

MONEY POWER DAY®

2015

10
Years!



BOOST YOUR FINANCIAL WELL-BEING!

Poly-Western High School

Saturday, March 21, 2015

9:00 AM – 3:00 PM

PRESENTED BY:



WELCOME

Hello and Welcome to Money Power Day® 2015!

It's the 10th Anniversary of Money Power Day®, the region's largest financial fitness fair. It is presented to you by the nonprofit Baltimore CASH (Creating Assets, Savings and Hope) Campaign in partnership with financial institutions, nonprofits, government agencies and businesses working to promote strong financial futures for Baltimore families. **We hope you take full advantage of all the services and information provided for FREE at this event.**

WORKSHOPS: Take advantage of free workshops on topics such as buying a home, starting or growing a small business, managing student debt, preparing a will, and more. **Brought to you by M&T Bank.**

CREDIT CAFÉ: Pull your free credit report, receive one-on-one credit counseling, and get credit and financial information. **Brought to you by Wells Fargo.**

FREE TAX PREPARATION SERVICES: IRS-certified volunteers will assist anyone who earned \$53,000 or less receive all the tax credits they deserve. For an appointment call 410-234-8008. **Brought to you by Bank of America.**

YOUTH ZONE: Fun, financially focused activities for youth of all ages, including The Power Buck Game and more. **Brought to you by MECU of Baltimore.**

EXHIBITOR HALL: Over thirty nonprofits, businesses and government organizations will provide valuable financial services, information, and education. **Brought to you by Baltimore CASH Campaign.**

SMALL BUSINESS ZONE: Get one-on-one advice from entrepreneurship experts. Learn about business planning, structure, taxes, and more. Have a business idea? Enter the "Pitch Your Side Hustle" contest for a chance to win \$200.

FINANCIAL PLANNING ZONE: Meet one-on-one with a Certified Financial Planner™ to receive advice and insights about your financial future.

COLLEGE ACCESS ZONE: Financial-aid specialists, college advisers, admissions officers from local institutions and higher education nonprofits will be available to review your financial aid offer letters, FAFSA completion assistance, and advice on career pathways.

ADDITIONAL SERVICES: Free document shredding, application assistance for public benefits and more. Facing foreclosure due to a tax lien? Register for a free appointment with a pro bono lawyer by calling 443-703-3052.

Complete your **PASSPORT** along the way for opportunities to win valuable prizes. **Thank you for attending today. We hope you have a wonderful and informative day! Sincerely, The Money Power Day® Team**

Thank you to our platinum sponsors for their generous support of Money Power Day®



WORKSHOP DESCRIPTIONS

10:00 AM – 11:15 AM

Preparing for Home Ownership (Workshop Room 1)

Home Ownership is the cornerstone of wealth building for many American families. In this workshop, learn valuable tips from speakers from Live Baltimore, the Baltimore City Office of Home Ownership, Maryland Department of Housing and Community Development and a local housing counseling agency, Belair-Edison Neighborhoods, Inc. Learn what you need to know to start along the path to owning your own home.

Be Aware! Identity Theft and Consumer Scams (Workshop Room 2)

Do you know who has an eye on your money? Gain valuable knowledge and tips on current scams, making smart purchases, and protecting yourself from becoming a victim in this always-growing criminal enterprise.

11:30 AM – 12:45 PM

Starting a Small Business (Workshop Room 1)

Do you have a great business idea or just want to learn more about starting a small business? Presenters from the Enoch Pratt Library, Maryland CASH Campaign and the Small Business Resource Center will cover what you need to know. Topics include market analysis, business plans, tax structures, and finance options.

Managing Student Debt (Workshop Room 2)

In this workshop, learn the tricks of the trade to successfully pay back student loans. Speakers will cover options for lower payments, how to communicate with lenders, and job paths that can help minimize or eliminate your debt. Presenters from the Consumer Credit Counseling Service of MD and DE and the University of Maryland, Baltimore will review the best ways to manage student debt.

1:15 PM – 2:30 PM

Working with a Small Business Lender (Workshop Room 1)

Join local small business owners and the lenders they work with. Lenders will discuss what they look for in a business and how they can help your business get started or grow. Business owners will share their tips and advice for new business owners.

