



2010 Minnesota Financial Fitness Conference

APRIL 20-22, 2010
Arrowwood Resort, Alexandria

Innovation, Resources, & Opportunities

SESSION DESCRIPTIONS AND SPEAKER BIOS

Early bird registration: **March 1 – 31, 2010**
Regular registration: **April 1 – 15, 2010**

Single day registration available

Register Online at:

www.minnesotafaim.org



The mission of the MN Financial Fitness Conference is ***Building capacity and increasing awareness to improve the financial fitness of families.*** Through **Innovation, Resources, and Opportunities** we come together once again this year to accomplish that mission. For everyone working in this turbulent economy helping those in need get by and move to achieve self-sufficiency, this conference is for you.

This schedule is still being finalized and is subject to change up to and including the time of the conference. There are still some sessions that we are collecting descriptions and bios for, we will get them posted as we are able.

Tuesday, April 20

10:00 AM: Opening Plenary

Title VI & the Value Diversity Brings to Our Communities (topic)

Alejandro Maldonado serves on different committees related to language access to reduce disparities to people with Limited English Proficiency (LEP) and to address disparity issues to access to information and services in healthcare and social services in the state of Minnesota. He is currently the Limited English Proficiency Coordinator for the Minnesota Department of Human Services, and at the national level, Alejandro is one of the commissioners for the Certification Commission for Healthcare Interpreters (CCHI), which will complete their first national certification for healthcare interpreters this fall. Alejandro has worked in and with government agencies to move Minnesota towards developing an interpreter registry and did serve as a member of the executive committee which produced a report for the state legislature on access and interpreting services in the medical field in 2008. He is vice chair of the Interpreting Stakeholder Group (ISG), an active member of the Latino Advisory Committee providing advice to the Minneapolis Mayor's Office and City Council, and has been a well recognized and respected professional interpreter by his colleagues in the medical field for almost two decades. In addition to the study of linguistics, interpreting, and management, Alejandro founded Avante Enterprises and is a Certified Coach Practitioner (CCP). As an FAA licensed commercial pilot Alejandro flies charitable missions for Angel Flight Central.

1:00 PM: Concurrent Sessions

Ex-Offenders and transition back into work:

Luis Brown

Life After Foreclosure:

Matt Eichenlaub (Homeline MN)

Financial Literacy Education: Reaching Multigenerational Learners: In today's current economic climate, it is more important than ever to teach financial education to meet varied audience needs, in efforts to achieve long term financial security. This workshop will provide educators with ideas for providing varied teaching strategies and learning experiences appropriate for different generational stages and learning styles: Depression Era, Silent's, Boomers, Xers, Millennials and Generation @ or Zs. The

“Teaching Financial Literacy Across the Generations” reference will be shared with participants.

Becky Hagen Jokela, Regional Extension Educator & Extension Professor, has a M.S. Degree in Home Economics Education from the University of Wisconsin-Stout. She has an Accredited Financial Counselor designation from the Association for Financial Counseling and Planning Education. Becky has worked for the University of Minnesota Extension for 16 years in Family Resource Management and taught high school home economics for six years.

Lori Hendrickson, Regional Extension Educator & Extension Professor, has a Master of Education with emphasis in special Education from the University of Minnesota-Duluth. She has an Accredited Financial Counselor designation from the Association for Financial Counseling and Planning Education. Lori has worked for the University of Minnesota Extension for 22 years in the Family Resource Management area and taught high school home economics for three years.

Overlooked and Underserved: the Crisis Facing America's Older Workers: The recession has presented unprecedented challenges to job seekers age 55 and over. The job search is much longer for these workers and many are on the brink of homelessness, often having to choose between shelter, food and medicine. Nearly half of older, low-income job seekers must keep working so they don't lose their homes. Experience Works has completed a study of low-income people age 55 and older who are currently looking for work. In this presentation, we will discuss the challenges older workers face and the services available to help low-income older people become employed.

