



* Schedule subject to change

Wednesday, June 4 th	
8:30 am – 12:00 pm	United Way Financial Stability Partnership Steering Committee Meeting
12:00 pm – 2:00 pm	Bank of America Grantee Luncheon
3:00 pm – 5:00 pm	<p>Opening General Session <i>Financial Stability in Unstable Times</i></p> <p>Opening Remarks Alex Sanchez Senior Vice President, Community Impact Leadership, UWA</p> <p>Chicago Greetings Deborah L. DeHaas Vice Chairman and Regional Managing Partner, Deloitte President, Board of Directors, United Way of Metropolitan Chicago</p> <p>Stephanie Neely Treasurer, City of Chicago</p> <p>Introduction of Keynote Speaker Dr. Madye Henson Vice President, Community Impact Development, UWA</p> <p>Keynote Speaker Barbara Ehrenreich Author, <i>Nickel and Dimed: On (Not) Getting By in America</i></p> <p>Thought Leaders Roundtable The Roundtable will be a thought-provoking discussion about financial stability, its importance to the health and success of our country, and what it takes to make it a reality for millions of Americans faced with instability in today's economy.</p> <p>A panel discussion with:</p> <p>Brian Gallagher President and CEO, United Way of America</p> <p>Dale Bonner Secretary, Business, Transportation, and Housing, State of California</p> <p>Stacey Davis Stewart Chief Diversity Officer and Senior Vice President, Office of Community and Charitable Giving, Fannie Mae Corporation</p> <p>Jean F. Duff, M.A., M.P.H. Deputy Director, Global Justice and Global Poverty Programs Center for Global Justice and Reconciliation, Washington National Cathedral</p> <p>Linda Gibbs Deputy Mayor of Health and Human Services for New York City</p> <p>Andrew Plepler President, Bank of America Charitable Foundation</p>

2008 Financial Stability Leadership Summit*

June 4-6, 2008 Chicago, IL

	Ryan Streeter, PhD Vice President, Civic Enterprises, LLC, Senior Advisor, Business Civic Leadership Center, U.S. Chamber of Commerce
5:30 – 7:30 pm	Networking Reception and book signing with Barbara Ehrenreich

Thursday, June 5th

8:00-8:30am	Continental Breakfast
8:30–9:30 am	<p>Morning General Session United Way Financial Stability Partnership™ – Advancing the Common Good</p> <p>Opening Remarks and Partner Recognition Alex Sanchez Senior Vice President, United Way of America</p> <p>Partner Remarks Andrew Plepler President, Bank of America Charitable Foundation</p> <p>Keynote Address Brian A. Gallagher President and CEO, United Way of America</p>
9:30 am-10:00 am	Networking Break
10:00 am–11:15 am	<p>Mini-Plenary Sessions</p> <p>Getting Through the Mortgage Mess Foreclosure rates in February, 2008 were up 60 percent when compared to the year before, and some experts project that as many as 2 million families will lose their homes during the next two years—the result of decreasing home values and interest rate changes that will substantially increase monthly payments. During this mini-plenary, experts will discuss the issues currently plaguing the housing and mortgage markets; the impact felt on the community-level; and the various responses that could mitigate the current crisis.</p> <ul style="list-style-type: none"> ▪ Suzanne Boas, President, Consumer Credit Counseling Service of Greater Atlanta ▪ Bruce Gottschall, Executive Director, Neighborhood Housing Services of Chicago ▪ Traci Wickett, President, United Way of Southern Cameron County <p>Transforming the Financial Services Industry: Lessons from Alternative Service Providers Because of their low or unreliable incomes, limited tangible assets, or thin or non-existent credit files, underbanked consumers often operate in two financial worlds, using a combination of traditional financial services and alternative financial service providers to meet their needs. Developing products and strategies that combine the best of both worlds is proving to be the key to successfully serving this market.</p> <p>Join us for this mini-plenary to hear how new and traditional financial services providers are learning from the alternative services industry and offering products and services that meet customers' needs and doing so in ways that are profitable for both the company and for the consumer and put consumers on a path to financial stability and independence.</p> <ul style="list-style-type: none"> ▪ Jason Sabo, Senior Vice President, Public Policy, United Ways of Texas ▪ Jennifer Tescher, Director, Center for Financial Services Innovation <p>Financial Education: Critical Yet Challenging When it comes to financial decisions, how do we ensure that individuals both read and understand the “fine print”? The complex, specialized financial services industry that exists today requires consumers to be informed and engaged in</p>

