Pathways to Financial Success

June 16-17, 2011

Chula Vista Resort
Wisconsin Dells, WI

This event generously sponsored by:

CBM
Credit Education
Foundation, Inc.

Pathways to Financial Success 2011

This event generously sponsored by

CBM Credit Education Foundation, Inc.

Conference Lunches are Sponsored by

summit CREDIT UNION

Conference Partner Sponsor

WPS BANK
Experience. Exceptional Service.

Conference Planning Partners:

UW Extension Cooperative Extension
Family Living Programs

I·R·P
Institute for Research on Poverty
University of Wisconsin–Madison

Center for Financial Security
UNIVERSITY OF WISCONSIN-MADISON

Lodging at Chula Vista Resort:

A block of rooms are reserved at Chula Vista Resort in Wisconsin Dells, WI: $70 single and $95 double, plus tax. The rooms in this block will be **held until Monday, May 16th**. Reservation requests made after this date will be reserved on a space and rate available basis. Call Chula Vista Resort 800-388-4782 and ask for "Pathways to Financial Success" room block.

ABOUT THIS CONFERENCE

Pathways to Financial Success brings together financial management professionals, educators, and experts in related fields to discuss critical personal financial issues that matter for Wisconsin's families. This biennial conference provides opportunities to connect with colleagues and learn about financial management and educational resources available throughout the state.

The 2011 Pathways to Financial Success conference will focus on recovery from the recession, recent federal legislative changes and projected effects on the financial security of individuals and families in Wisconsin.

The two-day conference features three keynote addresses and a panel discussion, as well as three concurrent workshop sessions which will delve deeper into financial management topics. Concurrent sessions will address issues such as:

- retirement planning (A Tract)
- working with individuals and families under stress (B Tract)
- innovative outreach and educational methods (C Tract)

Participants are free to select any workshops they are interested in, but can also focus on one area by selecting a set of sessions from only one tract.

All financial educators and other professionals who are active in financial literacy, counseling, crisis intervention, or financial planning are encouraged to attend. We look forward to laying the foundation of learning that can impact the financial health and wellness of Wisconsin families.

CONFERENCE SCHEDULE

Chula Vista Resort
2501 River Road,
Wisconsin Dells, 53965

Thursday, June 16, 2011

8:00-9:00am	Check-In
9:00-10:15am	Keynote
10:30-12:00pm	Concurrent Sessions
12:00-1:00pm	Lunch
1:00-2:15pm	Keynote
2:30-4:00pm	Concurrent Sessions
4:00-7:00pm	Resource Fair & Poster Session
5:30-6:30pm	Dinner

Friday, June 17, 2011

8:00-9:00am	Networking Breakfast
9:00-10:30am	Concurrent Sessions
10:45-12:00pm	Keynote
12:00-2:00pm	Looking Forward: Panel Discussion & Lunch
2:15pm	Wrap Up & Door Prizes

GENERAL INFORMATION

Continuing Education Credits Attendance at this conference earns 1 (10 hours) University of Wisconsin-Extension continuing education units (CEUs).

Registration Fees:
Due to generous financial support from CBM Credit Education Foundation, Inc. (CBM), we are able to provide a reduced registration fee to all attendees. Financial support from UW-Extension Family Living Programs, enables us to provide additional registration fee reduction for all UW-Extension state and county colleagues.

	Postmarked by 6/1/2011	after 6/1/2011
UWEX educators	$ 75	$100
Non-UWEX educators	$125	$150

Registration fee includes workshops and keynotes, meals, refreshments, materials and CEUs. To ensure workshop choices, we recommend you register as early as possible.

REGISTRATION INFORMATION

Register in 1 of 4 ways:

1. Complete and mail the following registration form and check or money order made payable to UW-Extension to: Pathways to Financial Success, The Pyle Center, 702 Langdon St., Room 139, Madison, WI 53706
2. Fax the registration form to 608-265-3163
3. Call Gloria at 608-265-2955 to register
4. Click this link to register online.
   Link also found at www.uwex.edu/ces/flp/conference.

