



Women's Money[®]

A New Vision for Women and Money

www.womensmoney.org

2016

Annual Report

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ABOUT WOMEN'S MONEY®

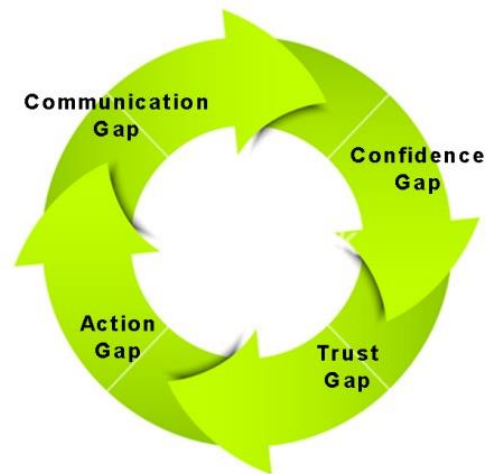
Thank you! You all have really changed my life...way of thinking.

– Mentoring Program Participant

Women's Money®, a national 501c3 non-profit organization completely funded by community sponsorships and donations, has developed and worked to deliver a unique and proprietary financial education and accountability system to help women move from financial fragility to financial resiliency.

Women's Money® was founded in 2011 by Gina Robison-Billups. She was inspired to create the unique Women's Money® programs and support systems after producing a conference sponsored by the U.S. Department of Labor Women's Bureau. Although women seemed motivated after the conference, without follow-up supports, the information they had gained at the conference would likely remain a pile of papers tucked away in a drawer. Attending a single conference and gaining some information was not enough to shift the attitudes and beliefs of women, which are the truly difficult aspects of creating fundamental lifestyle changes. Women's Money®'s unique programming is designed to provide experiential learning and social support to help women understand their current financial life and how they can make small changes every day to take control of, and make educated decisions about, their financial life.

In her research in developing this proprietary financial education system, Gina discovered that there is more than a Wage Gap challenging women's financial decision making. Gina identified four other Gaps that need to be addressed in a systematic way in order for women to move themselves away from being financially fragile to becoming financially resilient. The key gaps addressed in the program are: **Communication Gap, Confidence Gap, Trust Gap, Action Gap.** Reducing barriers that create these gaps, then leads to a positive and healthy financial decision-making cycle rather than the current destructive cycle in which women often find themselves trapped.



Women's Money® has developed methods to bridge these gaps and **help women achieve measurable financial results.**

Women's Money® produces the Women's Money® Conferences, one of the top financial education conferences in the nation, and La Conferencia de Mujeres y Dinero®, the only

personal financial education conference completely in Spanish in the U.S. (MujeresyDinero.org). The organization also hosts National Women's Money® Week from January 1-7, 2017 - an awareness and education campaign highlighting the importance of financial education for women, and delivers its proprietary financial mentoring program to women and girls nationwide.

Women's Money® received the *National Association of State Treasurer's Pinnacle Award*, *National Plutus Award* Finalist recognition, and has been featured in the *New York Times*, *Woman's World Magazine*, *USA Today*, and *Forbes*.

Women's Money® programming is unique because it uses a proprietary Life-Level Matching System to deliver financial information and support relevant to where a woman is in her life at that moment. 84% of women say they are not receiving financial messages they need and feel misunderstood. This lack of knowledge leads to a lack of confidence, which together prevent women from making informed decisions with their money. This is a problem especially because often the money a woman earns supports multiple people, so misinformed financial decisions and poor money management skills impact her, her family, and their future. Women's Money® seeks to change that.

Women's Money® offers a nationwide mentoring program to help women personally. Each member of the program is assigned her own mentor who has gone through a rigorous one-year training program. Additionally, Women's Money® is the only non-profit organization in the country offering a program for women that enables them not only to build a strong foundation for the present but to also start growing their money for the future.

*We Found That
Making More Money
Is Not Enough.*

*We Need to Build Confidence, Skillsets and
Opportunity.*

*We Need to Build Programs
That Work for Women.*

WHY WE SERVE WOMEN

66%

66% (that's 2/3rds) of Household breadwinners and co-breadwinners are women.
- The Shriver Report

1 in 3

1 in 3 women lives in or on the brink of poverty. - The Shriver Report

3 out of 5

3 out of 5 women over the age of 65 (married or single) cannot pay for her basic monthly needs.

80%

The median earnings for all women are \$638 a week, compared to \$798 for men—approximately **80%** of what men earn on average. - The Bureau of Labor Statistics

The Wage Gap = Poverty

If Women were paid the same as men for the same job, poverty in America would be **reduced by 50%** - Women21.gov

Purchasing & Banking Power

Women account for **85% of all** consumer **purchases** on everything from autos to health care including **89% of Bank Accounts**. - Marketing to Women Conference

84%

84% of Women feel **misunderstood** by investment marketers - Marketing to Women Conference

Less Than 20%

Fewer than two in 10 women feel **“very prepared”** to make wise financial decisions. Half indicate that they **“need some help,”** and **one-third feels that they “need a lot of help.”** - Financial Experience & Behaviors Among Women 2010–2011

15%

The average woman spends **15%** of her working years outside of the workforce caring for children and elderly parents compared to the average man's 1.6%. - Women's Institute for a Secure Retirement and National Center for Women's Retirement Research

2/3rds

Nearly two-thirds of U.S. **women ages 40 to 79 have already dealt with a major financial “life crisis,”** such as job loss, divorce, the death of a spouse, or serious illness. - AARP, “Understanding Women's Financial Needs and Behavior,” 2007 survey.

80-90%

80-90% of women will be **solely responsible for their finances** at some point in their lives- mainly due to divorce and the fact that on average women outlive men by seven years - National Center for Women and Retirement Research

Women Aim Lower

Even though women have a longer life expectancies, when asked how much they were aiming for in retirement savings, women aimed lower, with a median goal of **\$200,000 versus \$400,000** for men. - Retirement Fitness Survey 2010

MAKING A DIFFERENCE

To Whom It May Concern:

I am writing to everyone to let them know that Women's Money is more than a chat between women. The program has provided education and resource information that has helped me not fall but stand up from a lot of economic stumbling. The economy has been rough for everyone. The middle-class thought they were safe but have now become lower-class. The division of have and have not has shrunk.

I am approaching my 50's and income will be decreasing. I have a disabled spouse and am concerned for our financial future. Women's Money can't solve the problems but offer ways for me to resolve financial issues before they happen. I am more empowered and less afraid than I have ever been in my life.

Thank You to everyone in Women's Money for a safe place to learn and apply tools in my financial life. I have shared what you have taught with my family and friends. A community is built one action at a time and I look forward to seeing more women take on the empowerment role.

Monica H.



Dear Friend,

I wish all women could participate in the Women's Money program. It is rich in support and knowledge, and has been a valuable resource for me.

Women's Money has had such a positive effect on my life in ways I did not expect would happen. I decided to look into the organization to help me learn about investing in our retirement accounts, but have walked away with so much more. I thought our everyday finances were fine since we are able to take care of the monthly bills as they came in, and put a little into savings too. It wasn't until I started with the mentoring program that my eyes were opened to how recklessly money was being spent in our family. Our family went through some rough times and it took many years to get our feet back on the ground, and we have definitely been justifying our spending lifestyle with too much of the 'we deserve this' attitude.

The word empowered gets used a lot these days, and until I began this program, I didn't know what it was like to truly feel empowered. Now I do, thanks to Women's Money! It all started with telling my family that once a month I was going to a class to teach women about money. Each month I attend a meeting with a local mentor who graciously volunteers her time, leading a group of women at all financial levels, toward financial security. Some are at the beginning of their journey, others wanting to fine-tune their finances, all treated with the same level of respect, all learning from the mentor and each other.

Women's money has given me the tools in my mentoring class that I need to be successful. Our family has always gotten by with the money we had, made it work, but now that the money has an understood purpose, we seem to have more of it, even though it's the same amount as we've had previously. I had never created and lived by a budget before, and started a zero based budget system at the recommendation of my Women's Money mentor. Tracking how the money was being spent was a real eye opener!

Once I began to feel confident with our finances, I began to look at other things in my life that needed to be improved. Getting organized again was extremely important. I had boxes and boxes, years and years worth, of paperwork that needed to be addressed. Once I conquered that issue, I decided that it was time to take care of me personally, which I have done. I am stronger, healthier, and happier than I have been in years. It's all part of the snowball effect that happened the day I decided to check out Women's Money.

