



Tenth Annual Financial Literacy Leadership Conference

Financial Reality vs. Financial Behavior

AGENDA

MONDAY, OCTOBER 2

7:45 a.m. - 8:30 a.m.

CONFERENCE REGISTRATION

Room: Grand Ballroom Foyer
Continental Breakfast

8:30 a.m. – 8:45 a.m.

CONFERENCE WELCOME & OVERVIEW

Room: Grand Ballroom

Theodore R. Daniels, Founder & President
Society for Financial Education & Professional Development, Inc.

Louisa Quittman, Director, Financial Security, Consumer Policy, U.S. Department of Treasury

8:45 a.m. – 9:30 a.m.

INTRODUCTION OF KEYNOTE SPEAKER

Judy Chapa, Vice President, Corporate Social Responsibility, Financial Services Roundtable

KEYNOTE SPEAKER

Regina Lewis, Consumer Advisor and Consultant to CEOs of Fortune 500 Companies

POEM

"In Reality"
Janice White, Poet

9:30 a.m. – 10:45 a.m.

**WORKSHOP I:
SENIOR STRATEGIES AND RESOURCES**

Room: Potomac

Seniors represent 15% of the American population. There are four stages of life that require strategies and resources for financial sustainability. The last stage of life comes during the senior years. During this time period, strategies and resources must be put in place to insure that there are no dislocations in the standard of living during these years.

The panelists will discuss strategies and available resources to manage anticipated the psychological and financial needs of seniors and ensure financial sustainability during the “golden years.”

- **Maggie Flowers, Associate Director, Economic Security, National Council on Aging**
- **Buckley Fricker, President, Buckley's for Seniors, LLC**
- **Harold Pollack, Ph.D., Helen Ross Professor of Social Service Administration, University of Chicago**
- **Cindy Hounsell, President, Women's Institute for a Secure Retirement (WISER) – Moderator**

**WORKSHOP II:
LIFE'S REALITY vs. PREPARATION**

Room: Washington/Jefferson

The workshop will cover the psychology of financial behavior and how it affects the long-term financial well-being of individuals and households. This workshop will also include a presentation on neuroeconomics as it relates to financial decision-making. Financial educators will find out how to use neuroeconomics to help people focus on alternative ways or strategies to improve financial behaviors.

- **Dawn Doebler, CPA, CFP®, CDFA®, Senior Wealth Advisor & Co-Founder Her Wealth®, Bridgewater Wealth & Financial Management**
- **K. Jeremy Ko, Senior Economist, Securities and Exchange Commission**
- **Daphne Wright, Economic Life Coach, STRIDES Life Enrichment Concepts, LLC**
- **Tahira Hira, Ph.D., Professor Emerita, Iowa State University – Moderator**

10:45 a.m. – 11:00 a.m.

BREAK

Room: Grand Ballroom Foyer

11:00 a.m. – 12:15 p.m.

WORKSHOP III:

KEYS TO CLOSING THE WEALTH GAP

Room: Potomac

This session will take an in-depth look at existing wealth gaps in America. This workshop will dive into the reasons why wealth gaps exist among races and ethnic groups. Reasons include: the lower incomes of

minorities, the high level of consumer spending by minorities, discrimination and much more. Some research indicates when quality early day care is provided to low-income mothers, which includes daily educational exercises, it can have a profound difference in how much children raised in poverty grow up to earn. This workshop will showcase steps that can be taken to close these gaps.

- **Conner Bailey, Ph.D.**, *Professor Emeritus, Auburn University*
- **Karen Richman Ph.D.**, *Director of Academic Studies, Institute of Latino Studies, University of Notre Dame*
- **Lillian Singh**, *Director, Racial Wealth Divide Initiative, Prosperity Now*
- **Dedrick Asante Muhammad**, *Senior Fellow, Racial Wealth Divide Initiative, Prosperity Now – Moderator*

**WORKSHOP IV:
MODELING GOOD MONEY
MANAGEMENT FOR YOUTH**

Room: Washington/Jefferson

Each day children touch and use money. This may not come from actually touching dollar bills or coins, but each item children consume, or use, is supported by the availability of money. Talking to children about money and how to use it at an early age is very important. The lessons children can learn by watching how their parents/caregivers use money, establish bank accounts and credit cards, and save and invest affect a child's financial behavior during each life stage. The panelists will share how best to model good money management that will place children on the path to successful money management and wealth creation. The panel will also cover resources available to help parents teach children about money management.

