

LOCATION	START	END	EVENT	
MAIN GYM	8:30am	9:00am	Opening Prayer / Breakfast & Opening Remarks from Chairman	
	9:00am	9:20am	Canoe Family Welcome / Keynote Speaker	
LOCATION	START	END	SESSION	PRESENTER
LIBRARY	9:30am	10:50am	***Your Minors Trust - Details on how the Minors Trust works, when it distributes, and planning for that distribution.	Providence First Trust
	11:00am	12:20pm	<b>Financial Planning &amp; Budgeting</b> - Making a financial plan, creating a budget and tracking expenses.	Providence First Trust
	12:30pm	1:20pm	<b>LUNCH @ MAIN GYM</b>	
	1:30pm	2:50pm	<b>Budgeting</b> - What is a budget? How to build wealth, go over net worth and savings plans, fixed expenses vs. discretionary expenses, and tracking and adjusting your budget.	Umpqua Bank
	3:00pm	3:50pm	<b>Predatory Lending</b> - How to avoid the trap!	Chehalis Tribal Loan Fund
LOCATION	START	END	SESSION	PRESENTER
GATHERING ROOM	9:30am	10:20am	<b>Good Debt vs. Bad Debt</b> - Not all debt is necessarily a bad thing. This session will cover the common types of debt that consumers typically take on, what the risks and benefits are of each, and how to avoid the pitfalls of getting in over your head.	TFA Capital
	10:30am	11:20am	<b>The Basics of Investments</b> - Learn the differences between stocks, bonds, and cash; to managing your emotions through good and bad markets; and how to apply those elements inside an investment portfolio that works for you.	Morgan Stanley
	11:30pm	12:20pm	<b>Making Your Money Work For You</b> - Setup automatic savings and bill pay, guide to getting started in investing, contributing to individual and workplace retirement plans, and taxes, taxes, taxes - how to keep more of your money!	Sawston Wealth
	12:30pm	1:20pm	<b>LUNCH @ MAIN GYM</b>	
	1:30pm	2:20pm	<b>How to Teach Financial Literacy at Home</b> - Learn how to teach financial literacy in your home by example and teaching.	Providence First Trust
	2:30pm	3:20pm	<b>Money Management Tools</b> - We will cover money management tools available to you for budgeting, credit monitoring, and accessing financial service.	Key Bank
	LOCATION	START	END	SESSION
COMPUTER CLASSROOM	9:30am	10:20am	<b>Small Business Topics</b> - Panel discussion with Tribal Member owned small business owners.	Columbia Bank
	11:00am	12:20pm	<b>Credit</b> - What is credit? Go over debt, the cost of debt, borrowing, credit reports and how it affects your life.	Umpqua Bank
	12:30pm	1:20pm	<b>LUNCH @ MAIN GYM</b>	
	1:30pm	2:20pm	*** <b>General Welfare Exclusion</b> - background and overview of the General Welfare Exclusion Act and the Tribe's approach to implementing it. Q&A.	Holland & Knight
	2:30pm	3:20pm	*** <b>Legally Incompetent Persons Trust</b> - details on how the Minors Trust includes legally incompetent members and how to start their trust and understand how their trust distributes.	Providence First Trust
<b>*** Indicates Tribal Member and their immediate family members only</b>				