WELCOME

Welcome to the 2018 Higher Education Financial Wellness Summit. We are thrilled to be able to hold the Summit in beautiful Portland, Oregon. And we are also excited to be able to further engage those of you from the west coast in our mission.

Our ability to move out west for this year is a result of the continued growth and support we have received from our financial wellness community. Each year we see more and more institutions placing an emphasis on financial wellness. It is a point of immense pride to see many of these institutions turning to our community to learn how they can best build a program to support their students. This is a testament to every person that has been involved with us over the years. Each and every one of you has helped make the Summit what it is today.

This impact isn’t just domestic but has spread further than we ever could have imagined. We have worked with colleagues in Canada, China, Russia, Vietnam, and Thailand to discuss ways in which they can improve the financial wellness efforts of their students. We are hopeful that moving forward we will continue to be a resource for our international colleagues.

For this year’s Summit, we must acknowledge our friends at Portland State University for helping put together what will be an amazing Summit. In particular, we want to thank Shawna Chambers for her help in planning the Summit and being our liaison to all things Portland. We are grateful for her passion for this amazing city and know that she has done an outstanding job to make sure everyone here gets to experience it as a local would.

Additionally, we must give thanks to our amazing advisory committee and year-round volunteers: Morgan McMillan, Jimena Huaco, Angela Mazzolini, Nate Peterson, Karen Serna, Janessa Siegel and Claudia Villicaña. They do so much of the work to put on this event and are also responsible for the new and innovative programs that you will see this year at the Summit. Additionally, the Summit is run through the support of many, many volunteers throughout the year. Please accept our deepest gratitude for your commitment of time, ideas and energy to making the Summit a reality each year.

We feel it is imperative as we grow our community that we continue to keep our costs as low as possible. Our ability to do this comes from the sponsor support we receive each year. This year, we have more sponsors than ever before. We are so incredibly grateful for each and every one of them and their support. We encourage every attendee to interact with them while you are here. Not only do they provide great services, but they are also wonderful people.

Finally, a very special thank you must go to Karin Reece from IU Conferences. Karin is responsible for dealing with all of the logistics that none of us know how to do and, in some cases, don’t want to do. The Summit would not be the Summit without Karin’s help. We owe her many thanks (and drinks) because of what she does for us. Karin…don’t ever leave us.

As part of the opening keynote this year, we will reveal details regarding the 2019 Summit. We are planning a new feature that we hope you’ll all agree expands what we are able to do for our respective communities. We will have staff available to answer any questions you have about 2019, so please feel free to reach out to them. And, of course, we hope that you will continue to offer candid feedback and suggestions for our future growth.

Thank you again for your continued commitment to student financial wellness. Your passion and drive to enhance the lives of the students that you serve makes this community so special.

Welcome to Portland!

Bryan Ashton, Co-chair
Phil Schuman, Co-chair
## QUICK TIDBITS

### SOCIAL MEDIA
Throughout the Summit, we encourage all attendees to use the hashtags #HEFW and #HEFW18 to promote sessions, ideas, and continue conversations across social media platforms. Find us and follow us on Facebook (Higher Education Financial Wellness), Twitter (@the_hefwa), and Instagram (the_hefwa).

### SESSION EVALUATIONS
Individual Sessions: Please complete the paper evaluations available in the session rooms. A member of the Summit planning committee will collect them at the door, or you may turn them in to anyone at the registration table. For each session evaluation that you complete, you will receive a raffle ticket toward a prize drawing at the end of this year’s Summit.
ABOUT HEFW

Our goal is to connect those who value the significance in students’ understanding of how to manage their personal finances and seek to move forward this emerging field. The world of money, and students’ financial challenges, are both continually evolving. We know that the effects that finances have on young people and students hold resonance for all areas of their lives. In fact, financial hardships tend to be the top reported reason that students drop out of school. And we have often seen the connection between students’ financial struggles and their struggles in other areas of their wellness.

Those of us who spend, save, budget, debit and credit each day know that understanding how to manage money wisely is important at every age. What we see in our students is that many of them are learning as they go and have neither the direct resources to find out this information, nor the tools to better manage their finances until they have left college. We want them to understand now how to make smarter money management decisions, and we believe that learning should be incorporated into their collegiate education.

2018 HEFW PLANNING COMMITTEE

Thank you to the 2018 HEFW Planning Committee Members:

ADVISORY COMMITTEE
Bryan Ashton (Co-Chair)
Shawna Chambers
Jimena Huaco
Angela Mazzolini
Morgan McMillan
Nate Peterson
Phil Schuman (Co-Chair)
Karen Serna
Janessa Siegel
Claudia Villicaña

MARKETING COMMITTEE
Amy Marty Conrad
Kiara Galicinao
Andrea Pellegrini
Jordee Justice
Kevin Sutton
Sara Wilson

PROGRAMMING COMMITTEE
Bryant Anderson
Julie Carroll
Betsy Everts
Mari Foisy
Michelle Garibay
Migdalia Gomez
Andrew Harvey
Gretchen Holthaus
Jodi Kaus
Jesse Ketterman
Dameion Lovett
Amanda Nguyen
Kristy Vienne

OPERATIONS COMMITTEE
Karen Dugan
Amy Grant
Alex Hayes
Melissa Pyle
Carissa Uhlman

SPONSORSHIP COMMITTEE
Chris Conway
Michelle Jacobson
Jordee Justice
Michelle Richardson
Karen Serna

PRE-CONFERENCE COMMITTEE
Bryant Anderson
Julie Carroll
Mari Foisy
Paola Hernandez Barón

The Summit Advisory Committee is comprised of volunteers who spend their days providing financial wellness at their respective institutions. One of the best parts of the Summit is that those who run it want to put on the best possible event because the knowledge they’ll gain will benefit them in their day jobs.

