NEIGHBORWORKS TRAINING INSTITUTE
Oregon Convention Center, Portland Ballroom 252-253, Level 2
DECEMBER 9-13, 2019 • PORTLAND, OR

The highest quality professional development, skill building and career enhancement in community development and nonprofit management

EXPANDING FINANCIAL OPPORTUNITY
CATAPULTING COMMUNITIES FORWARD (H0935)

Made possible with generous support from

CHASE
Freddie Mac
We make home possible

NeighborWorks America
It is a long held American belief that financial opportunity exists for all who work hard enough. Yet, as we can see from the widening wealth gap – especially the wealth gap seen in communities of color – financial opportunity is not always simply a matter of individual effort. These efforts must be rooted in communities and systems that provide economic opportunity and access to all residents. For individuals to be able to make meaningful financial change in their lives they need to have access to the tools, resources and opportunities necessary for financial mobility.

So what does financial opportunity look like? What roles do community development and affordable housing practitioners play in creating opportunities for financial mobility? What strategies are working in communities across the country?

With so many Americans still struggling to make ends meet, individual supports like financial coaching and counseling are still vital in helping people seize opportunities and build financial health. How do we engage and empower people to build financial resilience and achieve financial goals? How do we engage diverse populations in a way that addresses their unique needs and speaks to their strengths? Hear about efforts happening across the country to empower people and inspire change.
Important questions we’ll examine throughout the day:
• What does it mean for an individual to have financial opportunity?
• What strategies are being used in communities across the country to remove barriers to wealth building and help people get ahead?
• What is the unique role of housing affordability in creating financial opportunity for individuals and communities?
• How do we engage key target populations in a way that addresses their unique needs and speaks to their strengths?

Who is this event for?
• Professionals working across multiple sectors – community development, affordable housing, government, social services, financial services and philanthropy
• Professionals for all types of communities – urban, suburban and rural
• People working at all levels to support financial opportunity access – front line staff working directly with individuals, management and leadership overseeing financial capability services, and grant makers supporting these efforts

What will you walk away with?
• Promising practices aimed removing barriers to wealth building in communities
• Insight into innovative cross-sectoral approaches to building financial health
• Tools and approaches to reducing the racial wealth gap through thoughtful engagement with communities of color

With so many Americans still struggling to make ends meet, individual supports like financial coaching and counseling are still vital in helping people seize opportunities and build financial health.
This symposium represents an exceptional opportunity to build bridges between housing and community development field and the health field. Bring your business cards, brochures, and other material to share your work.

8:30 A.M.  WELCOME AND OPENING REMARKS
Marietta Rodriguez, President and CEO, NeighborWorks America

8:50 A.M.  OPENING PLENARY SPEAKER AND MODERATOR
Ray Boshara, Senior Advisor and Director of the Center for Household Financial Stability, Federal Reserve Bank of St. Louis

OPENING FRAMING
Brooke Linkow, Senior Manager of Financial Capability, NeighborWorks America

9:20 A.M.  CREATING PATHWAYS TOWARDS GREATER FINANCIAL INCLUSION AND OPPORTUNITY
Join us as we convene a panel of some today’s leading thinkers, writers, researchers and activists looking for ways to create more inclusive economic systems that offer opportunities for all people to build and maintain wealth. What does a more inclusive economy look like and what is the pathway to get us there? How do we remove barriers that contribute to the racial wealth gap? How do we ensure that people in all communities have access to safe and affordable financial products and services?

Henry A. J. Ramos, Author and Principal, Mauer Kunst Consulting
Marisabel Torres, Director of California Policy, Center for Responsible Lending
Solana Rice, Co-Founder, Liberation in a Generation
Alice Rodriguez, Head of Community and Business Development, JPMorgan Chase

10:20 A.M. MORNING BREAK

10:35 A.M. COMMUNITY-DRIVEN STRATEGIES TO EXPAND FINANCIAL OPPORTUNITY
Community development leaders will share what they are doing in their own communities to remove barriers to financial opportunity. Each speaker will share what they are doing, how they got there, and where they are going next. The conversation will showcase real, scalable, community-and state-level solutions to some of the issues addressed in the previous morning sessions.

