2011 Minnesota
Financial Fitness Conference

APRIL 20 & 21, 2011

WITH PRE-CONFERENCE TRAINING ON APRIL 19

Arrowwood Resort, Alexandria

Integrating Financial Fitness for Greater Impact and Sustainability

SESSION DESCRIPTIONS AND SPEAKER BIOS

UPDATED: APRIL 3RD

Early bird registration: **March 1 – April 15th, 2011**

Pre-Conference Training
Tuesday, April 19, 1:00 pm – 5:00 pm
by Darryl Dahlheimer, Lutheran Social Services Financial Counseling Service

Register Online at:

www.minnesotafaim.org

The mission of the MN Financial Fitness Conference is to ***build capacity and increase awareness to improve the financial fitness of families.*** This year we will come together to learn more about **integrating financial fitness for greater impact and sustainability**. This conference is for those working hard to support families as they try to move toward self-sufficiency in this turbulent economy.

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 and we will get them posted as we are able.

Tuesday, April 19

1:00 PM – 5:00 PM Pre-Conference Training

Consumer protection, improving credit scores, and other credit report issues: This session will cover updates in three areas relevant to financial coaching: consumer protection, credit reporting issues, and strategies to improve credit scores. Consumer protection will include new financial scams and new laws and resources related to personal finance. Credit reporting issues will include changes in laws and scoring models, and methods to help clients really grasp how their financial decisions relate to scoring. To apply the information, we will then look at three complex credit report scenarios and ways to improve scores in those situations.

Darryl Dahlheimer is Program Director and Certified Consumer Credit Counselor with Lutheran Social Services (LSS), a 30-year licensed clinical social worker (LICSW), and a sought after expert trainer for many statewide and regional audiences who are interested in bridging the financial knowledge gap for low income households. He has provided financial assessments and financial counseling with over 3000 clients. Darryl provides direction to an LSS Counselor Supervisor team, business development and community networking relation, development and supervision of Financial Education programming and provides policy, personnel and budgetary management leadership for his team. Darryl developed the Four Cornerstones of Financial Literacy and Four Directions of Financial Security for front line staff, as well as a culturally specific curricula for Latino and Hmong communities called Building Wealth in America. He has provided train-the-trainer sessions to over 800 professionals on financial literacy topics and has also specialized in counseling on eldercare and work-related issues.

Wednesday, April 20

10:15-11:30 AM: Opening Plenary

Integrating Financial Education into the Work You Do
Inger Giuffrida
Financial Educator and Asset Building Consultant

Inger Giuffrida has operated her own consulting business for nine years. The financial educator and asset-building consultant has developed and delivered financial education "training for trainers" to thousands of practitioners in the asset-building field across the

United States and Canada and is frequently asked to be a keynote speaker or featured trainer at state and national conferences. Her clients have included United Way of America and many local United Ways, the New York City Administration for Children's Services, Thrivent Financial for Lutherans, the Pioneer Library System, First Nations OWEESTA Corporation, and Share Our Strength to name a few. She served in the U.S. Peace Corps in East Africa, ran a community-based non-profit in Michigan helping women with low income build businesses and achieve economic security, created microenterprise development and financial education programs for a community development credit union in New York and led the asset-building department at a think tank in Washington, D.C. She has written several nationally distributed financial education curricula, including one named the best financial literacy curriculum of the year by the Financial Literacy Institute. She is currently developing a national financial education program for Jim Casey Youth Opportunity Initiative, a foundation dedicated to helping young people make the transition from foster care to independence; providing training and technical assistance for United Way Worldwide and FINRA Investor Education Foundation; developing and delivering training, technical assistance and tools and resources to AFI Grantees for Abt Associates and the Assets for Independence Program (her fifth year in this position); and providing financial education for Citizen Potawatomi Nation's youth asset building camp, among other projects. She is an active volunteer and serves on several local and state boards in addition to volunteering at her children's school and her community of faith. She now lives in Norman, OK, where she resides with her spouse, two young children and a house full of pets.

11:30 AM -1:00 PM Lunch with speaker Denise DeVaan

The rate of income poverty and asset poverty for Minnesota reaches almost 15%. This rate, researched by the Washington DC based Corporation for Enterprise Development, was before the fallout of the Great Recession. While it is critical that the basic needs for families get met as they regroup, seek jobs, and work to avoid foreclosure, we must also work toward financial asset building that creates financial stability for families, one step at a time. As Ray Boshara, Vice President of the New America Foundation says, "With income we get by, but with financial assets we get ahead." Denise DeVaan will focus her remarks on asset building and the ASSET Initiative.