Deb Trygstad has a Master's of Science in Gerontology from North Dakota State University. She has worked in employment and training for the past ten years. The first five years, she was employed with Rural MN CEP working with hard to serve welfare clients helping them find jobs. In 2004, she was hired with Experience Works and has provided training and employment opportunities for hundreds of low-income older workers. Currently, she works in Grant, Otter Tail, Clay, Wilkin, Traverse, Becker Counties. She resides in rural Otter Tail County.

With:

Teri Stepaniak
Michael Pattee

2:30 PM: Concurrent Sessions

IDA's in MN: Programs and Innovation: This panel discussion will describe what an Individual Development Account (IDA) is, how different programs in MN manage IDA's and the innovative IDA programs that some agencies have been able to come up with (auto IDA's, home improvement IDA's). There will be brief presentations from panelist with ample time for questions.

Daniel DuHamel, MPP, MEd, has been a Community Action Program Administrator with the MN Department of Human Services, Office of Economic Opportunity since January of 2007. He focuses his time in training and anti-poverty programs; Community Services Block Grant / MN Community Action Grant (CSBG/MCAG) administration, Family Assets for Independence in Minnesota (FAIM), financial education, and other anti-poverty initiatives. Dan is also currently an Adjunct Professor at both Cardinal Stritch University and Globe University in the areas of business management and human resource management. Before joining OEO, Dan worked for a Minneapolis based housing nonprofit where he was the finance and human resource director. He also has experience in banking,

management and community organizing. Dan holds a Master in Public Policy, with a concentration in nonprofit leadership and management and a Master in Education in Human Resource Development.

Kate Ouverson has worked in Community Action in a variety of capacities for over twenty years. She is currently the Crisis Service Director for West Central Minnesota Communities Action directing programming that provides service to households experiencing crisis. In addition, Kate is the state-wide coordinator for the FAIM program emphasizing asset building. Kate is a graduate of the University of Minnesota with an emphasis on education.

May Xiong, Director, Eastside Financial Center and Center for Working Families joined Lutheran Social Service (LSS) of Minnesota in late 2006 and serves as the Director of the Eastside Financial Center and the Center for Working Families with LSS Financial Counseling Services, located on the Eastside of St. Paul. She provides overall strategic direction and oversight for all program components at the Centers. She currently leads a staff of eight as well as work with a multiple number of community partner organizations and contractors on collaborations, partnerships and program integration. Ms. Xiong holds a BS degree in Business Management and a MA in Nonprofit Management with over 10 years of experience in the nonprofit sector working with immigrant and refugee communities on a variety of issues from basic needs to economic development. She has experience in building partnerships/collaborations and program integration. She also currently sits on the board of Neighborhood Development Center.

Patrick Shepard is the Family Resources Director at Tri-County Action Program. He has been with Tri-CAP for 6 years. During this time, he has served as the FAIM Coordinator and now as FAIM Program Director. He has been teaching financial literacy courses throughout his time at Tri-CAP. Along with the FAIM program, Patrick also oversees the HUD Family Self Sufficiency, the Displaced Homemaker, Leadership Outreach and Financial Fitness Programs. Patrick's background includes time as a career counselor with the state-funded Dislocated Worker Program and hall director at the University of Wisconsin-Stout and Mankato State University. Patrick has a Bachelor's Degree from the University of Wisconsin-Eau Claire and a Master's Degree from Mankato State University.

Angie Miller has been with Community Action Duluth since December 2003. She became the Associate Director in March of 2007 and the Executive Director on July 1, 2008. At Community Action she managed the Asset Development programs including the Family Assets for Independence in Minnesota Individual Development Account program, the HOPE VI Individual Development Account program, the Home Repair Matched Savings Account program and the free tax preparation sites. She also taught financial education classes. She has a master's degree in social work from the University of Minnesota, Duluth and previously worked for North Star Community Development Corporation, New Moon Publishing and the Tenants Union/Renter's Hotline. Angie is on the board of Center City Housing and Duluth LISC.

New Credit Card Regulations: What you Need to Know: Have you noticed any changes in your credit card account/s? Does the statement look any different than a year ago? The Credit CARD Act of 2009 has legislated major changes for the credit industry and credit card users. The new law and Federal Reserve Board rules are changing disclosures, timing of notices, time to pay, fee limits, student credit cards and much more. Get updated on what's new and what it means to you (and your clients, too) when using 'the plastic'!

