# ABLE Financial Empowerment Conference
## November 2-3, 2015
### Final Agenda
#### Day 1 - November 2

<table>
<thead>
<tr>
<th>TIME</th>
<th>SESSION</th>
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<tr>
<td>8:00 am</td>
<td>Registration, continental breakfast</td>
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</table>
| 9:00 am | Welcome & conference kick-off  
Elizabeth Mulholland, Chief Executive Officer, Prosper Canada  
John Capozzolo, Senior Vice President, TD Bank Group |
| 9:15 am | Greetings from the Government of Ontario  
Honourable Deb Matthews, Deputy Premier, President of the Treasury Board and Minister Responsible for the Poverty Reduction Strategy |
| 9:30 am | Indigenous opening  
Amy Desjarlais |
| 9:45 am | Setting the Stage: Improving financial wellbeing through financial empowerment  
Adam Fair, ABLE Steering Committee Chair and Director of Programs, Prosper Canada  
Donna McBride, Director of Operations, Momentum  
Financial empowerment is an approach to poverty reduction that focuses on improving the financial wellbeing of people living on low incomes. This session will outline the financial empowerment movement and explore how we can align our work locally and nationally to achieve greater impact. |
| 10:00 am | Networking activity  
An opportunity to make connections with conference attendees from across the country representing all sectors. |
| 10:20 am | Health check: Low-income household finances in Canada  
Elizabeth Mulholland, Chief Executive Officer, Prosper Canada  
Research presentation on the overall financial state of low-and modest income households and how this compares with Canadians generally. See how assets, debt, and financial inclusion – as well as income – affect financial well-being. |
| 11:00 am | Why household financial stability matters  
Ray Boshara, Director, U.S. Federal Reserve Center for Household Financial Stability  
The U.S. Federal Reserve has made rebuilding household financial stability a national priority. Hear what they are learning about the drivers of household financial vulnerability, and what types of innovative policies and products are emerging as a result. |
| 11:20 am | What should we be doing to help low- and modest income households to build their financial well-being?  
A conversation with Canadian respondents who will provide perspectives on the role of all sectors in Canada.  
Moderator:  
Ellen Roseman, Journalist, The Toronto Star  
Panellists:  
Jennifer Robson, Assistant Professor at Kroeger College, Carleton University  
Louise Simbandumwe, Director, Asset Building Programs, SEED Winnipeg  
Dr. Gary Bloch, Family Physician, St. Michael's Hospital and co-Chair, Ontario College of Family Physicians’ Committee on Poverty and Health St. Michael’s Hospital  
Ray Boshara, Director, U.S. Federal Reserve Center for Household Financial Stability |
| 12:20 pm | Lunch  
during lunch  
| 12:40 pm | Scarcity: Why having too little means so much  
Dr. Eldar Shafir, Member of President Obama’s Advisory Council on Financial Capability, Professor of Psychology and Public Affairs, Princeton University and CIFAR Senior Fellow  
Dr. Shafir will share insights on the effects of poverty on decision-making from his new book, *Scarcity: Why Having Too Little Means So Much*. |
1:20 pm
**Launch of National Financial Literacy Month**
Pat Foran, CTV Journalist  
Jane Rooney, Canada’s Financial Literacy Leader

Help launch Financial Literacy Month with Canada’s Financial Literacy Leader.

1:40-2:10 pm
**Financial literacy: Reflections from the TD Financial Literacy Grant Fund**
Scott Mullin, Vice President of Community Relations, TD Bank Group  
Elizabeth Mulholland, Chief Executive Officer, Prosper Canada

What have we learned and where do we go from here?  
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Transition to next session

2:25 pm
**Financial literacy breakout sessions**
Explore the specific financial literacy challenges of different populations, what’s working, new ideas and priorities we can move forward on together.

**Session 1: People living on a low income**
Carlen Scheyk, Financial Literacy Facilitator, Momentum  
Michelle Ackland, Employment and Financial Literacy Coordinator, The Candora Society of Edmonton  
Al Antle, Executive Director, Credit Counselling Service of Newfoundland and Labrador

Sponsored by: TD Bank Group

**Session 2: People living with a disability**
Zanna Joyce, Program Facilitator, Society for Manitobans with Disabilities  
Jo-Anne Bryan, Manager of Deaf Adult Services, Silent Voice  
Joel Crocker, Director, PLAN Institute

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**Session 3: Aboriginal peoples**
Meaghan Daly, President, Forward Vision Games  
Nene Kraneveldt, Member, Indigenous Financial Literacy Committee  
Dr. Paulette Tremblay, Vice President, Education and Training, AFOA Canada

