12th Annual Financial Literacy Leadership Conference

Theme: Financial Literacy Applications

October 7-8, 2019

Crystal Gateway Marriott
Arlington, VA 22202
Helpful Tips to Make Your Participation Hassle Free!

- This conference program includes the full agenda, sponsors and hotel information. For SPEAKER BIOS: go to www.SFE&PD.org
- Please wear your badge to all conference sessions and meal functions.
- Business casual is appropriate attire for the conference.
- Additional handouts may be provided during the conference.
- Some PowerPoint presentation will be available online.
- We ask that you place your electronic devices on silent mode during all conference sessions.
- If you indicated special dietary needs on your registration, please note that we have informed the hotel catering staff of your request. Please let your server know of your needs at each meal function and you will be accommodated accordingly.

SFE&PD Registration Hours

Location: Arlington Foyer

Monday, October 7, 2019: 7:45 a.m. – 5:00 p.m.
Tuesday, October 8, 2019: 8:00 a.m. – 2:00 p.m.

Follow the Conference on Twitter @SFEPD

We also encourage you to use the conference hashtag #SFEPDCONF19 and #LitFinancialLit on your social media outlets (Twitter, Facebook, Instagram, LinkedIn) during the conference.
Welcome!

Welcome to the Society for Financial Education and Professional Development, Inc.’s (SFE&PD) 12th Annual Financial Literacy Leadership Conference. Our workshops are packed with financial literacy tips, fresh ideas, and practical resources tailored to help organizations and consumers seeking to develop or fine-tuning their programs.

This year, our theme is “Financial Literacy Applications.” Our workshops will focus on the use of multimedia and technology, strategies to meet the needs of millennials and seniors, peer-to-peer financial education, tax strategies, social capital to enhance sustainability, faith-based training, financial strategies to maintain livelihood during a natural disaster, and much more. Strategies to achieve greater financial viability for education groups and institutions will also be presented.

Thank you to our generous sponsors and partners for your tremendous support in making this 12th Annual Conference possible! We are also grateful to our dynamic speakers, moderators, panelists, students and volunteers – your energy and expertise take our conference to a higher level of understanding. Finally, the commitment of SFE&PD’s board, staff, advisory council, and financial educators is the glue that helps us to achieve our financial education mission and goals.

We are delighted to have you join us and hope you will attend for our 13th Annual Conference next year in Kansas City!

Best Wishes,

Theodore R. Daniels
President and Founder, SFE&PD

Welcome! SFE&PD is pleased to host its 12th Annual Financial Literacy Leadership Conference and bring together thought leaders and engaged educators to tackle new topics of importance to the financial literacy community. Whether you are an individual seeking help with your personal financial matters, an educational group searching for financial knowledge to share with your constituents, or a financial expert looking to expand your reach, this conference will give you that opportunity.

What makes a conference great is the people who participate in it. SFE&PD has assembled the best in the financial literacy movement to guide us on new approaches for the work we do. Take a moment when you can to meet the incredible students, many from Historically Black Colleges and Universities (HBCUs), who are joining us to learn and share their stories. I can’t wait to attend the workshops and I look forward to meeting you on October 7th and October 8th. Enjoy the conference!

Sincerely,

Michael Pugh
Board Chair, SFE&PD and President, CEO of Carver Bancorp, Inc.
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We would like to extend a special thank you to our conference sponsors. We are grateful for your generous support.

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12th Annual Financial Literacy Leadership Conference Agenda

MONDAY, OCTOBER 7, 2019

7:45 A.M. - 8:30 A.M.

CONFERENCE REGISTRATION
Room: Arlington Foyer
Continental Breakfast

8:30 A.M. – 8:45 A.M.

CONFERENCE WELCOME & OVERVIEW
Room: Arlington Salon 4

Theodore R. Daniels, Founder & President
Society for Financial Education & Professional Development, Inc. (SFE&PD)

8:45 A.M. – 9:15 A.M.

“A CALL FOR FINANCIAL LITERACY”
Neziah Osayi, Parkdale High School Student, Prince George’s County School District, Maryland

INTRODUCTION OF KEYNOTE SPEAKER
Michael Pugh, President, CEO of Carver Bancorp, Inc., Board Chair, SFE&PD

KEYNOTE SPEAKER
Florence Falatko, Magnet Resource Teacher at Cromwell Valley Elementary Magnet School in Baltimore County, Maryland and Financial Literacy Educator featured on the NBC’s Today Show
9:30 A.M. – 10:45 A.M.