Rosemary K. Heins is a University of Minnesota Extension Educator in the area of family resource management, working out of the Andover Regional Office. She has 25 years of Extension teaching experience. Her background includes an MS degree in Family & Consumer Science and Housing & Design. Since 2002 she has been an accredited financial counselor through the Association for Financial Counseling and Planning Education. Her current work includes Dollar Works 2 development, training, and impact research work team.

Sara Croymans is an Extension Educator in Family Resource Management with the University of Minnesota Extension. She has a Master in Education and holds an Accredited Financial Counselor designation through the Association for Financial Counseling & Planning Education. Sara has worked for Extension for 17 years and likes to focus on youth and money issues. She also has consulting experiences with gamblers and military families.

Values, Money Choices, My Client & Me | Enhance Your Financial Literacy Skills when Working with Diverse Audiences

Antonio Alba Meraz & Rosemary Heins

Cultural Competency: *Still be planned*

Wednesday, April 21

8:30 AM: Plenary

Small Businesses and the Office of the Secretary of State: Secretary Ritchie will discuss the services and resources provided by the Office of the Secretary of State to Minnesotans wanting to start a small business.

Mark Ritchie, as Minnesota's Secretary of State, partners with township, city, and county officials to organize elections on behalf of Minnesota's 3.7 million eligible voters. Ritchie also oversees a wide range of services provided by the Office of Secretary of State; these include business filings, the archiving of official documents, and appointments to public commissions. He is also responsible for administering Safe at Home, Minnesota's address confidentiality program. Ritchie serves on the State Executive Council, the State Board of Investment, and on the board of the Minnesota Historical Society. Ritchie is also a member of the Executive Board of the National Association of Secretaries of State, serving as the association's secretary. In the 1980s, Ritchie served in the Minnesota Department of Agriculture working to address the economic crisis threatening family farms and rural communities. He served as the president of the Institute for Agriculture and Trade Policy from 1988 to 2006. As a result of his non-partisan leadership of the 2008 U.S. Senate recount, Ritchie was named the 2008 Politician of the Year by Politics in Minnesota, the state's largest political news journal. He was also named the 2008 Most Valuable State Official in the United States by The Nation.

10:00 AM: Concurrent Sessions

Does Money Really Matter: The focus will be on direct statistics and small interactive activities and games for junior-high aged kids. We'll look at what spending habits are norm, what events they may need to plan for, and how financial education can help them for all their future plans.

Angie Pidde has been involved in the financial industry for the past 11 years. Her current position at SouthPoint Federal Credit Union as the Training Coordinator has allowed her to gain the perspective from all views with in the organization and also gather data regarding the member's needs and wants. She's been involved with the Minnesota Family Involvement Council for 7 years which promotes full family education in the credit union industry; she's been involved in Junior Achievement for the past 6 years; presented for civic organizations, the MVAC, and local community education groups. Angie also serves on her local school board. Recently Angie has taken an active role at directing the products and services within their credit union to fit life stage and events and look for opportunities to add additional educational services.

Jill Berdan is currently a Branch Manager with SouthPoint Federal Credit Union. She's had over 13 years of direct lending experience with members and customers with her current position and also as a realtor and mortgage lender. Jill's been actively involved in Junior Achievement and presented at a variety of home shows and recently a woman's community expo. Jill's true passion is looking for ways that all members can achieve their goals and dreams by understanding their budgets, credit scores, and debt management. She offer's a variety of knowledge and ideas to assist with this and incorporates it within the staff she supervises.

Economic Outlook: Employment, Wages, Prices and Credit: This session will provide an outlook for Minnesota's economy in 2010. Madden will overview expected trends in employment, wages, and prices, as well as, in the housing market. In addition,

Madden will provide insight on current credit markets and what can be expected in terms of credit availability for home mortgage and small business loans.

