

Workshop Sessions

Pre-Conference Workshop Series - 8:30am - 10:30am

(The pre-conference workshops are limited and are on a first come first served basis)

Moneywise

Date: **10/08/2007** Time: **08:30 am to 10:30 am**

Speaker: **Mikael Wagner**, Director of Outreach & Training, Consumer Action

Mikael Wagner will discuss why identity theft is the number one crime in America today. This 2 hour session is designed to educate all individuals and organizations that may have been or will become a victim of identity theft or credit card fraud. Consumer Action will share the ins and outs of fraud that affects Americans, especially the elderly. Materials include free multilingual brochures, leader guides, curricula, activities and slides for a train the trainer presentation.

Laying the Foundation

Date: **10/08/2007** Time: **08:30 am to 10:30 am**

Speaker: **Shonna Jacobs**, Training Manager, Citi's Office of Financial Education

Shonna Jacobs will cover the importance of establishing banking relationships and developing long-term plans in order to achieve common major life goals such as retirement. Discussions on how to start and maintain a budget as well as a review on how to establish and maintain good credit will also be included.

An Introduction to Money Smart

Date: **10/08/2007** Time: **08:30 am to 10:30 am**

Speaker: **John Meeks**, Community Affairs Specialist, FDIC

John Meeks will conduct this 2 hour session aimed at individuals and organizations that provide personal financial education. The session will provide the opportunity to learn about the FDIC's free personal financial education curriculum, Money Smart, including the topics that are covered and the formats it is available in. Each participant will receive a copy of the curriculum.

Assets for Persons with Disabilities Pre-Conference Summit

Date: **10/08/2007** Time: **08:30 am to 10:30 am**

Speaker: **Michael Morris**, National Disability Institute

This pre-conference summit will bring together disability advocates as well as community economic development practitioners for a session on strategies and resources to help make asset building initiatives more inclusive throughout the state. In particular, information from an asset building toolkit specifically created for persons with disabilities in North Carolina will be shared.

Lunch & Welcome

Monday, October 8

Welcome and Keynote message

Date: **10/08/2007** Time: **11:00 am to 12:30 pm**

Speakers: Shayna Simpson-Hall, NC IDA Collaborative; Dara Duguay, Citi's Office of Financial Education; **Richard Moore**, North Carolina State Treasurer

Opening Session - 12:45pm - 1:30pm

Monday, October 8

Opening Session

Date: **10/08/2007** Time: **12:45 pm to 01:30 pm**

Speaker: **Thomas Shapiro, PhD**, The Heller School for Social Policy and Management, Brandeis University

Workshop Series I - 1:30pm - 3:00pm

Monday, October 8

America's Upside Down Tax System

Date: **10/08/2007** Time: **01:30 pm to 03:00 pm**

Speakers: **Jeffrey Zinsmeyer**, Doorway to Dreams Fund; **Bill Schweke**, CFED

Jeffrey Zinsmeyer and Bill Schweke will look at the current framework of public programs that support asset building and how these can be modified to benefit families across the income spectrum.

Public Policies to Expand Savings for 2007-2008

Date: **10/08/2007** Time: **01:30 pm to 03:00 pm**

Speaker: **Carol Wayman**, CFED

This session will provide an overview of how asset building is supported by federal policy and review the status of efforts currently underway at the federal level to influence additional federal asset-building policy.

2007 Asset-Building Report Card of the States

Date: **10/08/2007** Time: **01:30 pm to 03:00 pm**

Speaker: **Carl Rist**, CFED

This session will provide participants with a framework for understanding the role of state policy in helping families to build assets and protect the assets they have. The session will

also provide an objective analysis of how well all North Carolinians do in building and protecting their assets and how well the state's public policies support families in doing so.

State Asset Building Policy Initiatives: Lessons Learned

Date: **10/08/2007** Time: **01:30 pm to 03:00 pm**

Speakers: **Gena Gunn**, Center for Social Development; **Ben Mangan**, EARN; **NC Asset-Building Policy Task Force Members**

This workshop will highlight the challenges and successes that different states have faced as they have taken on asset building policy initiatives. In particular, representatives from Missouri, California, and North Carolina will share information on how their work began, lessons learned, and current trends for the future.

Color of Wealth

Date: **10/08/2007** Time: **01:30 pm to 03:30 pm**

Speaker: **Meizhu Lui**, Co-author
The Color of Wealth: The Story Behind the Racial Wealth Divide

Meizhu Lui will discuss why forty years after the victories of the Civil Rights movement, the average family of color still has only 15 cents of wealth for the average income white family's dollar. This interactive workshop explores the real story behind today's racial economic divide and what we can do about it.

Material Hardship in Families Raising Children with Disabilities

Date: **10/08/2007** Time: **01:30 pm to 03:00 pm**

Speaker: **Susan L. Parish**, School of Social Work, University of North Carolina at Chapel Hill

Susan L. Parish will discuss results from a research study that examined material hardship and deprivation in US families raising children with disabilities.