Denise DeVaan joined the ICF International consulting firm as a Senior Consultant in November, 2010. She is the National Coordinator of AFI Regional Consultants, who work in all fifty states to implement the Department of Health and Human Services' ASSET Initiative (Savings, Assets, Education & Training). This initiative seeks to reduce asset poverty by integrating key financial asset building tools into programs that reduce poverty: savings and matched savings called Individual Development Accounts, financial education, building credit and reducing debt, getting banked, getting free tax preparation services and drawing down available tax credits. These tools, when leveraged properly, begin the trajectory toward financial stability for working poor families. Professionally, Ms. DeVaan has a lifelong passion and commitment to reduce poverty and has worked in the field since 1975. Her career began working in homeless shelters and soup kitchen's in New York City's Bowery and in transitional housing programs and food shelves in South Minneapolis. In 1983 she moved into public policy advocacy as a registered lobbyist with the Minnesota Legislature working for Catholic Charities and for the Urban Coalition's Food Research & Action Center. In 1998 she became the Executive Director of the Minnesota

Community Action Association, working on energy, housing, minimum wage, economic development, state block grant issues—helping to lead the network of Community Action Agencies and partners in policy efforts to reduce poverty—securing millions in state and Congressional appropriations. She is proudest of the passage of the Family Assets for Independence in Minnesota (FAIM) legislation, signed into law by the Governor in 1998, and in her role to coordinate FAIM's statewide multi-service Collaborative. Last year Ms. DeVaan had the privilege of touting Minnesota's success to the Regional Administrators and regional staff of all ten Health and Human Service regions. Her undergraduate degree is in Theology; her graduate degree is in Human Development with concentrations in economics, policy, and political science. She is a Kellogg National Fellow in leadership. Her leadership mantra is: "I is always we. May we never forget this fact."

1:00-2:30 PM: Concurrent Sessions

High Impact Financial Education: Using Adult Learning Principles and Participatory Methodology in Financial Education: How do adults learn differently from young people and children? This session will focus on answering this question by exploring the principles of adult learning and the implications of these principles for the design and delivery of financial education. Participants will discuss specific strategies on applying the principles of adult learning. Participants will also learn about methodology that make training effective and engaging and how to choose specific methodology based on content, needs of the learners, resources available to the facilitator and time allocated for the session.

Inger Giuffrida (See Bio Above)

Once Upon a Time …" Using Children's Literature to Teach Financial Literacy: Using children's literature is a unique way to teach children financial literacy concepts. Participate in this workshop to explore this creative teaching method and three curriculum which feature children's books and experiential activities: Reading Makes Cents (National 4-H Council; for youth grades 3-5); Money on the Bookshelf (University of Nevada Cooperative Extension; for parents and children ages 4-10) and Teaching Economics Using Children's Literature (Council for Economic Education; for elementary age children). Participants will also discuss how to use this teaching method with their clients.

Jan Gilman, Extension Educator in Family Resource Management with the University of Minnesota Extension, has an extensive background in family & personal financial management, with a strong emphasis on communication. She 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.

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 17 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.

I Can't Work – I'm on Benefits: In our day-to-day work, we encourage people with disabilities to set goals to improve their financial fitness. A common response is "I can't work, I'm on public benefits". The largest barrier to employment for people with disabilities is fear, not the disability itself. This workshop will demonstrate a new on-line tool called *Disability Benefits 101* that will allow you to engage your client in a structured discussion of the actual impact income has on cash assistance and health insurance. The tool will help you dispel the myth that employment will automatically disqualify the person for cash assistance or health care.

Allan Lunz, Mr. Lunz is a rehabilitation program specialist for the Minnesota Department of Employment and Economic Development – Rehabilitation Services program. He has over 30 years of experience developing and implementing services for people with disabilities, first generation Americans, people from multiple cultures, and people living in multi-generational poverty. Recent program development activities have included employment services for Social Security beneficiaries, Welfare to Work services, post-secondary student support services, HIV/AIDS services, services for American Indians living on the Red Lake and White Earth Tribal Nations, services for American Indians living in the Twin City urban area, migrant workers, and supported employment services. Mr. Lunz has a Master's degree in rehabilitation counseling and is a certified rehabilitation counselor.