MODERATOR
Don Baylor Jr., Senior Associate, Annie E. Casey Foundation

SPEAKERS
Lahela Williams, Executive Director, Hawaiian Community Assets
Kiyadh M. Burt, Policy Analyst, Hope Policy Institute
Luis Granados, CEO, Mission Economic Development Agency
Emily Reiman, CEO, DevNW

11:30 A.M. LUNCH

12:00 P.M. LUNCH SPEAKERS
Alice Rodriguez, Head of Community and Business Development, JPMorgan Chase
Sheila Rice, Chief Operating Officer, NeighborWorks America
Chris Krehmeyer, Executive Director, Beyond Housing

TO LEARN MORE AND GET UPDATES ABOUT THIS EVENT OR TO REGISTER, VISIT NEIGHBORWORKS.ORG
Financial capability programs are rooted in behavior change – changing how customers make financial decisions and manage their financial resources so they can reach their goals and build their financial health. Yet, programs that only focus on behavior change without considering the socioeconomic environment and working to remove systemic barriers to economic inclusion will have limited success with increasing financial well-being broadly.

The afternoon’s breakout sessions offer interconnected solutions that are promising, innovative, and replicable to strengthen the impact of financial capability programs. These include highlights from NeighborWorks’s America’s recent Financial Capability Learning Lab and Renters Pilot funded by JPMorgan Chase. Join the conversation as we discuss ideas, challenges and solutions focused in three areas:

1. **People**: How to meet people where they are to build their financial well-being
2. **Place**: How to consider the local context in designing and delivering programs
3. **Platform**: How to leverage housing as a financial capability strategy

### People: How to Meet People Where They Are to Build Their Financial Well-Being

**Meeting People Where They Are: A Look at Inclusive Coaching Approaches**

Financial insecurity, structural racism, and other barriers can get in the way of someone’s engaging in financial coaching or actively working on their financial health. How could you know that someone is ready for financial coaching and/or what else might need to be addressed in order to participate in financial capability work? What role can coaching or other interventions play in getting people ready for future financial well-being? Hear about new ways to reach and meet people where they are to help them build financial capability.

- **Jackie Butts**, HomeOwnership Program Director, Portland Housing Center
- **Jason Thomas**, Director, Housing Counseling and Education, Coastal Enterprise Inc.
- **Amanda Feinstein** or **Diego Pinto**, Brilliant Baby
- **Michael R. Roush**, Director, Real Economic Impact Work, National Disability Institute

### Place: How to Consider the Local Context in Designing and Delivering Programs

**Place Matters: Weaving Local Context into Financial Capability Programs to Remove Barriers and Leverage Success**

Each community comes with its own set of challenges and opportunities. The most effective financial capability programs are relevant; they speak directly to the target audience, leverage local opportunities, and remove the barriers that get in the way of their target audience’s financial success. What are latest strategies that capitalize on context? Examine innovative collaborations that deliver local strategies to further financial equity and inclusion.

- **Don Baylor Jr.**, Senior Associate, Annie E. Casey Foundation (Southern Partnership to Reduce Debt)
- **Laura Lucas**, Financial Coach, CONNECT
- **Chris Krehmeyer**, Executive Director, Beyond Housing
- **Merten Bangemann-Johnson**, CEO, NW Umpqua
Using Housing as a Platform to Help People Build and Preserve Assets

Stable, affordable housing is one of the most significant factors in determining household financial security and well-being. Given the critical connection between housing and financial stability, housing programs - ranging from eviction prevention to homeownership programs to housing preservation to shared equity - can be used as a platform to help people stabilize their housing and start building assets. Learn how these powerful programs are increasing economic mobility for low-income households, stabilizing communities and providing increased pathways to minority homeownership and housing preservation.