Should you have any questions about the Summit or about financial wellness, feel free to reach out to any of the Committee members.

Back Row: left to right
Morgan McMillan, Indiana University | Jimena Huaco, Champlain College | Shawna Chambers, Portland State University | Bryan Ashton, Trellis Company | Phil Schuman, Indiana University | Angela Mazzolini

Front Row: left to right
Nate Peterson, University of Minnesota | Karen Serna, Austin Community College | Claudia Villicaña, University of California – Berkeley | Janessa Siegel, Indiana University
OFF-SITE RECEPTION
Please join us Sunday evening for an off-site reception at Punch Bowl Social in Downtown Portland. Located on the top of Pioneer Place Mall at SW 4th & SW Morrison St., bowling, karaoke, and giant Scrabble equals lots of fun! For more information and a menu, visit punchbowlsocial.com. (Snacks will be provided, but it will be a no-host bar.)

INTERNET ACCESS
Wireless internet access is available throughout The Hilton Hotel. Connection instructions:

Network: HILTON MEETING ROOM
Password: HEFWS18

1. Connect to Above Network
2. Open browser to a new tab/page
3. Enter above voucher into field
4. Accept terms and conditions

At Portland State University, please connect to the “guest” network.

HILTON PORTLAND DOWNTOWN EMERGENCY INFORMATION/HOSPITALS, CLINICS, AND PHARMACY NEARBY
Fire / Police / EMS
Emergency: "9-1-1" on any house phone

Hotel Security / First Aid Team
Non-Emergency: "0" on any house phone

Nearest Hospitals for Emergencies:
Good Sam Hospital: 1015 NW 22nd Avenue, Portland, OR 97210 (503) 413-7711
Legacy Emanuel Hospital: 2801 N Gantenbein Av, Portland, OR 97227 (503) 413-2200
OHSU Hospital: 3181 SW Sam Jackson Park RD, Portland, OR 97239 (503) 494-8311
Providence Hospital: 4805 NE Glisan, Portland, OR 97213 (503) 215-1111

Nearest “Walk-In” Clinic:
ZoomCare: 900 SW 5th Ave, Portland, OR 97207 (503) 608-3082

Nearest 24-hour Pharmacy:
Rite Aid: 10860 SE Oak Street, Milwaukie, OR 97222 (503) 652-8058

2019 HIGHER EDUCATION FINANCIAL WELLNESS SUMMIT
The 2019 Higher Education Financial Wellness Summit will be held July 14-16, 2019 at Indiana University in Bloomington, Indiana.

In addition to offering fantastic financial wellness networking and development opportunities for Higher Education professionals, the 2019 Summit will also include a one-day event specifically targeting student leaders across the nation. The HEFW Summit Student Experience will be held on July 13, 2019 and will bring together students interested in promoting financial wellness at their institutions.

Thanks to the support of the IU Office of the Bicentennial, scholarships will be awarded to selected students and will include complimentary registration to the Student Experience, the 2019 Summit, and lodging during their stay. Opportunities to nominate your students for the Student Experience will open in early September. Space is limited!

For the most up-to-date information about the 2019 Summit, including the Student Experience, please visit hefwa2019.org.
GET TO KNOW PORTLAND

We encourage you to explore the many offerings of Portland, including restaurants, tours, sightseeing, and more. With the MAX Light Rail, Portland Streetcar and bus system, both downtown and other areas of the city are just a short ride away! Did we mention there is no sales tax AT ALL in Oregon?

GETTING AROUND PORTLAND

Portland has a number of options for public transportation. Several light rail lines run past both the hotel and the PSU campus. The Portland Streetcar, with stops located at PSU as well as several blocks from the hotel, runs up into Northwest Portland and along the Waterfront. For Transit between the Hilton and Portland State University (1/2 miles), you can use the Streetcar to the SW Park & Mill stop.

The NS line travels through downtown from PSU to the Nob Hill neighborhood via the popular shopping and dining area of the Pearl District.

There will be maps available and volunteers with more information at the conference. Visit trimet.org to plan your outing.

DOWNTOWN SOUTHWEST PORTLAND

Southwest Portland is home to the Portland State University campus and the Tom McCall Waterfront Park. Pioneer Courthouse Square offers a multi-block shopping mall in the center of downtown and is located along the major light rail lines. Downtown Portland boasts a number of excellent food cart pods with an ever-growing variety of unique fare. Just outside of downtown, visitors can find the Oregon Zoo and the Portland Japanese Garden.

NORTHWEST PORTLAND

The Pearl District in Northwest Portland is an excellent location to browse art galleries, grab a craft beer, or stroll through the iconic Powell’s City of Books. Old Town Chinatown, located in NW Portland, is the home of original Voodoo Doughnut.

EAST PORTLAND

East Portland begins at the Willamette River and encompasses some of Portland’s most historic areas. The Hawthorne and Belmont districts in particular are known for its hippie/radical crowd and small sub-culturally oriented shops (and Blue Star Donuts). East Portland also features Mt. Tabor, a cinder cone volcano that has become one of Portland’s more scenic and popular parks. Take the Orange Max Line to the Oregon Museum of Science and Industry (OMSI), or hop the Eastside streetcar to visit the many new breweries now located in the Southeast Portland industrial district.

ABOUT PORTLAND STATE UNIVERSITY (PSU)

A thriving campus in the heart of Portland, PSU is Oregon’s most affordable public research university, located in the heart of one of America’s most dynamic cities. Our mission to “let knowledge serve the city” reflects our dedication to turning ideas into action — in Portland and around the world.