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	<p>order to manage their finances effectively. And yet, research has shown that behavior changes do not necessarily result from increased knowledge. Join us for this thought-provoking mini-plenary to explore the complex nature of personal finances and how financial education, when designed and executed differently--and supported by public policy--can influence behavior changes and set individuals back on the path to financial stability.</p> <ul style="list-style-type: none"> ▪ Ted Beck, President & CEO, National Endowment for Financial Education ▪ Karen Murrell, Senior Research Fellow, New America Foundation ▪ Jerilyn Stowe, Community Impact Manager, Improving Financial Stability, United Way of Salt Lake
11:15-11:30 am	Break
11:30-12:15 pm	<p>Coffee Chat Networking and small-group discussion opportunities</p>
12:30–2:00 pm	<p>Luncheon General Session</p> <p>Welcome Janet Froetscher President, and CEO, United Way of Metropolitan Chicago</p> <p>Opening Remarks Phillip Baldwin President and CEO, Southern Bancorp, Inc. Treasurer, Board of Directors, United Way of America</p> <p>Partner Remarks Marc Ferguson CEO and Founder, Nets to Ladders</p> <p>Luncheon Speaker Martin Gruenberg Vice Chairman, FDIC</p>
2:00-2:30pm	Networking Break
2:30–3:45 pm	<p>Mini-Plenary Sessions</p> <p>Economic Realities: Balancing Spend vs. Save America has increasingly become a country of “borrow-and-spend”, with little thought to the consequences. Though many economists are reluctant to use the term “recession” in describing the current economic climate, most acknowledge that the coming year promises to be a difficult one for many families.</p> <p>While many community-based organizations are encouraging conservative financial behavior and promoting strategies that help families save and build assets, the federal government continues to promote spending—through programs such as the economic stimulus—in order to stimulate the economy and prevent recession. How do we help the individuals and families balance these mixed messages and make choices that will help them realize their long-term goals?</p> <ul style="list-style-type: none"> ▪ William Emmons, Supervisory Officer and Economist, Division of Banking Supervision and Regulation, Federal Reserve Bank of St. Louis ▪ Paula Gilberto, Senior Vice President, Community Investment, United Way of the Capital Area ▪ David Marzahl, President, Center for Economic Progress <p>Drowning in Debt: Why Are We in so Deep and How Do We Get Out? Americans are no longer swimming in a sea of debt—they are drowning in it. From 2001 through 2004, the total amount of household debt rose faster than household income. Though many associate increases in debt with unnecessary spending, debt levels were higher among families that identified themselves as savers, suggesting that other factors, such as the rise in cost of living, are the cause of increases in debt. This mini-plenary will explore the primary causes of household debt in America, the populations that have been most impacted, and</p>

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	<p>potential solutions for getting out of the red and into the black.</p> <ul style="list-style-type: none"> ▪ Tamara Draut, Director, Economic Opportunity Program, DEMOS ▪ Gloria King, President, United Way of Central Carolinas <p>Does it Pay to Work? The Critical Role of Work Supports As the costs of housing, transportation, health care, and child care increase, many low-income workers struggle to meet their families' needs. Work supports such as transportation assistance, child care subsidies and federal benefits can help families address the difficulties associated with low-wage work. When combined with tools and strategies that help individuals increase their education and job skills in order to advance their careers, work supports become a powerful component of a workforce development system that can help families achieve financial stability and independence. Join us to take a deeper look at the critical role of work supports and their impact on long-term impact on family financial stability.</p> <ul style="list-style-type: none"> ▪ Jane Fogg, Director, Financial Stability, United Way of Central Iowa ▪ Ellen Galinsky, President, Families and Work Institute
<p>3:45–4:00 pm</p>	<p>Break</p>
<p>4:00–5:15 pm</p>	<p>Best, Promising and Emerging Strategies</p> <p>Utilizing Social Marketing Campaigns to Promote Financial Stability This session will provide examples of how social marketing campaigns, including America Saves and United Way's LIVE UNITED campaign, can be leveraged in your community to develop new partnerships, raise awareness and take action around saving and asset building. The main focus of the session will be <i>America Saves</i>, a nation-wide social marketing campaign that engages a broad coalition of nonprofit, corporate, and government groups to help individuals and families save and build wealth. The session will also touch on LIVE UNITED, United Way's new marketing campaign that invites everyone to advance the common good by giving, advocating, or volunteering.</p> <ul style="list-style-type: none"> ▪ Jill Cox, Director, Government Relations, United Way of North Carolina ▪ Peter Hahn, Director, Creative Studio, United Way of America ▪ Nancy Register, Associate Director Consumer Federation of America <p>Tools for Expanding EITC/VITA Campaigns This session will focus on the tools and resources that communities can leverage to launch or increase the impact of Earned Income Tax Credit (EITC)/Volunteer Income Tax Assistance (VITA) efforts. Representatives from the IRS and the Center on Budget and Policy Priorities will talk about the materials and resources available to support EITC campaigns, including the new VITA grant fund administered by the IRS. In addition, two successful community-based organizations will offer their insights on creating a successful campaign and how organizations new to this work might achieve impact quickly.</p> <ul style="list-style-type: none"> ▪ Carol Barnett, Director, Product & Partnership Development, SPEC Division, IRS ▪ Mary Dupont, Executive Director, Nehemiah Gateway CDC ▪ Eric Seto, Executive Director, Louisville Asset Building Coalition ▪ John Wancheck, Coordinator, EITC Outreach Campaign, Center on Budget and Policy Priorities <p>Strategies to Help Families Facing Foreclosure The rapid increase in foreclosures over the past year has had a negative social and economic impact on many communities—an impact that could worsen if the issue is not addressed. Many communities have launched programs to help families at risk of foreclosure keep their homes, while working with banks and other lenders to ensure that properties already in foreclosure are sold quickly to prevent abandonment. This session will highlight two communities that have developed and launched a strategy to mitigate the impact of foreclosures. They will talk about the obstacles they faced, their lessons learned, and how you can translate this strategy to your community.</p> <ul style="list-style-type: none"> ▪ Bill Sullivan, Director, 2-1-1, United Way for Southeastern Michigan