- **Johnson Cook**, *President and COO of Greenlight Financial Technology*
- **Luke Reynolds**, *Chief, Outreach and Program Development, Federal Deposit Insurance Corporation (FDIC)*
- **Mia B. Russell, Ph.D.**, *Vice President, Content Strategy and Integration Hands on Banking® Corporate Responsibility and Community Relations, Wells Fargo*
- **Laura Levine**, *President and CEO, Jump\$tart Coalition for Personal Financial Literacy – Moderator*

12:15 p.m. – 1:45 p.m.

LUNCHEON

Room: Grand Ballroom

INTRODUCTION OF LUNCHEON SPEAKER

Mia B. Russell, Ph.D., Vice President, Content Strategy and Integration Hands on Banking® Corporate Responsibility and Community Relations, Wells Fargo

LUNCHEON SPEAKER

Rev. DeForest Soaries, Founder & CEO, dfree®

1:45 p.m. – 3:00 p.m.

WORKSHOP V:

BIFURCATION OF FINANCIAL SERVICES

Room: Potomac

Financial products and services play a key role in helping individuals and households spend, save, borrow, and invest money. The panelists of this workshop will discuss the differences in financial products and services. The workshop will offer conference attendees fresh knowledge and strategies on how best to use these products and services to maximize their financial resources. The workshop will give tips on how to maximize or grow available financial resources.

- **Shanti Abedin**, Director of Inclusive Communities, National Housing Alliance
- **Mary Bell Carlson, Ph.D., CFP®**, Principal, Silverbell Solutions
- **Tara Roche**, Associate Manager, Consumer Finance, The Pew Charitable Trusts
- **Dara Duguay**, Executive Director, Credit Builders Alliance – Moderator

WORKSHOP VI:

MODEL LEADERSHIP SKILLS AND BEHAVIORS

Room: Washington/Jefferson

This workshop is designed to optimize leader/follower influence and the leadership process. Effective visioning, team building, motivating, and supporting are keys to a leader's success. Emerging leaders are often puzzled as to how to develop successful skills and behaviors. This session presents a whole-brain model of leadership that provides a guide for the development of these skills and behaviors. The model discusses the four stages of effective leadership execution and presents ways in which to develop and enhance effectiveness in each stage.

- **Belinda Johnson White, Ph.D.**, Associate Professor and Management Program Director, Morehouse College

3:00 p.m. – 3:15 p.m.

BREAK

Room: Grand Ballroom Foyer

3:15 p.m. – 4:30 p.m.

**WORKSHOP VII:
WHO DO YOU THINK YOU ARE?
UNDERSTANDING YOUR BEHAVIORAL
STYLE**

Room: Potomac

In this exclusive workshop, explore gaining insights into how existing and potential donors think and how to find the best tactics to approach new business prospects. Insights will include:

- Recognizing the 4 different behavioral styles;
- Identifying dominant styles;
- Dealing with people who operate from each of the various styles; and
- Understanding the concept of versatility and adaptability.

The workshop presenters will demonstrate behavioral styles and give workshop participants an opportunity to determine your behavior style.

- **Krista Berry Ortega, MS, Vice President, The Welty Group**
- **Marcus Cox, Ph.D., Associate Dean, College of Arts & Sciences, Director of the Center for Continuing Studies, Professor of History, Xavier University of Louisiana – Moderator**

**WORKSHOP VIII:
DOES FINANCIAL STRESS AFFECT
NONFINANCIAL
DECISIONS?**

Room: Washington/Jefferson

Financial stress, resulting from the misuse or lack of money, imposes a cognitive load on individuals well beyond existing financial conditions. The workshop will address how financial stress can affect non-financial decisions, such as low job productivity or low cognitive performance, parental care, and unusual behavior responses to normal daily routines.