Sharon Notch is the DB101 Coordinator for MN Department of Human Services Disability Services Division. For the past two years Sharon has been working on the implementation, testing and roll-out of Disability Benefits 101 (www.Db101.org) primarily for Vocational Rehabilitation Services staff. She is a former Advocate for the Senior Linkage Line in rural Minnesota, and currently has been a Disability Linkage Line Coordinator Central Minnesota based in Brainerd for 3 ½ years. She has 12 years experience with Information, Assistance and Referral helping persons with disabilities, family members, older adults and providers locate necessary resources, public and federal benefit programs. Ms. Notch has a Bachelor's degree in Community Psychology and is a Certified Information Referral Specialist.

Best Practices Learned - Class Recruitment, Evaluation, & Learning in a Multi Language Class: The University of Minnesota Extension and Minnesota Council on Economic Education have 6 years of experience in sponsoring the Community Mentorship Program (CMP) where community educators are paired with extension educators to conduct financial education in the partner agency's community. A primary goal of CMP is to build the capacity of grassroots organizations to conduct their own culturally sensitive financial literacy training – especially in the language of the participants. CMP includes an initial two day workshop, mentoring from experienced Family Resource Management extension educators includes co-planning, co-teaching, co-development of program evaluation, and co-writing of proposals for mini –grants to fund the implementation of a personal finance education program, and a follow up meeting to share experiences among agencies. Over the past five years, 61 participating agencies have conducted nearly122 financial literacy programs for approximately 1,000 Minnesotans – a majority of them being culturally diverse. Best practices will be shared in class recruitment, class activities, use of incentives and evaluation.

Trish Olson is from Kensington, MN, home of the Runestone – and yes, she believes it is true. Given this, her remaining credentials may seem suspect. Trish earned her B.S from NDSU, and her master's and Ph.D. from The Ohio State University in Family Resource Management. Her teaching and research have been in understanding limited income families, their finances and how to meet their educational needs. Her current research projects focus on how people manage their resources including: immigrant families from Mexico and those impacted by of natural disaster.

2:45-4:15 PM: Concurrent Sessions

Life Stage – Life Cycle Budgeting: People in different life stages have different financial needs and often, different financial goals. Planning financial education as "one-size fits all" or driven by a singular curriculum often misses these life stage or life cycle differences. This session will focus on financial education content relevant for different life stages or ages. In additional to financial planning considerations including anticipating the financial impacts of common life events, participants will explore generational attitudes toward money and financial issues.

Inger Giuffrida (See Bio Above)

Why Do They Do That? Teen Decision Making: The ability to make good decisions is a major life skill that young people ought to master as they transition into self-sufficient adults (Cowan, 2004). Learning and using a decision-making process helps youth grow up to be independent, responsible adults. When teens make more of the decisions affecting them, they will learn and grow from their successes and mistakes (Welker, 1998). During this workshop, you will become familiar with the decision making process, gain insight into how teen brain development impacts decision making, participate in hands on activities that teach decision making skills, and be introduced to the NEFE High School Financial Planning Program.

Jan Gilman, Extension Educator in Family Resource Management with the University of Minnesota Extension, has an extensive background in family & personal financial management, with a strong emphasis on communication. She 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.

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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.

Carrie Ann Olson is an Extension Educator, 4-H Youth Development, University of Minnesota Extension, Regional Office Morris. Carrie works in the area of 4-H Youth Development with the University of Minnesota Extension. She has a B.S. degree in Home Economics Secondary Education from Concordia College, Moorhead and a M. Ed. in Youth Leadership Development from the University of Minnesota. Carrie has worked for Extension for 20 years and enjoys focusing on empowering youth and the adults that support them in decision making around consumer and health issues.

First Steps to Financial Stability: Entry Level Tools, Techniques, and Collaboration for Increased Client Success: Presenters of this workshop will share how their seven year partnership has helped clients move towards financial stability. With having different financial habits and beliefs on how money should be managed, as well as having limited time to mentor clients on finance, it can be difficult to have successful impact on the individuals being served. In this workshop, participants will be introduced to financial techniques and collaboration of two agencies that integrate best practices for increased client outcomes for financial stability.