Women's Money came into my life at the right time, when I was in the right frame of mind, and I will be forever grateful that I learned about the organization. This program changed not only how I looked at money, but how I looked at myself as well. On the road to financial security, there will be bumps in the road, but I know that I can handle it now.

Thank goodness for Women's Money for giving me the strength I needed to trust myself, to believe in myself, and to dream again.

L. Garcia



WHO WE SERVE

Social Profile



Sex

99%	Female
1%	Male
not measured	LGBTQ

Ethnicity

42%	Caucasian
22%	Black
22%	Latina
6%	Multi-Ethnic
2%	Native American
4%	Asian
2%	Pacific Islander

Marital Status

42%	Married
36%	Single
19%	Divorced
3%	Widowed

Age Range

1%	11-14
1%	15-17
3%	18-22
23%	23-35
50%	35-54
22%	55+

Home Life

46%	Have children under 18
18%	Take care of older adults at home
36%	Only have themselves to care for

WHO WE SERVE

Financial Profile

Work

67%	Works for Wages
7%	Business Owners
8%	Under or Un-Employed or Unable to Work
18%	Have an additional income stream

Household Income

8%	\$0-\$17k
20%	\$17-\$34K
20%	\$34-45K
15%	\$45-54K
14%	\$54-70K
14%	\$70-\$100k
7%	\$100-\$150k
2%	\$150k+

Types of Debt Owed

4%	Pay Day Loan
27%	Credit Cards
17%	Mortgage
16%	Auto
16%	Student Loan
5%	Personal Loan
10%	Medical Debt
1%	Overdraft Loan
4%	Loans from friends or family
0%	Business loan

Savings

17%	Emergency Fund(s)
28%	Retirement Fund(s)
4%	College Savings
32%	General Savings
19%	No Savings

Credit Score

2%	Unable to Obtain Credit
24%	Don't Know
13%	Under 550
25%	550-650
24%	650-750
12%	Over 750

OUR REACH

Women's Money programming reaches individuals throughout the nation. The programming highlighted in this report had the following impressions, reach, and engagement*:

<u>Impressions</u>	<u>Total: 16,588,634</u>
#WMWeek17	15,072,638
#WMWeek16:	889,885
Women's Money Conference Las Vegas	369,496
Women's Money Conference Reno	165,201
Women's Money Conference Rural NV	651
Mentoring & Online Education	90,763
<u>Reach</u>	<u>Total: 3,403,706</u>
#WMWeek17	3,250,354
#WMWeek16:	151,334
Women's Money Conference Las Vegas	60,105
Women's Money Conference Reno	25,419
Women's Money Conference Rural NV	1700
Mentoring & Online Education	54,995
<u>Engagement</u>	<u>Total: 78,016</u>
#WMWeek17	24,484
#WMWeek16:	5,365
Women's Money Conference Las Vegas	600
Women's Money Conference Reno	463
Women's Money Conference Rural NV	284
Mujeres y Dinero Conference Reno and Las Vegas	272
Mentoring & Online Education	46,187
Legislative Engagement	361

* Definition of terms according to Adweek: Reach: the number of people who see your content. Impressions: the number of times your content is displayed. Engagement: the number of interactions people have with your content (i.e.: likes, comments, shares, retweets, attendees, contributors, etc.). Estimates are calculated from third party reporting sources.

LETTER FROM FOUNDER



We are pleased to share the Women's Money Annual Report for 2016. This year marks another period of tremendous growth and opportunity for the organization and for financial education to women and families.

Looking back on 2016, so many moments served as vivid reminders of the important challenges women are up against, as well as the amazing power we have as a collective force to bring about greater change for justice and equality.

Each story in this annual report reflects a moment, person, or project that inspires and energizes us, and continually gives us hope that our work is having real impact.

The year was one of exceeding expectations for Women's Money. Both, the 2016 Women's Money Conferences exceeded expected attendance by 15%, and National Women's Money Week exceeded participation by over 100%. These two keystone programs saw the largest participation to date. All program participation literally blew the roof off of what we thought was possible. Women's Money engaged with **more than 24,000 participants** in more than **3,000,000 engagement moments**. Some of those engagements were a very brief but impactful 140 characters, and some engagement moments were as long as six hours of solid learning and practice. Whatever engagement experience a woman had with Women's Money, the measurement of impact was significant, real, and often life-changing.

Thank you for ongoing support and interest in Women's Money, and a special recognition to our amazing partners, supporters and colleagues around the world – we couldn't do any of this without you.

Sincerely,

A handwritten signature in blue ink, consisting of a stylized, cursive script that is difficult to decipher but appears to read 'Gina Robison-Billups'.

Gina Robison-Billups

WOMEN'S MONEY® WEEK

Women's Money® Week is our annual social media driven program which culminates in a week-long event, January 1-7, bringing women nationwide in touch with financial experts, resources, and solutions. Although the event itself lasts only a week, we began marketing the event via social media on October 25, 2016 using our registered #WMWeek17 hashtag on Facebook and Twitter. One of our aims is to increase legislative awareness and support for our mission to decrease poverty and increase financial resilience among women and families. To aid in this effort, we piloted our Ambassador program. Women's Money® joined together with 15 different financial experts and bloggers from 13 different states so that they could provide a direct personal contact for state legislators, who we reached out to on the ambassador's behalf. The ambassadors also providing marketing support on social media via the hashtag and helped to sponsor local events as well as create awareness of Women's Money® Week in their local area.

I participated in Women's Money and was blown away by all the useful and relevant content that spoke to the specific challenges women face with money. I am truly honored to have been a participant for 2017!

- Melisa Boutin,
YourMoneyWorth.com

This was a new and exciting year where we began truly developing the Women's Money® Week event, which was acquired in February of 2016 and initially piloted by Women's Money® on March 7-14, 2016. Over the course of our 2016-2017 marketing campaign and Women's Money® Week itself, we made 15,072,638 impressions on social media, reached 3,250,354 accounts, and had 24,484 participants. We held four major events during Women's Money® Week, and distributed 5,832 free action kits to every woman who subscribed to our mailing list. Each action kit was different, corresponding to each day's topic theme, and designed to help women take concrete steps toward taking control of their finances and increasing their financial resiliency.

History

Women's Money® Week was originally founded by Elizabeth Sanberg and Jackie Beck, and the first annual event ran from March 5th to 11th, 2012. The dates were chosen to correspond to International Women's Day. Although the event began independently of Women's Money®, their purpose aligned with our own: to bring together financial experts and women to increase their financial knowledge and confidence. In February 2016, the founders donated Women's Money® Week to us, and we are honored to carry on with this valuable and influential event. In 2016, we had very little time to prepare the event, which ran from March 7-11, 2016. During our marketing campaign for Women's Money® Week 2016 (#WMW16), we reached 145,135 accounts via Twitter and 4,106 over Facebook. Because of our limited time

frame, we only had 17 registered participants, but 72 social media users became organic participants who used our hashtag and posted on our behalf, but did not receive the same benefits, such as publication of their articles on our blog, as our registered participants. During that campaign, the sister site WomensMoneyWeek.com received the highest amount of traffic it ever had, with a total of 13,294 page views and 5,163 users.

Although our 2016 event was somewhat rushed because of the acquisition time, it proved not only to be a success but offered valuable information we put to work in our 2017 event. Creating a unique hashtag and marketing the event far in advance were our primary action changes, but we also began using Google Ads, live events, using TweetChats, and including state ambassadors as part of our campaign and event.

Event Structure

We began our social media campaign to raise interest and awareness for Women's Money® Week (#WMWeek17) on October 23, using Twitter and Facebook, and added Pinterest to our platforms in November. Using Twitter allowed us to reach the greatest number of people, making 14, 321,929 impressions and reaching 2,819,739 accounts with just 3,812 tweets made by 320 contributors during the campaign. Our Facebook posts made 9,962 impressions and generated 801 clicks, a measure of user engagement. Pinterest generated 2,290 impressions and reached 1,426 users, with an average of 23 daily visits; our top board was Women's Money® Mentoring, with 556 impressions and 158 pins. . Our increased social media presence allowed us to reach women nationwide and increase brand awareness, as well as increase traffic to our website, from January 1, 2016-January 31, 2017 had 54,995 visits from 46,817 visitors who made 90,763 page views.

I just started my own business and this helped launch my social media engagement. Loved being involved in the tweetchat too. Great cause!