Please contact Gloria at the Pyle Center at 608-265-2955 for registration related questions. You will receive written confirmation of your registration. If you do not receive confirmation please call Gloria.

Cancellation Policy:
If you cancel your registration 10 working days, or more, prior to the conference (Thursday, June 2, 2011) you will receive a refund less a $25 administration fee. Confirmed registrants who cancel less than 10 working days prior to the conference are responsible for the entire fee. If you cancel your registration by phone, please note the cancellation number. Substitutions from the same agency are permitted.

CONFERENCE INFORMATION

Please contact Kären Miskimen at 608-262-1411 or 888-391-4255 or by email: karen.miskimen@ces.uwex.edu.

THURSDAY MORNING, JUNE 16, 2011

8:00-9:00 am Check In

9:00-10:15 Keynote : Consumer Financial Issues in the Wake of the Great Recession

Richard Todd, Ph.D., Vice President, Community Development, Federal Reserve Bank of Minneapolis

Dr. Todd will discuss the status and outlook for the national and regional economy and some of the key economic factors shaping consumer finance issues and personal finance decisions. He will examine the effects of recent declines in household wealth as well as the long-term implications of changes in the labor market, fiscal imbalances, and the aging of the population. Dr. Todd will explain the ongoing evolution of the financial services industry in response to changing technology and regulation. In addition, he will stress the importance of a broad and integrated approach to helping consumers build and retain personal finance, job market, and citizenship skills.

10:15 am Break

10:30-12:00 pm Concurrent Sessions 1:

A1. Answers to the Most Frequently Asked Social Security Questions

Randy Nelson, M.A., MDiv, Claim's Representative, Social Security Administration
Ron Konkol, Wisconsin State Liaison, Social Security Administration

When can I start collecting benefits? How is my benefit calculated? Can I still work? These are just some of the questions for which you will learn the "no nonsense" answers that can be easily understood. Participants will also have the opportunity to explore online tools available to help retirement planning.

B1. Financial Education with Marginalized Populations

Mary Geissler, M.S., Associate Professor, Family Living Agent, UW-Extension, Cooperative Extension
Kathy Metzenbauer, M.S., Associate Professor, Family Living Agent, UW-Extension, Cooperative Extension
Joan Sprain, M.Ed., Assistant Professor, Family Living Agent, UW-Extension, Cooperative Extension
Mary Wood, M.S., Associate Professor, Family Living Agent, UW-Extension, Cooperative Extension

Financial education can be challenging under the best conditions, so where do we begin when introducing essential financial management skills to populations facing obstacles such as legal issues and domestic violence? This panel session features four UW-Extension Family Living Educators highlighting their financial education efforts with incarcerated individuals, those in drug rehabilitation, and survivors of domestic violence.

C1. Harnessing the Power of Technology to Enhance Financial Literacy

Wendy Way, Ed.D., Professor of Interdisciplinary Studies and Associate Dean, UW-Madison School of Human Ecology
Nancy Wong, Ph.D., Associate Professor, Dept. of Consumer Science, UW-Madison School of Human Ecology

This session will provide participants with an overview of frameworks and principles that can be used to select high quality digital materials for use in financial literacy education. Learn how these principles can be used to distinguish more and less-useful resources through an analysis of selected resources.

