**ALC Plenaries**

**Thursday, September 20, 2012**

[**Opening Plenary: State of the Asset-Building Field**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/opening_plenary)

**8:00 - 9:30 a.m.**

*Hear from leaders in the field about how they are coming together to advance new ideas aimed at building an inclusive economy.*

**Speakers:**

* Richard Cordray, Director, CFPB
* Jon Campbell, Executive Vice President, Wells Fargo
* Andrea Levere, President, CFED
* Lisa Mensah, Executive Director, Aspen Institute Initiative on Financial Security

[**Lunchtime Plenary: Assets & Opportunity Award**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/ao_award)

**12:30 - 2:00 p.m.**

*CFED’s Assets & Opportunity Award, given to an individual or organization that has significantly advanced the asset-building field in the United States, will be presented to the Cities for Financial Empowerment Coalition, the nation’s first coalition of local governments dedicated to advancing financial empowerment. A keynote address by Newark Mayor and CFE Coalition member Cory Booker will follow.*

**Speakers:**

* Newark Mayor Cory Booker
* Bill Corr, Deputy Secretary, US Dep’t. of HHS
* Jose Cisneros, Treasurer, San Francisco
* Jonathan Mintz, Commissioner, NYC Department of Consumer Affairs
* Bill Purcell, Former Mayor of Nashville, TN

**Friday, September 21, 2012**

[**Morning Plenary: Conversation with Savers**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/conversation_savers)

**8:00 - 9:30 a.m.**

*An opportunity to hear directly from savers whose lives have been deeply impacted by their participation in matched savings account programs.*

**Speakers:**

* Account Holders: Children, Youth and Parents
* Bob Friedman, Founder and Board Chair, CFED
* Martha Kanter, Undersecretary, U.S. Department of Education
* Anne Mosle, Executive Director, Aspen Institute Ascend Family Economic Security Program
* Sterling Speirn, President and CEO, W.K. Kellogg Foundation

[**Closing Lunch Plenary: Call to Action**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/closing_plenary)

**12:30-2 p.m.**

*Financial insecurity in this country is rising. Yet, to date, there has been no coordinated constituency to advocate for and test policies to help families achieve economic stability. In response, CFED will launch the Assets & Opportunity Network. Pulitzer Prize-winning columnist Eugene Robinson will keynote this session, laying out what’s at stake and why we must act.*

**Speakers:**

* Eugene Robinson, Columnist, Washington Post
* Assets & Opportunity Network Steering Committee Members
* CFED Staff

**Concurrent Sessions by Topic**

* **Asset Building (General Overview)**
* **Behavioral Economics**
* **Closing the Racial Wealth Gap**
* **Children Savings Accounts/Youth Savings**
* **Credit/Asset Protection**
* **Entrepreneurship**
* **Financial Capability and Financial Inclusion Innovations**
* **Housing and Homeownership**
* **Local and State Policy**
* **IDAs and Other Savings Programs**
* **Integrating Asset-Building Programs in Social Services**
* **Underserved Populations and Asset Building**
* **Philanthropy/Social Venture**

**Concurrent Sessions Key**

**CS1 – Thursday, 9:30 – 10:45am CS2 – Thursday, 11am – 12:15pm CS3 – Thursday, 2 – 3:15pm**

**CS5 – Friday, 9:30 – 10:45am CS4 – Thursday, 3:30 – 4:45pm CS6 – Friday, 11am – 12:15pm**

**Asset Building (General Overview)**

[**Applied Research Forum Kickoff**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/research_forum_kick_off) **(CS1)**

*Thought leaders in the asset-building field will discuss where we are as a nation in terms of financial access and asset ownership among low- and moderate-income households and will present ideas for strengthening household balance sheets.*

**Speakers from:** Federal Reserve Bank of St. Louis, FDIC, CFPB, Urban Institute and Center for Financial Security, University of Wisconsin – Madison

[**Which Assets Matter?**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/assets_matter) **(CS4)**

*This session explores the roles that different types of assets play in helping households climb and stay out of poverty.*

**Speakers from:** University of Wisconsin – Madison, University of Texas at Dallas, Ford Foundation

[**What Can the CFPB do for – and in Partnership with – the Asset-Building Field**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/what_can_the_consumer_financial_protection) **(CS1)**

*The CFPB’s mission is to make the markets for consumer financial products and services work for Americans. Attendees will learn about the Bureau’s work in areas such as safe and affordable homeownership, access to non-predatory short-term credit, financial education and more.*