Tina Peterson is the Executive Director and Founder of Human Achievement & Performance Academy [HAPA]. HAPA is a non-profit organization that was created in 2003 to fill a gap in financial literacy education and financial counseling services. Prior to creating HAPA, Ms. Peterson spent 16 years in the banking industry including 11 years as a consumer and mortgage loan officer. Ms. Peterson has been a FAIM instructor since 2005 and a Homestretch instructor since 1995. Ms. Peterson obtained her Homestretch Certification in 2005, Housing Counseling Certification in 2007, and Foreclosure Prevention Certification in 2007. She frequently travels to provide the "First Steps to Financial Stability" curriculum to Community Action Agencies, Detention Centers, Schools and more. HAPA also offers individual financial counseling services. In September of this year Ms. Peterson was awarded the Ruth Edevold Award for Excellence in Leadership, by the Northwest Minnesota Foundation.

Marcia Otte serves as the Family Development Director for Mahube Community Council, Inc. Mahube is the community action agency that serves Mahnomen, Hubbard and Becker Counties in northwest and west central Minnesota. Marcia has served as the Mahube Family Development Director for 24 years. She coordinates nine separate housing programs from housing the homeless to transitional housing to permanent supportive housing. She manages the only Child Passenger Resource Center in the State of Minnesota. She coordinates the Family Assets for Independence in Minnesota program for Mahube. She is in charge of all emergency programs and special projects for the agency, which includes Food Shelf, Food Support, Salvation Army, Winter Gear, and the Christmas Projects. Marcia also serves as a grant writer for Mahube Community Council. Marcia is a graduate of the University of North Dakota, Grand Forks, North Dakota.

Creative Job Search: We are now all providers in search of a market for our skills and we need to be business-minded. Time is a valuable resource. Do we get the best return on our time-invested? This workshop looks at five strategies and five essential websites that help us identify, and often create, opportunities in the job search. Nowadays, we all need to self-market.

Mark Anthony Zappa develops and facilitates workshops in Creative Job Search, resume writing, interviewing, self-marketing research and job search in mid-life at the Ramsey County WorkForce Centers. He has been recognized by the MN Department of Employment and Economic Development (DEED) for his contributions to Creative Job Search content development and facilitator mentoring. Mark is a frequent contributor to the West Metro WorkForce Centers' bi-monthly publication Career Connection. He has been invited to present Creative Job Search at metro-area libraries, colleges, job fairs and, most recently, at the 2010 ABE Transitions Conference: Exploring Pathways to Success . He is also a promoter and proctor for ACT's National Career Readiness Certificate assessments. After completing his BA at Metropolitan State University, with a emphasis in Human Services Administration, Mark worked in Central America for 15 years as a trainer, teacher, business consultant, editor and writer. He speaks Spanish and conversational Chinese Mandarin.

4:30 PM-5:30 PM A Roundtable Discussion with the Ladders Out of Poverty Task Force

Emerging from the two-year Commission to End Poverty by 2020 effort, the Ladders Out of Poverty Task Force is charged with identifying specific policies, strategies and legislative recommendations for addressing the financial asset and education needs of low income Minnesotans that aid them in leaving poverty permanently through the examination of initiatives that build wealth, provide financial education, address consumer protection needs of low income households and identify models that employ community engagement strategies in building the social capital of low income households.. Comprised of a bipartisan group of legislators and representatives from Minnesota's Department of Commerce and Attorney General's Office, and launched in September 2010, the Task Force has initiated efforts to engage a broad range of private, public, nonprofit, academic, philanthropic organizations, and experts to identify best practices and models for replication or expansion in Minnesota.

Amy Brenengen is the Director of the Office on the Economic Status of Women (OESW) at the Minnesota State Legislature. In this role, Amy oversees the OESW in its role as an information resource for legislators and the public, and as the lens of women in the lawmaking process. Her office provides research and information to legislators and the public, publishes data, reports and information pertinent to the economic health and vitality of women in Minnesota, and Amy speaks publicly and writes about the status of women in the State of Minnesota. Previous to this position, Amy directed career, business and financial literacy programs at WomenVenture, the leading economic development organization for women in the twin cities. Amy's undergraduate degree is from the College of St. Benedict, and her graduate degree comes from Hamline University where her final research addressed the impact of leadership education on the self-esteem of adolescent girls. Amy currently sits on the Board of Directors for Illusion Theater in Minneapolis, and was recently appointed to the Board of the National Association of Commissions on Women. Amy lives in St. Paul and she and her partner Matt are the proud parents of Alice, age 10, and Andrew, age 7.

