

NASS IDEAS Award Application – 2020

State of Georgia



State Office: Office of the Georgia Secretary of State, Brad Raffensperger

Contact: Noula Zaharis, Director, Securities & Charities Division, Office of the Georgia Secretary of State; (470)312-2787, nzaharis@sos.ga.gov

Title of the Program: She Leads GA: Women's Financial Empowerment

Project Lead: Noula Zaharis, Director of Securities & Charities Division

Description of the Program: She Leads is designed to educate the women of Georgia on investments and to empower them to become more financially able to start a business. It is a community-based workshop, free of charge, specifically designed to empower women. This financial education and literacy outreach is a day designed to be informative and educational allowing women to connect and converse with other women in order to raise awareness of issues and challenges they face in securing, protecting and growing their wealth. Lead by subject matter experts, the forum's aim is to provide mentorship opportunities, networking, and educational resources.

Subject Area of Nomination: Securities: financial literacy & investor education

HISTORY

The Secretary of State, as the Commissioner of Securities, is responsible for regulating the securities industry to support an equitable, competitive, and efficient securities marketplace that contributes to the economic development of Georgia and the well-being of its citizens, thereby increasing investor confidence, encouraging the formation of capital, and supporting the creation of new businesses. Financial education initiatives are implemented to help Georgians make important personal decisions on investing, growing their wealth and having a positive impact on the economy of Georgia.

IMPROVING FINANCIAL LITERACY

Georgia was named in 2018 by WalletHub as “one of the least financially savvy states in the country.” According to WalletHub’s study, Georgia ranked number 32 for financial literacy and number 36 for savings.

In an effort to better understand the financial literacy and needs of Georgians, Georgia-specific data was generated in a Fall 2018 Investor Education Survey designed by the Association for Financial Counseling and Planning Education (AFCPE) and funded by the Investor Protection Trust (IPT) in collaboration with the Securities Division. The survey sought a variety of information regarding Georgians’ financial knowledge base, their experiences, and comfort level with finances and investing.

The 1200 survey participants provided interesting and concerning information, about financial literacy in Georgia. When asked the main reason why respondents have not started saving for retirement:



- 33% of respondents said they did not know enough about saving and investing to feel comfortable doing it. Of that 33%, women comprise 53% of the responses.
- 28% of total responses said they did not have enough money to save or invest so they do not need a plan, and 21% of respondents plan to live on Social Security and other financial resources.
- 30% of women said they started saving for retirement but then had to stop because the money was needed for other reasons.

The data showed that less than half of the women respondents are not currently planning for financial retirement. The two main reasons cited for not having started planning is confidence they will have enough to live on, mostly due to Social Security and a lack of information about saving and investing.

A significant takeaway from the survey was that most participants indicated that maintaining a budget and building a savings fund can be challenging. They have no idea of how to invest on their own and they think hiring a financial adviser is too expensive. These numbers increased amongst women respondents. The survey also confirmed that more and more women are taking charge of family investments and finances, which raised awareness of the importance for an outreach program specifically targeting women.

WHY SHE LEADS

The lack of financial confidence in women begins with the generational historical structure of the household. Growing up, young girls are consistently left out of the “money” conversation, and instead these conversations take place between the men of the household. As a result, these young girls grow up to be women without having a strong basis in “money”, finances, or investing. This lack of financial basis leads to lack of confidence in investing.

Yet, investing remains a pillar of wealth generation.

Helping women to understand how they can increase their wealth, alongside giving them the confidence to take action is imperative to closing the gender wealth gap and supporting their ability to financially provide for themselves, their families, and create generational wealth. Investor confidence begins with education on how investing works. When we understand, we engage.

Entrepreneurship is a key wealth building pillar. Understanding the financial impacts of building a business and how one can use their business as a tool for financial empowerment is pivotal to the creation of new business. It is through wealth generation that financial freedom and flexibility is possible.

Growth in economic clout for women and women-owned businesses go hand-in-hand with access to resources, including financial literacy and empowerment tools.

2019 marked the 100th anniversary of women’s suffrage. The demographics of women have evolved and changed rapidly over the last half-century. Their emergence as leaders, entrepreneurs, and innovators is indisputable. Women no longer are limited solely to running the household and raising children. Now a prominent component of corporate America and business, women are increasingly assuming stewardship of family and business finances.

The basics of managing money may be gender neutral and women are gaining economic clout; yet, women still face unique challenges when it comes to personal finance. Below are findings from other studies that demonstrate the magnitude and pervasiveness of this issue:

- 9 out of 10 women will be solely in charge of their finances for at least a portion of their adult lives.
- According to the National Institute on Retirement Security, for women age 65 and older, their income is typically 25% lower than that of men; and, as men and women age, the gap widens to 44% by age 80.
- Women typically live longer than men – 81.2 years versus 76.4 years – according to the United States Department of Health and Human Services.
- Women are far likelier to take time off from their jobs than men. According to one financial services company, this translates into a cumulative lifetime earnings gap of \$1,055,000 between men and women at retirement age.
- When it comes to managing investments, only about half (52%) of women say they are confident.
- On average, women have less in their retirement accounts than men (\$59,300 versus \$100,000).

