Financial Empowerment Convention

[B] Basic Financial Literacy Track [C] College Student and Young Adult Affinity Group Session

[M] Community-Engaged Scholarship Affinity Group Session [E] Economic and Community Development Track

[N] Entrepreneurship & Business Ownership Track [F] Faith-based Affinity Group Session [G] General Session

[H] Health and Wellness Track [L] LatinX/Hispanic Track [P] Private VIP Affinity Group

[R] Professional Workforce Development Track [S] Senior Track [V] Veterans Track

APRIL 12 • SATURDAY

8:00am – 9:00am	G	**Registration and Continental Breakfast** Doors open early! Please be prepared for security screening. Registration and Continental Breakfast will begin at 8 a.m. Your hot coffee, fruit, yogurt and jumbo muffins will be waiting for you! Proceed to the street-level Ballroom/Exhibition Hall for Welcome and Opening Remarks to begin at 9 a.m. You can bring your breakfast inside of the Ballroom/Exhibition Hall.	Exhibition Hall A
9:00am – 10:00am	G	**General Session-Welcome & Introductory Remarks** *Speakers, Presenters, Panelist...: Me'Shae Rolling, MPA, John Mannion, NYS Senator Rachel May, Pamela J. Hunter, J. Ryan McMahon, Deputy Mayor Sharon Owens, John Ginty, Otto the Orangeman, CenterState CEO Ambassadors* VIPs will kick-off the conference with greetings and welcome remarks.	Exhibition Hall A
10:00am – 11:30am	B	**Concurrent Breakout Session A01 - Budgeting, Spending and Saving Basics: Controlling your cash without letting your cash control you** *Moderator: Kenda Carfagno, FSCP* Budgeting, Spending and Saving: Controlling your cash without letting your cash control you. This session also covers building emergency funds for a rainy day.	Meeting Room 1
10:00am – 11:30am	B	**Concurrent Breakout Session A06 - Pathway to Homeownership** *Speakers, Presenters, Panelist...: Valissa Rice, Amanda Pascall, John Harris* M&T Bank and Home HeadQuarters, Inc. are teaming up to educate attendees on the Pathway to Homeownership.	Meeting Room 6
10:00am – 11:30am	B	**Concurrent Breakout Session A10 - Video Screenings** *Speakers, Presenters, Panelist...: Dr. Lomax R. Campbell, MBA, PMP, LSSBB, RYT, Gwen Webber-McLeod, Tamika D. Otis, Tommi Billingsley, Mark S. Hall, Bishop Ronald B. Dewberry* **Video Screenings:** Invitation to enjoy financial literacy and empowerment topics recorded during the pandemic.	Meeting Room 10
10:00am – 11:30am	E	**Concurrent Breakout Session A05 - Meet the Funders of Syracuse's Top Foundations: How does local funding work?** *Moderator: Tamika D. Otis* *Speakers, Presenters, Panelist...: Sheena Solomon, Melanie Littlejohn, Margaret (Meg) O'Connell* Meet the Funders of Syracuse's Top Foundations: How does local funding work? What are the distinctions and similarities between The CNY Community Foundation, The Gifford Foundation, and The Allyn Family Foundation? Moderator Tamika Otis will also share how KeyBank approaches its corporate philanthropy.	Meeting Room 5

10:00am – 11:30am

N **Concurrent Breakout Session A02 - What's the difference between a Hobby, Side Hustle, Entrepreneurship and Business Ownership?** Meeting Room 2

Moderator: Kimberly Mitchell

What's the difference between a Hobby, Side Hustle, Entrepreneurship and Business Ownership? Kimberly Mitchell, Owner of Ujooziu from Buffalo will break it down!

10:00am – 11:30am

F **Concurrent Breakout Session A04 - Poverty, Prosperity or Stewardship?** Meeting Room 4

Speakers, Presenters, Panelist...: Pastor Jordan Carter

Two theological viewpoints are largely touted regarding money and finances. Either one must take a vow of poverty, or one must be extremely materially wealthy as a sign of blessing. Where does the notion of stewardship--managing few resources or abundance--fall in this spectrum?

10:00am – 11:30am

H **Concurrent Breakout Session A07 - Personal accounts of male leaders in our community willing to share their stories of health & medical crises and their road to recovery** Meeting Room 7

Speakers, Presenters, Panelist...: Steve Gorzynski, Mark S. Hall

Personal accounts of male leaders in our community willing to share their stories of health & medical crises and their road to recovery

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10:00am – 11:30am

L **Concurrent Breakout Session A08 - Financial Literacy En Español** Meeting Room 8

Moderator: Jesus M. Rolon

Speakers, Presenters, Panelist...: Smerlyn Carrasco

Smerlyn Carrasco, Bilingual Senior Branch Manager at M&T Bank, will translate M&T Bank's Financial Literacy Curriculum in Spanish.