Plan for and Protect your Legacy (Workshop Room 2)

Do you have a plan in place to protect you, your family, and your assets? This workshop will review the importance of preparing for the future and your legacy as part of a healthy financial plan. Our expert panel will equip you with the basics of creating a will, trust, medical directive, power of attorney, and guardianship, along with tips on insurance, beneficiary designations and dealing with your digital assets. Attorneys with a variety of backgrounds will share information and be available for questions.

Financial Coaching: What can it do for you? (Workshop Room 3)

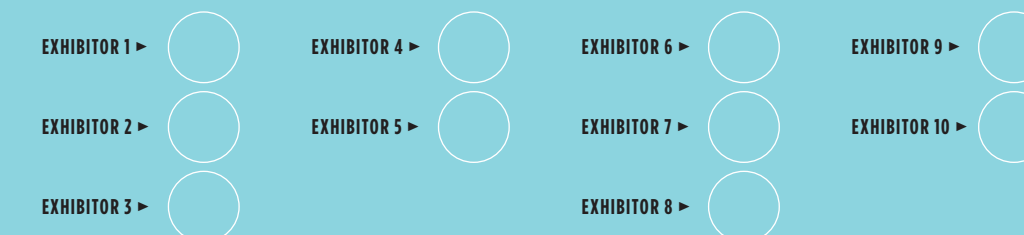
Have you ever wished you could have someone to work with one-on-one to guide you when it comes to your finances? Meeting with a free financial coach might be just what you are looking for! Learn about this financial coaching program and how it can help you work your way to a stronger financial future.

MoneyPower® DAY PASSPORT

Talk to at least 10 exhibitors and complete three additional activities at the event then enter to win a prize. Once you complete the passport, fill out the entry form and drop it off at the Baltimore CASH Campaign table #42. Prizes will be raffled off and awarded on the main stage at 11:15 AM, 12:45 PM and 2:15 PM today. **You must be present to win.**

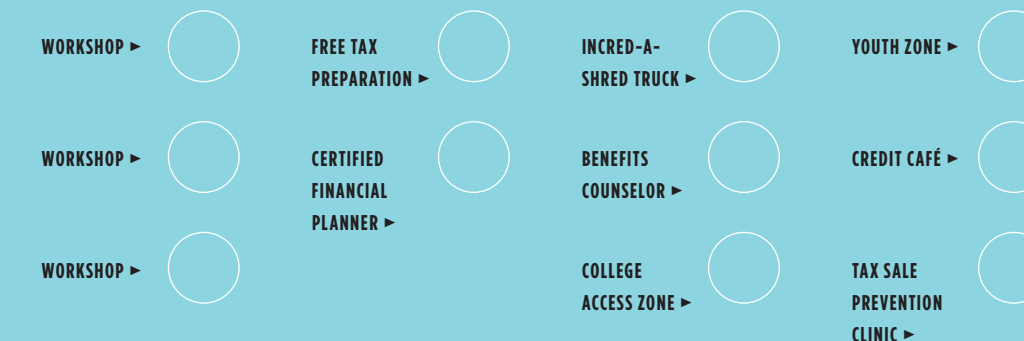
Exhibitors

Collect one sticker from each exhibitor you visit. Collect 10 stickers to complete this section.



Activities

Collect one sticker from each activity zone you visit. Complete at least 3 of the activities below to complete this section. *Remember to visit the small business zone and enter to win the Pitch Your Side Hustle prize of \$200.*



Entry Form

Name: _____

Address: _____

Phone: _____ Email: _____

THANK YOU

Thank You to our generous sponsors and partners

PLATINUM LEVEL



GOLD LEVEL



SILVER LEVEL



BRONZE LEVEL



SUPPORTER LEVEL

AKA, Rho Xi Omega Chapter • The Association of African American Financial Advisors
 BGE • Comcast • Consumer Credit Counseling Service of Maryland and Delaware, Inc.
 Financial Planning Association of Maryland • Pro Bono Resource Center of Maryland
 Maryland Volunteer Lawyers Service

IN-KIND SPONSORS



MAIN STAGE SCHEDULE

9:30 AM / Welcome and Opening Ceremony with Special Guest

10:30 AM – 11:00 AM / Save Money on Your Utility Bills / Dick Doran, Fuel Fund of Maryland