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4:00–5:15 pm
(contd.)

- Mark Weisman, Director, Cuyahoga County Foreclosure Prevention Program
- Elvio Serrano, Executive Vice President, United Way of Palm Beach County

Promising Products and Services for Underbanked Communities

The Center for Financial Services Innovation estimates that as many as 40 million U.S. households are “underbanked”—they utilize alternative financial services for some or all of their financial transactions, despite having a transaction account with a bank or credit union. With that in mind, many financial institutions and other organizations are creating products to better meet the needs of the “under” and unbanked populations and introduce them to mainstream financial institutions. This session will feature two of the organizations focused on this target population, who will provide insights into the populations they serve and the products they’ve created to better meet their needs.

- Michael Griffin, Director, Multicultural Markets and Asset Management, Community Development Banking, Key Bank
- Robert Mooney, Deputy Director, Division of Consumer and Community Affairs, FDIC
- Amari Romero-Thomas, Senior Vice President, Community Impact, United Way Silicon Valley

Cross-Sector Workforce Development and Advancement Collaboratives

Workforce development is an essential strategy for increasing the financial stability of both families and communities. Join us to learn more about the National Fund for Workforce Solutions’ agenda for strengthening and expanding the country’s workforce through community efforts that will leverage local investments and engage employers in developing a sustainable workforce development system. You will also hear from a local expert who is utilizing a sector-based workforce partnership as a catalyst for supporting and sustaining workforce advancement.

- Bob Giloth, Director, Family Economic Success, Annie E. Casey Foundation
- Marco Martinez, Coordinator, Energy Pathway Program, ConocoPhillips
- Marguerite Womack, Director, Economic/Workforce Development, United Way of Greater Los Angeles

Advancing Financial Stability Through Public Policy

Policy advocacy is a key component for achieving systemic change in the areas of financial stability and asset building. This session will focus on public policy at the state level, and will include a look at tools and strategies organizations can use to impact local/state policy, including the 2007-2008 Assets and Opportunities Scorecard, created by CFED.

- Bill Crim, Vice President, Community Impact & Public Policy
- Jennifer Brooks, Director, Policy, CFED
- Steve Taylor, Vice President, Public Policy, United Way of America