10:00am – 11:30am

R **Concurrent Breakout Session A03 - How do you know when it's time to leave your day job and start or grow a business?** Meeting Room 3

Moderator: Anne Messenger

Speakers, Presenters, Panelist...: Davine Bey, Dr. Lomax R. Campbell, MBA, PMP, LSSBB, RYT, Vendor: S'Marie Photography LLC and SMG Consulting Services of CNY - Shaneika Ford, MBA, Nikita Jankowski

How do you know when it's time to leave your day job and start or grow a business? This panel is also for high-functioning Hybrid Entrepreneurs generating multiple streams of revenue and senior-level managers who lead mature business enterprises.

10:00am – 11:30am

S **Concurrent Breakout Session A09 - Protecting Seniors from Elder Fraud, Scams and Abuse**

Speakers, Presenters, Panelist...: Thomas Dellwo Meeting Room 9

Protecting Seniors from Elder Fraud, Scams and Abuse

10:00am – 5:30pm

N **Meet the MWBE VIP Hosts/Hostesses and Ambassadors** VIP Room A

VIP Host/Hostess: Matthew Burrell, Rickey Brown, Dr. Lomax R. Campbell, MBA, PMP, LSSBB, RYT, Jason M. Clark, Esq., Jamar D. Clarke, Susan Crossett, Anthony Gaddy, Talia Johnson- Huff, PMP, Barry M. John, Abner Larrieux, Deshanna C. Wiggins

This is your opportunity to meet and greet leaders in the MWBE Community representing contracting and procurement government administrators, MWBE technical assistance providers, and prime and subcontractors in the construction industry from Syracuse and CNY, Albany, Binghamton, Auburn, Rochester, Buffalo and New York City!

Sponsored by a block of Upstate New York CDFIs and by A.L. Consulting and ALACRITI.

10:00am – 5:30pm

L **Meet the LatinX/Hispanic Hosts/Hostesses and Ambassadors** Meeting Room 8

VIP Host/Hostess: Hugo Acosta, Laura Cueva, Bea Gonzalez, Marisol Hernandez, Jesus M. Rolon

Celebrated Leaders of the Hispanic/Latino community will be on-hand to meet and greet attendees all-day in this track session.

10:00am – 5:30pm

P **Green Room for Sponsors, Speakers, Panelists and Presenters sponsored by Brackens Financial Solutions Network** VIP Rooms C/D/E

Speakers, Presenters, Panelist...: Vicki Brackens, Michael Jennings

The Green Room, sponsored by Brackens Financial Solutions Network, is the private gathering place for Sponsors, Speakers/Moderators/Presenter/Panelists to strategically network with each other, enjoy refreshments, and have a place to rest in-between their sessions.

10:00am – 5:30pm

V **Veterans Entrepreneurship sponsored and hosted by The Lender Center at Syracuse University**

Speakers, Presenters, Panelist...: Dr. Kendall R. Phillips, Ph.D., Dr. Kira Kristal Reed, Ph.D., VIP Room B *Dr. Willie D. Reddic, Ph.D., Mauricio Mercado, PhD, Dr. Yolanda Christophe, Ph.D., Ricardo A. Lopez*

This private VIP room sponsored by The Lender Center at Syracuse University is specifically designated for Veterans and Student Veterans.

Topics presented throughout the day will include:

1. Veteran Entrepreneurship aka 'Vetpreneurship'
2. Minimizing Bias in Supply Chains
3. Overpaying on Health Care Premiums

about: Kendall R. Phillips is professor of communication and rhetorical studies at Syracuse University where he also serves as director of the Lender Center for Social Justice.

10:45am – 5:30pm

Visit the Exhibitors! Ballroom (Lower Level)

Visit and support Exhibitors representing the following sectors and industries:

- Financial Services Sector
- Non-Profit Organizations
- Grass-Roots Organizations
- Women and Minority-owned Businesses

12:00pm – 1:30pm

G **Lunch and Exhibition/Vendors and Networking** Ballroom (Lower Level)

Pick-up your boxed deli lunch! Choices include Turkey, Ham, Roast Beef and Vegetarian plus goodies! You are welcome to eat anywhere at the OnCenter, namely the downstairs Ballroom and the upstairs Exhibition Hall. If you belong to any one of the following VIP Affinity Groups, then proceed to the VIP Room assigned to your group:

1. Sponsors and Speakers/Presenters/Moderators Green Room
2. Veterans hosted by The Lender Center at Syracuse University
3. MWBEs

Be sure to visit and support the Exhibitors during this extended lunch time!