11:15 AM / Raffle #1

12:00 PM – 12:30 PM / Game Show Fun / Charles Williams, Baltimore CASH Campaign

12:45 PM / Raffle #2 and Raffle #3

1:30 PM – 2:00 PM / Credit 101 / Kylie Delgado, CCCS

2:15 PM / Raffle #4 and Raffle #5

2:20 PM / Pitch Your Side Hustle Winner

2:40 PM / Cake Cutting

WORKSHOP SCHEDULE

10:00 AM – 11:15 AM

Preparing for Home Ownership (Workshop Room 1)

Be Aware! Identity Theft and Consumer Scams (Workshop Room 2)

11:30 AM – 12:45 PM

Starting a Small Business (Workshop Room 1)

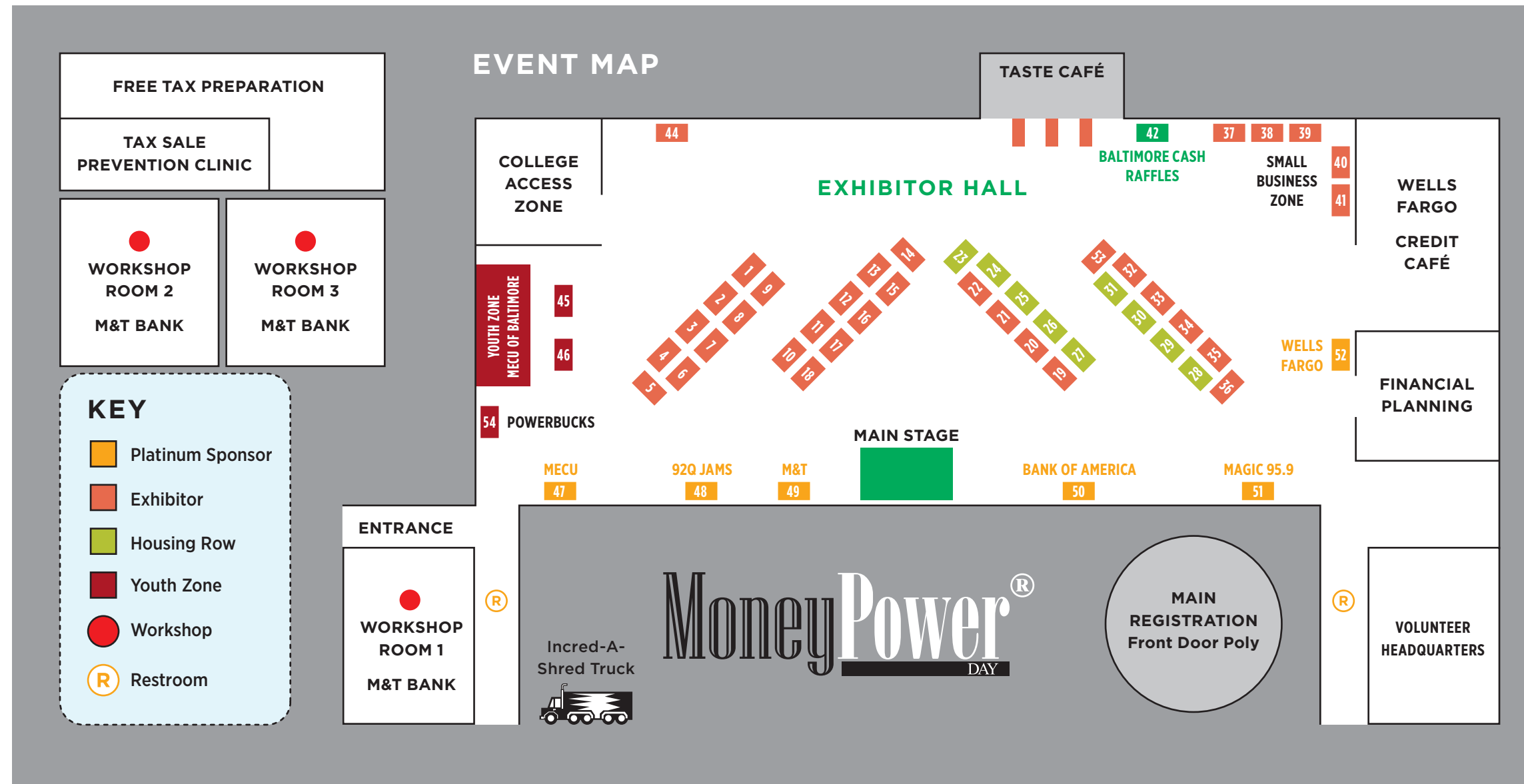
Managing Student Debt (Workshop Room 2)