This year, we expanded into Google Adwords, which allowed us to buy keywords that are placed in a variety of ads and direct users back to corresponding online education pieces when clicked. All of our keyword campaigns generated a total of 31,673 clicks and 1,093, 627 impressions, which increases our brand awareness. #WMWeek17 was our most productive keyword, totaling 24,711 clicks and 697,879 impressions. From the start of our campaign to January 31, 2017, our website had 19,364 visitors who made 22,022 visits and 34,071 page views. This is a dramatic increase from website traffic generated by Women's Money® Week 2016, which had 5,163 visitors, 5,933 visits, and 13,294 page views. This increase is likely due to both the Google Adwords and increased length of marketing time.

We marketed on social media using a variety of content and with support and collaboration with our ambassadors. Blog posts from our website formed the bulk of our

independently generated content, and were marked with our registered hashtag, #WMWeek17. Ambassadors also used the hashtag when sharing and marketing their own content, which supported our efforts. We also retweeted and shared quality content from other financial sources and our 36 partner organizations.

We also used press releases, which were published by various news sources, to market Women's Money® Week by thanking them for their support. 460 sites nationwide published the release, as well as 100 news outlets. We distributed the press releases to generate local awareness in their audiences, as well as to create a marketing opportunity for the event upon publication.

Ambassadors

Julie Macc	Nevada	Chris Haviaris	New York
Sarah Li Cain	North Carolina	Claudia Russell	Virginia/ D.C.
Carrie Rocha	Minnesota	Jennifer Hemphill	Virginia/D.C.
Emily Guy Birken	Wisconsin	Marguerita Cheng	Maryland
Miranda Marquit	Idaho	Jackie Beck	Arizona
Barbara Friedberg	California	Eva Baker	Florida
Mary Beth Storjohann	California	Sharon Mallory	Indiana/ Illinois
Emily Bouchard	California	Yvette Best	Georgia
Brynne Conroy	Pennsylvania	Kayla Sloan	Kansas

You can read Ambassador biographies at the end of this report or go to WomensMoney.org/ambassadors.

We brought together 18 bloggers and personal finance experts from 13 different states to support Women's Money® Week on a local level. Aside from helping to raise awareness on Social Media, our ambassadors assisted with community and legislative outreach. To increase legislative awareness of our cause and its legitimacy, we reached out to all state legislators in each state with an ambassador. Our first email was an introductory press release, introducing the legislators to their state ambassador, Women's Money® Week, and our organization. The second email was a follow up, reminding them of their ambassador and encouraging them to meet and work together. All together, we contacted 1700 different legislators, and were able to directly reach 361.

Change begins with awareness, gains momentum with action, and is made easier with a supportive community. Women's Money helps with all three - awareness, action, and especially, community. I can't imagine a better way to start the year than Women's Money Week!

– Chris Haviaris, YogaMatMoney.com



Legislative Reach

Personal contact with legislators was limited. Our North Carolina Ambassador, Sarah Li Cain, was able to contact the secretary of one legislator and leave a message, but received no follow-up. She also spoke with the mayor of Oxford, NC, trying to create an event, but received no further contact beyond email. Brynne Conroy of Pennsylvania encountered similar difficulties when contacting her legislator. Sharon Mallory of Indiana presented Women's Money Week to the Illinois Commission on Women. It is important to note that this was not due to a lack of effort from our ambassadors or staff but a probable lack of understanding and time on the part of legislators due to the election cycle and its historic outcomes. As we continue to grow the influence of our brand and continue influencing the lives of women and families, the value of our cause will be clear and should generate more legislative interest. Legislative reach efforts are continual throughout the 2017 year.

Increasing our brand awareness and local influence will be key to demonstrating our impact to legislators in the future, which will allow us to begin advocating for policies that support women and families.

3 Legislator engagement (personal) – North Carolina, Pennsylvania	0 Virginia
19 Arizona	58 New York
3 California	25 Minnesota
16 Nevada	2 Idaho
42 Pennsylvania	20 Wisconsin
21 Florida	43 Kansas
76 Maryland	36 North Carolina
361 Total Reach	

This was a great campaign to be a part of! I loved being able to partner with other ambassadors in sharing resources, leveraging our strengths and being able to share this important financial information to women who are seeking it.

– Claudia Russell, Ms. Engineered Wealth



The Event

During Women's Money® Week 2017, we chose to focus on a different topic every day. Results from the 2016 event showed that users are more engaged with a variety of topics than focusing on a single topic during the week.

Editorial Calendar

Sunday	January 1	Relationships & Money / Financial Organization
Monday	January 2	Goals / Taking Action
Tuesday	January 3	Entrepreneurship / Earning your Worth / Making Money
Wednesday	January 4	Budgeting / Saving / Spending
Thursday	January 5	Managing Debt / Savings
Friday	January 6	Credit / Identity Theft
Saturday	January 7	Investing in Your Future: Retirement / Investing/Insurance / College Planning / Home Ownership

In addition to topic discussion, we also offered free Action Planning Kit downloads every day, which matched the day's topic and were emailed to people who subscribed to our email list. To increase engagement and usefulness, we allowed users to subscribe through the end of January and still receive all seven Action Planning Kits totally free. We distributed 5,832 Action Planning Kits to our subscribers at the end of January.

In addition to general sharing of information, questions, and discussion during Women's Money® Week, we and our ambassadors hosted four different events. One was held with Live Richer Academy, which allows expert individuals to give interviews and presentations to students. 200-400 people attend the event live, and 2500 have access through archives. Live Richer hosts these talks every Sunday from 8-9 PM EST. All ambassadors were encouraged to apply to host different talks, which would increase their personal brand awareness, and by mentioning Women's Money® Week, help increase awareness for next year's event, as they would be speaking after our 2017 event. During our 2017 event, we had 2000 members participate in the Live Richer talk presented by Gina Robison-Billups.

This year, we engaged in our first TweetChat ever, sponsored by our Partner organization Wisebread. In a TweetChat, users and experts interact using Twitter and a specified hashtag, #WMWeek17. Users submit a tweet with a question or comment that is

brought to the event organizer for discussion. During our TweetChat, we received 2,575 tweets from 108 different contributors. The tweets made a total of 8,788,715 impressions and reached 339,708 different accounts. Given how prolific this TweetChat event was, and how responsive it allowed us to be to users, we plan to incorporate it in future Women's Money® Weeks.

Women's Money® Founder, Gina Robison-Billups, was hosted as a guest on the Her Money Matters Podcast, which is run by one of our ambassadors, Jen Hemphill on January 5, 2017, discussing the history and importance of Women's Money® and Women's Money® Week. The podcast was downloaded 1,096 times. We also encouraged other ambassadors to feature themselves on her podcast to market for themselves and our 2018 event.

Brynne Conroy of Femme Frugality, in partnership with Pennsylvania business incubator and co-working space, Whetstone, held an event on investing on January 12, 2017. Her event occurred after Women's Money® Week because of scheduling, but we encouraged her to emphasize her connection with the event. Her event featured an investment specialist to help women understand the investment process and how to make smart investment choice. 12 people attended her event. The community building and collaboration that occurs in such a small workshop environment was reflective of our organization's goals and strategies, as seen in our conferences.

Conclusions and Results

Women's Money® Week 2017 was successful through the combined efforts of our staff, ambassadors, and our use of social media marketing. We increased our reach drastically, allowing us to help more women nationwide and spread awareness of our cause. We hope to expand into more events during the week, especially in-person events to increase our influence in bringing local communities together.

In total the Sixth Annual National Women's Money® Week campaign exceeded the organization's stated goals by well over 100% in each category.

	<u>Goal:</u>	<u>Actual Outcomes:</u>
Impressions	5,000,000	15,072,638
Engagement/Reach	1,000,000	3,250,354
Participants	5,000	24,484
Ambassadors	10	18

National Women's Money® Week is an exciting and interactive campaign and event that allows us to pursue those goals, as well as our mission to lower the Knowledge and Confidence Gaps for women and increase their financial resiliency. We are excited to continue developing this program and building from our success.

WOMEN'S MONEY® CONFERENCES

In 2016 Women's Money® held a total of three conferences, in Las Vegas, Reno, and Carson City Nevada, where we brought financial information to 760 Nevada attendees. At each conference, women gather together and take part in a series of icebreakers, activities, presentations, and workshops from financial experts. During the conference, the financial confidence and capability of women rises. Our speakers present on five different financial topics, ranging from Emotions & Money, to Budgeting & Spending, to Debt & Spending, to Credit & Identity Theft, to Investing, College Savings, & Home Buying. After leaving our conference, 86% of women said that they now feel they have the tools necessary to create a budget or revise their current one. According to our 30 Day Results survey¹, 65% of attendees achieved that.

I always come away from these conferences and workshops with SOMETHING that I can use and adapt to my own situation. Being in the same room with other women who are experience the same type of challenges and sharing ideas and strategies is very empowering, and even though the challenges are still there, I don't feel quite so alone.