**WORKSHOP I:**
**MULTIMEDIA FINANCIAL APPLICATIONS**  
Room: Arlington Salon 5

This dynamic workshop will cover how financial literacy is being inserted into multimedia sources found in everyday living environments. For example, panelists will teach how multimedia is used successfully to tell a story that would influence one’s financial decision-making. These formats include video, audio, graphics, texts and software. Experts will demonstrate how key personal money concepts can be utilized in financial literacy presentations.

- **Linda Kehn**, Head Strategic Relations, Singleton Foundation for Financial Literacy and Entrepreneurship
- **India Harris**, North Carolina A&T State University, SFE&PD Student Ambassador
- **Casey Garlic**, North Carolina A&T State University, SFE&PD Student Ambassador
- **Robert Wesley, Jr.**, SFE&PD Board Member – Moderator

9:30 A.M. – 10:45 A.M.

**WORKSHOP II:**
**FINANCIAL MISSTEPS AND SOLUTIONS**  
Room: Arlington Salon 6

Financial missteps can be costly, and it can take individuals years to recover from financial mistakes. Moreover, these missteps can create legal ramifications that are often expensive to resolve. This workshop will look at steps to take to ensure that appropriate financial decisions are made and provide solutions used to correct existing financial mistakes.

- **Melissa Weathersby**, Ph.D., CEO/Broker, The Dynasty Group, Inc.
- **Tacy Paul Roby**, CFP®, Vice President and Client Advisor, SunTrust Bank, Private Wealth Management
- **Karren Pope-Onwukwe**, Elder Law and Disability Rights Attorney
- **Thomas D. Manganello**, Senior Counsel, Office of Investor Education & Advocacy, United States Securities & Exchange Commission – Moderator

10:45 A.M. – 11:00 A.M.

**BREAK**  
Room: Foyer
11:00 A.M. – 12:15 P.M.

**WORKSHOP III:**
**MINIMIZING AND LIQUIDATION OF STUDENT LOAN DEBT**
Room: Arlington Salon 5

College student loans helped to pave the way for a college education for generations of Americans to achieve financial and economic security. However, these loans can often limit the ability of many college graduates to attain economic security due to this debt, which hampers financial sustainability. In many families, the burden of student debt has become intergenerational. Panelists will address this issue, discuss ways to limit student loan indebtedness and how to liquidate this debt. The results of a survey on the role Americans 50-plus play in helping others pay for college will be shared.

- **Atia S. Lindley**, Director, Student Financial Management, Georgia State University
- **Michelle Grajales**, Staff Attorney, Federal Trade Commission
- **Lori A. Trawinski**, Ph.D., CFP®, Director, Banking and Finance, Financial Security Team, AARP Public Policy Institute
- **Rod Griffin**, Director of Financial Education, Experian
- **Terri Fowlkes**, Partner, Adaptive Growth Leadership, LLC, and Adjunct Professor, Seton Hall University – Moderator

**WORKSHOP IV:**
**COMMUNITY BANKS AND FINANCIAL LITERACY**
Room: Arlington Salon 6

Over the years, community banks have played a strong role in helping individuals in local communities to improve their financial well-being. This critical action has encouraged economic empowerment and growth in their respective communities. Representatives of community banks will discuss their financial literacy programs and potential partnerships that can be established to maximize the economic impact of their financial programs.

- **Jeffrey Banks**, Vice President, Commercial Services Officer, United Bank
- **Jim Montes**, President of Carver Community Development Corporation
- **Sean Chrysostom**, Financial Access Educator, Capital One
- **Michael Pugh**, President, CEO of Carver Bancorp, Inc., Board Chair, SFE&PD - Moderator
12:15 P.M. – 1:30 P.M.

**LUNCHEON**

Room: Arlington Salon 4

**INTRODUCTION OF LUNCHEON SPEAKER**

Barbara Howard
Ph.D., SFE&PD Board Member

**LUNCHEON SPEAKER**

Major General (R) Mark A. Brown
Chief Operating Officer Federal Student Aid, U.S. Department of Education

1:45 P.M. – 3:00 P.M.

**WORKSHOP V:**

INFUSION OF FINANCIAL EDUCATION IN FAITH-BASED TRAINING

Room: Arlington Salon 5

Theology schools and seminaries are increasingly infusing financial literacy into the education of seminarians. Classes and workshops are the primary means to increase the financial and stewardship knowledge of divinity students. The goal is to teach seminarians practical money management concepts and leadership skills to enable them to counsel their congregations on financial matters. Panelists will present models for teaching financial literacy to seminarians and methods to improve the use of financial resources.