Toby Madden is a regional economist in the Public Affairs department at the Federal Reserve Bank of Minneapolis. In this position, he writes articles for Bank publications and frequently speaks on the district economy. In addition, he is actively involved with the Bank's economic education program. Madden joined the Minneapolis Fed in 1995 as a management analyst in the automated clearinghouse area. Prior to joining the Fed, he worked for five years at TCF Financial Corporation in investments and management reporting and for five years at Ernst and Young as a senior consultant in the financial services industry group. A native of Minnesota, Madden has a bachelor's degree in accounting and a master's degree in finance from the University of Minnesota. He is currently working toward a doctorate in applied economics at the University of Minnesota. He is a certified public accountant (inactive) and a certified management accountant (inactive). He is past president of the Minnesota Economic Association and is on the board of the Institute for Financial Economics.

Learning Style Appropriate Activities to Teach Financial Literacy: Finding the right teaching strategy to assist participants is often a daunting task. How do you know which activities are appropriate for the learner needs? Which activities will get the message across? This workshop will provide a variety of unique teaching strategies and identify how to match teaching strategies to learning styles. Try out some new techniques to expand your teaching toolbox.

Sara Croymans, Regional Extension Educator & Extension Professor, has a Masters of Education Youth Development Leadership from the University of Minnesota. She has an Accredited Financial Counselor designation from the Association for Financial Counseling and Planning Education. Sara has worked for the University of Minnesota Extension for nearly 17 years; 9 years in the family resource management area and 5 years in youth development.

Becky Hagen Jokela, Regional Extension Educator & Extension Professor, has a M.S. Degree in Home Economics Education from the University of Wisconsin-Stout. She has an Accredited Financial Counselor designation from the Association for Financial Counseling and Planning Education. Becky has worked for the University of Minnesota Extension for 16 years in Family Resource Management and taught high school home economics for six years.

Lori Hendrickson, Regional Extension Educator & Extension Professor, has a Master of Education with emphasis in special Education from the University of Minnesota-Duluth. She has an Accredited Financial Counselor designation from the Association for Financial Counseling and Planning Education. Lori has worked for the University of Minnesota Extension for 22 years in the Family Resource Management area and taught high school home economics for three years.

Jan Gilman, Regional Extension Educator, has a Bachelor's of Science degree in Home Economics and Art from Mankato State College. She has worked for the University of Minnesota Extension for 31 years.

Social Enterprise: 3 Innovative and Sustainable Employment Training Models: This session will examine three social enterprise programs: who they serve, how they work, and their impact. Learn how social enterprise is changing the landscape of the employment training sector. This income generating model provides a sustainable, effective approach to training and employing people, particularly populations with numerous barriers to employment.

Andrea Ferstan
With Doug Jewett, Mike Wynne, and Trixie Goldberg

11:30 AM: Regional Collaboration Luncheon (Hosted by the Federal Reserve of Minneapolis)

Facilitator Julia Classen is President and co-founder of Aurora Consulting., a company specializing in providing consulting, planning and facilitation services to nonprofit organizations. She has been a leader on non-profit boards of directors for more than 30 years, serving organizations that are national, regional and local in scope. Julia served as the chair of the board of directors of the MN Charities Review Council and was a recipient of their leadership award. She currently serves on the Board of Directors of the Women's Foundation of Minnesota and the New World Foundation based in New York City. Julia has worked as a consultant in a variety of arenas, including board development, leadership development, research and assessment, facilitation, public policy formation and strategic management and planning. She has conducted workshops, facilitation and trainings at state, local and national conferences. In addition to her consulting, Julia is an adjunct faculty member at the University of MN, Humphrey Institute, teaching Management and Governance of Nonprofits as a core course of the undergraduate major/minor in nonprofit management, co-teaching Transforming Public Policy as a core course in the MPA program and at Hamline University's Graduate School of Business teaching courses in Organizational Theory and Behavior and Governance and Strategic Planning for Nonprofits. Julia coauthored with Sharon Anderson the *Advocacy Leadership Vital Aging Field Book* formerly used in the Advocacy Leadership for Vital Aging certificate program offered by the University of Minnesota. Julia received her B.A. from Ripon College in political science and speech-communications and her Master's degree from the University of Minnesota's Humphrey Institute, with a focus on Leadership and Nonprofit Management.