- Rural Nevada Conference Attendee

Although the speakers are an integral part of the success of our conferences, the social support provided by the conference's structure is just as important. Each conference begins with an ice breaker, so speakers and women have a chance to get to know each other. Throughout, they are encouraged to talk about their struggles and their ideas to find solutions. Discovering the commonality of their experiences is extremely empowering and this enhances the impact our conferences have.

Who Attends Our Conferences?

	Las Vegas	Reno	Carson City	Total
Registration	600	463	284	1,347
Attendance	425	257	78	760

¹ Data not scientific. Self-reported survey, ~10% response. No data from Reno Conference.

The women we assist come from all ages and walks of life. On average, 45% of attendees were women of color and the majority (60%) earn less than \$54,000 in annual household income. Money management is important for anyone, but for those with a lower income, it is a critical skill to improving long-term financial well-being. Our Las Vegas conference was attended heavily, 70%, by women of color and 96% of attendees ranged between 23-55 years of age. Whether just entering the prime of their earning potential or approaching retirement age, having the skills to manage their money and save for the future means that Social Security will not be the only financial resources available after leaving the workforce.

The conference was very helpful to me. Made me see where I need to focus my time and attention to first. And it was inspiring to hear the other women's stories about how they were in the same boat as me but have now achieved financial success. Such a good conference I will be back next year.

- Las Vegas Conference Attendee

In Carson City and Las Vegas, at least 60% of attendees were financially responsible for dependents, both adults and children, but in Reno, 84% of attendees had the same responsibility. This means that the money they earn must stretch farther to provide for everyone they are responsible for, and depending on the age of their dependent and availability of child care, may decrease the amount of time they have available for work.

Our initial survey reveals just how vast the Knowledge Gap is for women. 97% of our attendees² reported carrying debt, 21% of which was from credit cards, 4% from payday loans, and 15% was from student loans. Although carrying student loan debt is not ideal, it is not a death sentence because interest rates are low and repayment plans can be flexible. However, credit card and payday loan debt, both of which come with high interest rates, can quickly become dangerous. Additionally, 25% of attendees did not know their credit score and 46% had a credit score below 650. Because this has such an impact on future buying potential, taking steps to repair and build credit is a crucial part of money management.

In Las Vegas and Reno, 20% of attendees had no savings, and those that did saved an average of \$121.00 a month. Having money in savings and a contribution plan provides financial security for retirement and the financial hiccups that life throws at everyone. Not surprisingly, only 3% of attendees rated both their financial knowledge and confidence levels as advanced or excellent. While 54% believe their financial knowledge is average, only 37% gave their confidence the same rating. The Communication and Knowledge gaps create an environment where women are nervous about their financial life and do not have all the skills necessary to overcome that fear and take control of their financial life.

² Data from Las Vegas and Reno, unavailable for Carson City.

Pre-Conference Financial Knowledge				
	Las Vegas	Reno	Carson City	Average
0-little	31%	29%	14%	25%
average	48%	50%	63%	54%
above average	19%	19%	17%	18%
advanced/excellent	2%	2%	5%	3%
Pre-Conference Financial Confidence				
0-little	33%	38%	42%	38%
average	39%	37%	34%	37%
above average	23%	20%	24%	22%
advanced/excellent	4%	5%	0%	3%

Our Impact

The impact of our conferences is staggering. In the course of one day, there was a 150% increase in knowledge and confidence ratings³. 54% of attendees left the Reno conference feeling empowered to increase their credit score, and 58%⁴ left planning to begin a college savings fund. 51% of women from Las Vegas and Reno⁵ rated their financial knowledge above average, a significant rise from the 18% who rated themselves the same at the start. 10% rated their confidence as excellent and 46% above average. Compared to the respective 3% and 22% start rankings, the change is striking.

Our affect is equal parts psychological and cognitive, because not only do we provide tools and resources to women, but they begin to experience control. Starting anything is difficult, but when your beginning is supported by experts providing you tools to use and giving you time to practice and work through them with other women, it has a more significant impact. When a woman attends one of our conferences, she doesn't just leave with a packet of information and some half-hearted notes. She leaves with greater self-knowledge, actions steps to move forward, social support, boosted confidence, *and* a packet of practical resources and tools she now knows how to use.

³ For Las Vegas and Reno, data unavailable for Carson City.

⁴ Las Vegas and Carson City, data unavailable for Reno

⁵ Carson City data unavailable

Although our 30 Day Result surveys are not scientific, their results demonstrate how attending a Women's Money® conference impacts a woman's financial life for the better. Positive changes in each topic covered by our speakers show in our 30 Day Results. 74% of those from the Las Vegas conference began tracking their spending, which is one of the easiest and most beneficial strategies for understanding and controlling your finances. Results from Carson City aren't as striking, 55% had adjusted their spending and 39% began tracking it for the first time, but those attendees were also the most initially prepared in this category, with 80% aware of spending habits.

Hosting our Women's Money® Conferences is one of our most effective strategies for reaching women and combating the Knowledge and Confidence Gaps that have prevented them from taking full control of their money and making smart financial decisions. As we move into 2017, it is our pleasure to carry on with this powerful program and continue changing the lives of women and families.



I understand that I don't know it all yet but the conference and follow-up has enabled me to be more financially confident and take my financial welfare in my own hands. I am not afraid to ask for help and have a better knowledge of where to go and how to prepare. THANK YOU SO VERY MUCH FOR THE TOOLS TO SUCCESS!

Reno Conference Attendee

30 Day Results

In an after-conference survey self-reported results below:

Las Vegas

64% revised/created their budget

74% tracked/adjusted spending

66% increased the amount they save/began saving

46% paid off at least one debt and put extra funds towards debt

36% created a plan to managed debt better and are finding ways to save money & pay off debt

