Tackling Debt in Oklahoma

Moore Norman Technology Center – South Penn Campus
13301 S. Penn Ave., Oklahoma City
Wednesday, November 13, 2019

Agenda

8:30 a.m.  Breakfast

9:00 a.m.  Opening Welcome
⋅  Amy Lee, President, Oklahoma Jump$tart Coalition
⋅  Pam Campbell, Director of Public Affairs, Federal Reserve Bank of Kansas City

9:30 a.m.  American Families and Debt: Findings from the Federal Reserve’s Annual Survey of Household Economics and Decisionmaking
The economic well-being and financial lives of Americans and their families will be explored using data from the Federal Reserve’s Survey of Household Economics and Decisionmaking (SHED).
⋅  Mike Zabek, Economist, Federal Reserve Board of Governors

10:15 a.m.  Break

10:30 a.m.  Concurrent Sessions

Room A  Teaching the Basics: Innovative Approaches for Teaching Credit and Debt Concepts
This session will provide new resources and strategies for K-12 educators to use in tackling credit and debt in the classroom.
⋅  Dr. Travis Roach, Assistant Professor of Economics, University of Central Oklahoma

Room B  The Mechanics of Consumer Credit and Debt: The process from qualification to foreclosure
A consumer lender will lead a discussion of the consumer lending process to help participants understand decision points, options and strategies for making the most of credit opportunities.
⋅  Jenny Gifford, Assistant Vice President, BancFirst
⋅  Dustin Reed, Assistant Vice President, Valliance Bank

Room E  Financing Post-Secondary Education: Getting It Right
Financing post-secondary education can be confusing – and have real and lasting consequences for students and their families. This session will discuss financing options, strategies for accessing financing, and resources for assisting others with these decisions.
⋅  Melissa Neal, Executive Director, Oklahoma College Assistance Program
Medical Debt: Causes and Cures
This session will provide resources and strategies to tackle the growing problem of medical debt and its effects on family finances.
- Inger Giuffrida, Financial Education and Asset Building Consultant

11:30 a.m. Lunch

Oklahoma JumpStart Coalition Annual Meeting
- Amy Lee, President, Oklahoma JumpStart Coalition

State of Personal Financial Literacy in Oklahoma
- Todd Gragg, Director of Financial and Career Education, Oklahoma State Department of Education

1:00 p.m. Concurrent Sessions

Room A
Digging Out of Debt: Counseling, consolidation, settlement and other strategies
This session will share practical strategies for dealing with debt highlighting how they work, how to choose among them and what to watch out for.
- Giovanni Monterroso, Financial Educator, Tinker Federal Credit Union

Room B
Alternative Small Dollar Loans in Action
Many people face the need for short-term loans to help manage unexpected expenses or variable incomes. This session will explore two approaches to providing short-term, small dollar loans that can help individuals better manage their finances.
- Raquel Valdez Sanchez, Chief Operating Officer, Business and Community Lenders
- Patrick Raglow, Executive Director, Catholic Charities

Room 109/110
Your Credit Report: How to read it, repair it and protect it
A credit score is a powerful number with far reaching impacts on family finances and economic opportunities. This session will discuss what goes into the credit score, how it can be used, and strategies to make the most of it.
- Inger Giuffrida, Financial Education and Asset Building Consultant

2 p.m. Break

2:10 p.m. Concurrent Sessions

Room A
Giving Oklahoma Credit: State Policy Updates, Options and Actions
This session will discuss Oklahoma specific legislation, policies and advocacy issues related to consumer lending issues
- Tina Herndon, Consumer Lending Manager, Citizen Potawatomi Community Development Corporation
- Kyle Lawson, Senior Field Organizer, Oklahoma Policy Institute
**Room B**

**Financial Alliance of Norman: Creating local partnerships for financial education success**

The Financial Alliance of Norman brings together financial institutions, educators and service providers to collaborate on innovative delivery of financial education in their community. This session will provide an overview of the Alliance and discussion of how one can be developed in your community.

- Diane Murphree, Director of Community Impact, United Way of Norman

**Room E**

**A Credit Lifeline: Consumer protections, debt consolidation, and bankruptcy**

This session will provide information on consumer rights and protections related to debt, and strategies for seeking appropriate legal counsel.

- Holly Lantagne, Managing Attorney, Legal Aid Services of Oklahoma

**3:15 p.m. Moving to Action**

Learn how your project can be supported through the Oklahoma Jump$tart Coalition’s grant program for activities promoting financial literacy. This year’s awardees will discuss their projects:

- Terry Billen, Junior Achievement
- Laura Callaham, Pioneer Library System
- Lindsay Dyer, United Way
- Meegan Mackay, Skills for Life Foundation
- Leigh Singleton, President, Oklahoma Jump$tart Coalition (moderator)
- Amy Lee, Past President, Oklahoma Jump$tart Coalition (moderator)

**4:00 p.m. Adjourn**