1:15 PM: Concurrent Sessions

IDA Small Business Panel presentation

Action Plans for Making Food Dollars Count: This workshop will highlight strategies for helping families make the most of their food dollars. Action plan strategies will be used from four units of the *Dollar Works 2* curriculum, developed by University of Minnesota Extension. Participants will learn and practice strategies for making decisions about money intended for family food; making and managing food dollars as part of a family spending plan; as well as planning and saving money for special food events in the family such as graduation parties, faith celebrations, and other activities that involve food buying as a critical decision for family spending.

Shirley Anderson-Porisch, MS, AFC, is an Extension Educator/Professor in Family Resource Management with University of Minnesota Extension (Marshall Regional Office) and an Accredited Financial Counselor. She holds Bachelors and Masters Degrees from South Dakota State University in Home Economics/Education; has completed coursework for an Ed.D in Family Education at the University of Minnesota; and is financial counselor accredited with the Association for Financial Counseling/Planning Education. As an educator for 37 years, Shirley provides programming in personal finance primarily in southwest Minnesota but also works statewide; has served as an Extension program administrator; and is recipient of the Director's Award to Distinguished Extension Field Faculty. Shirley is a financial counselor at Vanguard Addicted Gambler Treatment Program, Granite Falls, MN. She co-authored four personal finance curriculums: *Building Awareness of Culture and Resources*; *Dollar Works*; *Dollar Works 2*; and *Gambling: A Challenge for Youth*. Professional

memberships include Minnesota Association of Extension Educators; National Extension Association of Family and Consumer Sciences & MN Affiliate; Association for Financial Counseling/Planning Education; and Epsilon Sigma Phi.

Sara Croymans, MEd, AFC, is an Extension Educator in Family Resource Management with the University of Minnesota Extension. She received her B.S. degree from South Dakota State University and M.Ed. from the University of Minnesota. She holds an Accredited Financial Counselor designation through the Association for Financial Counseling & Planning Education. Sara has worked for Extension for 17 years and enjoys focusing on youth and money issues. She also has financial consulting experience working with gamblers and military members and families

*Kathleen Lovett, MEd, has been employed by Extension for over 29 years. She holds a BS degree in Home Economics Education from Mankato State College and a Med degree in Family Education from the University of Minnesota. Her work has been focused in the food and nutrition and family resource management areas. She currently manages a USDA Food Stamp Nutrition Education program in a 10 county area in SE Minnesota. This program helps food stamp grant recipients manage their food resources. Helping families use food resources wisely by using local foods, either grown by the participant or purchased locally is a focus of her work. She is a founding member of the Olmsted Community Food Council whose mission is to increase our community's access to regional grown foods. As part of that group she has worked to increase the access to gardening for low income and senior audiences. Her community work has involved developing community volunteer opportunities around food preservation, financial management, facilitation, and food shelves. Kathleen practices what she teaches. She and her husband raise range chickens for meat and egg production and they also garden where they produce much of their food. She has team authored two curriculums; *Parents Forever*, a curriculum for divorcing parents and *Dollar Works*, a financial literacy curriculum.*

Partnering With Schools to Increase Financial Literacy: This panel discussion will include representatives from several organizations that work to bring financial education opportunities to Minnesota's K-12 students. Panelists will describe the work that they do in and with schools and will provide information that will help participants bring financial education programming to schools in their communities.

Ericca Richter-Maas, Angie Pidde, Lori Hendrickson, Sara Dziuk

Expanding Employment and Trainings Services through FSET: Food Support Employment & Training (FSET) dollars fund programs that help Food Support (formerly Food Stamp) recipients gain the skills they need to succeed in the labor market. Many employment service providers offer educational and employment services to low-income adults who are eligible for food support, but few have accessed federal FSET funding to support and expand this work. While FSET requires a non-federal match, recent policy changes have made this a more viable federal funding stream. Learn how a collaboration amongst housing and employment service providers have come together to access this federal funding source to serve homeless/formerly homeless adults in accessing gainful employment.

Brian Paulson, Steve Erbes, Luke Weisberg

2:45 PM: Concurrent Sessions

Starting or Growing a Business in Today's Economy: Businesses have learned many lessons from the current economic downturn. Whether you are thinking of starting

a business or have a business that you want to grow, you will want to attend this seminar. Learn what it takes to run a successful business in today's economic climate, why businesses fail, and what you can do to become one of the success stories! Take away practical, action oriented steps to start or grow your business.