45% increased credit score/repaired credit problems

3% started credit for the first time

5% started saving for college

15% met with a financial planner

22% adjusted investment portfolio

9% opened investment account

4% purchased/qualified to purchase a home

Carson City

65% revised their budget

12% created their budget

55% adjusted spending

39% began tracking spending

42% increased savings

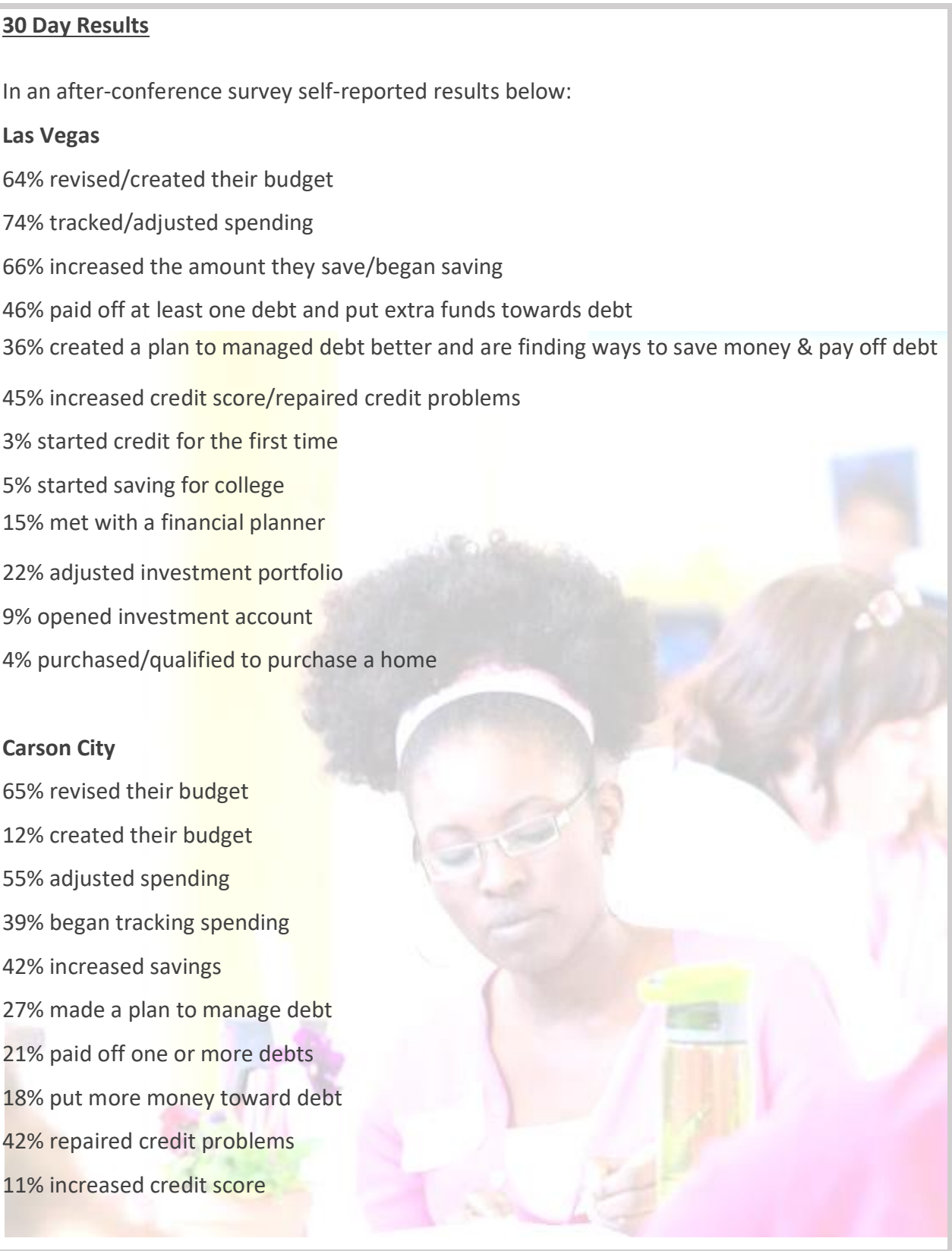
27% made a plan to manage debt

21% paid off one or more debts

18% put more money toward debt

42% repaired credit problems

11% increased credit score



LA CONFERENCIA DE MUJERES Y DINERO®

La Conferencia Mujeres y Dinero® is the exciting accompaniment to our Women's Money® Conference. The Mujeres y Dinero® conferences are the first all-Spanish financial education program in both Nevada and the Nation as of October, 2013. We held two Mujeres y Dinero® conferences in 2016, in Las Vegas and Reno on April 16 and August 13, respectively. 93% of our total 163 attendees rated the conference as Valuable to Excellent and 83% left the conference feeling confident that they now had the tools to make long lasting changes toward financial resiliency.

Who Attends Our Conferences?

	Las Vegas	Reno	Total
Registration	200	72	272
Attendance	115	48	163

Putting together these conferences presents unique challenges, as well as unique rewards, because of the marketing needs of this demographic. The northern Nevada Latina population is disjointed and email marketing is unavailable, meaning our reach is limited to women and families we contact personally, often at community events, local businesses, and community gathering places. We were able to reach and register 200 women for our Las Vegas conference (115 attendees) and 72 women for our Reno conference (48 attendees). The high touch marketing required by the demographic produces a slower, but steadier, growth pattern over time, and our goal in 2017 is to increase our marketing and staff to support this.

Given the difficulty of outreach, is putting on an all-Spanish conference worthwhile? Absolutely. 27.1% of Nevada's population is Hispanic (census.gov) and the challenges they face with financial security are unique. Their knowledge of savings and retirement is significantly less than other groups and they are generally less confident about retirement than workers overall. In fact, they are the most likely to rely on Social Security for retirement and expect support from family (Dept. of Labor Women's Bureau). These issues extend even to college educated Hispanics, 59% of whom have trouble paying monthly bills and 40% say they would have trouble gathering \$2,000 in an emergency. They are also more likely than Caucasians to use alternative financial services like pawn shops, title loans, or payday loans, which prey upon the economically vulnerable. Clearly there is a Knowledge Gap, and our Mujeres y Dinero® conferences help decrease it and empower this demographic.

Who We Help

91% of the attendees were female and identified themselves as Latina. Men are encouraged to attend all of our conference because they face the many of the same gaps in financial Knowledge and Confidence. In the Hispanic culture, there is more of a familial dynamic to money management. This key cultural fact is the reason why more men attend these conferences than the Women's Money® Conferences. 86% of our attendees reported less than \$54,000 in annual household income, and 82% also report caring for their children, spouse, or an adult dependent. This means that poor money management skills affect multiple people, and that when a woman gains these skills, it benefits more than just her and may have a generational effect as she shares her knowledge with family and friends. Given that 71% of our attendees' ages range from 23-54, they have time to gain skills that will benefit their future life for many years to come, including saving for retirement, paying down debt, or investing their money.

Attendee Profile

100%	are Latina
91%	are Female
71%	are ages 23- 54.
86%	have report less than \$54,000 in annual household income..
82%	report taking care of children, spouse, or adult dependents in their household.

The data we gathered from our conference surveys demonstrates the Knowledge and Confidence gaps faced by this demographic. Only 2% of attendees for both conferences rated their financial knowledge as excellent; 4.5% ranked their confidence the same. 30% rate their financial knowledge as 0-little, with 35.5% rating their confidence at 0-little. 49% believed their knowledge was average, and 38% rated their confidence the same. Financial messages had been passing by the majority of our attendees, leaving them without key skills and resources to manage their money.

Financial Knowledge		Financial Confidence	
<i>Pre-Conference</i>	<i>Post-Conference</i>	<i>Pre-Conference</i>	<i>Post-Conference</i>
31% None-Little	8% None-Little	33% None-Little	8% None-Little
48% Average	34% Average	39% Average	31% Average
19% Above Average	48% Above Average	23% Above Average	47% Above Average
2% Advanced/Excellent	10% Advanced/Excellent	4% Advanced/Excellent	14% Advanced/Excellent

Our Impact

After attending our Las Vegas Conference, only 8% rated both their financial knowledge and confidence as 0-little, a significant decrease from the initial 31% and 33% respective ratings initially reported. In fact, 10% rated their knowledge as advanced and 48% as above average. A similar rise occurs in their confidence ratings, with 14% rating it as advanced and 47% as above average. Considering this increase occurs in just one day, our conferences have a significant impact in our attendee's skills and self-confidence.

Like our English conferences, our Mujeres y Dinero® conferences focus on building relationships between women and having them collaborate on solutions to their problems. Additionally, the majority of our speakers are female Hispanics, and receiving financial information from someone who has faced challenges similar to their own is empowering. If the speaker knows and does these things, it seems more feasible for our attendees to do the same. Our programs are focused on finding solutions, taking steps and making habit changes that build over time. Attendees not only receive helpful information and resources, but work to find solutions to individual and collective challenges and practice using the tools and skills that will help increase their financial resiliency.

Although these conferences take extra resources for marketing, the crucial financial messages that we are able to bring to this previously overlooked demographic and the immediate impact that our conferences have for attendees make the Mujeres y Dinero® conferences a cornerstone of our mission to increase the financial resiliency of women and families nationwide.



MENTORING PROGRAM

The Women's Money® Mentoring program offers individual and group support between our trained Mentors and mentees. The program provides multiple forms of mentoring - over the phone, online, and in groups - so that the diverse needs and lives of our mentees won't prohibit them from being able to further develop their financial knowledge and increase their financial resiliency. Upon entering the program, 74% of mentees said they believed they had above average financial education but only 60% had confidence in their financial decision making. Although knowledge is a key part of making solid financial decisions, it is equally important to have confidence in one's ability to make those decisions.

Our program provides access to our unique Women's Money® Guidebook, which not only presents financial information but helps women to define their current financial lifestyle, what they would like it to be, and goal setting guides to help them achieve their goals step by step. Combined with the individualized support provided by our mentors, we are able to help women every day become more financially resilient, knowledgeable, and confident.

In 2016, we had 448 women enrolled in our personal mentoring program. The composition of this group is demographically diverse, with 52% women of color and 51% between the ages of 35 and 54. Only 38% of our mentees support only themselves, so for the majority of our mentees gaining financial skills and confidence impacts multiple people. Only 23% of our mentees are over 55, with means that our focus on retirement savings (with a limited time frame, starting early, and smart investing), is crucial information for all our mentees.

Since I started the mentoring program in April, I have been amazed at how much it helped me. I am nearing 50, and I really didn't have a plan. Nine months ago I didn't have any savings - no emergency savings, no "Pink-Slip(tm) Savings...which I learned the importance of from Women's Money®. Today, almost nine months since the conference, I do have an emergency savings fund and I also have just a bit more before I have a fully funded Pink-Slip savings. Now...I'm excited to say that I am looking towards creating a retirement plan. I just have a few more steps to go, and I think I'll be ready for boot camp. It's so exciting!

— Maria C., Manager and Mom

67% currently work for wages, 11% own a business, and 21% have an additional income stream. Only 7% are unemployed, so for many of our mentees, finding work isn't problematic. However, 65% report an annual household income of under \$54,000, and 8% report less than \$17,000. When funds are limited, proper money management is a critical skill for daily living and building a solid financial foundation. 32% of our mentees report credit card debt, and 6% report payday loans. Carrying high interest debts is dangerous for financial well-being, and helping women learn to manage money and eliminate those debts and strengthen their financial life is a central goal of our mentoring program.

