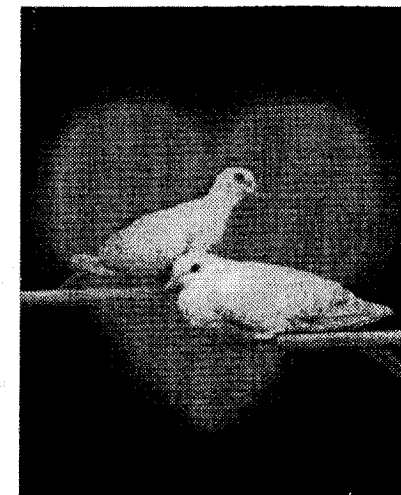
Judge Ninfo says, "Through the CARE Program, we hope to convince teens to live within their means and avoid

consumer debt. We explain the severe consequences that can result from overspending and abuse of the easy-to-obtain credit cards in today's hyper-consuming society."

Upon hearing of the CARE Program, David Mammano, publisher of *The Next Step Magazine*, a college, career and life-planning publication distributed in over 18,000 high schools in the U.S. and Canada, decided to give Judge Ninfo a call to see if there were any synergies the two organizations could create.

A friendship and partnership were formed right away. "Both organizations are committed to helping youth with their future, so the chemistry was immediate," said Mammano.

The partnership involves Judge Ninfo writing a column for each edition of *The Next Step Magazine* and its Web site. He will also distribute free copies of *The Next Step Magazine* to students during his presentations.



The CARE Program's Web site can be found at [www.careprogram.us](http://www.careprogram.us). *The Next Step Magazine's* can be found at [www.nextSTEPmagazine.com](http://www.nextSTEPmagazine.com).