- **Douglas Lynam**, Partner, LongView Asset Management Chartered Retirement Plans SpecialistSM ESG Fiduciary™
- **Cheryl L. DeMarco**, B.S., J.D., Project Manager, Student Debt Reduction Project, Lancaster Theological Seminary
- **Gay L. Byron**, Ph.D., Professor of New Testament & Early Christianity, Howard University, School of Divinity
- **Rev. Jo Ann Deasy**, Director, Institutional Initiatives and Student Research Association of Theological Schools - Moderator
WORKSHOP VI:
IMPROVING FINANCIAL CAPABILITY FOR PEOPLE WITH DISABILITIES
Room: Arlington Salon 6

This workshop will explore the financial landscape of people with disabilities, share resources available that can help people with disabilities, and provide guidance for educators and practitioners that work with people with disabilities. In this session, Achieving a Better Life Experience (ABLE) accounts will be introduced and available benefits that foster financial capability will also be presented.

- Michael Morris, Executive Director, National Disability Institute
- Mia B. Russell, Ph.D., Vice President, Hands on Banking®, Wells Fargo - Moderator

3:00 P.M. – 3:15 P.M.

BREAK

3:15 P.M. – 4:30 P.M.

WORKSHOP VII:
PEER-TO-PEER FINANCIAL EDUCATION
Room: Arlington Salon 5

The panelists of this workshop, including students from SFE&PD’s Student Ambassador Program, will share successful peer-to-peer financial education models that are being utilized at colleges and universities. They will share how financial literacy training is infused in curricula and strategies to ensure the effectiveness of student-centered educational programs. Panelists will also demonstrate models for peer-to-peer financial literacy training.

- Trivia Edwards, Jackson State University, SFE&PD Student Ambassador
- Don Jones, Jackson State University, SFE&PD Student Ambassador
- Te’Kesha Oliver, Miles College, SFE&PD Student Ambassador
- Roderick Perry, Miles College, SFE&PD Student Ambassador
- Ayanna Kelly, Florida Memorial University, SFE&PD Student Ambassadors
- Jacqueline Hilt, Florida Memorial University, SFE&PD Student Ambassadors
- Andrea Ferrero, Co-Founder and Executive Director, Pockets Change
- Elizabeth Coogan, Senior Advisor, Customer Experience Office, Federal Student Aid, U.S. Department of Education – Moderator
WORKSHOP VIII:
INNOVATIVE NATIVE AMERICAN FINANCIAL EDUCATION PROGRAMS
Room: Arlington Salon 6

This workshop will cover the innovative programs developed to help Native Americans to acquire financial assets and to create wealth. The purpose of these programs is to assist in the establishment of permanent institutions and programs that will contribute to economic independence and strengthen sovereignty for Native American communities. The panelists will walk through the steps to accomplish these financial goals and objectives.

- Karen Richman, Ph.D., Director, Undergraduate Studies Institute for Latino Studies and Creole Language and Culture Program, University of Notre Dame
- Tawny Wilson, Program Officer, First Nations Oweesta Corporation
- Dara Duguay, Chief Operating Officer, Credit Builders Alliance
- Maheen Qureshi, Affordable Lending & Access to Credit Single Family Business, Freddie Mac – Moderator

6:00 P.M. – 7:30 P.M.

SFE&PD RECEPTION AND AWARD PRESENTATIONS
Room: Sky View

TUESDAY, OCTOBER 8, 2019

8:00 A.M. - 8:30 A.M.

CONFERENCE REGISTRATION
Room: Arlington Foyer Registration
Continental Breakfast

8:30 A.M. – 9:15 A.M.

GENERAL ASSEMBLY
GLOBAL PERSPECTIVE IN FINANCIAL LITERACY APPLICATIONS
Room: Arlington Salon 4

Join SFE&PD’s Founder and President Theodore R. Daniels for a conversation with Dr. Chunchun Wang, Ph.D., Deputy Director, China Financial Literacy Education Synergy Innovation Center, National Institute of Education Sciences, Beijing, People’s Republic of China. We will discuss the country’s approach to providing financial literacy training to its population, components and methods used for training, teacher professional standards, how the effectiveness of training is determined, and more.
WORKSHOP IX:
STRATEGIES FOR MANAGING FINANCIAL MATTERS DURING A NATIONAL DISASTER (TOOLS AND RESOURCES)
Room: Arlington Salon 5

Each year the impact of severe weather has a negative effect on the lives of thousands of individuals and households across the United States. These events have caused loss of property, relocations, loss of jobs, and death. Natural disasters have taken a toll on the financial well-being of many Americans. Moreover, a significant number of people must restart their lives from the ground up. The panelist of this workshop will discuss ways to prepare for natural disasters as well as identify resources to help individuals and families reestablish their households. Documents that each individual or households should have available to acquire assistance from Federal and state agencies will be provided.