Of the 99 women who took our financial selfie, a financial evaluation tool available on our website, 72% reported that they were just getting by financially and 62% do not have enough money at the end of the month after paying their bills. Now, 78% of these women aren't working with a mentor, but the data they report clearly shows the Knowledge Gap and how financially fragile they are. 72% don't have an emergency fund, 85% don't have a job loss fund, and 54% say that a special occasion like a wedding or birthday would put a strain on their finances. This is not a sustainable lifestyle, which may be why 65% are concerned they won't be able to save enough money to last them to the end of their life. It is data like this that led to the creation of Women's Money® and fuels our commitment to helping better the lives of women and families nationwide.

How Do We Help


We offer two versions of our Mentoring program, both free of charge. Our online mentoring program provides self-paced flexible mentoring. Mentees are assigned a personal Women's Money® mentor who they interact with via email, text, and the online mentoring portal. In our personal mentoring program, mentees receive their own mentor who they can interact with via the phone, skype, or in person 1-4 times every month.

From Jan 1, 2016 - Jan 31, 2017, WomensMoney.org received 46,187 visitors and 90,763 page views. We plan to leverage that traffic and expand our online mentoring portal with a new, interactive online mentoring portal. That will include online classes, a digital copy of the *Women's Money® Guidebook*, the *Women's Money® Guide to Budgeting, Spending & Saving Money*, and a digital copy of *DIY Credit Repair*. All mentees will also have access to a private mentoring online group, which allows them to connect with other members to share their struggles and success.

Each mentees financial goals are individualized with their mentor, and the progress all mentees make reflects their individualization. The most consistent improvement was in credit scores. 64% reported receiving theirs within the last 6 months, and 4% reported improving their credit. 30% reported using our Women's Money® system to identify places to save money. Although we do not have data currently on their increased confidence or knowledge, present data shows progress in critical skills for money management. 16% have reported progress on budgeting, 8% on reducing and managing spending, and 8% on managing debt. Gaining these skills immediately increases knowledge, but using them regularly and making them a habit helps women to gain confidence in their abilities.

Our mentoring program allows us to bring continued support and financial education to women nationwide. We blend individual support with social, through our group mentoring and Facebook group, to provide unique financial education that responds to each woman's unique, and common, needs. Although the impact is less general than our conferences, it provides greater depth in helping individuals build solid financial practices that will benefit them throughout their lives.

Mentoring Program Results

- 
- A woman with dark hair tied back, wearing a red long-sleeved top, is shown from the chest up. She has a wide, joyful smile and her right fist is raised in a celebratory gesture. The background is a soft, out-of-focus light color.
- 64% Reported receiving their **credit report** in the last six months
 - 30% Reported they are using Women's Money® system to identify **places to save.**
 - 8% Reported making progress on reducing and **managing their spending**
 - 16% Reported making **progress on their budget**
 - 8% Reported making progress on **managing their debt**
 - 4% Reported **improving their credit**
 - 5% Reported **increasing their savings**
 - 2% Reported making progress on **managing their insurance.**
 - 8% Reported having **created a college savings account.**

MEET OUR SUPPORTERS

Thank you to our 2017 sponsors of our conferences, online events and mentoring programs reaching women throughout the nation. Without which, our program would not be possible.



MEET OUR MUJERES

Thank you to these amazing women who are amazing leaders in their communities.

Miriam Lira-Hickerson

Chairwoman, La Conferencia de Mujeres y Dinero

Las Vegas, NV



Miriam Lira-Hickerson is the Ombudsman of Consumer Affairs for Minorities at the Nevada Department of Business and Industry. She is responsible for implementation of the Department's education and outreach activities within the State's minority communities. As the Ombudsman, Ms. Lira-Hickerson provides consumer education, helps resolve consumer issues involving fraud or deceptive trade practices and assists with business outreach and development.

Ms. Lira-Hickerson is the founder and CEO of Nevada Consumer Advocates, a consulting company established to provide services to individuals seeking assistance with consumer fraud and deceptive trade practice complaints. She is also a certified mediator and has mediated numerous civil disputes in the areas of landlord/tenant, divorce, financial and business, among others. She currently hosts a weekly radio show "Proteccion Contra Abusos al Consumidor" to educate and inform the public about consumer affairs topics. Previously, she volunteered with the State of Nevada Consumer Affairs Division.

She was named the City of Las Vegas April 2013 Citizen of the Month in recognition of her work with the Las Vegas Metro Police Department's Hispanic American Resource Team Program (HART) to create the Double Vision Youth Program, a gang prevention and education program. She was also recognized for providing assistance to victims of fraud and other crimes by serving as their court advocate and a number of other efforts to help the Latino community access services in the city of Las Vegas.

Lira-Hickerson holds a bachelor's degree in Marketing and a master's degree in International Commerce from Instituto Politecnico Nacional in Mexico City. She is a member of the National Latino Peace Officers Association and the Southern Nevada Child Drowning Prevention Coalition.

Cory Hernandez
Chairwoman, La Conferencia de Mujeres y Dinero
Northern Nevada



Cory Hernandez is an Associate with the Ramirez Group conducting community outreach. Through her long history in the state, Cory has developed abundant, robust relationships with numerous business leaders and public servants throughout Nevada. Cory's desire is to increase the Latino civic engagement in the state.

Cory's formal education and training began in her native Mexico, where she studied Humanities at Unitec. Cory has progressively added to her education by completing various courses and programs offered by Truckee Meadows Community College and the University of Nevada, Reno. Cory is a certified Public Notary and is a certified translator for the Nevada Department of Motor Vehicles.

Cory is a leader in her own right and participates in numerous organizations in the community. Cory is on the Board of Directors for the Committee to Aid Abused Women (CAAW), is the founder and current president of the Northern Nevada Latino Alliance, is active in the faith community and is one of the founding members of Tu Casa Latina.

Cory enjoys travelling, organizing social gatherings and participating in culturally enriching events in the community. Cory does all of the above while being a full-time mother of four and grandmother to one.

MEET OUR AMBASSADORS

Thank you to these amazing women who represent Women's Money Week around the nation.

Barbara Friedberg



CALIFORNIA AMBASSADOR - SILICON VALLEY

Barbara Friedberg Personal Finance -- Save, Invest, and Build Wealth. Barbara has both an MBA in Finance and an MS in Counseling as well as several decades of investing experience. She is a former investment portfolio manager and has taught corporate finance and investing to MBA students and undergraduates at two universities.

Her published books include *Personal Finance: An Encyclopedia of Modern Money Management* (Greenwood, publishers), *Invest and Beat the Pros* and *How to Get Rich Without Winning the Lottery*. She currently owns two websites and writes for major financial websites.

Jen Hemphill



WASHINGTON D.C. AMBASSADOR

Jen Hemphill helps busy ambitious women transform their finances from being overwhelming to bringing joy, simplicity, and confidence. She is a Motivational Money Coach, an AFC® (Accredited Financial Counselor) and host of the Her Money Matters Podcast. When she's not talking money, she enjoys photography, coffee, chocolate, traveling, working out and spending time with her husband and two boys.

Sarah Li Cain



NORTH CAROLINA AMBASSADOR

Sarah Li Cain is a personal finance freelancer who advocates that financial education and cultivating a positive money mindset is the key to a happy and productive life. She went from being heartbroken, broke and homeless to finding love and saving over half her income.

Claudia Russell

WASHINGTON D.C. AMBASSADOR

Claudia Russell is a financial consultant with expertise in personal finance, investing and money psychology (behavioral finance). She helps minority professionals leverage their income to create wealth through educational courses and one-on-one financial consulting. She is the founder of Ms. Engineered Wealth, where minority professionals can gain the confidence and knowledge to make the right decisions about your money.

Mary Beth Storjohann, CFP®

CALIFORNIA AMBASSADOR - SAN DIEGO

Mary Beth Storjohann, CFP® and Founder of Workable Wealth is an author, financial planner and accountability working to help clients in their 20s-40s across the country make smart, educated choices with their money. Her recent accolades include the “Top 40 Under 40” by Investment News, “10 young Advisors to Watch” by Financial Advisor Magazine, and “10 of the Best Personal Finance Experts on Twitter.” She frequently appears on NBC as a financial expert and her expertise has been featured in The Wall Street Journal, CNBC, Forbes and more.