Workshop Series II - 3:30pm - 5:00pm

Monday, October 8

Making the Investment Case for Asset Building

Date: **10/08/2007** Time: **03:30 pm to 05:00 pm**

Speakers: **David L. Dodson**, MDC; **Mary Fant Donnan**, Z. Smith Reynolds Foundation

This session will address why assuring educational attainment beyond high school, ensuring health care access, addressing poverty, and removing barriers to asset building will make North Carolina and the region more competitive in the demanding economy of today and the foreseeable future.

Children's Saving Accounts

Date: **10/08/2007** Time: **03:30 pm to 05:00 pm**

Speakers: **Carl Rist**, CFED; **Barb Bradley**, Action for Children NC

Participants will find out about the importance of children's savings accounts and learn about the early lessons from a national demonstration of children's savings accounts. In addition, participants will hear about policy initiatives at the state and federal level in support of children's savings accounts and discuss how children's savings accounts might become a reality in North Carolina.

Asset Building Resources for Persons with Disabilities

Date: **10/08/2007** Time: **03:30 pm to 05:00 pm**

Speaker: **Michael Morris**, National Disability Institute

This workshop will bring together disability advocates as well as community economic development practitioners for a session on strategies and resources to help make asset building initiatives more inclusive throughout the state. Those who were not able to attend the pre-conference summit may want to attend this afternoon session.

North Carolina Asset Building Policy Task Force: Overview and Recommendations

Date: **10/08/2007** Time: **03:30 pm to 05:00 pm**

Speakers: **Lucy Gorham** and **Monica Copeland**, NC Task Force Members

This workshop will feature the release of a report issued by the NC Asset Building Policy Task Force which contains asset building policy recommendations for the state of North Carolina. Members of the Task Force will be present to discuss the importance of the work, share an overview of the ideas proposed, and address any questions as well as ways for others to get involved in the future.

Credit Scoring and Its Impact on Asset Building

Date: **10/08/2007** Time: **03:30 pm to 05:00 pm**

Speaker: **C. Everett Wallace**, North Carolina Community Development Initiative

C. Everett Wallace will provide a review of the impact of credit scoring on the lives of lower income individuals and communities. The workshop will also include a discussion of the use of alternative credit information to improve the credit rating of many "thin file" individuals.

How to Communicate About IDAs and Asset-Building: Results from Public Opinion Research

Date: **10/08/2007** Time: **03:30 pm to 05:00 pm**

Speaker: **Jerome Uher**, CFED

Participants in this session will learn how the average American thinks about, communicates and understands issues of income, wealth and poverty. Participants will also learn about the strength of public support for these ideas and the messages, themes, and arguments that most persuasively convey the importance of asset-building.

Tuesday, October 9

Breakfast

Date: **10/09/2007**

Time: **08:00 am to 09:00 am**

Morning Sessions - 8:00am - 10:00am

Tuesday, October 9

Plenary

Date: **10/09/2007**

Time: **09:00 am to 10:00 am**

Cherie Berry, North Carolina Commissioner of Labor

Robert Friedman, General Counsel, Founder and Chair of CFED's Board of Directors

Workshop Series III - 10:15am - 11:30am

Tuesday, October 9

Alternative Credit Reporting and Providing Products and Services to the Underbanked

Date: **10/09/2007** Time: **10:15 am to 11:30 am**

Moderator: John Meeks, FDIC

Speakers: Michael Nathans, PRBC; Lewis Dancy, Self-Help Credit Union

Unbanked and underbanked individuals often don't have access to low-cost bank and credit union products and services. Learn about how alternative credit reporting can help bring "no-file" or "thin file" consumers into the financial mainstream, and how one financial institution, Self-Help Credit Union, provides products and services to its underbanked members.

Youth Entrepreneurship Models & Best Practices

Date: **10/09/2007** Time: **10:15 am to 11:30 am**

Moderator: Monica Copeland, NC IDA Collaborative

Speakers: Malinda Todd, NC REAL; Mitzi Downing, 4-H; Ivan Hankins, SBA

This workshop will cover different entrepreneurship models and best practices currently used to engage youth in North Carolina. Resources such as training opportunities, curriculum information, and successful strategies will be shared to help increase the financial education and asset building opportunities for youth.

IDAs 101

Date: **10/09/2007** Time: **10:15 am to 11:30 am**

Moderator: Evelyn Zoldak, NC Department of Labor

Speaker: Tina Morris-Anderson, NC Department of Labor

Individual Development Accounts (IDAs) are tools that are used in combination with other supportive services in order to assist families in achieving self-sufficiency. This workshop will provide an overview of the core elements of a successful IDA program, and important factors to consider when collaborating with other agencies.

State Policy & Asset Building: What's New in North Carolina?

Date: **10/09/2007** Time: **10:15 am to 11:30 am**

Moderator: Jill Cox, NC United Way

Speaker: Rob Schofield, NC Policy Watch

The session will highlight: the key policies debated during the last legislative session, provide an update on the status of legislation that impacts asset building efforts and explore what this legislation means for local practitioners, and discuss expectations for the upcoming session.

Sharing your Success with Statistics and Stories

Date: **10/09/2007** Time: **10:15 am to 11:30 am**

Moderator: Nam Douglass, Consultant
Speaker: Elaine Matthews, NC Rural Center

This session will provide tips and suggestions on how to shape and share your message in a consistent fashion, how to talk with the media, and what kind of information is most compelling to local and state officials.