**Speakers from:** CFPB, Policy Matters Ohio, CFED

[**Building Emergency Savings**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/building_emergency_savings) **(CS3)**

*About half of Americans are unprepared for a financial emergency and a quarter of the country has no rainy day fund whatsoever. Learn about new initiatives to help families build emergency savings, including a matched emergency savings program and a pilot to seamlessly convert loan payments to savings deposits.*

**Speakers from:** Opportunity Fund, Montana Credit Unions for Community Development and CFED

[**Asset Building Built for Two: Individuals and Communities**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/asset_building_for_two) **(CS6)**

*Learn how communities are coming together to provide asset-building support to both small businesses and families hurt by the recession.*

**Speakers from:** National Wildlife Federation Southeast Regional Center**,** United Way of Chittenden County / South Burlington, Aspen Institute Community Strategies Group

**Behavioral Economics**

[**Behavioral Economics 101: Applying Behavioral Strategies to Improve Asset-Building Outcomes**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/behavioral_economics_101) **(CS4)**

*Insights from behavioral economics can help us understand some of the basic aspects of human nature, like why people make financial decisions that seem counter to their own best interests.*

**Speakers from:** ideas42, CFED, Citi Foundation

[**Early Learnings from the Financial Capability Innovation Fund**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/early_learnings) **(CS2)**

*In 2010, the Center for Financial Services Innovation launched the Financial Capability Innovation Fund to identify strategies that deliver positive behavior changes and improved financial outcomes for low-income consumers. This session will take a close look at these cutting-edge innovations and their effectiveness at promoting financial capability.*

**Speakers from:** Clarifi, Mission Asset Fund, Co-opportunity, Inc., CFSI

[**Behavioral Interventions to Boost Savings Rates**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/behavioral_interventions) **(CS2)**

*This session looks at the results of three behaviorally informed interventions and provides insight into how academic understandings of behavioral economics can be successfully incorporated into asset-building programs.*

**Speakers from:** Washington University in St. Louis, University of Chicago, Innovations for Poverty Action, ideas42

[**Future of Prize-Linked Savings: New Strategies for Practitioners and Advocates**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/future_of_prize_linked_savings) **(CS1)**

*This session will offer a look into the future of prize-linked savings and other game-based strategies, practical insights from real-world asset-building programs that have incorporated these tools, and strategies for implementation.*

**Speakers from:** PayPerks, Maryland CASH Campaign, D2D Fund, CFED

**Closing the Racial Wealth Gap**

[**The Great Recession and its Impact on Wealth in Low-Income Communities and Communities of Color**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/great_recession) **(CS3)**

*This session explores how geography, race and income level influenced wealth loss in the great recession. The discussion will explore thought-provoking questions such as under what conditions asset-building advocates should encourage low-income families to purchase homes.*

**Speakers from:** Woodstock Institute, Urban Institute, Ohio State University, U.S. Department of Housing & Urban Development

[**Measuring and Understanding the Racial Wealth Gap**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/measuring_racial_wealth_gap) **(CS2)**

*This session will shed light on recent data that attempts to measure economic inequities across gender and race, how this data can be improved, and what policies are likely to mitigate these inequities.*

**Speakers from:** Mariko Chang, The New School, University of Virginia, The Ford Foundation

[**Building Assets and Wealth for All: New Developments in Policy and Practice**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/building_assets_for_all) **(CS6)**

*Learn how advocates are coming together to advance innovative policy and practical solutions that help individuals, families and communities rebuild financial security and close the wealth gap.*

**Speakers from:** PolicyLink, Leadership Conference for Civil and Human Rights, National Urban League, Citi

**Children Savings Accounts/ Youth Savings**

[**Piggy Banks and the Public Sector**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/piggy_banks) **(CS6)**

*Experts will share experiences in advancing Children’s Savings Account initiatives, both legislatively and through agency or administrative partnerships, and describe recent breakthroughs at the local, state and federal levels.*

**Speakers from:** Center for Public Policy Priorities, New America Foundation and CFED

[**Partnerships to Promote College Affordability, Enrollment and Success**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/partnerships_promote_college_affordability) **(CS3)**

*The College Board’s Advocacy and Policy Center has developed innovative approaches to inform students and parents about the benefits of postsecondary education and how to pay for it.*