The city is our campus, giving students unmatched access to career connections, a vibrant cultural scene and hands-on learning experiences with hundreds of community partners. More than 27,000 students from all backgrounds bring diverse perspectives to our classrooms and campus life, from the tree-lined Park Blocks to the bustling Urban Plaza and state-of-the-art science labs. We are proud of our world-class faculty, groundbreaking research and international reputation for excellence in sustainability, community engagement and innovation.
SARAH NEWCOMB
Dr. Sarah Newcomb is a behavioral economist at Morningstar where she works to integrate findings from behavioral science into tools for individuals and financial advisors. Ms. Newcomb’s research is devoted to finding simple, changeable factors in human psychology that affect financial decisions, and using these insights to develop innovative content and products that improve every day money management. Her work involving the human side of money has earned mentions in the *New York Times*, *Wall Street Journal*, *Kiplinger*, *Bloomberg*, and *Time*. She is a regular contributor to PsychologyToday.com, and the author of *LOADED: Money, psychology, and how to get ahead without leaving your values behind*.

MARK MITSUI
Mark Mitsui began his tenure as president of Portland Community College on September 1, 2016. Previously, President Mitsui served as Deputy Assistant Secretary for Community Colleges within the Office of Career, Technical and Adult Education for the U.S. Department of Education. In Washington he worked to advance President Obama’s community college agenda through partnerships with numerous federal agencies and national stakeholders. In this capacity he co-led the My Brother’s Keeper Postsecondary Completion interagency team working to improve college access and completion for the nation’s young men of color.

President Mitsui holds a bachelor’s degree in Physical Education from Western Washington University, and completed a master’s degree and doctoral studies in Education at the University of Washington.

For more on President Mitsui’s personal story, read his profile in *PCC Communities Magazine*, ‘Going Far Together’. http://news.pcc.edu/2017/01/mark-mitsui/

ERIC MONDAY
Dr. Eric N. Monday became Executive Vice President for Finance and Administration at the University of Kentucky (UK) in December 2012.

Dr. Monday has executive responsibilities for a wide range of business services and auxiliary enterprises that provide the financial, administrative, and operational responsibilities for the University. His areas of interest include auxiliary and business services at colleges and universities, student retention strategies, public-private university partnerships, and the financial wellness of college students.

A Louisiana native, Monday received his Ph.D., Master of Public Administration, and Bachelor of Science degrees from LSU.

MONICA POHLMANN
With over 25 years of experience as a trusted advisor and leader in community development and sustainability issues, Monica brings a background as an urban planner and sustainability strategy consultant to her work with Reos Partners. Monica is passionate about building the social infrastructure of sustainability — the collective capacity to gain insights into complex challenges and discover new solutions that can be co-created and co-implemented. She has extensive Social Lab experience, namely, working collaboratively, systemically and experimentally. She is project leader of the Emergency Aid Lab, which is supported by the Bill and Melinda Gates Foundation and is focused on college student success.

Complete bios are available on the website at www.hefwa.org
SUNDAY, JULY 15

<table>
<thead>
<tr>
<th>Session Name</th>
<th>Time</th>
<th>Room</th>
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<tbody>
<tr>
<td>Registration Open</td>
<td>7:30 a.m. – 5:30 p.m.</td>
<td>Atrium Foyer</td>
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<tr>
<td>Vendor Exhibits Open</td>
<td>8:00 a.m. – 5:30 p.m.</td>
<td>Atrium Foyer</td>
</tr>
<tr>
<td>Pre-Conference: The Start-Up Institute</td>
<td>8:30 – 11:30 a.m.</td>
<td>Broadway I/II</td>
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<tr>
<td>Pre-Conference: Training Peer Education through a Wellness Lens</td>
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<td>Broadway III</td>
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<tr>
<td>Pre-Conference: Program Enhancement Series: Financial Wellness in the Classroom</td>
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<td>Broadway IV</td>
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<tr>
<td>Pre-Summit: Keynote Speaker and Lunch: Addressing Student Financial Crises, featuring “Pre-Note” speaker Monica Pohlmann (Pre-Note lunch is sponsored by Student Connections)</td>
<td>11:45 a.m. – 1:00 p.m.</td>
<td>Atrium Ballroom</td>
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<tr>
<td>Pre-Note Breakout Sessions: International Students and DACA</td>
<td>1:15 – 4:25 p.m.</td>
<td>Broadway I</td>
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<td>Broadway III</td>
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<td>Broadway IV</td>
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<tr>
<td>(Snack break between the 2nd and 3rd breakout sessions at 2:40)</td>
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</table>

START OF REGULAR PORTION OF SUMMIT

Welcome and Keynote — Sarah Newcomb 5:15 – 6:30 p.m. Atrium Ballroom
Offsite Reception: Punch Bowl Social 7:00 – 8:30 p.m. 340 SW Morrison Street, Third Floor