Carol Jean Peterson has been an entrepreneur or worked for entrepreneurs for more than 30 years. Ms. Peterson owned her first business at the age of 23. Since that time she successfully owned and operated two other businesses. In 2007 Ms. Peterson received her MBA from the University of St. Thomas and Business Administration undergraduate degree from The College of St. Catherine. Working for WomenVenture and through her own consulting firm Business Growers, Ms. Peterson has helped hundreds of small and medium sized businesses start-up, turnaround and expand. Her ability to identify growth opportunities and help entrepreneurs take practical steps has been a winning combination for her clients. Ms. Peterson understands first-hand the challenges that business owners experience. Ms. Peterson works with a diverse group of clients across a broad range of industries.

Take Control of Your Credit Score (Debt in Focus Tool): The focus will be on ways to maintain or increase your credit score. We'll share a product called "Debt In Focus" and how this web based program allows you to look at your overall debt and manage it. We'll work through a variety of scenario's that will also show the outcomes and reports that are available.

Angie Pidde has been involved in the financial industry for the past 11 years. Her current position at SouthPoint Federal Credit Union as the Training Coordinator has allowed her to gain the perspective from all views with in the organization and also gather data regarding the member's needs and wants. She's been involved with the Minnesota Family Involvement Council for 7 years which promotes full family education in the credit union industry; she's been involved in Junior Achievement for the past 6 years; presented for civic organizations, the MVAC, and local community education groups. Angie also serves on her local school board. Recently Angie has taken an active role at directing the products and services within their credit union to fit life stage and events and look for opportunities to add additional educational services.

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Local Asset Building Innovations Roundtable: This session will feather Local Asset Building Innovation (LABI) projects from around the state presenting information about efforts to implement new programs and strategies aimed at helping low-income individuals save and build financial assets. Project representatives will share successes and challenges, as well as information about resources leveraged and partnerships created. A statewide report summarizing results will be shared. Come and share your own innovative strategies at this interactive session. We have so much to learn from one another!

Anne Johnson

Building an Online Network for Community Change: Economic forces demand increasingly adaptive responses for nonprofit organizations. With the advent of new technologies that offer ways to work collaboratively, nonprofit organizations have an opportunity to explore working online toward community change. And these new ways of working allow far deeper and more meaningful collaboration than was previously possible. This presentation will feature the work of www.UnitedFrontMN.org, a collaborative community that is exploring networked ways of working to achieve its goals of community change. Partners will learn how UnitedFrontMN, an online community, is driving community change in a networked environment. They will also learn about technologies that support these new ways of working.

Mary Bjorneby

Thursday, April 22

9:00 AM: Concurrent Sessions

Building Systems Partnerships to Advance Low Wage, Low Skilled Adults

(FastTRAC): This session will focus on information regarding the Minnesota FastTRAC (Training, Resources and Credentialing) initiative. The primary goal of this initiative is to improve education and employment outcomes of adults, specifically adults who lack the basic skills (reading, writing, and math below 12th grade level, and basic computer literacy skills) and/or academic and employment readiness skills to enter and be successful in occupational skills training programs. Ultimately, FastTRAC programming should increase the education and skills training of this population leading them to the attainment of in-demand occupational credentials coupled with the benefit of increased, family-supporting wages.

Anne Marie Leland, Judy Mortrude

Strategies for Improving Credit Scores: This is an intermediate-level workshop which assumes participants will have at least some experience reading credit reports and know the basics of credit scoring. Five typical credit scenarios will be shown, along with practical strategies to improve credit scores in those situations. Workshop will emphasize the role of *instilling hope* and of *realistic coaching* so that credit problems are de-mystified and clients feel motivated to make the changes needed.

Darryl Dahlheimer, earned a BA from Oberlin College in government and economics in 1978 and a MSW from University of Michigan in 1981. He is licensed in MN as LICSW and did budget and debt counseling for over 3000 clients as a certified consumer credit counselor. He currently is Program Director for LSS Financial Counseling Service in MN. He has written two personal finance curricula, the Four Cornerstones of Financial Literacy, and Building Wealth in America, which was written with adaptations for the Hmong and Latino communities.