**Speakers from:** North Carolina State Education Assistance Authority, Schooled, College Board, Bank of America

[**Youth Savings Strategies**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/youth_savings_strategies) **(CS4)**

*Panelists in this session will discuss real-world lessons learned from youth savings practitioners, both in the US and abroad, and highlight the specific trends and challenges in addressing the needs of younger clients.*

**Speakers from:** Save the Children, United Way of Central Indiana, Juma Ventures

[**Building the Next Generation of Savers: Integrating Savings Accounts in Schools**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/next_gen) **(CS3)**

*This session combines research on the impact of financial shocks (i.e. income shock, asset shock, asset poverty and home loss) on children’s well-being with research on Children’s Savings Accounts in schools - the degree to which CSAs can mitigate the consequences of financial shocks for children.*

**Speakers from:** University of Hawaii at Manoa, University of Kansas, Center for Financial Security, University of Wisconsin – Madison, University of Michigan, Ann Arbor

**Credit /Asset Protection**

[**Eliminating Asset Tests: New Research, Challenges and Approaches**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/eliminating_asset_tests) **(CS1)**

*This session will provide new research on the impact of eliminating assets tests, lessons from recent setbacks and challenges to the elimination of SNAP asset tests.*

**Speakers from:** New America Foundation, Voices for Children in Nebraska, CEDAM, CFED

[**The Right Hand Side of the Balance Sheet: New Findings on Consumers Using and Reducing Debt**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/balance_sheet) **(CS4)**

*This session looks at the various types and levels of debt facing American households and their post-recession access to credit and other debt instruments. Discussants will identify potential behavioral approaches to reducing household debt and restoring financial stability to American households.*

**Speakers from:** Center for Financial Services Innovation, Innovations for Poverty Action, Demos and The Financial Clinic

[**Building Credit as an Asset: The Power of Rent**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/building_assets_for_all) **(CS5)**

*Renters, unlike homeowners, have not had the opportunity to build their credit with monthly housing payments. Credit Builders Alliance is partnering with Experian RentBureau to change that by adding the capacity to add rental data into its consumer credit files.*

**Speakers from:** Experian RentBureau, Home Forward, Credit Builders Alliance

**Entrepreneurship**

[**Revitalizing Low-Income Neighborhoods Through Investment in Small Business and Entrepreneurs**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/revitalizing_neighborhoods) **(CS3)**

*Investing in entrepreneurship is a proven strategy for rebuilding communities, particularly during economic downturns. The session will explore effective strategies to support small business and build assets in low-income communities.*

**Speakers from:** Entrepreneur Works, ACCION, TD Bank

[**Self-Employment Tax Preparation**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/self_employment) **(CS2)**

*The Self-Employment Tax Initiative (SETI) is a small business development strategy that takes advantage of the tax code to help low-income, self-employed individuals formalize and grow their businesses, create jobs and access tax-based asset-building opportunities.*

**Speakers from:** AccountAbilityMN, Brooklyn Cooperative Federal Credit Union, CFED

[**Tax and Entrepreneurship Policy**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/tax_eship_policy) **(CS1)**

*In this session, presenters will illustrate how recent innovations in tax preparation policy and the Self-Employment Assistance Unemployment Program have benefited low-income entrepreneurs. Participants will further learn about the complex infrastructure needed to expand these innovations and explore new policy innovations that will further advance the entrepreneurship field.*

**Speakers from:** National Community Tax Coalition, CFED, New York Stock Exchange Foundation

[**Innovations in Entrepreneurship**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/innovations_ehsip) **(CS1)**

*In a nation seeking economic recovery through job creation, promoting low-income entrepreneurs are an important solution. In this session, participants will learn new approaches for providing business training to key segments of the population: Latinos, immigrants, women and seniors.*

**Speakers from:** WAGES, MEDA, SeniorEntrepreneurshipWorks.org, National Association of Latino Community Asset Builders, ACCION, Texas and Louisiana

[**Entrepreneurship Development Systems: Creating Strong Native Economies**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/eds) **(CS1)**

*Findings from a three-year project to create a seamless system of business development products and services for entrepreneurs in Native American communities will be presented.*

**Speakers from:** Four Bands Community Fund, First Peoples Fund, Assets for Independence Program, Office of Community Services

**Financial Capability and Financial Inclusion Innovations**

[**Future Directions for Bank On: What We’ve Learned and Where We’re Headed**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/bank_on) **(CS6)**