1:30pm – 3:00pm

B **Concurrent Breakout Session B01 - Understanding, Building & Improving Credit and Managing Debt** Meeting Room 1

Speakers, Presenters, Panelist...: Jason Baribeau

Understanding, Building & Improving Credit and Managing Debt

1:30pm – 3:00pm B **Concurrent Breakout Session B06 - Estate and Succession Planning, Wills and Trusts: What happens to my assets after…?** Meeting Room 6

Speakers, Presenters, Panelist...: Hillary Warner, Mazaher E.G.E. Kaila, Esq.

A powerhouse panel of judges, attorneys, and hospital administrators will address Estate and Succession Planning, Wills and Trusts: What happens to my assets after…?

1:30pm – 3:00pm B **Concurrent Breakout Session B10 - Vision Boarding** Meeting Room 10

Speakers, Presenters, Panelist...: Colette K. Powers, CEPA

There's POWER in Vision-boarding with Colette K. Powers, CEPA, Powers Wealth Management and Financial Advisor; and UBS Financial Services Inc.

1:30pm – 3:00pm C **Concurrent Breakout Session B04 - Scholarships & Student Loans: Triage, Hunkering Down in the current climate** Meeting Room 4

Moderator: George J. Lynch

Speakers, Presenters, Panelist...: Ahmeed Turner, Jessica Clare Calhoun

Though this session is specifically designed for young adults and college-aged students, career professionals still carrying the burden of student loan debt are welcome to join! The Presenter will also address existing forgiveness programs, such as Public Service Loan Forgiveness.

1:30pm – 3:00pm E **Concurrent Breakout Session B05 - Economic Development and Revitalization the Southwest and Southside of Syracuse** Meeting Room 5

Moderator: Laiza Semidey

Speakers, Presenters, Panelist...: Cal Corriders, Dr. Ofrona A. Reid, M.D., MBA, MS, Indaria Jones, Evelyn & Chino Ingram, Walter Dixie

Syracuse is experiencing an economic boon in capital design-build construction projects. Come hear the passionate stores of developers who are revitalizing Syracuse's Southside Corridor and Southwest side of town and creating jobs in doing so.

1:30pm – 3:00pm N **Concurrent Breakout Session B02 - The triumphs and challenges of running a brick-and-mortar business enterprise** Meeting Room 2

Moderator: Melody R. Smith-Johnson, ThM, MSM

Speakers, Presenters, Panelist...: Youlanda Hudgins-Johnson, Dreamer L. Glen, Cjala A. Surratt, Laura Cueva, Sharron Y. Pearson

The triumphs and challenges of running a brick-and-mortar business. This breakout session will also feature selling products/commodities in tandem with business owners' enterprises.

1:30pm – 3:00pm N **How Chambers of Commerce can help your business grow and thrive** VIP Room A

Moderator: Deshanna C. Wiggins

Speakers, Presenters, Panelist...: Jamar D. Clarke, Anthony Gaddy, Jessica Abbott

This VIP room is dedicated for City of Syracuse, Onondaga County, and New York State-Certified M/WBEs (Minority and Women-owned Business Enterprises). Downstate and Upstate M/WBE Leaders representing Syracuse, New York City, Albany, Rochester and Buffalo will serve as hosts throughout the day. The primary purpose of this affinity group is to have a private gathering space where they can engage in strategic networking. The sole confirmed panel as of this writing is "How Chambers of Commerce can help your business grow".

Do you know what a chamber of commerce does, how it's structured and why membership dues are important?

Here are the featured chambers of commerce:

1. Albany Black Chamber of Commerce & Social Club (ABCC)
2. The Upstate Minority Economic Alliance (UMEA)
3. CenterState CEO

4. The UpState Black Chamber of Commerce (UNYBCC)

1:30pm – 3:00pm H **Concurrent Breakout Session B07 - Helping others and achieving success, but at what cost? What does it really take to live the life you dream of and desire apart from earning a living?**
Speakers, Presenters, Panelist...: Gwen Webber-McLeod, Me'Shae Rolling, MPA Meeting Room 7
Helping others and achieving success, but at what cost? What does it really take to live the life you dream of and desire apart from earning a living? Come hear the revelatory story of Me'Shae Rolling's journey and transition into full-time entrepreneurship in her quest for a healthy, wholesome lifestyle, and the hard decisions she had to make with the help of her executive coach, Gwen Webber-McLeod.