- **Courtney Bettle, Director of Financial**

Capability, CASH Campaign of Maryland
• **Shawnta Friday-Stroud, Ph.D.**, *Dean, School of Business and Industry, Professor of Management, Florida Agricultural and Mechanical University*
• **Devon Hyde**, *Director of Business Development, Guidewell Financial Solutions*
• **Hilary Hunt**, *Owner, Hilary Hunt Financial Education Consulting – Moderator*

6:00 p.m. – 9:00 p.m.

ANNIVERSARY CELEBRATION AND AWARDS CEREMONY

Room: Grand Ballroom

PRESENTATION OF:

- SFE&PD Alumni Award
- SFE&PD Community Service Award
- SFE&PD Visionary Award
- SFE&PD Eagle Award
- SFE&PD Partner Award

T U E SDAY, OCTOBER 3

8:00 a.m. - 8:30 a.m.

CONFERENCE REGISTRATION

Room: Grand Ballroom Foyer
Continental Breakfast

8:30 a.m. – 9:00 a.m.

GENERAL ASSEMBLY

Room: Grand Ballroom

Theodore R. Daniels, *Founder & President, Society for Financial Education & Professional Development, Inc.*

FINANCIAL LITERACY: A GLOBAL PERSPECTIVE

Gabriel Chipara, *Financial and Economic Literacy Trust, Harare, Zimbabwe*
Lt. Col. (Dr.) Bernard J. van Nieuwenhuyzen, *CFP®, Lecturer Military Management, Military Academy, Stellenbosch University, South Africa*

9:00 a.m. – 10:15 a.m.

WORKSHOP IX: MILLENNIALS AND FINANCIAL DECISION-MAKING

Room: Grand Ballroom A

Millennials are consistently in the news about how they use money, student loan debt and overall financial well-being. They are faced with a different set of challenges than those of their parents. Using specifically tailored research, this workshop will identify a clear and coherent path that millennials should take

to realize financial security. The workshop will also address the financial behavior of millennials relating to their emotions and thoughts of entitlement. Job longevity, long-term planning, acquisition of homeownership, and risk management will also be addressed.

- **Lazetta Braxton**, *Founder/CEO, Financial Fountains*
- **Amanda Henry**, *Development Associate, Scannell Properties*
- **Billy Hensley, Ph.D.**, *Senior Director of Education, National Endowment for Financial Education*
- **Justin Chan**, *Editorial Production Associate, The New Yorker and Contributor at Forbes Under 30 – Moderator*

**WORKSHOP X:
STATE AND LOCAL GOVERNMENT
FINANCIAL LITERACY PROGRAMS**

Room: Potomac

Many states and local governments have discovered the need to implement financial literacy programs. This workshop highlights successful financial literacy models. Panelists will discuss these programs and their impact on individuals and households. The workshop also includes a discussion on principles that financial educators and other practitioners can use to motivate individuals to financial action and financial well-being.

- **Ronni Cohen**, *Executive Director, Delaware Financial Literacy Institute*
- **James Kirby**, *Program Manager, U.S. Conference of Mayors*
- **Janneke Ratcliffe**, *Assistant Director, Office of Financial Education, Consumer Financial Protection Bureau (CFPB)*
- **William “Bill” Cheeks**, *CEO, ABBA Associates, Inc. & Eastern States Director, Jump\$tar Coalition – Moderator*

10:15 a.m. – 10:30 a.m.

BREAK

Room: Grand Ballroom Foyer

10:30 a.m. – 11:45 a.m.