*Among financial access initiatives, Bank On programs have become the fastest growing strategy to connect unbanked consumers to free or low-cost starter or “second chance” accounts. Hear new research on sustainable financial institution engagement and discuss future directions for the financial access field.*

**Speakers from:** Bank On Louisville, San Francisco Office of Financial Empowerment, CFED, U.S. Department of the Treasury

[**Understanding Prepaid Cards and Improving their Role in Consumer Outcomes**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/prepaid_cards) **(CS5)**

*Presenters will explore new research on how consumers are using prepaid cards, savings features that can be incorporated into these cards, and how to design better fee disclosures to help consumers understand the true cost of these products.*

**Speakers from:** D2D Fund, CFSI, Federal Reserve Bank of Philadelphia, CFPB

[**Testing New Strategies for Building Financial Capability**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/testing_new) **(CS5)**

*This session features papers that discuss promising strategies for developing financial skills among lower- and middle-income populations.*

**Speakers from:** NYC Office of Financial Empowerment, D2D Fund and U.S. Department of the Treasury

[**Financial Education Best Practices**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/financial_education) **(CS5)**

*Learn about current and emerging trends, as well as best practices in financial education from across the country.*

**Speakers from:** Creighton University, LifeWise Strategies, Bank of America

[**Promoting Financial Capability by Improving Access to Financial Products: A Winning Strategy for Building Consumer Credit**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/financial_capability) **(CS4)**

*Partnerships between nonprofits and financial services providers can improve credit scores and consumer financial capability by coupling credit-building products, like secured cards, loans and lines of credit, with financial education and coaching.*

**Speakers from:** Justine Petersen, Credit Builders Alliance, ASPEN Institute FIELD Program and Citi Foundation

[**Financial Opportunity Centers: Building Wealth through Integrated Service Delivery**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/financial_opportunity_centers) **(CS4)**

*This session will highlight the credit and asset-building programs of three Financial Opportunity Centers, and strategies for integrating financial coaching with financial product offerings, with a particular focus on populations (such as low-income individuals, refugees and the formerly incarcerated) that have traditionally faced barriers to accessing mainstream financial services.*

**Speakers from:** International Rescue Committee, Community Action Duluth, Safer Foundation and LISC

[**When Cash is No Longer King: The Role of Mobile, Cards and Other Innovations in Financial Inclusion**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/cash_king) **(CS2)**

*Innovators in the US are creating flashy apps and consumers are flocking to prepaid cards – all trends that inspire us to think big about how the U.S. consumer will eventually be cashless. But the experiences in the US and in other countries are vastly different. What accounts for these differences?*

**Speakers from:** Microfinance Opportunities, FDIC, Consultative Group to Assist the Poor, Bill & Melinda Gates Foundation

[**Nonprofit Distribution of Financial Products: The Need, Opportunity and For-Profit Perspective**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/nonprfit_distribution) **(CS3)**

*CFSI will share insights on the underserved consumer and the demand for high-quality financial products, make the case for why product distribution is a promising strategy for nonprofits and highlight the provider perspective in product distribution partnerships.*

**Speakers from:** NetSpend Corporation, CFSI, Citi, Citi Foundation

**Housing and Homeownership**

[**Housing Counseling: From Foreclosure to Asset Building**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/housing_counseling) **(CS2)**

*This session features presenters who have played a pivotal role in assisting low- to moderate-income families across the country under threat of foreclosure use housing counseling as a bridge into family financial security.*

**Speakers from:** National CAPAC, U.S. Dep’t of Housing and Urban Development, Working Capital, Bank of America

[**Protecting and Rebuilding Communities After Foreclosure: State and Local Strategies**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/communities_after_foreclosure) **(CS5)**

*Key national experts who’ve been working with local, state and national leaders to prevent or mitigate the impact of foreclosures in communities across the country will highlight innovative strategies and public policies that are improving outcomes at the local and state levels.*

**Speakers from:** National Council of La Raza, Center for Responsible Lending, PICO National Network, Asset-Building Strategies

[**Affordable Housing as an Asset-Building Platform**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/affordable_housing_asset_building) **(CS1)**

*In this session you will learn how innovative housing authorities, intermediaries and affordable housing developers are helping low-income families build assets through saving or building wealth through renter equity with unique and successful approaches.*

**Speakers from:** Beyond Housing, Takoma Housing Authority, Cornerstone Corporation for Shared Equity, NeighborWorks America