Tax Time Savings and US Savings Bonds: New in 2010, taxpayers are able to save a portion of their federal refund by purchasing US Savings Bonds. The Savings Bonds, which are designed as longer-termed investments, accrue interest until redeemed or until reaching final maturity in 30 years. This new option provides individuals a quick and easy way to save a portion of their refund and generally helps to promote a discussion of savings and asset building during tax time. This workshop will discuss some savings options at tax time with a detailed examination of the savings bond option.

Eva Song Margolis works with local financial institutions and service providers to offer asset-building, non-predatory financial services to AccountAbility Minnesota taxpayers. Dedicated to social justice, she has worked in the nonprofit industry since she graduated from Occidental College in Los Angeles where she received a B.A. in Anthropology. Ms. Margolis previously worked for the YWCA and the City of Minneapolis providing counseling and educational services to youth. She has also worked for the Housing Rights Center in Los Angeles where she investigated housing discrimination claims.

Bridge to Benefits: Bridge to Benefits (www.bridgetobenefits.org) is a project to improve the well-being of families by linking them to public work support programs such as health care, child care assistance, food assistance, energy assistance and tax credits. A core component of the project is an eligibility-screening tool designed to help families understand if they are eligible for public programs and tax credits. By answering a few simple questions, families can learn if they qualify for programs, print out applications and get county-specific information about how and where to apply. The website will also connect families to organizations that provide one-on-one application assistance.

Elaine Cunningham, Outreach Director. Elaine has spent more than twenty years in the community and public relations fields focusing primarily on health care. She holds a journalism degree from the University of Minnesota and has worked for the University of Minnesota Medical School, St. Joseph's Hospital and the United Way of Minneapolis.

Ryan Johnson, Outreach Specialist. Ryan has spent the last ten years working on economic and social justice for children and families living in poverty. He has worked for several nonprofit organizations including ServeMinnesota and Minnesota Literacy Council. He holds an English/zoology degree from the University of Wisconsin-Madison and is currently pursuing a Master of Public Affairs from the University of Minnesota Humphrey Institute.

10:15 AM: Concurrent Sessions

Building Capacity in Your Organization through AmeriCorps: This session will explore how an organization can increase its capacity to fulfill its mission and serve participants and the community through the AmeriCorps program. We'll discuss our experience leveraging the skills, fresh ideas, and energy of AmeriCorps members through a 13-year sponsorship of the "ABC Corps" in partnership with Twin Cities Habitat for Humanity. More recently, PPL has also received AmeriCorps members from Community Technology Empowerment Program (CTEP), LISC, MN Literacy Council and the MN Council of Churches. Presenters will describe how PPL programs have used this great Corporation for National and Community Service resource to extend the reach and increase the depth of programs, making an impact in the areas of housing stability, economic advancement, digital literacy, family stability, and youth achievement.

Sarah Koschinska, Community Technology Manager, has worked at PPL for eleven years. She has served the organization in several capacities: Volunteer Coordinator, Youth Services Manager, and Computer Access Lab Manager, and currently leads program development and management of community-based technology programming with PPL's Employment Training, Family Services and Education divisions. In this role she oversees services, classes and resources for community members seeking employment, education and technology literacy skills. Sarah works with our partnership with the Community Technology Empowerment Project (CTEP) and has hired and managed AmeriCorps and VISTA members for over six years. Sarah serves as a coordinator of the Technology Literacy Collaborative of the Twin Cities and was a recent member of the City of Minneapolis Digital Inclusion Task Force. She studied at the University of St. Thomas and received a B.A. in Justice and Peace Studies.

Kristy Shannon, Youth Programs Manager, brings an extensive background working with youth and families (Camp Fire USA, St. David's Early Childhood and Family Services) and the AmeriCorps program. Kristy served as a City Year AmeriCorps member in Boston and has supervised PPL's

AmeriCorps Charter School Program Coordinators (9 members annually) since 2005 with the Scholars & Leaders after-school and summer literacy development programs for youth. Kristy received her BA from the College of St. Benedict & St. John's University in Sociology and Spanish and is currently working on her Master's degree in Education.