**WORKSHOP XI:
FINANCIAL CRISIS MANAGEMENT**

Room: Grand Ballroom A

A financial crisis can occur due to loss of income or significant expenses that individuals or households did not anticipate. Such crisis can come from job loss, illness, injury, death,

or a major home or vehicle repair. Based on a 2014 Pew Charitable Trusts study, almost 60 percent of U.S. households experienced at least one such financial crisis and over half of them struggled to make ends meet afterward. The study also found that financial shocks continue to be a frequent and burdensome challenge for households of all types. Although savings are not a panacea, they can reduce the risk of financial instability. The panel will present strategies for management of financial stress and strategies to put in place avoid financial shocks or financial instability.

- **Vonda Bowens**, CPA, *Life More Abundantly, LLC*
- **Camille John**, Senior Vice President, *Business Strategy & Initiative Manager, Bank of America*
- **Clinton Key**, Officer, *Research, The Pew Charitable Trusts*
- **Lois Vitt, Ph.D.**, *Financial Gerontology and Social Psychology, Institute for Socio-Financial Studies (ISFS) – Moderator*

**WORKSHOP XII:
POVERTY AND FINANCIAL
DECISION-MAKING**

Room: Potomac

This workshop will address how poverty can cause individuals to blindly believe that their financial and economic lives cannot change. There will be a discussion to examine how individuals living in poverty misspend their money and steps that financial educators can take to help the poor make better financial decisions. The panelists will address the assumptions of those who live in poverty and how skeptical they are of the ability to improve their financial well-being.

- **George Barany**, *America Saves Director of Strategic Initiatives, Consumer Federation of America*
- **William R. Emmons, Ph.D.**, *Economist, Federal Reserve Bank of St. Louis*
- **Irene Leech**, *Associate Professor, Department Membership, Virginia Tech–Moderator*
- **Dan Iannicola, Jr.**, *President and CEO The Financial Literacy Group–Moderator*

11:45 a.m. – 12:15 a.m.

BREAK

12:15 p.m. – 1:30 p.m.

Room: Grand Ballroom Foyer
WORKSHOP XIII:
REALITY vs. FINANCIAL STATEMENTS AND FINANCIAL RATIOS
Room: Potomac

What do the numbers say? Numbers can reveal your financial reality. The panelists will present financial ratios to help workshop participants and their targeted audiences determine current financial status and emerging trends in the management of financial resources. Demonstrations of the use of liquidity, solvency, savings, balance sheets, and debt-to-income ratios will be done to help workshop participants track financial progress.

- **Marguerita Cheng**, *Chief Executive Officer, Blue Ocean Global Wealth*
- **William R. Emmons, Ph.D.**, *Economist, Federal Reserve Bank of St. Louis*
- **Roy Layne, CPA, CMA, CEMA**, *Director, CliftonLarsonAllen, LLP (CLA)*
- **Ambari Prakash Pinto**, *Financial Advisor, Savant Capital Management – Moderator*

WORKSHOP XIV:
THE PROS AND CONS OF BIG DATA AND HOW IT IS USED

Room: Grand Ballroom A

Big data is used to better understand customers and their behaviors and preferences. The primary objective of big data is to create predictive models. Big data is also used in credit decisions, sales and marketing of credit opportunities. Retail companies use big data to predict consumer products and services that will be purchased, car insurance companies use such data to understand how well their customers actually drive and list goes on. The panel will consist of experts who share with the pros and cons of big data and how it is used to affect behavior and decisions.

- **Vanessa Perry, Ph.D.**, *Professor of Marketing, George Washington University School of Business*
- **David Shellenberger**, *Senior Director, FICO*
- **Jay Stanley**, *Senior Policy Analyst, American Civil Liberties Union (ACLU)*
- **Michael Taliefero**, *Managing Director, Compliance Technologies – Moderator*

1:30 p.m. – 2:00 p.m.

TAKEAWAYS AND CLOSING REMARKS

Room: Grand Ballroom

**Theodore R. Daniels, Founder & President,
Society for Financial Education & Professional
Development, Inc.**