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**Session 4: Newcomers to Canada**
Tulia Castellanos, Director, Strategic Community Engagement, Family Services of Greater Vancouver  
Florence Brake, Independent Financial Literacy Facilitator  
Brian Smith, Vice-President, Quebec Operations, Canadian Foundation for Economic Education

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**Session 5: Youth**
John Sharpe, CEO, Partners for Youth  
Dominique Leonard, Research Associate, Social Research and Demonstration Corporation (SRDC)  
Mark Schuler, Manager, Program Design and Evaluation, Springboard

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3:25 pm
3:45 pm
**Financial empowerment breakout sessions**
Learn more about the broader suite of innovative, proven solutions that build the financial well-being of people with low incomes and how these are being put to work in communities in Canada.

**Session 1: One-on-one financial counselling/coaching**
Hélène Menard, Executive Director, EBO Financial Education Centre (Entraide budgétaire Ottawa)  
Lynne Woolcott, Director of Community Response and Advocacy, West Neighbourhood House  
Sally Massey-Wiebe, Financial Counsellor, Community Financial Counselling Services

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**Session 2: Accessing income boosting benefits and tax credits**
Nicole Chambers, Assessment, Benefit and Service Branch, Canada Revenue Agency  
John Midgely, Head of Government Relations, Intuit Canada  
Althea Arsenault, Manager of Resource Development, NB Economic and Social Inclusion Corporation  
Tanya Raso, Mobile Community Financial Worker, Jane/Finch Community and Family Centre

Sponsored by: Turbotax

**Session 3: Safe and affordable products and services**
Maia Graham-Derham, Manager, Financial Access Program, Assiniboine Credit Union  
Jocelyn Friesen, Administrative Coordinator, SEED Winnipeg  
John Stapleton, Social Policy Consultant, Open Policy Ontario

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**Session 4: Saving and asset building opportunities**
Jenn Bogoch, Manager, Asset Building Programs, SEED Winnipeg  
Kaila Basilij, Program Director, SmartSAVER  
Kara Boles, Proof of Possibilities Coordinator, The Winnipeg Boldness Project

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**Session 5: Consumer awareness and protection**
Courtney Hare, Public Policy Manager, Momentum  
Frank Denton, Assistant Deputy Minister, Ministry of Consumer Services  
How provinces and cities are dealing with payday lending.

Sponsored by: IIROC

5:00-7:00 pm
**EVENING RECEPTION**

Agenda is subject to change. Please visit [www.prospercanada.org](http://www.prospercanada.org) regularly for updates on speakers and session topics.
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<td>9:00 am</td>
<td>Framing the day: Aligning for Impact</td>
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<td>Building a movement together</td>
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<td>10:00 am</td>
<td>Learning exchange</td>
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<tr>
<td>11:00 am</td>
<td>BREAK</td>
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<tr>
<td>11:30 am</td>
<td>The role of financial institutions in improving financial wellbeing for people living on low income</td>
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<td>Moderator: Amanda Lang, Producer and Anchor, Bloomberg Television Canada</td>
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<td>Maia Graham-Derham, Manager, Financial Access Program, Assiniboine Credit Union</td>
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<td>Sandra Huculak, Managing Director, Corporate Social Responsibility &amp; Community Investment, ATB Financial</td>
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<td>Jeff Brown, Vice President, Community Banking, Meridian</td>
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<tr>
<td>12:30 pm</td>
<td>LUNCH</td>
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<td>Session 1: Innovation in short term lending products</td>
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<td>Brenton Peck, Manager, Center for Financial Services Innovation</td>
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<td>Session 2: The Power of Collaboration</td>
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<td>Lianna Chondo, City Wide Community Building Social Worker, City of Edmonton</td>
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<td>Tamara Lindsay, Principal, Cities for Financial Empowerment Fund, Inc.</td>
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<td>Salimah Kassam, Manager, Financial Empowerment, United Way Calgary</td>
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<td>Barry Rieder, Community Minister, Jane-Finch Community Ministry</td>
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<td>Sponsored by: Bridgehouse Asset Managers</td>
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<td>3:15 pm</td>
<td>Panel discussion: Aligning for impact</td>
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<td>Panel reflecting on learning from successful collective impact initiatives</td>
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<td>Jonathan Mintz, President and Chief Executive Officer, Cities for Financial Empowerment Fund</td>
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<td>May Wong, Executive Director, Omega Foundation</td>
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<td>4:15-5:00 pm</td>
<td>Springboard to action</td>
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