Thursday, April 21

8:30-10:30 AM: Concurrent Sessions

Behavioral Economics and Motivation in Financial Education: Within financial education trainings for staff, participants frequently discuss attrition or lack of attendance. But what if there was a conversation about ensuring the success of each and every participant who initially enrolls? This session begins with a review of theories that observe consumers in the marketplace and continues with the factors that affect individual client motivation. It concludes with opportunities for financial educators to identify the forces that motivate their individual participants and develop tactics to incorporate them into effective financial education program design.

Inger Giuffrida (See Bio Above)

Gambling: A Family Financial Management Decision: In this workshop, participants will raise their awareness of the issue of gambling and its potential impacts on a family's financial situation. Strategies that families can use will be identified to keep gambling at a low risk level and within their family spending plan. Participants in this workshop will increase their understanding of an addicted gambling treatment program in Minnesota that includes a personal finance component. Strategies addressed will assist families in dealing with personal finance issues related to gambling activity before a major financial problem occurs as well as help families recover financially if serious money problems do exist.

Shirley Anderson-Porisch is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Marshall Regional Office) and an Accredited Financial Counselor. She holds Bachelors and Masters of Science 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, Shirley provides programming in personal finance throughout Minnesota; has served as an Extension program administrator; and is recipient of the Director's Award to Distinguished Extension Field Faculty. She provides financial counseling at Vanguard Addicted Gambler Treatment Program, Granite Falls, MN. She is co-author of four personal finance curriculums: Building Awareness of Culture and Resource; Dollar Works; Dollar Works 2; and Gambling: A Challenge for Youth. Her professional memberships include Minnesota Association of Extension Educators; National/MN Affiliate Extension Association of Family and Consumer Sciences; Epsilon Sigma Phi; and Association for Financial Counseling and Planning Education.

Sandra Brustuen is a nationally Certified Gambling Counselor II and Licensed Alcohol and Drug Counselor. She is the Coordinator of the Vanguard Compulsive Gambling Program in Granite Falls, MN. She has 30 years experience in the addictions field, working with compulsive gamblers exclusively since 1992. She has presented at numerous state and national conference on the subject of compulsive gambling and was instrumental in developing the Professional in Residence Program which has provided professionals, nationally and internationally, with knowledge of treatment for compulsive gamblers. She is the co-author of Pathological Gambling and Chemical Dependency-Similarities and Unique Characteristics.

Stretching Your Budget with Food Support and Simply Good Eating: The University of Minnesota Extension, Minnesota Department of Human Services, and Minnesota Chippewa Tribe are working together to increase statewide participation in Food Support and nutrition education programs. Simply Good Eating is a free community based nutrition education that helps Minnesotans with limited financial resources stretch food dollars and make healthy choices. Please join this workshop to share your experience and learn more about how we can work together to increase participation in Food Support and Simply Good Eating nutrition education programs!

Ryan Johnson has spent his career working on economic and social justice issues for children and families living in poverty. Ryan currently works as SNAP-Ed Liaison in partnership with the Minnesota Department of Human Services, University of Minnesota Extension, and Minnesota Chippewa Tribe to increase participation in Food Support and nutrition education programs. Ryan received his master's degree in public affairs from the University of Minnesota's Humphrey Institute and his bachelor's degree from the University of Wisconsin-Madison.

Ross Safford is a Community Outreach Specialist for the University of Minnesota Extension Health and Nutrition Programs. A 1981 graduate of Johnson and Wales University; Culinary Providence, RI, Ross has used his culinary skills to develop programs serving low-income adults in New Haven Ct, W Mass, and Minnesota for over 20 years. After moving with his family to the Midwest 10 years ago, Ross directed "Mise en Place" a culinary job training program before working with Extension. Ross develops programming throughout the state for the University of Minnesota Extension Simply Good Eating/nutrition education program. The University of Minnesota has provided nutrition education and food resource management classes to people with limited resources living in Minnesota for over 30 years. The program serves a diverse group of youth, adults and seniors in a variety of community settings.