1:30pm – 3:00pm L **Concurrent Breakout Session B08 - From Barriers to Breakthroughs: Empowering Latino Entrepreneurs in Accessing Debt Financing** Meeting Room 8
Speakers, Presenters, Panelist...: Mauricio Mercado, PhD
VIP Host/Hostess: Hugo Acosta, Laura Cueva, Bea Gonzalez, Marisol Hernandez, Jesus M. Rolon
This session will share new research insights on the unique barriers Latino entrepreneurs face in accessing debt financing, facilitate interactive discussions on strategies to overcome those barriers, and empower attendees to drive change in their spheres of influence. Participants will gain a deeper understanding of how bias creeps into the lending process, learn how Latino entrepreneurs can leverage cultural assets to their advantage, and develop concrete action plans to make debt financing more equitable. The objective is to equip Latino entrepreneurs and other stakeholders with the knowledge and tools to break through financing barriers and unlock the full potential of their current or future businesses.

1:30pm – 3:00pm R **Concurrent Breakout Session B03 - The Fine Art of Strategic Networking to get that job or promotion that's the right fit to advance your career (so you're never really unemployed)**
Moderator: Jody Frawley Meeting Room 3
Speakers, Presenters, Panelist...: Davine Bey, Nalisa Clark, JD, Osupa Katya T-Davis, Tayari Shaw, Monifa Wilcox
The Fine Art of Strategic Networking to get that job or promotion that's the right fit to advance your career (so you're never really unemployed)

- Are you in the market for a job? Not just any job, but a job that's the right fit for you.
- What does your media profile say about you? Is it helping or hindering your job search?
- Survival skills to help you flourish on the job and in your career.
- Salary Negotiation

1:30pm – 3:00pm S **Concurrent Breakout Session B09 - Medicaid Financial Preparation** Meeting Room 9
Speakers, Presenters, Panelist...: Christine Stanford
Medicaid Financial Preparation: How to better prepare finances to be able to qualify for Medicaid care when it's needed. This is often one of the biggest barriers to getting assisted living or skilled nursing level of care for low income and ALICE level individuals and there are things you can do in advance to make it easier.

3:30pm – 5:00pm B **Concurrent Breakout Session C01 - Identity Theft, Cybersecurity and Protecting Yourself from Fraud and Scams: Presented by The Better Business Bureau** Meeting Room 1
Speakers, Presenters, Panelist...: Bret Dewhurst
This concurrent breakout session will be presented by The Better Business Bureau, and covers Cybersecurity and Identifying Fraud and Scams to Protect Yourself

3:30pm – 5:00pm B **Concurrent Breakout Session C10 - Video Screenings** Meeting Room 10

Speakers, Presenters, Panelist...: Gwen Webber-McLeod, Dr. Lomax R. Campbell, MBA, PMP, LSSBB, RYT, Tamika D. Otis, Mark S. Hall, Bishop Ronald B. Dewberry, Tommi Billingsley
Video Screenings: Invitation to enjoy financial literacy and empowerment topics recorded during the pandemic

3:30pm – 5:00pm M **Concurrent Breakout Session C04 - The Concrete Ceiling: The Effects of Gendered Racism and Black Women's Career Mobility** Meeting Room 4
Speakers, Presenters, Panelist...: Dr. Tatiana C. Parker, Ed.D., Dr. Tomerial Brooks Sanderson, LCSW, MBA
"The Concrete Ceiling: The Effects of Gendered Racism and Black Women's Career Mobility" is the theses of Dr. Tomerial Brook's successful dissertation defense in 2024. Dr. Brooks is traveling from Lexington, KY to share her research with Syracuse.

3:30pm – 5:00pm N **Concurrent Breakout Session C02 - How do I price myself as a Professional Services Consultant, and how do I get paid on time?** Meeting Room 2
Speakers, Presenters, Panelist...: Susan Crossett, Eileen Baugh, Jordan Davis, Keonna Franklin, Shelly Whyland
How do I price myself as a Professional Services Consultant, and how do I get paid on time? At what point do I transition from a D2C (Direct to Consumer) to a B2B (Business to Business) model? Panelists will share how they recruit clients, explain their onboarding process, and ensure they get paid on time for the professional services they provide. This breakout session will also feature franchise owners and powerful women in the Upstate NY construction industry.