MONDAY, JULY 16

<table>
<thead>
<tr>
<th>Session Name</th>
<th>Time</th>
<th>Room</th>
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<tbody>
<tr>
<td>Established Program Creative Techniques</td>
<td>7:00 – 8:15 a.m.</td>
<td>Broadway I/II</td>
</tr>
<tr>
<td>Breakfast</td>
<td>7:00 – 8:30 a.m.</td>
<td>Atrium Ballroom</td>
</tr>
<tr>
<td>Registration Opens</td>
<td>7:00 a.m. – 5:00 p.m.</td>
<td>Atrium Foyer</td>
</tr>
<tr>
<td>Vendor Exhibits Open</td>
<td>8:00 a.m. – 5:30 p.m.</td>
<td>Atrium Foyer</td>
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<tr>
<td>Breakout #1:</td>
<td>8:30 – 9:30 a.m.</td>
<td>Skyline I</td>
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<tr>
<td>International Students &amp; Financial Wellness: Customized Outreach</td>
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<td>Skyline II</td>
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<tr>
<td>Building a Comprehensive/Cross-Functional Literacy Program</td>
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<td>Skyline III</td>
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<tr>
<td>Communicating for a Change: Connecting with Students via Story</td>
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<td>Broadway I/II</td>
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<tr>
<td>Engaging Students Through Technology</td>
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<td>Broadway III/IV</td>
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<tr>
<td>Unmasking Bias: Addressing Systemic Issues and Barriers in Finances</td>
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<tr>
<td>Breakout #2:</td>
<td>9:45 – 10:30 a.m.</td>
<td>Skyline I</td>
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<tr>
<td>Portland State University’s Financial Wellness Center: A Comprehensive Model</td>
<td></td>
<td>Skyline II</td>
</tr>
<tr>
<td>Just Budget Already! Using Motivational Psychology to Influence Students’ Money Behaviors</td>
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<td>Skyline III</td>
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<tr>
<td>Research to Practice: Spring 2018 Student Financial Wellness with Texas A&amp;M University</td>
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<td>Broadway I/II</td>
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<tr>
<td>Cut Through the Clutter: Branding Your Program for Student Engagement</td>
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<td>Broadway III/IV</td>
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<tr>
<td>Unlocking the Secrets of an A+ Training Program for Peer Educators</td>
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<tr>
<td>Walking Tour of Portland State University (Optional) Meet in the Hilton lobby (For those that prefer not to walk to PSU, you may use the streetcar.)</td>
<td>10:40 a.m. – 12:00 p.m.</td>
<td>PSU</td>
</tr>
</tbody>
</table>
# SCHEDULE OF EVENTS | 10

## MONDAY, JULY 16 CONTINUED

<table>
<thead>
<tr>
<th>Session Name</th>
<th>Time</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lunch and Keynote — Mark Mitsui</strong></td>
<td>12:00 - 1:30 p.m.</td>
<td>355 Ballroom</td>
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<tr>
<td><strong>Breakout #3:</strong></td>
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<tr>
<td>Exotic Dancing, SnoCones and a Marriage Proposal: Financial Coaching is</td>
<td>2:15 - 3:15 p.m.</td>
<td>Skyline I</td>
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<tr>
<td>Anything But Routine</td>
<td></td>
<td>Skyline II</td>
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<tr>
<td>Touchpoints for Financial Wellness: Impacting Students Throughout the</td>
<td></td>
<td>Skyline III</td>
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<tr>
<td>Enrollment Lifecycle</td>
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<tr>
<td>College Affordability: Using Time to Degree as a Springboard to a</td>
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<td>Broadway I/II</td>
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<tr>
<td>Comprehensive Support Structure</td>
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<tr>
<td>Conducting a Text Messaging Scavenger Hunt to Promote Financial Aid Literacy</td>
<td></td>
<td>Broadway III/IV</td>
</tr>
<tr>
<td><strong>Break</strong></td>
<td>3:15 - 3:45 p.m.</td>
<td>Atrium Foyer</td>
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<tr>
<td><strong>Breakout #4:</strong></td>
<td></td>
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<tr>
<td>Utilizing Academic Internships: Making the Case for Non-Finance Majors</td>
<td>3:45 - 4:45 p.m.</td>
<td>Skyline I</td>
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<tr>
<td>Financial Education and Underrepresented Groups</td>
<td></td>
<td>Skyline II</td>
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<tr>
<td>99 Ways to Control Emotional Spending</td>
<td></td>
<td>Skyline III</td>
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<tr>
<td>Bringing Financial Education to All Students</td>
<td></td>
<td>Broadway I/II</td>
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<tr>
<td>Make it Fun and They Will Come: How to Plan a Financial Literacy Event</td>
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<td>Broadway III/IV</td>
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<tr>
<td>That Students Will Flock To</td>
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<tr>
<td><strong>Exhibitor Reception</strong></td>
<td>4:45 - 6:15 p.m.</td>
<td>Atrium Foyer</td>
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</tbody>
</table>