[**Energy Savings is Asset Building**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/energy_savings) **(CS4)**

*Adding insulation, purchasing new appliances and even making small changes in a family’s energy consumption can add up to big monthly savings every season. Learn about energy savings strategies that work, as well as innovative green financial literacy programs that are making a difference in the energy savings field.*

**Speakers from:** Center for Neighborhood Technology, NeighborWorks America

**Local and State Policy**

[**Winning Strategies for State Asset Policy Change in a Time of Budget Shortfalls**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/winning_strategies) **(CS6)**

*This session will explore three strategies to win on an assets agenda in the current environment – building broader alliances with “revenue coalitions,” framing your issues in policymakers’ terms, and focusing on what is achievable now, while teeing up bigger investments for down the road.*

**Speakers from:** Center for Budget and Policy Priorities, Maryland Cash Campaign, The Hatcher Group, CFED

[**State and Local Strategies to Curb Predatory Small Dollar Lending**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/state_local_strategies_curb_predatory) **(CS6)**

*This session provides an overview of the latest approaches – and industry counter-approaches – to curbing predatory small dollar lending; a concrete example of one newer state-level approach, statewide ballot initiatives; and an example of how local strategies can build the case for state-level change.*

**Speakers from:** Center for Economic Integrity, Montana Community Foundation, Center for Responsible Lending

**IDAs and other Savings Programs**

[**IDA Research: Recent Findings and Future Directions**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/ida_research) **(CS6)**

*Learn about recent research on the long-term impact of IDAs from the American Dream Demonstration and how behaviorally- informed program features can help encourage regular savings patterns.*

**Speakers from:** Washington University in St. Louis, Ohio State University, Urban Institute, The Midas Collaborative

[**Designing Attractive Accounts for Lower-Income Consumers**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/attractive_accounts) **(CS2)**

*This session will explore how a variety of promising tools – including safe, low-cost accounts; mobile banking services and targeted financial education – can be employed to better integrate low-income consumers into the formal banking sector.*

**Speakers from:** Cornell University, Federal Reserve Bank of Dallas FIDC, Federal Reserve Board of Governors, New America Foundation

[**The ASSET Initiative: Summary, Lessons, Promising Practices**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/asset_initiative) **(CS3)**

*The ASSET Initiative, sponsored by the Administration for Children and Families, HHS, brings asset-building tools, strategies and resources to staff and participants of all ACF Programs. This workshop highlights promising asset-building practices within Head Start, child support, child welfare and TANF Programs, among others.*

**Speakers from:** ICF International, AFI Resource Center

[**Savings Bonds: Tax Time Innovations**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/savings_bonds) **(CS6)**

*Savings bonds, especially those introduced during tax time, are one practical tool for low- to moderate-income individuals to form healthy savings habits and protect themselves from financial setbacks.*

**Speakers from:** HSP Inc., D2D Fund and Assets for Independence Program, Office of Community Services (Moderator)

[**Social Capital and Wealth Accumulation**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/social_capital) **(CS5)**

*Social capital recognizes the expertise of families and individuals, and the importance of social networks, to find their own paths out of poverty. This session will highlight innovative strategies and shed light on the effectiveness of social capital.*

**Speakers from:** Family Independence Initiative**,** Boston Rising and Covestor

**Integrating Asset-Building in Social Services**

[**Reaching Financially Vulnerable Populations through Integrated Services**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/isd) **(CS5)**

*This session features research that explores the effect of service integration strategies (i.e., combining financial counseling and education or savings programs with traditional social services) on the financial well-being and behavior of low-income households.*

**Speakers from:** Metis Associates, University of Wisconsin - Madison, Brandeis University, NYC Office of Financial Empowerment

[**Integrated Service Delivery Essentials**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/integrated_service_delivery) **(CS3)**

*Integrated Service Delivery creates streamlined service delivery for clients and leverages scarce resources for organizations. This seamless delivery of services and supports that address all of the issues impacting a given individual/family is a promising approach that is being used by a number of national organizations.*

**Speakers from:** LISC, Better Family Life, Inc, Bank of America

[**Embedding Financial Empowerment into Social Service Delivery**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/embedding_finanacial_empowerment) **(CS1)**

*More and more municipalities are beginning to explore how they can incorporate asset-building strategies into their entire continuum of care for low-income people. Learn how Louisville Metro Government and the City of Seattle are testing ways to accelerate asset-building strategies within their social services systems.*