12:00 - 1:00pm Lunch sponsored by summit CREDIT UNION

PLEASE JOIN US IN THANKING OUR SPONSORS AND PLANNING PARTNERS:

SPONSORS
CBM CREDIT EDUCATION FOUNDATION, INC. (CBM)
SUMMIT CREDIT UNION
WPS BANK

PLANNING PARTNERS
UW-EXTENSION FAMILY LIVING PROGRAMS
INSITITUTE FOR RESEARCH IN POVERTY
CENTER FOR FINANCIAL SECURITY

1:00-2:15 Keynote: Recent Developments in Federal Regulation of Consumer Financial Products and Their Implications For Consumer Well-Being

Max Schmeiser, Ph.D., Economist, Federal Reserve Board of Governors

A discussion of recent developments in the regulation of consumer financial products, including the CARD Act and portions of the Dodd-Frank Wall Street Reform and Consumer Protection Act, as well as their implications for household financial well-being. The role of consumer research in informing the implementation of these and related laws will be explored. The address will also cover developments in the establishment of the new Consumer Financial Protection Bureau (CFPB), and the future of consumer financial product research and regulation at both the CFPB and Federal Reserve.

2:15 pm Break

2:30-4:00 pm Concurrent Sessions 2:

A2. What Every Adult Child Should Know: Financial Information and Related Documents for Family Caregivers

Edie Felts-Podoll, Professor Emeritus, UW-Extension, Cooperative Extension

Clif Barber, Ph.D., Associate Professor and Associate Dean, UW-Madison School of Human Ecology

The University of Wisconsin-Extension has adapted the National Endowment for Financial Education program, "What Every Adult Child Should Know: Protecting Your Retirement & Other Financial Information for Family Caregivers" for Wisconsin. The program is designed to help current and future caregivers understand their financial situations, how their finances will change, and how best to communicate about caregiving and financial issues with family members. This program is designed for caregivers of older adults, but is also useful for individuals caring for a disabled or seriously ill family member. The worksheets for financial information help the caregiver to analyze their own financial situation in preparation for a time when they may need care themselves.

B2. Financial Implications of Changes in Health Care Legislation

Roberta Riportella, Ph.D., Professor and Chair, Department of Consumer Science; UW-Madison School of Human Ecology

The national health care reform law, The Affordable Care Act, has implications for all: individuals, families, communities, businesses, insurers and providers. Some parts are already being implemented; others are set to go into effect at later dates. This workshop will cover the most up to date understanding of how reform will be implemented in Wisconsin and what its expected impacts will be.

C2. Integrating Financial Coaching into Your Financial Education Efforts

J. Michael Collins, Ph.D., Assistant Professor and Extension Specialist, UW-Madison School of Human Ecology

Peggy Olive, M.S.W., Associate Professor, Family Living Agent, UW-Extension, Cooperative Extension

This session is for individuals trained in financial coaching who are seeking to integrate coaching into existing or new financial education efforts. A range of professional and volunteer coaching models will be reviewed, with a focus on how to develop and evaluate a coaching program that fits your resources, your community needs, and your partnerships.

4:00-7:00 pm Resource Fair and Poster Session

An opportunity to learn about successful programs, curriculums and resources related to financial management, home buying and ownership, family care giving and youth as consumers. There will be time to network with other professionals and exchange ideas.

5:30-6:30 pm Dinner

Conference Information and hyperlinks: To find out more, link to the conference presenters' biographies or visit UW-Extension Family Living Programs website http://www.uwex.edu/ces/flp/ conference.

8:00-9:00 am Networking breakfast

9:00-10:30 am Concurrent Sessions 3:

A3. Retirement Planning in Times of Economic Distress

Robert B. McCalla, Ph.D., CLU, ChFC, CFP®, Director, Personal Finance Program, Department of Consumer Science, UW-Madison

The recent recession made the task of retirement planning and saving extraordinarily difficult. This workshop will address specific strategies and approaches for getting people's retirement savings and planning efforts back on track including discussion of specific savings tools and strategies. Strategies for those who have not started retirement savings will also be addressed.

B3. Legal Issues Affecting the Wisconsin Consumer

David Dudley, J.D., CPA, Partner, Archibald Consumer Law Office

This workshop, aimed at non-attorneys, will explore state and federal consumer protection laws, and some of the more common legal issues affecting Wisconsin consumers, especially those who are members of a vulnerable population. Some of the issues that will be discussed include: debt collection harassment and abuse, auto fraud, door-to-door sales scams, landlord-tenant disputes, home improvement scams, and misrepresentations in the sale of goods and services.