## TUESDAY, JULY 17

<table>
<thead>
<tr>
<th>Session Name</th>
<th>Time</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Registration Open</strong></td>
<td>7:00 a.m. - 12:00 p.m.</td>
<td>Atrium Foyer</td>
</tr>
<tr>
<td><strong>Breakfast</strong></td>
<td>7:30 - 8:30 a.m.</td>
<td>Atrium Foyer</td>
</tr>
<tr>
<td><strong>Vendor Exhibits Open</strong></td>
<td>8:00 a.m. - 12:00 p.m.</td>
<td>Atrium Foyer</td>
</tr>
<tr>
<td><strong>Breakout #5:</strong></td>
<td>8:30 - 9:30 a.m.</td>
<td>Skyline I</td>
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<tr>
<td>Peer Supervision 101: How Not to Lose Your Mind</td>
<td></td>
<td>Skyline II</td>
</tr>
<tr>
<td>Conveying Your Story with Date: Using Assessment to Tell Everyone How</td>
<td></td>
<td>Skyline III</td>
</tr>
<tr>
<td>Awesome Your Program Is</td>
<td></td>
<td>Forum</td>
</tr>
<tr>
<td>Survey Says: Grad/Pro Students, Special Snowflakes in the Finance Storm</td>
<td></td>
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<tr>
<td>Portland State University's Wellness Center: A Comprehensive Model Forum</td>
<td></td>
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<tr>
<td>Break the Cycle: Increasing Financial Literacy and Well-Being for Low-Income</td>
<td></td>
<td>Broadway III/IV</td>
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<tr>
<td>Scholarship Recipients</td>
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<tr>
<td><strong>Breakout #6:</strong></td>
<td>9:40 - 10:40 a.m.</td>
<td>Skyline I</td>
</tr>
<tr>
<td>The Price is Right</td>
<td></td>
<td>Skyline II</td>
</tr>
<tr>
<td>We Ain't The Three Tenors, But We're in Tun When it Comes to Assessment</td>
<td></td>
<td>Forum</td>
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<tr>
<td>Getting a Tood Financial Start with the US Departments of Education and Labor</td>
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<tr>
<td>and the Federal Trade Commission</td>
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<tr>
<td>Six Easy Steps: Do Aspiring College Students Understand How to Apply for</td>
<td></td>
<td>Broadway III/IV</td>
</tr>
<tr>
<td>Financial Support?</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Walk to PSU</strong> <em>(For those that prefer not to walk to PSU, you may use the streetcar.)</em></td>
<td>10:40 - 11:30 a.m.</td>
<td>Viking Pavillion (PSU)</td>
</tr>
<tr>
<td><strong>Lunch and Keynote — Eric Monday</strong></td>
<td>11:30 a.m. - 1:30 p.m.</td>
<td>Viking Pavillion (PSU)</td>
</tr>
</tbody>
</table>

Inceptia provides the confidence and proven financial aid technology solutions you and your school can count on – so together we can ensure a brighter financial future for your students.

Financial Aid Management • Smart Borrowing • Default Prevention • Financial Education

Talk To Us
TalkToUs@Inceptia.org
888.529.2028 • Inceptia.org

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PLATINUM SPONSOR
CASHCOURSE
CashCourse is a free, online noncommercial financial literacy resource for colleges and universities, created by the nonprofit National Endowment for Financial Education. The program provides customizable, interactive personal finance tools used at more than 1,000 colleges and universities across the country. Visit http://www.cashcourse.org to enroll or learn more.

INCEPTIA
Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization committed to offering effective and uncomplicated solutions in financial aid management, default prevention, and financial education. Our mission is to support schools as they launch brilliant futures for students, armed with the knowledge to become financially responsible citizens. Since 1986, we have helped more than two million students at 5,500 schools reach their higher education dreams. Each year, we help more than 278,000 students learn how to pay for college, borrow wisely, resolve their delinquency issues, and repay their student loan obligations. Our solutions are designed to support student success by helping financial aid administrators maximize resources, so they can spend more time focusing on students. More information at Inceptia.org.

STUDENT CONNECTIONS
Recognizing that students follow a variety of paths and encounter different obstacles in their quest for a higher education, Student Connections offers innovative solutions, developed in collaboration with higher education institutions and students, to provide relevant and engaging resources throughout the student life cycle. Student Connections partners with postsecondary institutions to support the success of more than 2.7 million current and former students across more than 700 campuses nationwide.

GOLD SPONSORS
AFCPE
AFCPE® certifies, trains, and supports financial professionals to be qualified motivators of change for people with life goals, regardless of where they are or where they’ve been on their financial journey. Our comprehensive certification programs represent the highest standard for financial counseling, coaching and education, including the AFC® (AccreditedFinancial Counselor®) and FFC® (Financial Fitness Coach) certifications. The AFC® certification is accredited by NCCA and nationally recognized by the CFPB and DoD. AFCPE membership is made up of a diverse and inclusive community representing professionals from across the financial continuum. As a member, you gain a strong professional network, as well as access to tools and resources that advance your work and enhance your career. Learn more at http://www.afcpe.org.
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**No cost. No catch. No hidden agenda.**
SUNDAY, JULY 15

The Start-Up Institute
SUNDAY | 8:30 – 11:30 AM
BROADWAY I

Is your institution in the process of developing a financial wellness program for your students?

The Start-Up Institute will help get you up to speed by providing information on financial wellness that is vital to understanding the importance of the field and how you can build effective programming at your institution. You will have the opportunity to view critical research that indicates the need for collegiate financial wellness, learn about some of the top financial wellness programs in the country and the types of programming they offer their students, and interact with those associated with those programs to discuss ideas and form a plan for launching a program at your institution. Highly encouraged for first-time Summit attendees.

Program Enhancement Series: Financial Wellness in the Classroom
SUNDAY | 8:30 – 11:30 AM
BROADWAY II

Have you considered creating a financial wellness course to add you to your institution’s academic curriculum? This session will explore how to gain administrative buy-in through the successes and struggles of your peer institutions. The presenters will delve into creating an interactive curriculum, which will help make finances fun so that your students will leave the classroom confident and excited about their financial future. Finally but importantly, presenters will explore best practices for gaining buy-in throughout your entire campus community.

This session is designed in a workshop format to help those interested in jump-starting curricular programs and gather ideas to take back to your institutions.

Training Peer Educators Through a Wellness Lens
SUNDAY | 8:30 – 11:30 AM
BROADWAY III

Whether building a new program or strengthening an existing one, this session offers a holistic perspective to peer training for financial wellness education. The more peer educators understand the factors that influence client decision-making, the more they can assist clients in positive behavior change. Presenters will suggest competency areas to incorporate into a peer program, including examples for training activities. This session will review financial areas of competency to consider but will more directly address areas related to wellness, interpersonal skills, external factors, and multicultural competency. Topics will include power and privilege, identity, values/beliefs, mental/physical health, rapport building, and meaning-making.

