

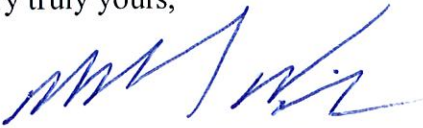
January 21, 2020

Youngstown State University
One University Plaza
Youngstown, Ohio 44555

Dear Scholarship Committee,

I would like to extend this recommendation on behalf of Stephen R. Plank. Mr. Plank was a student in my Fall 2019 Business Finance 3720 class. He is an exceptionally intelligent young man and is extremely dedicated to his academic pursuits. I have found him to be a very dedicated student—committed to his coursework and willing to take the extra step necessary to succeed in the classroom. A scholarship investment in Mr. Plank's education would be money well spent. I provide my highest recommendation on behalf of Stephen. If there are any further questions, please do not hesitate to contact me.

Very truly yours,



Michael C. Villano, PhD, CPA, CMA, CGMA
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