Amanda Herbst, Self-Sufficiency Program (SSP) Program Coordinator, has worked at PPL for six years. Before becoming a staff member at PPL, she was an AmeriCorps VISTA member working as a Community Organizer at PPL housing sites. Her current responsibilities include providing and overseeing direct service provision, affordable housing resources and community building efforts for residents living in PPL housing seeking increased self-sufficiency. During the past four years, Amanda has hired and supervised five AmeriCorps members annually. Amanda holds a B.A. in Social Welfare from the University of Wisconsin-Madison.

Strategies for Improving Credit Scores: CONTINUATION of 9:00 AM session. Please be sure to attend both parts of this season.

Consumer Protections - Vulnerable adults:

Sherri Bruckner

Bundling Services for Family Economic Success: Panelist of representatives from three Center for Working Families sites located in Mpls & St. Paul to share best practices about bundling services and coaching model related to asset-wealth creation services aimed at low-income individuals. By bundling employment coaching, income support screening, and financial coaching; individuals receive more holistic services that work in tandem to increase overall household income.

Kelly Matter, Vice President of Advantage Services, CommonBond Communities
Providing leadership for services provided with residents in CommonBond's Senior, Family and properties for residents with disabilities and other barriers. Kelly has over 20 years of experience in workforce development, employment and training. Most recently she was the Vice President of Mission Services for Goodwill/Easter Seals leading a team of over 100 professionals serving over 12,000 individuals annually. She provided leadership around services and service development including partnership and revenue development, implementing new programs and assuring quality service and outcomes in all areas of service delivery, along with managing a budget of over \$9 million. Kelly has been instrumental in developing business to non-profit connections and training programs in the banking, finance, construction, automotive service and customer service industries. She is completing a master's degree in Organizational Leadership and has a bachelor's degree in Vocational Rehabilitation. She is the current President for the Minnesota Association of Community Rehabilitation Organizations; Board Member of the Access Press; Advisory Council Member of UW-Stout's Research and Training Center Stout Vocational Rehabilitation Institute; and Commission on Rehabilitation Accreditation (CARF) Surveyor as well as serving on many other advisory committees related to services and outcomes for individuals with barriers to education, employment and independence.

May Xiong, Director, Eastside Financial Center and Center for Working Families
Ms. Xiong joined Lutheran Social Service (LSS) of Minnesota in late 2006 and serves as the Director of the Eastside Financial Center and the Center for Working Families with LSS Financial Counseling Services, located on the Eastside of St. Paul. She provides overall strategic direction and oversight for all program components at the Centers. She currently leads a staff of eight as well as work with a multiple number of community partner organizations and contractors on collaborations, partnerships and program integration. Ms. Xiong holds a BS degree in Business Management and a MA in Nonprofit Management with over 10 years of experience in the nonprofit sector working with immigrant and refugee communities on a variety of issues from basic needs to economic

development. She has experience in building partnerships/collaborations and program integration. She also currently sits on the board of Neighborhood Development Center.

Tina Wombacher, Director Employment Training, Project for Pride in Living (PPL)
Ms. Wombacher joined PPL in 1998 and currently serves as the Director of Employment Training, with additional oversight of MFIP and Center for Working Families programming. She leads program development and management of community/business partner relationships. Additionally, Ms. Wombacher has over twelve years of experience working front-line with program participants as they pursue economic, education, and employment goals. Ms. Wombacher holds a BA degree in Sociology and a MPNA in Nonprofit Management.

11:45 AM: Closing / Luncheon Speaker

Ending Generational Poverty through Financial Education (topic)

Chris Farrell is economics editor for *Marketplace Money*, a weekly one-hour personal finance show syndicated nationally on public radio by American Public Media. He is economics correspondent for two other American Public Media programs, the business program *Marketplace* and the documentary unit American Radio Works. He is contributing economics editor at *Business Week* magazine. Chris is the author of two books: *"Right on the Money: Taking Control of Your Personal Finances"* and *"Deflation: What Happens When Prices Fall"*.