- William J. Congdon, Ph.D., Principal Research Associate, Urban Institute
- LaShaun Warren, Deputy Assistant Director, Consumer Engagement Consumer Financial Protection Bureau

WORKSHOP X:
TECHNOLOGY AND FINANCIAL LITERACY APPLICATIONS
Room: Arlington Salon 6

This workshop will include the presentation of new and innovative ways to use today’s technology to provide effective financial literacy training to individuals and students. The panelists will discuss the key components of their successful applications, and the strategies for distribution and use for targeted audiences.

- Florence Falatko, Magnet Resource Teacher Cromwell Valley Elementary Magnet School, Baltimore County, Maryland
- Jeannette N. Bennett, Senior Economic Education Specialist, Federal Reserve Bank of St. Louis-Memphis Branch
- Susan Bistransin, Parkdale High School Teacher, Prince George’s County, Maryland; and Teacher Advisory Council, SFE&PD
- Rita Cheng, CFP, Chief Executive Officer, Blue Ocean Global Wealth, SFE&PD Financial Educator – Moderator
10:15 A.M. – 10:30 A.M.

BREAK

10:30 A.M. – 11:45 A.M.

**WORKSHOP XI:**
STRESS AND FINANCIAL DECISION-MAKING
Room: Arlington Salon 5

The links between stress and money are complex. Research shows that stress can drive bad financial decisions. According to the American Psychological Association’s *Stress in America Report*, money is a significant source of stress in the lives of three out of four Americans. Chronic financial stress is associated with serious psychological, occupational, relationship and health problems. Stress can also drive unwise financial decisions leading to depression, abandoning routine tasks and avoiding financial decision-making altogether. In this session, experts will provide insights and practical solutions to help us better understand and address the interplay of stress, financial worries and behavior, and unwise decisions.

- Gary Mottola, Ph.D., Research Director for the FINRA Investor Education Foundation
- Meghaan Lurtz, Ph.D., PFP/Financial Therapy Association
- Dana Shuler, Senior Director, National Football Players Association
- Jacinta Gauda, Principal and Chief Strategy Officer, The Gauda Group – Moderator

**WORKSHOP XII:**
WINNING TAX STRATEGIES: THE TAX AND JOBS ACT OF 2017
Room: Arlington Salon 6

The Tax and Jobs Act of 2017 created anxiety among many 501(c)(3) nonprofit organizations related to its impact on charitable contributions. The panelists will discuss strategies that nonprofit organizations can use to insure funding from individual donors. Tax strategies associated with student loan interest will be discussed.

- Daphne Wright, CPA, CFP®, Wright & Associates, CPA, PLLC
- J. Arthur Brown, President of J. Arthur Brown & Associates, CPAs
- P. Robert Kinzer, SFE&PD Financial Educator – Moderator

11:45 A.M. – 12:30 P.M.

**LUNCHEON BREAK**
A CALL TO ADVANCE RACIAL EQUITY IN THE INVESTMENT INDUSTRY
Room: Arlington Salon 4
Join SFE&PD’s Founder and President Theodore R. Daniels, Dr. Belinda Johnson White, Ph.D., Morehouse College, Associate Professor and Management Program Director, Department of Business Administration; and Robert A. Marchman, FINRA Fellow, for a conversation on financial literacy, diversity and inclusion, and career choices for young African Americans.

12:30 P.M. – 1:45 P.M.

WORKSHOP XIII:
FINANCIAL KNOWLEDGE FOR THE ELDERLY
Room: Arlington Salon 5

By the year 2030, it is projected that 20 percent of the U.S. population will be 65 or older. During these “golden years,” it is important to have financial knowledge to make the right decisions and to know when it is appropriate to hire professionals to help with decision making. These tips can range from how to drawdown retirement savings, appropriate titling of financial assets, real property, use of power of attorneys and more. Expert panelists will share the rules, regulations, and laws that each individual needs to know to make their “golden years” enjoyable.