Facebook, Web Pages and Podcasts, Oh My! Using technology to Teach Youth Financial Education: Youth are interested in any type of technology, so why not use technology to reach youth with financial education. This workshop explores a variety of technologies and how they can be applied to teach technology savvy youth. Technologies that will be discussed include: telephone, podcasts, webpages, social media and immediate response devices. Learn how to incorporate technology in order to keep young people engaged in financial education.

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.

Ellie McCann is an Extension Educator in Family Relations and Assistant Professor with the University of Minnesota Extension. She has a Masters degree in Human Development and Family Studies from the University of Arkansas, Fayetteville, 1994. Ellie has been working with children and families for over 25 years through her work in both community agencies and University settings. Ellie has also developed and taught numerous classes and trainings to professionals and students including: Child Development, Life Span Development, Curriculum and Guidance and Activities and Materials for Early Childhood. Ellie lives in Moorhead, Minnesota. She is the parent of three daughters who are age 18, 22, and 23.

10:15-11:45 AM: Concurrent Sessions

Teaching Saving and Investing Principles as a Financial Educator: Many financial education participants want to know more about saving and investing. As financial educators, what should you know about and be able to teach? At what point should you seek an expert? And how do you identify the right expert for your participants. This session will focus on the principles of saving and investing as well as when to use investing professionals in your training. Understanding the range of investment professional titles and certifications as well as paths to certifications as financial educators will be discussed during this session.

Inger Giuffrida (See Bio Above)

Gambling: A Family Financial Management Decision Part II: In this workshop, participants will raise their awareness of the issue of gambling and its potential impacts on a family's financial situation. Strategies that families can use will be identified to keep gambling at a low risk level and within their family spending plan. Participants in this workshop will increase their understanding of an addicted gambling treatment program in Minnesota that includes a personal finance component. Strategies addressed will assist families in dealing with personal finance issues related to gambling activity before a major financial problem occurs as well as help families recover financially if serious money problems do exist.

Shirley Anderson-Porisch is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Marshall Regional Office) and an Accredited Financial Counselor. She holds Bachelors and Masters of Science 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, Shirley provides programming in personal finance throughout Minnesota; has served as an Extension program administrator; and is recipient of the Director's Award to Distinguished Extension Field Faculty. She provides financial counseling at Vanguard Addicted Gambler Treatment Program, Granite Falls, MN. She is co-author of four personal finance curriculums: Building Awareness of Culture and Resource; Dollar Works; Dollar Works 2; and Gambling: A Challenge for Youth. Her professional memberships include Minnesota Association of Extension Educators; National/MN Affiliate Extension Association of Family and Consumer Sciences; Epsilon Sigma Phi; and Association for Financial Counseling and Planning Education.

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Integrating Financial Services at Tax Time and Findings from AccountAbility Minnesota's Financial Services Program Evaluation: AccountAbility Minnesota (AAM) has many years of experience integrating financial development and asset-building services into its tax preparation process to promote financial security for low-income individuals and families. This includes facilitated access to products and services such as bank accounts, prepaid debit cards, and benefits screening, along with education about money management, budgeting, and more. Recently, AAM secured funding to conduct a comprehensive evaluation of its financial services program. This evaluation includes a quantitative review of over 900 customers who have opened savings accounts since 2006 and a qualitative exploration of customer needs via focus groups and surveys. AAM will present an overview of its evaluation – the rationale, process established, methodology, and preliminary outcomes – that will inform its program to better meet its customers' needs, and also the broader field of asset building in low-income communities. Workshop participants also will learn about the "what and how" of AAM's financial services program model and lessons learned along the way.

Tracy Fischman joined AccountAbility Minnesota (AAM) as executive director in July 2009, immediately after moving to the Twin Cities from Chicago. AAM helps low-income Minnesotans move towards financial security by integrating access to affordable financial services and education into its tax preparation process and helping to build the capacity of other organizations to offer similar services in their communities. Prior to this, Tracy served as a consultant to non-profit, philanthropic, and political organizations, providing strategic campaign, project management, and organizational development services. Tracy has a long history of fostering social justice, with more than 19 years of experience in public health, HIV/AIDS, civil rights, and women's rights work. She has an extensive background in policy and advocacy, as well as organizational planning and development. Tracy has worked for organizations such as Planned Parenthood of Illinois as the vice president for public policy, and the Chicago Department of Public Health's STD/HIV/AIDS Division as the director of policy and legislative affairs. Tracy has served on a number of boards, including: Girl's Best Friend Foundation, Illinois Health and Medicine Policy Research Group, Citizen Action of Illinois, and Communities Advocating Emergency AIDS Relief. Tracy holds a bachelor's degree from Macalester College in Minnesota and a master's degree in Public Policy from the Harris School of Public Policy at the University of Chicago.