3:30pm – 5:00pm N **Concurrent Breakout Session C03 - Creating your business' Cash Flow Statement (along with Profit & Loss and Balance Sheet)** Meeting Room 3
Speakers, Presenters, Panelist...: Robert Griffin
Learn why creating your business' Cash Flow Statement is just as important as the Profit & Loss and Balance Sheet Statements. Bob Griffin, Regional Director of the North Central Small Business Development Center, a leader in technical assistance trainings, will show you how!

3:30pm – 5:00pm N **Concurrent Breakout Session C05 - What are various POS (Point of Sale) Instruments available to me as a merchant/vendor?** Meeting Room 5
Speakers, Presenters, Panelist...: Nicholas J. Goodman
What are various POS (Point of Sale) Instruments available to me as a merchant/vendor? e.g., Intuit, PayPal, Square, Stripe, etc. Nick Goodman, Founder & President, ITologist, LLC will explain the differences between various options available for both entrepreneurs and business owners who sell both goods and services. Nick will also share IT tips you should know!

3:30pm – 5:00pm N **Concurrent Breakout Session C06 - Arts Entrepreneurship: How to generate income and revenues as a visual and performing artist** Meeting Room 6
Moderator: Dr. James H. Rolling, Jr., Ed.D.
Speakers, Presenters, Panelist...: Jaleel A. Campbell, London Ladd, Maria DeSantis
Arts Entrepreneurship: How to generate income and revenues as a visual and performing artist

3:30pm – 5:00pm H **Concurrent Breakout Session C07 - The secrets to aging gracefully and living a long, healthy, purpose-driven life** Meeting Room 7
Speakers, Presenters, Panelist...: Merriette Chance Pollard, MA
What are the secrets to aging gracefully and living a long, healthy, purpose-driven life? Merriette Chance Pollard,

MA, Specialist in Aging, ABD will share her research findings in this session track.

3:30pm – 5:00pm	L	**Concurrent Breakout Session C08 for the LatinX/Hispanic Track - Access to Capital: How to fund your business**	Meeting Room 8

Speakers, Presenters, Panelist...: Yahaira Zapata
VIP Host/Hostess: Hugo Acosta, Laura Cueva, Bea Gonzalez, Marisol Hernandez, Jesus M. Rolon
This session is will cover alternatives to bank financing, as well as other business funding opportunities. Latino Entrepreneurs and non-Spanish speaking attendees are welcome to attend this breakout session. This session features a block of CDFIs: (Community Development Funding Institutions): The Enterprise Center by PathStone, Pursuit Lending and LaunchNY.

3:30pm – 5:00pm	S	**Concurrent Breakout Session C09 - Defining Medicare and EPIC and the prescription drug discount associated with this program**	Meeting Room 9

Speakers, Presenters, Panelist...: Theresa Cangemi, CSA, CLTC -- Retirement Health Plans Made Simple℠ (Formerly: Medicare Made Simple, LLC)

The session will be discussing:
Educating And Defining Medicare: What is Medicare, What are the enrollment periods, How one applies for Medicare benefits and the time frames, How to avoid the late enrollment penalties, The difference between Medicare Advantage (Part C) and Medicare Supplement/Medigap plans, Why someone might want to enroll in these Medicare plans as additional insurance coverage, What is the new “Inflation Reduction Act” and how it affects Medicare eligible population, How the low income population can navigate and get help with paying the Part B premium, How to get help paying for prescription drug costs with programs for the low income and how to apply, Define the EPIC program how to get help paying for prescriptions drug costs, Explain the end to the Rx donut hole, Explain the 5 Star Rating system for Medicare Advantage and Prescription Drug plans, Acknowledging that children of Medicare eligible population can help their Medicare eligible parents understand insurance choices while partnering with the family and myself.

Theresa dives into the insurance plan costs and expenses to determine if the Medicare eligible person is enrolled in the right plan, for them. She also helps enroll clients into the right insurance plan at no cost to the client. The insurance company pays her commission.

5:00pm – 5:30pm	G	**Closing Ceremonies**	Ballroom (Lower Level)

Speakers, Presenters, Panelist...: Me'Shae Rolling, MPA, John Ginty
Rejoin us for Closing Remarks as we conclude the day's breakout sessions and transition to the Indoor Street Festival/Block Party.

6:00pm – 9:00pm	G	**FinancialFest: Indoor Street Festival and Block Party**	Exhibition Hall B (Main Street Level)

Speakers, Presenters, Panelist...: Me'Shae Rolling, MPA, Lakisa Terrell (LaKisa Renee), Otto the Orangeman
Dance the night away with Pop, R&B, Soul, Funk, Afro-beats, Caribbean and Latin music to celebrate your financial literacy journey! Concessions will be available for purchase. Support vendors just as you would at an outdoor summer festival!