1:15 PM – 2:30 PM

Working with a Small Business Lender (Workshop Room 1)

Plan for and Protect your Legacy (Workshop Room 2)

Financial Coaching: What can it do for you? (Workshop Room 3)



EXHIBITOR LISTING

1ST MARINER BANK / Booth 25 / 1stmarinerbank.com

92Q Jams / Booth 48 / 92q.com

AKA, Rho Xi Omega Chapter / Booth 32
rhoxiomega1988.org

Baltimore City Healthy Homes Program / Booth 31
baltimorehealth.org/healthyhomes

Baltimore City Public Schools / Booth 44
baltimorecityschools.org

Baltimore Housing / Booth 36 / baltimorehousing.org

Baltimore CASH Campaign / Booths 42 & 18
baltimorecashcampaign.org

Bank of America (Platinum) / Booth 50
bankofamerica.com

Belair Edison Neighborhoods, Inc. / Booth 28
belair-edison.org

BGE / Booth 7 / bge.com

Bon Secours Baltimore Health System, Inc. / Booth 30
bonsecoursbaltimore.com

Capital One Bank / Booth 9 / capitalone.com

Central Scholarship / Booth 1 / central-scholarship.org

Civil Justice, Inc. / Booth 10 / civiljusticenet.org

College Savings Plans of Maryland / Booth 3
collegesavingsmd.org

CollegeBound Foundation / Booth 2
collegeboundfoundation.org

Consumer Credit Counseling of Maryland & Delaware / Booth 33 / cccs-inc.org

DLLR, Office of the Commissioner of Financial Regulation / Booth 11 / dllr.state.md.us

Eastern Savings Bank / Booth 8
easternsavingsbank.com

Enoch Pratt Free Library / Booth 21 / prattlibrary.org

Financial Fountains / Booth 34 / financialfountains.com

Fuel Fund of Maryland / Booth 6 / fuelfundmaryland.org

IRS/Taxpayer Advocate Service / Booth 12
irs.gov/advocate

Latino Economics Development Center / Booth 38
ledcmetro.org

Live Baltimore / Booth 23 / livebaltimore.com

M&T Bank (Platinum) / Booth 49 / mtb.com

Magic 95.9 / Booth 51 / magicbaltimore.com

Maryland CASH Campaign / Booths 40 & 41
mdcash.org

Maryland Consumer Rights Coalition / Booth 13
marylandconsumers.org

Maryland Department of Housing and Community Development / Booth 26 / dhcd.maryland.gov

Maryland Department of Human Resources – Constituent Services / Booth 14 / dhr.state.md.us

Maryland Office of Attorney General / Booth 53
oag.state.md.us

Maryland Volunteer Lawyers Service / Booth 15
mvlslaw.org

Mayor's Office of Human Services / Booth 5

MECU of Baltimore, Inc. (Platinum) / Booth 47
mecu.com

Morgan State University / Booth 4 / morgan.edu

Neighborhood Housing Services of Baltimore, Inc. / Booth 29 / nhsbaltimore.org

Powerbuck Store / Booth 54

Pro Bono Resource Center of Maryland / Booth 16
probonomd.org

SECU of Maryland / Booth 35 / secumd.org

Seedco / Booth 17 / earnbenefits.org

Small Business Resource Center of Baltimore / Booth 39 / sbrcbaltimore.com

St. Ambrose Housing Aid Center / Booth 27
stambros.org

Station North Tool Library / Booth 24
stationnorthtoolibrary.org

Suntrust Bank / Booth 22 / suntrust.com

The Maryland Center of Excellence on Problem Gambling / Booth 19 / mdproblemgambling.com

United Way of Central Maryland / Booth 20 / uwcm.org

Wells Fargo (Platinum) / Booth 52 / wells Fargo.com