**Speakers from:** Seattle Mayor’s Office, Louisville Metro Government, Mt. Auburn Associates, Living Cities

**Underserved Populations and Asset Building**

[**Retirement Equity in the Wake of the Great Recession**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/retirement_equity) **(CS6)**

*This session investigates patterns in asset holdings among older adults with particular emphasis on subpopulations that have experienced dramatic increases in financial vulnerability over the past five years.*

**Speakers from:** The Ohio State University, Brandeis University and Aspen Institute

[**Enduring Assets: The Financial Lives of Young People Transitioning from Foster Care**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/foster_care) **(CS1)**

*Two participants in the JCYOI PassportTM will speak about the financial challenges and successes of young people aging out of foster care and transitioning to adulthood and their experiences saving and spending money and purchasing assets that have improved their access to education, employment, housing and health.*

**Speakers from:** Insight Youth Advisory Board Members of Des Moines & Jim Casey Young Fellows, University of Missouri School of Social Work

[**The ASSET Initiative - Helping Domestic Violence Survivors Build Assets: Winning Strategies for Partnering with DV Agencies**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/domestic_violence) **(CS6)**

*Economic dependence and lack of economic options are the main reasons that domestic violence victims stay with or return to an abusive partner. Domestic violence agencies and asset-building organizations have begun working together to build the economic capacity of survivors.*

**Speakers from:** El Paso Collaborative for Community & Economic Development, Office of Family Violence Prevention and Services, Texas Council on Family Violence, Kentucky Domestic Violence Association, Administration for Children and Families, The Lewin Group

[**The ASSET Initiative - Asset Building for Low-Income Fathers: Emerging Lessons and New Guidance for Asset-Building Organizations**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/asset_building_fathers) **(CS3)**

*In 2010, the federal government launched an initiative to connect fathers in the child support system with asset-building services. Hear from AFI and child support program managers about lessons that are emerging on how best to provide asset-building services to these fathers.*

**Speakers from:** Office of Child Support Enforcement, Administration for Children and Families, Kent County Friend of the Court, Michigan, Inner City Christian Federation, The Lewin Group

[**Immigrants’ Access to Financial Products and Services**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/immigrants_access_financial_products) **(CS4)**

*This session describes two approaches recently taken to study the path of immigrants towards financial inclusion: research by the National Council of La Raza (NCLR) in California and by the NYC Mayor’s Office of Financial Empowerment (OFE).*

**Speakers from:** NYC Office of Financial Empowerment, National Council of La Raza and Federal Reserve Board of Governors

[**Creating Sustainable Wealth for Rural Families**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/creating_sustainable_wealth) **(CS4)**

*This session will provide insights into how asset-building programs can improve their effectiveness and, ultimately, enhance the quality of life for rural American families.*

**Speakers from:** Iowa State University, National Consumer Law Center, Institute Community Strategies Group

[**Asset Building and Disability Advocacy Partnerships**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/asset_building_disability_advocacy) **(CS5)**

*People with disabilities are one of the most underrepresented and financially vulnerable populations in the United States. Learn ways to align interests to better promote and encourage asset building for people with disabilities.*

**Speakers from:** Washington Access Fund, Center of Financial Independence and Innovation, World Institute on Disability

**Philanthropy/Social Enterprises**

[**Launching Successful Social Enterprises**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/launching_successful_social_enterprises) **(CS2)**

*How do social enterprises balance the pursuit of a social mission with market realities? This session will explore overall trends in the affordable housing social enterprise sector, including common obstacles and success stories.*

**Speakers from:** ROC USA, Next Step, Bank of America

[**Impactful Investing: Leveraging the Full Range of Philanthropic Resources**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/impactful_investing) **(CS3)**

*This session will focus on how foundations can use every dollar of their financial statement to help further their mission and create social change.*

**Speakers from:** W.K. Kellogg Foundation, Bank of America, Calvert Foundation

[**Asset Funders Network Dialog with Funders: Taking Risks and Advancing Innovation**](https://www.eiseverywhere.com/ehome/2012ALC/agenda/assets_funders_network) **(CS1)**

*Panelists representing a diverse set of asset-building strategies will share their experiences and perspectives about taking calculated risks to accelerate innovation in the asset-building field.*

**Speakers from:** Citi Foundation**,** Kresge Foundation, Chicago Foundation for Women, Walter and Elise Haas Fund