C3. Integrating Financial Education into Traditional Family Support Services

Kristi Shook Slack, Ph.D., Professor and Associate Director, UW-Madison School of Social Work

This session will discuss the successes and challenges of integrating financial education services into voluntary family support programs. Many traditional family support services ascribe to a philosophy of family-defined needs and service goals. This strengths-based approach to working with families is often pivotal for successful engagement in program services. However, many families, particularly those struggling economically, may not readily identify financial planning or education as a primary need. Training family support staff to assess and identify such needs can be one strategy for ensuring families make informed choices about their income and spending.

10:45-12:00 pm Keynote: The State of Wisconsin's Working Poor

Timothy Smeeding, Ph.D., Director, UW-Madison Institute for Research on Poverty

The presentation will use the new Wisconsin poverty measure for 2009 and 2010 to highlight poverty in Wisconsin and its sub areas. It will estimate the effects of the American Recovery and Reinvestment Act (ARRA) on Wisconsin poverty in 2009. It will show how the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit (EITC) have affected poverty in Wisconsin and discuss how to improve the lot of the poor in a time of serious budget constraints.

12:00-2:00 pm Looking Forward: Panel Discussion & Lunch sponsored by

summit CREDIT UNION

J. Michael Collins, Ph.D., Assistant Professor and Extension Specialist, UW-Madison School of Human Ecology

Philip Heckman, Director, CUNA Center for Personal Finance

David Mancl, Director, Office of Financial Literacy, Wisconsin Department of Financial Institutions

Timothy Smeeding, Ph.D., Director, UW-Madison Institute for Research on Poverty

Moderator: Karen Bogenschneider, Ph.D., Professor and UW-Madison Family Policy Specialist, UW-Extension, Cooperative Extension

Looking ahead at how public agencies, academics, educators and financial institutions can best respond with programs, policies and products that help Wisconsin's families recover from economic setbacks.

2:00-2:15 pm Wrap-Up and Door Prizes

PATHWAYS TO FINANCIAL SUCCESS JUNE 16-17, 2011 REGISTRATION FORM

CLICK LINK TO REGISTER ONLINE

Name: ____________________

Position/Title: ____________________

Agency/Company: ____________________

Please indicate if you are a UW-Extension Family Living Educator: ☐ Yes ☐ No

Agency/Company Address: ____________________

____

____

Daytime Phone Number: ____________________

Email Address: ____________________

Please help us reduce future mailing costs and keep this conference affordable for all by providing us with an email address.

Special Needs (i.e. vegetarian, accessibility/mobility needs, etc.): ____________________

____

Indicate 1st & 2nd choices for each workshop session: **AND** **Check the appropriate fee.**

Concurrent Sessions 1:	A1 ____	B1 ____	C1 ____
Concurrent Sessions 2:	A2 ____	B2 ____	C2 ____
Concurrent Sessions 3:	A3 ____	B3 ____	C3 ____

	Before/on 6/1	After 6/1
UWEX educators	☐ $75	☐ $100
Non-UWEX educators	☐ $125	☐ $150

Payment Method:

☐ Check or money order made payable to "UW-Extension"

☐ Purchase Order

☐ Mastercard ☐ Visa ☐ American Express Cardholder Name: ____________________

Card Number: ____________________ Exp: ________

An EEO/Affirmative Action employer, University of Wisconsin Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. Please make requests for reasonable accommodations for disabilities or limitations as soon as possible (10 days is reasonable) prior to the program so that proper arrangements can be made in a timely fashion. Call Karen Miskimen 888-391-4255.

EITHER FAX COMPLETED FORM TO: 608-265-3163, ATTN: GLORIA

OR

MAIL TO: PATHWAYS TO FINANCIAL SUCCESS, THE PYLE CENTER, 702 LANGDON ST., ROOM 139, MADISON, WI 53706