1:45-3:15 PM: Concurrent Sessions

Models of Financial Education: There are many models for the delivery of financial education.The purpose of this session is to categorize the possible approaches to financial education and provide a basic overview of how to get started with approaches to financial education other than training. This session will lead into the following session on assessment and evaluation. In the context of a discussion on evaluation, the model of financial education matters a great deal. Expectations in terms of outcome attainment and impact for different approaches cannot be the same and greatly affect assessment and evaluation efforts.

Inger Giuffrida (See Above Bio)

Recovery after Disaster: The Family Financial Toolkit: A natural disaster can strike anywhere, anytime--leaving in its wake damage and destruction causing long-term financial impacts on survivors. Making financial decisions in the best of times is often difficult and even more difficult after a disaster. Many disaster survivors are overwhelmed when faced with the number and the complexity of financial decisions after a disaster. To assist disaster survivors in developing a financial recovery plan, U of M Extension and NDSU Extension in collaboration with Lutheran Social Services of MN developed *Recovery after Disaster: The Family Financial Toolkit*. This workshop will focus on the components of the toolkit including strategies, action steps, tools, worksheets, resources and fact sheets to assist survivors.

Trish Olson is from Kensington, MN, home of the Runestone – and yes, she believes it is true. Given this, her remaining credentials may seem suspect. Trish earned her B.S from NDSU, and her master's and Ph.D. from The Ohio State University in Family Resource Management. Her teaching and research have been in understanding limited income families, their finances and how to meet their educational needs. Her current research projects focus on how people manage their resources including: immigrant families from Mexico and those impacted by of natural disaster.

Phyllis Onstad is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Rochester Regional Office) and is an Accredited Financial Counselor. She received her Bachelor of Science and Masters of Education/Adult Education degrees from the University of Minnesota.   Phyllis was instrumental in initiating the Minnesota Latino Financial Literacy Program partnering with AmeriCorps VISTA and utilizing bi-lingual educators to teach financial literacy to Minnesota's growing Latino population. Currently she is working with colleagues in Minnesota and North Dakota to design a toolkit to help families work towards financial recovery from a natural disaster.

Collaboration Toolkit: Inter-organizational collaboration is increasingly assumed to be both necessary and desirable as a strategy for addressing many of society's most difficult public challenges yet collaboration is hardly easy and often complex and unorganized. This toolkit contains a variety of resources that can be adapted to guide you through the collaborative process. This toolkit is built for all life stages of collaboration; organizations can use this toolkit to launch new partnerships and/or strengthen and reassess existing collaborative work. The tools will be provided electronically and will help professionals assess organizational fit within any given collaborative venture, organize and systematize the work of collaborations, and evaluate collaborative work. Participants will walk away with adaptable templates and worksheets aimed at increasing the efficiency and effectiveness of inter-organizational work.

Anne E. Johnson works for the MN Department of Human Service's Office of Economic Opportunity where she supports a network of anti-poverty organizations working in the areas of Community Action and homeless prevention. She recently graduated with a Masters of Public Policy from the Hubert H. Humphrey Institute with a focus on non-profit leadership and management and cross-sector collaboration.

3:30-5:00 PM: Concurrent Sessions

Financial Education Assessment and Evaluation: This session will provide a framework for understanding and developing assessment and evaluation approaches for financial education. The hierarchy of assessment and evaluation as well as designing evaluation efforts around the logic model will be explored during the session. The session will also cover financial educator evaluations.

Inger Giuffrida (See Bio Above)

Ask a Financial Counselor Roundtable: Financial counseling helps people find solutions to money management issues through problem-solving and decision-making principles. The Help MN Save website (www.helpmnsave.org) option, "Ask a Financial Counselor" invites questions from direct service staff workers related to personal finance and financial education. Question responses, provided by University of Minnesota Extension Educators/Accredited Financial Counselors, focus on technical financial information and suggestions for use by clients. This workshop will feature financial counselors who will assist audience understanding of financial counseling and accreditation; familiarize them with intervention strategies and resources including "AAFC"; and respond to questions related to timely issues related to personal finance.