MODERATOR
Stacey M. Walker, Director, Housing Outreach, Affordable Lending & Access to Credit, Freddie Mac

SPEAKERS
Barbara Geries, Homebuyer Education Manager, Champlain Housing Trust
Jessie Hendel, Vice President of Advantage Services, Common Bond
Emilee Powell, Manager of Impact Measurement and Financial Stability, Homewise

3:00 P.M. CLOSING KEYNOTE
Mia Birdsong, Pathfinder, Community Curator, Story Teller and Program Fellow, New America Foundation

3:40 P.M. CLOSING REMARKS

4:00 P.M. REFRESHMENTS AND NETWORKING

TO LEARN MORE AND GET UPDATES ABOUT THIS EVENT OR TO REGISTER, VISIT NEIGHBORWORKS.ORG
RELATED COURSES:

BUILDING SKILLS FOR FINANCIAL CONFIDENCE (HO208)
Are you wondering what skills are necessary for practitioners to effectively work with customers in reaching their financial goals? What behaviors and attitudes can make a person financially confident? Attend this 2-day course to gain the most useful and efficient tools to make a real difference in the lives of your clients. Develop and build your skills in key content areas that will help consumers put themselves in a better position to withstand economic stresses and achieve financial prosperity.

DELIVERING EFFECTIVE FINANCIAL EDUCATION FOR TODAY’S CONSUMER (HO209RQ)
This course addresses the fundamental components to successfully delivering a well-designed financial education program, starting with group education and the primary ways consumers behave with their money: visioning; maximizing income; spending; saving; borrowing and protecting. Participants explore growing industry trends surrounding comprehensive “financial capability” programs, lifestyle changes, counseling, coaching and measuring outcomes. Innovative strategies using a variety of delivery methods, including social media, will be explored, along with available resources.

CREDIT COUNSELING FOR MAXIMUM RESULTS (HO211)
Equipped with knowledge and the right tools, you can increase your ability to help clients (in individual or group sessions) build, improve, and maintain a good credit profile. Using sample credit files, you will sharpen your skills in reading and interpreting credit reports, identify and understand the factors that impact credit scores and learn the consumer rights and protection laws specific to credit counseling.

EFFECTIVE APPROACHES TO STUDENT LOAN COUNSELING (HO255)
We’ve developed a course to train counseling professionals on how to help their clients plan for and meet the financial responsibility of this type of debt and to provide guidance to clients facing default—or in default—on their student loans. Obtain the knowledge you need to effectively explain repayment options and their terms. This course is a great opportunity for your organization to engage a new target audience and provides the tools you need to integrate these services into your existing counseling program.

FINANCIAL COACHING: HELPING CLIENTS REACH THEIR GOALS (HO310)
Learn how coaching differs from and complements counseling, financial education and other services aimed at building consumers’ financial security while you explore ways to incorporate coaching techniques into your financial capability program.

FINANCIAL COACHING ADVANCED PRACTICUM: TAKING YOUR PRACTICE TO THE NEXT LEVEL (HO370RQ)
In this follow-up course to Financial Coaching: Helping Clients Reach Their Goals (HO310), you will have many opportunities to put into practice the approaches and techniques you’ve culminated over time. As you start to hone your understanding of the models used in financial coaching and deepen your understanding of how to effectively help clients with cash flow, savings, reducing debt, rebuilding credit and protecting their assets. We will also explore coaching strategies that allow you to be of help to clients with complex personal situations.

FINANCIAL CAPABILITY PROGRAM DESIGN FOR MANAGERS (HO375)
Program managers and executive directors, register now for our new course. Learn how to successfully execute financial capability program strategies for your unique target audience and lay the groundwork for everything from enrollment to measuring outcomes.
REGISTRATION FORM

SYMPOSIUM: H0935

EXPANDING FINANCIAL OPPORTUNITY

WEDNESDAY, DECEMBER 11, 2019
8:30 A.M. TO 4 P.M.
OREGON CONVENTION CENTER,
PORTLAND BALLROOM 252-253, LEVEL 2

ONSITE REGISTRATION BEGINS
DECEMBER 8

SYMPOSIUM FEE: $300
INCLUDES SYMPOSIUM AND KEYNOTE

Register online at
NeighborWorks.org/onlinereg
or return this form and registration fee to:

Neighborhood Reinvestment Training
PO Box 418630
Boston, MA 02241-8630

Or fax form with credit card information to 800-834-3758

ACCOMMODATION/
HOTEL INFORMATION
HILTON PORTLAND DOWNTOWN
921 SW Sixth Avenue, Portland, OR 97204
(503) 226-1611 or (800) 445-8667
Hotel room rate: $167 single occupancy per night
Click here to book a room at our special rate
https://book.passkey.com/e/49855354

DOUBLETREE BY HILTON HOTEL
PORTLAND
1000 NE Multnomah Street, Portland, OR 97232
(503) 281-6111
Hotel room rate: $159 single occupancy per night
Click here to book a room at our special rate

FOR ADDITIONAL HOTEL
ACCOMMODATION INFORMATION,
PLEASE VISIT US ONLINE AT
NEIGHBORWORKS.ORG/TRAINING

Mr./Ms. __________________________________________________________

Name badge preference _____________________________________________

Title _____________________________________________________________

Organization ______________________________________________________

Address __________________________________________________________

City_____________________________________________ State__________ Zip ____________

Phone (day)_____________________________ Fax __________________________

E-mail address _____________________________________________________

☐ Check if you do NOT wish to receive e-mail from us regarding training institute events and programs.

☐ Check if you have special needs addressed by the Americans with Disabilities Act.
Please specify ______________________________________________________

☐ Check if you have attended a NeighborWorks® Training Institute

Which of the following best describes your organization?

☐ Community-based development organization ☐ Government agency ☐ Financial institution ☐ Health Stakeholder ☐ Faith-based organization ☐ Tribal government or nonprofit

How long have you been in your current position?

☐ Less than 1 year or have not yet started in position ☐ 1–2 years ☐ 3–4 years ☐ 5 or more years

Are you enrolled in the NeighborWorks® Professional Certificate Program? ☐ Yes ☐ No
If yes, which one ____________________________

Which of the following best describes your race? Please choose all that apply.

☐ American Indian or Alaska Native ☐ Asian ☐ Black or African-American ☐ White ☐ Hispanic or Latino ☐ Native Hawaiian or Other Pacific Islander ☐ Other ____________________________

COURSES REQUESTED

(TO SEE THE FULL LIST OF COURSE OFFERINGS FOR THE WEEK, PLEASE VISIT NEIGHBORWORKS.ORG/TRAINING.)

Use both course/clinic letters and numbers, and include the course/clinic tuition.

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Monday/Tuesday</th>
<th>Wednesday</th>
<th>Thursday/Friday</th>
<th>Tuition Total</th>
</tr>
</thead>
</table>

| Tuition | S300 |

Payment must accompany your registration form.
Faxed registrations must include credit card information and authorized signature. See payment policy.

Total Balance Due $__________

PAYMENT INFORMATION

☐ Check enclosed (payable to NeighborWorks® America). Check number ________

☐ Visa ☐ MasterCard ☐ American Express

Card # _______ _______ _______ _______ _______ _______ Exp. _____ / _____

Name as it appears on card _____________________________________________

Authorized signature ________________________________________________

Fax registration with credit card information to: (800) 834-3758

OR

Mail registration and payment to: Neighborhood Reinvestment Training,
PO Box 418630, Boston, MA 02241-8630 (This is a P.O. Box and cannot receive Fedex shipments)

FOR MORE INFORMATION OR QUESTIONS REGARDING OUR REFUND/CANCELLATION/SUBSTITUTION POLICY, PLEASE CALL (800) 438-5547 OR E-MAIL NTI@NW.ORG

On occasion, NeighborWorks® Training Institute shares your name and address with other organizations that are involved in nonprofit management and community development so that they may send you information about other products and services that may be of interest to you. If you are not interested in having us share your name, address, telephone number, fax number and e-mail address with such organizations, please check the circle to the left of this disclosure statement. Rest assured that NeighborWorks® Training Institute honors your privacy and respects your wishes.

Note: This P.O. Box and cannot receive Fedex shipments.