Asset Building Products and Services to Help Families Save at Tax Time and Beyond

Date: **10/09/2007** Time: **10:15 am to 11:30 am**

Moderator: Lucy Gorham, MDC, Inc.
Speakers: Jeffrey Zinsmeyer, Doorway to Dreams Fund; Shirley Abdullah, Experiment in Self Reliance

This session will discuss the range of pilots and what their successes and challenges can tell us about how to improve opportunities for low and moderate-income families to save and invest.

Workshop Series IV - 1:15pm - 2:30pm

Tuesday, October 9

Citi Smith Barney Presentation

Date: **10/09/2007** Time: **01:15 pm to 02:30 pm**

Speaker: TBA

Citi Smith Barney will discuss the differences between a full range of investment options—including stocks, bonds, mutual funds, CDs, insurance and annuities – and offer advice on retirement planning, asset allocation, portfolio management, college funding, and estate planning.

Pre- and Post-Homeownership Foreclosure Prevention

Date: **10/09/2007** Time: **01:15 pm to 02:30 pm**

Moderator: Sonia Joyner, NC Housing Finance Agency
Speaker: Dan Kornelis, Forsyth County Housing Director

Learn what the prospective homebuyer should know, both before and after purchasing a home, to avoid a foreclosure.

Bringing the Unbanked and Underbanked into the Financial Mainstream

Date: **10/09/2007** Time: **01:15 pm to 02:30 pm**

Moderator: Claudette Smith, NC Cooperative Extension A&T
Speaker: Michael Frias, FDIC

Learn about some of the ways financial institutions are meeting those needs, including those that are a part of the FDIC's Assets for Economic Independence initiative.

Entrepreneurship for Underserved Populations

Date: **10/09/2007** Time: **01:15 pm to 02:30 pm**

Moderator: Carolyn Perry, NC Rural Center

Speakers: Dennis Gaddy, Community Success Initiative; Kevin McDonald, TROSA

This workshop will highlight ways in which distinct - yet underserved - populations can all reap the benefits of entrepreneurship. Best practices from experts in the field will be shared as well as strategies to help practitioners and consumers overcome both real and perceived barriers.

New Approaches and Strategies in Affordable Housing Policy

Date: **10/09/2007** Time: **01:15 pm to 02:30 pm**

Moderator: Greg Best, NC Council on Developmental Disabilities

Speakers: Peter Skillern, CRA-NC; Chris Estes, NC Housing Coalition

This session will explore several innovative strategies in affordable housing and housing policy in North Carolina.

Helping Working Families Build Assets: Barriers and Opportunities

Date: **10/09/2007** Time: **01:15 pm to 02:30 pm**

Moderator: Lucy Gorham, MDC, Inc.

Speakers: Michal Grinstein-Weiss, UNC School of Social Work; Carl Neely, Federal Reserve Bank of Richmond; Janneke Ratcliffe UNC Center for Community Capitalism

This session will discuss the factors that make it difficult for families living in areas of concentrated poverty to build a more stable financial future.

Workshop Series V - 2:45pm - 4:00pm

Tuesday, October 9

Making the Most of Statewide Entrepreneurship Resources and Technology

Date: **10/09/2007** Time: **02:45 pm to 04:00 pm**

Moderator: La-Tasha Best-Gaddy, NC Institute of Minority Economic Development

Speakers: Leslie Scott, NC Rural Center; Joanna Wright, e-NC Authority

This session will cover a variety of resources that are available throughout the state for entrepreneurs of all types - from start up companies to growth entrepreneurs.

Public Assistance Asset Limits – A Barrier to Savings and Ideas for Reform

Date: **10/09/2007** Time: **02:45 pm to 04:00 pm**

Moderator: Shayna Simpson-Hall, NC IDA Collaborative

Speaker: Carol Wayman, CFED

This session will help participants understand the different types of asset limits that exist for recipients or applicants of various form of public assistance.

Innovative IDA Practices: Exploring National Models

Date: **10/09/2007** Time: **02:45 pm to 04:00 pm**

Moderator: Tina Morris-Anderson, NC Department of Labor

Speaker: Ben Mangan, EARN

This session will explore how to build and maintain successful large-site IDA programs and discuss the innovations that are emerging as a result.

NEFE High School Financial Planning Program: Revised and Ready To Use

Date: **10/09/2007** Time: **02:45 pm to 04:00 am**

Speakers: Claudette L. Smith and Carolyn Bird, North Carolina Cooperative Extension

This session will help you learn how you can receive instructor training on the new materials and gain access to a free instructor curriculum and student guides for your program participants.

Predatory Lending and Refund Anticipation Loans

Date: **10/09/2007** Time: **02:45 pm to 04:00 pm**

Moderator: Janneke Ratcliffe UNC Center for Community Capitalism

Speakers: Mark Pearce, NC Commissioner of Banks

Mark Pearce will describe current anti-predatory lending initiatives and discuss the Office of the NC Commissioner of Bank's recent work on refund anticipation loans.