Miranda Marquit

IDAHO AMBASSADOR

Miranda Marquit is a financial journalist, author, and podcaster working to educate others about how money can be used to create a purposeful life. She has contributed to a number of outlets including Forbes, NPR, U.S News & World Report, and AllBusiness. Currently, she is a senior writer for Student Loan Hero, where she writes about how millennials (and others) can build a strong financial foundation.

Eva Baker

FLORIDA AMBASSADOR

Eva Baker started blogging about personal finance topics for teenagers when she was sixteen at TeensGotCents. She talks about saving money, shopping smart, getting a great part time job, how to start your own business and features DIY projects that can save teens money. She is also the founder of The Teenpreneur Conference which is an annual gathering of teens who have their own business or aspire to get one started.

Brynne Conroy

PENNSYLVANIA AMBASSADOR

Brynne is the creator and content director of the site *Femme Frugality*, which was nominated as a finalist for 2016 Best Finance Blog for Women. She is also a freelance contributor and editor in the personal finance community. At the core of her work is the belief that empathy and financial education can lead to empowerment and the betterment of communities.

Emily Guy Birken

WISCONSIN AMBASSADOR

Emily Guy Birken is a personal finance writer who has contributed to *Wise Bread*, *PT Money*, *Student Loan Hero*, *Yahoo! Finance*, *Business Insider*, and *The Huffington Post*, as well as many other personal financial sites. She is the author of [Making Social Security Work for You](#), [The 5 Years Before You Retire](#), [Choose Your Retirement](#), and the forthcoming *End Financial Stress Now*, due out in Spring 2017.

Kayla Sloan

KANSAS AMBASSADOR

Kayla is a mid-20s single girl living in Kansas, USA. She graduated from an in-state university in 2012 with a little over \$8,000 in student debt. The rest of her debt came from my terrible shopping habit and the purchase of her first home. Her desire to get out of debt is what first interested her in writing about personal finance. Now her passion for personal finance has become her full-time job! You can join Kayla on her journey out of debt and clutter by following along with her blog, [Shoeaholicnomore.com](#).

Julie Macc

NEVADA AMBASSADOR

Julie Macc, Certified Credit/Identity Theft Specialist and author of *10 Days to Fix Identity Theft* and *DIY Credit Restoration*, is a recognized expert on credit reporting for both consumer and business credit scoring. With more than 20 years of experience in the field, Julie is a trusted and acclaimed expert on credit reporting for both consumer and business scoring.

Sharon Mallory



ILLINOIS & INDIANA AMBASSADOR

Sharon Mallory is the visionary and CEO of SDM Investments, LLC a registered investment firm in Chicago, IL and Merrillville, IN. She is responsible for defining and maintaining the direction of SDM.

Sharon served as a commanding officer in the United States Army several years prior to entering the financial industry. In 1992, she worked in corporate America as a financial advisor and remained in corporate America for 14 years before launching SDM Investments, LLC. She recently authored the books, *Drama, Dollars and Dreams: A Diva's Guide to Financial Management* and *77 Wealth Wisdom Tips*. Her articles have appeared in *Indiana Minority Business Magazine* and *The American Association of Individual Investors Magazine*. She is also featured on the TD Ameritrade Human Finance Project.

Jackie Beck



ARIZONA AMBASSADOR

Founder of The Debt Myth

Debt freedom expert Jackie Beck is a personal finance author and creator of the app store hit *Pay Off Debt*, an app that's helped 46,000+ people use a debt snowball to break free from debt. She started The Debt Myth website in 2011 because she's passionate about helping others who want to change their financial life. After struggling with debt for years, Jackie learned that the key to getting control of her finances was to become aware of how she spent her money. She started paying down debt, built an emergency fund, and began contributing to retirement with a vengeance. Jackie and her husband Miles became completely debt free (including their house) in August of 2012, after paying off more than \$147,000.00.

Carrie Rocha



MINNESOTA AMBASSADOR

Pocket Your Dollars - Life Within Your Means

Christine Haviaris, CPA, CFP®



NEW YORK AMBASSADOR

After more than two decades of empowering middle-class families to reach their goals, Chris founded TTR Wealth, a fiduciary financial planning firm focused on guiding women and their families through the transitions of life and toward financial freedom. She is a member of the American Institute of CPAs, the Financial Planning Association, and the National Association of Personal Financial Advisors. She has served on the Board of Directors of the Hudson County Chapter of the New Jersey Society of CPAs and Park Toastmasters. Chris lives in New York's Hudson Valley and North Florida. When not in her role as financial freedom fighter, you'll find Chris enjoying a yoga class, the outdoors, and time with her partner Greg and their four kids.

Yvette D. Best



GEORGIA AMBASSADOR

Yvette D. Best, MBA has over 20 years of experience in taxation, listed on the IRS Directory of Federal Tax Return Preparers with Credentials, and the author of Maximizing Your Tax Refund. Her firm Best Services Unlimited LLC is the only income tax preparation company in Fayetteville, Georgia accredited and A+ rated by BBB of Metro Atlanta. She is quoted in several leading financial websites and recently became a Huffington Post Contributor. In addition to specializing in corporate and personal income tax return preparation, her company provides new business start-up and consulting services.

Emily Bouchard, MSSW, Managing Partner



CALIFORNIA AMBASSADOR - MARIN COUNTY

Since 2004 Emily has worked with ultra-high-net-worth families on strengthening trust, improving communication, and preparing family members to take on roles and responsibilities in their family businesses, estate plans, and philanthropic endeavors.

Since 2003, Emily has been considered a leading expert in the field of blended family dynamics. She has been featured in popular media, including The Today Show, CNN, WSJ, Bloomberg Businessweek and The New York Times. Emily co-authored, with L. Paul Hood Jr., Estate Planning for the Blended Family.

Emily earned a B.A. with honors in Child Development from the University of Pennsylvania, and a Masters Degree in Social Work from the University of Texas at Arlington. Wanting to better understand the repeated dynamics she witnessed again and again in families, she became certified as a Money Coach for individuals, couples and businesses in 2008 through the Money Coaching Institute.

Marguerita (Rita) Cheng



MARYLAND AMBASSADOR

Marguerita M. Cheng is the Chief Executive Officer at Blue Ocean Global Wealth and Blue Ocean Global Technology. Prior to co-founding Blue Ocean Global Wealth, she was a Financial Advisor at Ameriprise Financial and an Analyst and Editor at Towa Securities in Tokyo, Japan. Marguerita is a past spokesperson for the AARP Financial Freedom Campaign and a regular columnist for Kiplinger. She is a CFP® professional, a Chartered Retirement Planning CounselorSM, a Retirement Income Certified Professional® and a Certified Divorce Financial Analyst. As a Certified Financial Planner Board of Standards (CFP Board) Ambassador, Marguerita helps educate the public, policy makers, and media about the benefits of competent, ethical financial planning. She serves as a Women's Initiative (WIN) Advocate and subject matter expert for CFP Board, contributing to the development of examination questions for the CFP® Certification Examination. Marguerita also volunteers for CFP Board Disciplinary and Ethics Commission (DEC) hearings. She served on the Financial Planning Association (FPA) National Board of Directors from 2013 – 2015 and is a past president of the Financial Planning Association of the National Capital Area (FPA NCA). Rita is a recipient of the Ameriprise Financial Presidential Award for Quality of Advice and the prestigious Japanese Monbukagakusho Scholarship.

OUR BOARD & STAFF

Board of Directors

Jerrie E. Merritt

Director

Las Vegas, NV



Jerrie E. Merritt serves as senior vice president and community development manager for Bank of Nevada. Her banking career spans over 35 years. Jerrie's responsibilities include development and coordination of all community development, acting as a liaison with state and local agencies, non-profit development groups, and other participants in community and economic development programs and projects, and working to strengthen existing client relationships and building strong community partnerships.

Jerrie has been recognized for her skillful leadership, stellar performance and undeniable contributions to the financial arena. A champion of education, she served on the State of Nevada Capital Investment Corporation, and has lobbied for the Glass Ceiling Act in Washington D. C. She has served as a distinctive District President of Financial Women International.

With a spirit of excellence she currently lends her experience and expertise to the Board of the Urban Chamber of Commerce as the Chair of the board of directors, Links Incorporated, Coalition of 100 Black Women, Valley Hospital Medical Center, Help of Southern Nevada, American Business Women Association, Workforce Connections and Trustee Board for The Champions Center Church.

No stranger to the community she loves, Jerrie is the past President for the Rape Crisis Center, Hannah Brown Community Development Center and is passionately involved with numerous philanthropic and civic originations.