6:00–7:30 pm

Host City Event – LIVE UNITED at Millennium Park

Friday, June 6 th	
8:00-8:30 am	Continental Breakfast
8:30-9:30 am	Opening General Session Welcome Dr. Madye Henson Vice President, Community Impact Development, UWA Keynote Speaker Senator Bill Bradley
9:30-10:45 am	Leader to Leader: Critical Conversations and Commitments
10:30-10:45 am	Break
10:45–12:00 pm	Best, Promising and Emerging Strategies The Assets for Independence Program and IDAs Individual Development Accounts—or IDAs—are limited-use accounts that enable low-income working families to save, enter the financial mainstream, build assets, and move toward financial stability. The Assets for Independence (AFI) Program is the largest source of funding available for IDAs; each year, it provides approximately \$25 million in grants to more than 200 community-based nonprofits and governmental agencies that administer IDA programs. During this session, you will hear from the Manager of the AFI Program as well as a long-time AFI grantee, who will provide an overview of the AFI grant program and offer guidance to those interested in submitting a grant proposal. <ul style="list-style-type: none"> ▪ Jim Gatz, Manager, AFI Program, Federal Office of Community Services ▪ Cassandra Kaufman, Director, Community Investment Division, United Way of Greater St. Louis ▪ Chuck Shannon, Vice President, Mile High United Way Technology Integration: Coalition Building, Readiness and Implementation Technology has the potential to systemically change the way that individuals access income- and assets-enhancing products and services, thus making financial stability much more attainable for lower-income families. UWA’s national technology partner--Nets to Ladders (N2L)—helps communities integrate technology into their benefits screening and enrollment process with a unique software tool, the Benefits Enrollment Network (BEN). N2L has also created assessment tools and processes that help communities construct well-designed technology integration plans. This session provides an overview of the Readiness and Implementation processes and highlights the leadership role that local United Ways and their partners can play in coordinating community-wide adoption and integration. <ul style="list-style-type: none"> ▪ Mary Shaheen, Vice President, United Way of New York State ▪ Norah Lovato, Manager, Technology & Field Engagement, United Way of America ▪ Diane McCants, Director, Community Impact United Way of Metropolitan Atlanta Strategies for Tax-Time Savings All families—especially low-income families—should have access to high-quality, affordable savings products. Join us for a discussion on how you can streamline and scale efforts to offer the highest quality name brand savings products to low-income families at tax time. D2D Fund, Inc. will share the results of several pilot studies in which U.S. Savings Bonds were offered to low-income clients. Additionally, the United Way of Metropolitan Nashville and their partners at First State Bank will share insights and findings from their 2008 pilot of SavingsPoint (a component of the Benefits Enrollment Network), a web-based system that makes possible instant account opening at a wide range of tax sites, without the aid of financial institution staff. <ul style="list-style-type: none"> ▪ Dan Duncan, Senior Vice President, External Relations, United Way of Tucson and Southern Arizona

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<p>10:45–12:00 pm (contd.)</p>	<ul style="list-style-type: none"> ▪ Tim Flacke, Director of Business Development, D2D Fund, Inc. ▪ Rachel Freeze, Manager, Nashville Wealth Building Alliance, United Way of Metropolitan Nashville ▪ Barry Matthews, Corporate Vice President for Community Relations and Business Development, First State Bank <p>Financial Education: Aligned for Success Financial education is a critical step in the financial stability journey, enabling individuals and families to take control of their circumstances and make informed decisions regarding their financial future. This session will examine promising practices in the delivery of financial education, as well as how these practices might be adapted for use in your community.</p> <ul style="list-style-type: none"> ▪ Emily Waterbury, Asset Services Director, San Francisco EARN ▪ Jonathan Mintz, Commissioner, New York City Department of Consumer Affairs ▪ Carl Zapora, President and CEO, United Way of Snohomish County <p>Banking the Unbanked: The Bank on Cities Campaign Building on the success of the <i>Bank on San Francisco</i> effort, National League of Cities recently launched the <i>Bank On Cities Campaign</i> to help other cities interested in developing initiatives that connect residents to the financial mainstream. This session will provide an overview of the <i>Bank On</i> concept and will highlight two different city-based models. The presenters will also insights and lessons learned for those interested in launching a similar campaign in their community.</p> <ul style="list-style-type: none"> ▪ Honorable Jose Cisneros, Treasurer, City and County of San Francisco ▪ Heidi Goldberg, Senior Program Associate, Family Economic Success, Institute for Youth, Education, and Families, National League of Cities ▪ Elwood Hopkins, Managing Director, Emerging Markets, Inc. <p>Beyond Funding: Leveraging Corporate and Public Sector Partnerships Government, corporations and nonprofits all play a major role in long-term community change, and while our goals are often the same, we don't always work together effectively. This session will look at the ways in which businesses, government, and nonprofits can work together to eliminate redundancy of efforts, make better use of resources, take advantage of each sector's natural strengths, and ultimately deepen the impact of our work.</p> <ul style="list-style-type: none"> ▪ Dennis Campa, Director, Department of Community Initiatives, City of San Antonio ▪ Wynne Lum, Sr Vice President, Regional Program Officer, Corporate Philanthropy, Bank of America ▪ Frances Melson, Vice President, Investor Relations, United Way of America ▪ Angel Ysaguirre, Director, of Global Community Investing, The Boeing Company
<p>12:15-1:30 pm</p>	<p>Luncheon General Session</p> <p>Opening Remarks Alex Sanchez Senior Vice President, Community Impact Leadership, United Way of America</p> <p>Speaker Introduction Emily DeMaria Director, Community Impact Development, UWA</p> <p>Luncheon Speaker Josephine Robinson Director, Federal Office of Community Services, Administration for Children and Families, US Department of Health and Human Services</p> <p>Closing Remarks Dr. Madye Henson Vice President, Community Impact Development, UWA</p>