Participants will have an opportunity to share ideas and consider how to apply session material. This session is for those who currently have or are working to build and strengthen a peer program.

Pre-Summit Keynote and Breakouts: Addressing Student Financial Crises
SUNDAY | 11:45 AM – 4:30 PM
ATRIUM BALLROOM

In the afternoon, we will be offering our first Pre-Summit Keynote speaker (Monica Pohlmann, Reos Partners), which will include lunch and breakout sessions to follow. This keynote session will address working with students who are in crisis, are affected by emergency situations, and/or are in need of emergency resources.

The Keynote speaker will broadly address institutional responses to difficult circumstances over lunch, and we will continue more focused discussions in smaller rotational breakout sessions. Registration for the “Pre-Note” event will include lunch and participation in 4 short rotational sessions. These breakouts will serve as continued discussions on the pre-note event, focusing on the following topics:

- International Students and DACA | BROADWAY I
- Unforeseen and Natural Disasters | BROADWAY II
- Food and Housing Insecurity | BROADWAY III
- Emergency Aid Lab (EAL) Toolkit Workshop | BROADWAY IV
MONDAY, JULY 16 | 8:30 – 9:30 AM

**International Students and Financial Wellness: Customized Outreach**  
**SKYLINE I**  
Betsy Everts, University of Minnesota  
Kristin Hummel, University of Minnesota

The University of Minnesota, Twin Cities welcomed nearly 3,000 international undergraduate students in the fall of 2017. These students are acclimating to a new way of doing things and we are continuously trying to improve their financial understanding. The Financial Wellness Committee collaborated with International Student and Scholar Services to provide financial resources designed specifically for international students. Come learn how to implement similar resources at your institution!

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**Engaging Students Through Technology**  
**BROADWAY I/II**  
Stuart Rosove, Myperfi

It makes no sense. Today’s students are the first digital natives who grew up online. Yet, student loans are the second highest type of consumer debt and the negative impact to the economy is very real. With unlimited access to information, why is that? Colleges spend millions developing financial literacy programs but struggle with meaningful delivery. This session explores how to engage our students in financial literacy by leveraging the very technology in which they live their lives.

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**Building a Comprehensive/Cross Functional Literacy Program**  
**SKYLINE II**  
Melissa Flowers, Brown University  
Lyndsey Aguilar, Wheaton College

How can your institution offer financial literacy initiatives in the absence of a dedicated department charged to do so? Who are the key collaborators who can assist? This presentation will include an in-depth description of Trinity University’s financial literacy team, highlight some of Trinity University’s NASPA Excellence Award-winning programs, and provide opportunities for participants to conceptualize similar initiatives on their campuses.

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**Unmasking Bias: Addressing Systemic Issues and Barriers in Finances**  
**BROADWAY III/IV**  
Paola Hernandez Barón, Indiana University

Beyond addressing the role of identities, this session highlights historical, political, and societal factors influencing the messages students receive around money. It will address the role of oppression, “white” language, and systemic issues in finances. Particularly for students of color and marginalized communities, we must be intentional in identifying biases. It is important to unpack the meaning of financial wellness, understand students’ perceptions, and explore how we discuss money.

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**Communicating for a Change: Connecting with Students via Story**  
**SKYLINE III**  
Kendall McCamy, University of West Georgia

Many financial literacy practitioners try to market our services to students the same way we would to ourselves or our leadership, with data and statistics. Students are only concerned about how our work will help them survive and thrive, and even then, only if that message is free of noise. This session is all about understanding and incorporating the basic elements of story into your marketing efforts to connect with students in a way that will invite their attention and broaden your impact.

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MONDAY, JULY 16 | 9:40 – 10:40 AM

**Portland State University’s Financial Wellness Center: A Comprehensive Model**  
**SKYLINE I**  
Shawna Chambers, Portland State University  
Amanda Nguyen, Portland State University

The University of Minnesota, Twin Cities welcomed nearly 3,000 international undergraduate students in the fall of 2017. These students are acclimating to a new way of doing things and we are continuously trying to improve their financial understanding. The Financial Wellness Committee collaborated with International Student and Scholar Services to provide financial resources designed specifically for international students. Come learn how to implement similar resources at your institution!
Just Budget Already! Using Motivational Psychology to Influence Students’ Money Behaviors
SKYLINE II

Emily Schwartz, Money Moments

It’s no secret that students (er, most of us!) spend a lot of time engaging with their phones, making it an ideal platform to communicate with students. But what text messages do you think get the most response from students? In this presentation, we share the results of a community college survey of 123 students and several in-depth student interviews which explored community college student preferences for receiving text messages from their institution.

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Research to Practice: Spring 2018 Student Financial Wellness Survey
SKYLINE III

Kasey Klepfer, Trellis
Nick Kilmer, Texas A&M University

Trellis’ Student Financial Wellness Survey (SFWS) seeks to document the financial well-being of post-secondary students and provide institutions with a detailed profile of the financial issues their students face, some of which could potentially impact their success in college. In this session, presenters will share findings from the Spring 2018 implementation of the survey at 12 colleges and universities. Nick Kilmer from Texas A&M University, will lead discussion around the implications of the findings for practitioners. students are acclimating to a new way of doing things and we are continuously trying to improve their financial understanding. The Financial Wellness Committee collaborated with International Student and Scholar Services to provide financial resources designed specifically for international students. Come learn how to implement similar resources at your institution!