Jerrie was awarded the Women of Distinction Award by the NAWBO and was featured as an Interesting Personality in the Inaugural Edition of Who's Who In Black Las Vegas™. She has been married for 42 years and has one son.

Julie Macchiarella-Commisso

Chairwoman of the Board;
Development Committee Director
San Jose, CA; Reno, NV



Julie Macc, Certified Credit/Identity Theft Specialist and author of 10 Days to Fix Identity Theft and DIY Credit Restoration, is a recognized expert on credit reporting for both consumer and business credit scoring.

With more than 20 years of experience in the field, Julie is a trusted and acclaimed expert on credit reporting for both consumer and business scoring.

Julie serves as an expert witness/legal consultant for law firms practicing consumer credit law in both federal and state court. She has been retained as an expert witness for more than 200 consumer credit litigation cases.

She delivers keynote speeches at mortgage and real estate industry meetings for continued education training to educate and update legal and mortgage industry professionals on the current laws and reporting trends.

Contact Julie at [julie @ womensmoney.org](mailto:julie@womensmoney.org)

Kathleen Bellucci

Secretary – Treasurer



Wealth Protection Advisory Business ConsultantAIB - American Insurance Brokers LLCWealth Protection Advisory is a team based CPA consultant that works with clients and their advisers providing customized solutions by collaborating with a team of Specialists in all the areas that impact a clients wealth.

Christine Parman

National Nominations Committee Director
New York; Reno, NV; Las Vegas, NV



Christine Parman (formerly Christine LoRusso) began her financial services career in 2005 with an internship at the New York Life office in Reno, NV, while completing her bachelor's degree in accounting at the University of Nevada, Reno. With a long-held desire to run her own business, and having seen her uncle and grandfather have successful insurance and financial businesses, she quickly realized this career was the perfect fit, allowing her to become a trusted financial professional and friend to her clients and truly help people reach their goals.

Christine has quickly become a leader in the industry, having qualified for New York Life's Executive council in 2008, 2009, 2010, 2013 and the elite President's council in 2011 and 2012. She has also qualified as a member of the prestigious Million Dollar Round Table, The Premier Association of Financial Professionals, in 2009-2012. She is a member of the National Association of Insurance and Financial Advisors. She holds her Life Underwriter Training Council Fellow designation and has been published in USA Today.

Contact Christine at [nominations @ womensmoney.org](mailto:nominations@womensmoney.org)

Luwana Masteller

Director



Luwana Masteller established VastArray Advertising Design, a firm specializing in award-winning and strategic graphic design and marketing services.. VastArray has earned the respect of several businesses and VastArray has enjoyed continued growth and prosperity with local and regional clients including Western Regional Center for Brain & Spine Surgery, Matt Smith Physical Therapy, Kinder Prep Academy, and Group Purchasing Alliance as well as numerous well-

known advertising agencies.

Staff

Tara Villalobos
Assistant Director



Tara Villalobos has been the Assistant Director with Women's Money since March of 2013—shortly after its launch in 2012. Her involvement has been everything from conference planning, production of Women's Money events and facilitation of the mentoring program to local, state and national outreach on behalf of the organization. She, herself has been a participant of the program and has gained first hand benefits as a result of the information that Women's Money provides through its various events.

She currently facilitates one of the Women's Money Mentoring and support groups in the greater Las Vegas area in partnership with the City of Las Vegas Parks and Recreation department to promote financial health to women and families. Her connections and relationships in the Las Vegas community help provide resources for women on a variety of financial needs.

Eugenia Jarrett
Mentoring Director



Eugenia provides support to mentors, and is a seasoned mentor herself. She manages the data and the art/editorial division for the mentoring program.

She also serves as editor and graphic designer for the conference and program print materials including designing and editing of the Women's Money Guidebook.

Audrey Brooks-Scott
Advisor



Now retired, Audrey Brooks-Scott was responsible for fiscal oversight, budgets personnel and payroll. Prior to working for the state of Nevada, she was in the banking industry as a loan officer and in-branch investment officer for almost seven years and licensed to sell annuities and mutual funds.

Married for 25 years to her husband Ron, a disabled Vietnam Veteran, she understands the challenges in life. Her personal journey regarding finances, debt, taking care of family and what it takes to manage your personal finances to become debt free is a powerful story of financial freedom.

Mckenzie Candelot
Staff Writer



Mckenzie Candelot graduated from the College of Idaho with a B.A. in English Literature in 2016. She has a passion for written language and helping other women take control of their finances. When not blogging or reading, she enjoys cooking and spending time with loved ones.

Jessica Castillo
Mentor



Jessica Castillo received her Bachelor's Degree in Communication Studies from the University of Nevada, Las Vegas and her Associate of Applied Science Degree in Commercial Photography from the College of Southern Nevada. She is currently working at Holland Construction, Inc. in Long Beach, CA as a Project Management Assistant. A strong advocate for helping improve systems, helping create efficiency, and maintaining a work/life balance, she involves her co-workers and friends alike in a multitude of activities to foster personal growth and enjoyment of life.

Jessica came to the Women's Money Program in November 2013 and successfully completed Program One in April 2015. She became a Mentor in May of the same year and has enjoyed helping other women get organized and continue on the path to financial freedom. Jessica's continued passion for wellness; physical, mental, and financial, is contagious and she hopes to continue to help people feel better about themselves, and their financial wellbeing well into the future.

Trina Hofbauer
Mentor



Trina is a licensed social worker with specialties in poverty, suicide and child welfare. She is also certified in financial social work. She has served as a Statewide Adoption Specialist for the state of Nevada and Child Welfare Program Specialist where she supervised Indian child welfare, audited and licensed non-profit adoption agencies, and managed interstate child placement.

Trina has also served as a member of National Association of Social Workers (NASW) and National Indian Child Welfare Association. She has been a volunteer for the Crisis Call Center and as a Court Appointed Special Advocate. Trina is also a mother of five.

Gina Robison-Billups
President and Founder



Gina Robison-Billups, is the president and founder of Women's Money®, a unique, proprietary financial education, support and accomplishment system for women, girls and families.

The program was piloted in Nevada with two conferences and a support system in June 2012. Since the launch, Women's Money® has hosted ten conferences and hundreds of workshops, expanded into Spanish, created the #1 financial education conference in Nevada, saved National Women's Money Week, and grew the organization deliver over 30,000 hours of financial education to people nationwide.

Gina is the founder and past-president of the National Association For Moms In Business representing the interests of more than 15 million entrepreneurial and executive mothers. Under her leadership the organization grew to ten locations nationwide, published Moms In Business Magazine, and produced several events including the Nevada Women's Leadership Summit - the annual event celebrating the achievements of Nevada's Women and identifying high-growth opportunities in our state. During her tenure, Gina created the first national Crowdfunded Business Grant which generated almost \$25,000 for micro-business Moms In Business Grant finalists. She is a recognized leader in microbusiness and microfinance issues. After the organization marked its 10th Anniversary in 2010, Gina's resigned from service to dedicate more time to Women's Money®.

Recognitions

Her work with home based business owners and mom business owners has earned her the title of the Home Based Business Advocate for the state of Nevada in 2003 and 2007 from the Small Business Administration, and she was named as a national finalist for The Women's Congress 2008 Champion for Women Awards, and a finalist for the ATHENA Leadership Award from the Nevada Women's Chamber of Commerce. Gina has been named one of Vegas Inc.'s Women to Watch for 2012 because of these conferences and the unique and results-driven programming of the Women's Money® Council.

Appointments

Gina is the first Nevada woman appointed as a member to the National Women's Business Council (NWBC.gov), a nonpartisan federal advisory council created to serve as an independent source of advice and policy recommendations to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. For the first time, moms in business and micro-business owners had a seat at the table

to advise the President, Congress, and the SBA via Gina's service to the Council. Gina has previously served as the Co-Chair of the National Healthcare Committee for Women Impacting Public Policy (WIPP). She currently serves as WIPP's Nevada Instant Impact Leader and is a member of the Advisory Council for the Alliance for Nevada Non-Profits (ANN).

Books & Publications

Gina is the co-author of:

- The Women's Money® Guide to Budgeting, Spending & Saving Money
- The Women's Money Guidebook and curriculum
- Why 5% Succeed: The 5 Principles of Predictable Profit
- The Accomplishment Journal for Working Moms
- The Accomplishment Journal for Women Entrepreneurs
- The Accomplishment Journal for Women in Sales
- The Complete No Money Marketing System: Breakthrough Business Tactics that Don't Break the Bank
- Marketing 2 Moms: How to Capture the Attention, Interest and Sales of America's #1 Consumer