- Genevieve Waterman, M.S., MASM, Senior Program Manager, Economic Security, National Council on Aging
- Luke W. Reynolds, Chief, Outreach and Program Development, Federal Deposit Insurance Corporation
- Julius Mack Willis Sr., President and CEO, Summerset Assisted Living Community
- Kathy Stokes, Director, Fraud Prevention Programs, AARP – Moderator

WORKSHOP XIV:
DO YOU NEED A FINANCIAL COACH?
Room: Arlington Salon 6

Many of us have the financial resources to maintain our financial well-being and create wealth but need guidance. The panelists for this workshop will help you answer the question of how to achieve your financial goals. Certified financial coaches will share the goals and methodologies of financial coaching and potential outcomes and/or next steps.

- Linda Stroman, Owner, Lasting Change Life Coaching, LLC, SFE&PD Financial Educator
- Daphne Wright, CPA, CFP®, Strides Life Enrichment Concepts, SFE&PD Financial Educator
- Saundra Davis, MSF, Sage Financial Solutions – Moderator
1:45 P.M. – 3:00 P.M.

**WORKSHOP XV:**
WHAT EVERY MILLENNIAL AND EVERY GEN Z SHOULD KNOW
Room: Arlington Salon 5

Learn how Millennials and Gen Z are advancing financial literacy through social media and new forms of communication. This session will focus on how to reach the young adults and engage their interest in learning skills that encourage lifelong financial well-being. Panelists will share their techniques and tactics to reach younger demographics and highlight successful models and role play.

- Laura Matrazzo, Miss North Carolina 2018 & Financial Literacy Advocate
- Natasha Abellard, Executive Producer and Writer for $hares
- Brandy Baxter, AFC®, FFC®, Accredited Financial Counselor and Coach
- Camille John, Senior Vice President Business Strategy & Initiative Manager Sales Enablement, Bank of America Merrill Lynch – Moderator

**WORKSHOP XIV:**
SUPERCHARGE YOUR BOARD AND ENGAGE BLACK PHILANTHROPISTS
Room: Arlington Salon 6

One of the key components of this conversational workshop is to learn how to supercharge your board! In this interactive session, we will explore how to optimize your board as advocates, leaders and fundraisers. Learn 1) what makes a strong board; 2) how to establish expectations from the beginning; and 3) techniques for board engagement in fundraising. Hear principles and traditions of philanthropy in Black communities, gain insight on why Black giving matters, and get ideas on how to fully engage and to build meaningful relationships with Black donors.

- Tony Beall, Trainer, Sanford Institute of Philanthropy
- Mary White, Ph.D., SFE&PD Board Member – Moderator

3:00 P.M. – 3:15 P.M.

**TAKEAWAYS AND CLOSING REMARKS**
Room: Arlington Salon 4

Theodore R. Daniels, Founder & President, SFE&PD
EXHIBITORS

We would like to extend a special thank you to our conference exhibitors. We are grateful for your generous support.

Consumer Financial Protection Bureau (CFPB)

Federal Deposit Insurance Corporation (FDIC)

Financial Industry Regulatory Authority (FINRA)

Jump$tart Coalition for Personal Financial Literacy

LifeCents

National Credit Union Administration (NCUA)

National Endowment for Financial Education (NEFE)

North Dakota State University

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U.S. Securities and Exchange Commission (SEC)

United Bank

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The Boeing Company

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Jackson State University  
Department of Entrepreneurship & Small Business Management

ABOUT SFE&PD  
The Society for Financial Education and Professional Development, Inc. (SFE&PD) is celebrating 21 years as one of the nation’s first nonprofit providers of financial literacy programs for Americans of all ages and backgrounds. SFE&PD enhances financial and economic literacy in the United States by spearheading financial education initiatives in communities and universities across the country, with a special focus on underserved populations. SFE&PD has won national awards for its leadership efforts and works collaboratively with universities, nonprofits groups, churches, the private sector and government agencies.

ABOUT THE 12th ANNUAL FINANCIAL LITERACY LEADERSHIP CONFERENCE  
SFE&PD hosts a yearly professional development conference to bring educators, financial practitioners, researchers and other professionals in the financial education sector together to network and develop new strategies to increase the financial literacy of Americans nationwide.

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Una Daniels-Edwards – Vice-President, Program Management  
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ACKNOWLEDGMENTS

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Thank you for attending SFE&PD’s Conference!
Notes