Cut Through the Clutter: Branding Your Program for Student Engagement
BROADWAY I/II

Ayesha Green, Austin Community College
Linda Eguiluz, Austin Community College

Some of us have been there: flyers and posters overlooked, emails unopened, low workshop attendance. Messaging on college campuses has turned into a Charlie Brown version of adult-speak, “wah wah wah wah...” This interactive session will give participants the tools Austin Community College’s Student Money Management Office has used to create a brand using a holistic approach to marketing and outreach.

Unlocking the Secrets of an A+ Training Program for Peer Educators
BROADWAY III/IV

Jodi Kaus, Kansas State University

Campus financial education programs often ask “How do you train peer educators?” Come learn training techniques that have seemed like well-kept secrets. Peer-to-peer is the pinnacle of education delivery methods but requires a robust training program to ensure its effectiveness. Come learn training approaches that are efficient to administer, ensure students become successful peer educators and provide students a leg-up in their transition into financial services careers. It’s a WIN WIN WIN!
MONDAY, JULY 16 | 2:15 – 3:15 PM

R.O.I. for M.E.
SKYLINE I

Nick Kilmer, Texas A&M University
Jason Vaaler, Texas A&M University

The Money Education (ME) Center at Texas A&M University was opened to impact the financial literacy and wellness of its 66,000 students. With staff and resources, the ME Center is capable of doing so, but only with a sound, long-term strategy. Its strategic plan, R.O.I. for M.E., is focused on maximizing the Center’s return on investment through initiatives and programs related to Research, One-on-one advising, and Instruction. This presentation will explain this strategy and its benefits.

Exotic Dancing, SnoCones & A Marriage Proposal: Financial Coaching Is Anything But Routine
SKYLINE II

Letecia Gradington, University of Kansas
Paul Goeble, University of North Texas

Desmond Tutu once noted, “We inhabit a universe that is characterized by diversity.” These words find no truer meaning then in the topics and issues that can be raised during a financial coaching session. This session is designed as an introduction to learning how to conduct a non-judgmental coaching session. The presenters will walk participants through a mock coaching session from intake to action plan. Be prepared for anything but the routine.

Touchpoints for Financial Wellness: Impacting Students Throughout the Enrollment Lifecycle
SKYLINE III

Nathan Lohr, IUPUI

Before, during, and after their enrollment at our schools, students are faced with decisions that greatly impact their financial health. Join us to learn how Indiana University Online developed a model to provide financial messaging to prospective, applied, admitted, and enrolled students and foster positive financial decision-making. Explore tools and best practices for delivering impactful, just-in-time guidance to students at all points in the enrollment cycle.

College Affordability: Using Time to Degree as a Springboard to a Comprehensive Support Structure
BROADWAY I/II

Sean Hendricks, Rowan University

In just two years, the Affordability Task Force at Rowan University has implemented several major initiatives designed to support student success. These include an alternative textbook program, food pantry, financial wellness course, affordability resource website, and campus-wide affordability events. The work of the Task Force, which commenced with a “15 to Finish” campus-wide push, has evolved into extensively researching affordability-related issues and collecting data to drive change.

Conducting a Text Messaging Scavenger Hunt to Promote Financial Aid Literacy
BROADWAY III/IV

Karen Serna, Austin Community College
Zachary Taylor, University of Texas-Austin

Austin Community College’s Student Money Management Office conducted a scavenger hunt by text message to educate students on financial aid. In this session, we share our experiences navigating this exploratory text messaging scavenger hunt, and provide tips for replication. Bring your phones and stretch your texting fingers, because you’ll be making your way through a text message scavenger hunt!
MONDAY, JULY 16 | 3:45 – 4:45 PM

Utilizing Academic Internships: Making the Case for Non-Finance Majors
SKYLINE I

Andrea Pellegrini, University of Illinois

Whether intending to be a financial planner, data scientist or marketing manager, internships provide valuable experiential learning opportunities for students across disciplines. Financial wellness programs offer unique contexts for to apply what they’re learning outside of the classroom. For credit internships or practicum students from a variety of academic backgrounds can assist with establishing, maintaining, improving and evaluating educational programming initiatives at your institution.

Financial Education & Underrepresented Groups
SKYLINE II

Carissa Uhlman, Inceptia
Charah Coleman, California State University at Fresno
Nate Peterson, University of Minnesota-Twin Cities

Underrepresented student groups need a unique approach to financial education that addresses the challenges they face apart from the majority. Come learn how the University of Minnesota-Twin Cities and California State University, Fresno have tailored outreach to support students from all walks of life, including foster, LGBTQ, POC, and TRIO students. The session also explores building partnerships with administrative services, building a program from the ground-up, and utilizing peer mentors.

99 Ways to Control Emotional Spending
SKYLINE III

Syble Solomon, Lifewise Strategies

Neurofinance research now proves that emotions significantly influence financial behavior. How can we apply that to help students? First, be aware of emotional needs that support or sabotage productive financial behaviors. Then have specific strategies to effectively take control of those emotions for the best outcomes. We’ll explore six common emotional patterns related to money behaviors and discuss practical strategies to address when they are being over or under utilized.

Bring Financial Education to All Students
BROADWAY I/II

Jennifer Schroeder, Iowa State University
Colleen Sullivan, University of Northern Iowa

Iowa State University, the University of Iowa, and the University of Northern Iowa were asked to create & implement a financial literacy course without academic credit, or significant funding but required of all new students. We will share how we met the task in unique ways to meet the needs of our students & the parameters of the task. We will share what was learned, student feedback & plans moving forward so you may learn from our experiences to bring financial education to your campus.