Shirley Anderson-Porisch is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Marshall Regional Office) and an Accredited Financial Counselor. She holds Bachelors and Masters of Science 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, Shirley provides programming in personal finance throughout Minnesota; has served as an Extension program administrator; and is recipient of the Director's Award to Distinguished Extension Field Faculty. She provides financial counseling at Vanguard Addicted Gambler Treatment Program, Granite Falls, MN. She is co-author of four personal finance curriculums: Building Awareness of Culture and Resource; Dollar Works; Dollar Works 2; and Gambling: A Challenge for Youth. Her professional memberships include Minnesota Association of Extension Educators; National/MN Affiliate Extension Association of Family and Consumer Sciences; Epsilon Sigma Phi; and Association for Financial Counseling and Planning Education.

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 17 years in Family Resource Management and taught high school home economics for six years.

Rosemary K. Heins is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Andover Regional Office) and an Accredited Financial Counselor through Association for Financial Counseling and Planning education. Her background includes degrees from Colorado State University (MS in Family & Consumer Science and Housing & Design) and University of Wisconsin Stout. She was part of the team that authored Dollar Works and Dollar Works 2 curricula.

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.

Susan Hooper is an Educator in Family Resource Management with University of Minnesota Extension Center for Family Development (Carver/Scott County Offices) and an Accredited Financial Counselor Association for Financial Counseling and Planning Education. Sue holds B.S. and M.S. degrees from Iowa State University. She has 28 years of Extension teaching experience with the University of Minnesota and Iowa State University Extension. Currently she teaches financial resource management in Scott and Carver Counties through University of Minnesota Extension. Sue's Extension work has been bracketed by very difficult times. She began her Extension work during the 1980's Farm Crisis and now supports families during the current economic depression. She is co-author of the personal finance curriculum Dollar Works 2 and a parenting curriculum, Celebrate Families.

Phyllis Onstad is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Rochester Regional Office) and is an Accredited Financial Counselor. She received her Bachelor of Science and Masters of Education/Adult Education degrees from the University of Minnesota. Phyllis was instrumental in initiating the Minnesota Latino Financial Literacy Program partnering with AmeriCorps VISTA and utilizing bi-lingual educators to teach financial literacy to Minnesota's growing Latino population. Currently she is working with colleagues in Minnesota and North Dakota to design a toolkit to help families work towards financial recovery from a natural disaster.

Cindy Petersen is an Educator/Professor in Family Resource Management with University of Minnesota Extension Center for Family Development (Hutchinson Regional Office) and an Accredited Financial Counselor Association for Financial Counseling and Planning Education. Cindy has been with the University of Minnesota Extension since 1976 working in both rural and urban settings conducting classes in train the instructor sessions, direct teaching to clients, and in one to one learning sessions. Cindy has both a Bachelor of Science Degree in General Home Economics and a Master of Education Degree in Home Economics Education from the University of Minnesota.

Moving the Field Forward: Certification for Financial Educators & Coaches: Developing people's financial capabilities has risen to the top of our national priorities list. This session will give you an opportunity to see the big picture related to this important priority. How does your financial education work fit with initiatives at the national level? Who are the key players? Where is the field moving? Then you will hear about current efforts to create an on-line financial education certification program in Minnesota. Most importantly, you will have the opportunity to actively shape the development of this effort by sharing your ideas, your concerns, and your questions.

Catherine Solheim is a faculty member in the Department of Family Social Science at the University of Minnesota. She teaches graduate and undergraduate courses on personal and family finance, family policy, and global family systems. Catherine's scholarship centers on financial management and the ways that culture and socio-economic status impact the ways families manage and make decisions about financial resources. She has conducted research on decision-making in Thai families and is currently studying transnational Mexican-Minnesota family resource and relationship decisions. She has recently completed a study of values and financial practices of two-generation Hmong immigrant families in Minnesota. Catherine has been working with the Family Assets for Independence in Minnesota IDA program since 2000. Since 2004, she has served on the FAIM Council and is currently collaborating with FAIM colleagues to implement a comprehensive data collection and evaluation system for the statewide program.