Make it Fun and They Will Come: How to Plan a Financial Literacy Event That Students Will Flock To
BROADWAY III/IV

Louise Biron, SUNY Cobleskill
Rebecca Burton, SUNY Cobleskill | Kevin Sutton, SUNY Oneonta

Are you looking to add some serious wow factor to your next financial literacy event? Then this session is for you! Learn how two State University of New York colleges took financial literacy to the next level with BUDGET CON, a signature annual event that has become one of the best attended student events on campus. We’ll provide you with a complete road map to event success that includes: unique marketing ideas, engaging content, strategies for guaranteeing campus/community support, and more.
TUESDAY, JULY 17 | 8:30 – 9:30 AM

**Peer Supervision 101: How Not to Lose Your Mind**

SKYLINE I

Morgan McMillan, Indiana University

Maintaining a peer program amid supervising and conducting your “day job” work routine is truly a manual labor of love. But starting from scratch often leaves more questions than it lends itself to easy answers. This session is intended to serve as the beginning of that conversation – program administration and peer supervision. Topics will include: determining your program offerings, identifying your focus, setting expectations for your peers, and being realistic about your limitations.

**Conveying Your Story with Data: Using Assessment to Tell Everyone How Awesome Your Program Is**

SKYLINE II

Holly Wright, University of Montana

Assessment can be an overwhelming task to tackle, especially without any structured guidance on how to complete it. How do we combine the bland data points our institutions need with the data that describes the life-changing counseling financial literacy gives to students and their families? This presentation will discuss ways to design learning objectives and measurable outcomes that combine these seemingly-opposing needs and ways to use your assessment tools to effectively evaluate them.

**Survey Says: Grad/Pro Students, Special Snowflakes in the Finance Storm**

SKYLINE III

Renee Nilsen, University of North Dakota
Lyssa Thaden, AccessLex

Much of student debt is attributable to graduate or professional study. Through the presenters’ research and practical experiences assisting these populations in financial well-being, it has been shown that graduate and professional students face unique financial stressors and seek to engage with financial education differently than undergraduate students. Join us for a collaborative learning and dialogue session about how to best address the needs of these populations.

**Portland State University’s Financial Wellness Center: A Comprehensive Model**

FORUM

Shawna Chambers, Portland State University
Amanda Nguyen, Portland State University

Beginning in 2010 the Student Financial Services at Portland State University began implementing strategic changes to promote financial transparency and education to the students. We will share the small and large projects leading up to the establishment of the Financial Wellness Center with Student Financial Services. Along the way we will touch on how buy-in was created across campus, the outcomes, how the Financial Wellness Center works, the comprehensive training components created for developmental coaching and coaching to completion, key performance indicators, and goals for the coming years.

**Break the Cycle: Increasing Financial Literacy and Well-Being for Low-Income Scholarship Recipients**

BROADWAY III/IV

Jess Ramsey, Purdue University
Tommy Van Norman, University of Minnesota

Colleges nationwide are noticing below average rates in low-income student persistence and graduation. While there are numerous scholarship opportunities to make college accessible, there are few programs that holistically approach the issue of generational poverty and its impact. The Purdue Promise and Land-Grant Legacy Scholars Programs both integrate financial literacy information and coaching to help assist students in providing a better life for themselves and their families.
TUESDAY, JULY 17 | 9:40 – 10:40 AM

The Price is Right
SKYLINE I

Stephanie Jackomin, East Carolina University
Jacob Walker, East Carolina University, Anthony Dominowski, East Carolina University

A fun, interactive way to learn about the cost of living in college. This program was implemented at East Carolina University as a way to engage students and give them the knowledge about what the true cost of living is. Come to this program to learn for yourself or to bring this program to your school.

We Ain't The Three Tenors, But We're In Tune When It Comes To Assessment
SKYLINE II

Paul Goebel, University of North Texas
Bryan Bulmer, University of Tennessee at Chattanooga
Erick Jones, University of North Georgia

Assessment has become a vital component of most collegiate financial well-being programs. How can you create an assessment program that evaluates and communicates powerful financial wellness learning outcomes of students? The leaders of three collegiate financial wellness programs will share their assessment program experience from concept to development to reporting. All program models can easily be replicated on any campus.

Six Easy Steps: Do Aspiring College Students Understand How to Apply for Financial Support?
BROADWAY III/IV

Zachary Taylor, University of Texas-Austin

Terms such as "financial affidavit," "unsubsidized loan," and "emergency aid grant" may seem confusing to first-generation students and English-language learners. This hands-on session allows financial wellness professionals the opportunity to learn why postsecondary students may struggle with the language of financial aid and wellness and what they can do to ensure clear, equitable communication.

Getting a Good Financial Start with the US Departments of Education and Labor and the Federal Trade Commission
Forum

Debra Golding, United States Department of Labor
Elizabeth Coogan, United States Department of Education
Charles Harwood, Federal Trade Commission

The presentation will demonstrate how a budget can help students get a good financial start and achieve their financial goals through their college lifecycle and as they start their career. Key topics for college students and their budget will be addressed including student loans; debt management in general, including credit scores; and saving, including saving for retirement. We will highlight the agencies’ resources, tools for students, and the power of collaboration. Students will be empowered to act and make financial planning a rewarding habit.
As Oregon’s most affordable public research university, Portland State University offers tremendous opportunity to 27,000 students from all backgrounds. Their mission to “let knowledge serve the city” reflects their dedication to finding innovative, sustainable solutions to local and global problems.

Portland State University’s location in the heart of one of America’s most dynamic cities gives their students unmatched access to career connections and an internationally acclaimed culture scene. They are the only Oregon university to offer a four-year degree guarantee.
Make sure you come by to visit with Sara Wilson, Alec Reinstadtler and Steve Queisser at the Student Connections booth.