The gender gap does not appear to be lessening despite increased scholarly and media attention to the subject. While information is essential, behavioral scientists believe that more is needed to implement change.

Georgia is the ideal State to launch an initiative to foster women’s financial empowerment. Georgia sits atop the list of “Top States for Doing Business” by Area Development, a publication covering corporate site selection and relocation. Georgia ranked first for six consecutive years in cooperative and responsive state



government, leading workforce development programs, competitive labor environment, and speed of permitting. Georgia also ranked among the top states for women-owned business growth in 2019.

Acknowledging that women “are taking a more active role in business ownership and wealth management,” Secretary of State Brad Raffensperger, in conjunction with National Women’s History Month and International Women’s Day, announced the roll out of his financial literacy platform for women on March 8, 2019.

GOALS OF SHE LEADS

She Leads aims at educating Georgia women on the importance of investing and money management. The goals of the program are:

- To raise awareness and develop additional perspectives about the issues and challenges women face in enhancing their wealth, putting their wealth to work for them, and growing their wealth.
- To make workshop attendees feel more financially confident and empowered.
- To assist workshop attendees to articulate specific actions they can take to improve their financial well-being.

She Leads, which stresses a community-based collaboration, features expert women speakers from the community, interactive exercises, and facilitated group discussions designed to increase attendees’ knowledge about money, their own personal relationship to money, and financial issues and strategies for increasing and leveraging their wealth assets. She Leads specifically taps Georgia women who achieved success in growing their wealth and businesses by asking them to serve as panelists and speakers at these financial literacy forums, becoming role models and mentors.



As part of the program, information and materials that are used by collaborating partners and aligned with current accepted industry and government standards and best practices are distributed at no charge to participants. She Leads vets and reviews the information disseminated to ensure its high quality, objectivity, utility and integrity. The key speakers, who are nationally known and award winning authors, provided, at no cost to attendees, their publications: [Money Confidence: Really Smart Financial Moves for Newly Single Women](#) (Kerry Hannon, *above right*), [The Next Millionaire Next Door: Enduring Strategies for Building Wealth](#) (Sarah Stanley Fallow, PhD, *above left*), and Kiplinger’s *The Financial Field Manual: A Personal Finance Guide for Military Families* (Kimberly Lankford).

SHE LEADS PARTNERS

She Leads is sponsored in partnership with the Investor Protection Trust (IPT) and the Investor Protection Institute (IPI). Funding, through grants, was provided by IPT, a non-profit organization that supports organizations and innovative programs that are aligned with its focus areas of investor education and financial literacy.

She Leads brings together leaders from the financial sector, representing government, private sector (including businesses owned by women), and other institutions, to engage and collaborate. Partners include: Financial Planning Association, AARP Georgia, National Association of Women Business Owners (NAWBO), Georgia Women Chamber of Commerce, Georgia Chamber of Commerce, Columbus Chamber of Commerce, Tifton Chamber of Commerce, Association for Financial Counseling and Planning Education (AFCPE), Atlanta Society of Financial and Investment Professionals (ASFIP), FINRA, Securities and Exchange Commission's Atlanta Regional Office, Georgia Insurance Commissioner, Georgia Public Broadcasting, and local and state businesses.

She Leads convenes key stakeholders to share their perspectives and transfer their knowledge to advance financial empowerment for women. Since the economic realities can differ greatly across Georgia, the discussions identify important areas within the specific community where the events are held to enable success and to understand opportunities that attract confidence in managing and growing wealth within these communities. For example, Columbus is the home of Fort Benning, one of the largest military installations in the United States. The Division partnered with the Secretary of State's Military Liaison to ensure that the program in Columbus



addressed financial needs faced by women in the armed services and by military families. Furthermore, the Division collaborated with Abraham Baldwin Agricultural College (ABAC) to bring together local women entrepreneurs and rural job creators in Tifton, which is located in the heart of Georgia's agricultural businesses, that could best address the financial challenges women in that community encounter.

The use of social media helped promote strategic stakeholder campaigns and measure the success of the She Leads efforts. Social media channels, including Twitter, Facebook, and LinkedIn, were leveraged to target specific audiences and build the She Leads brand while interacting directly with stakeholders. As part of the branding #SheLeadsGA was created and promoted.

SIGNIFICANCE

She Leads specifically targets women geared toward changing their attitude about money and helps them create an achievable action plan. We believe this program produces meaningful results by combining presentations by local community experts, valuable informational resources, sharing and interacting among participants, peer feedback, and the development of individual action plans.

Although designed for women, the She Leads program speaks to all Georgians, from all walks of life. It is a Georgia community event to help Georgians understand how their financial and lifestyle choices today can affect the quality of their lives in the future. It connects everyday Georgians with the education, tools, and resources that can help them plan for a secure future. It connects Georgia consumers with financial professionals, government officials, and community-based organizations, which serve as resources. And, this financial education community event is free to the Georgia public. Subsequently, their investment in the program is not a monetary investment but a time investment. By attending She Leads, women are investing in themselves; they are on their way to learning how to save money to prepare for an economically secure retirement, and how to build and grow an impactful business.

IMPACT/RESULTS

Innovation: Studies have shown that women describe investing and finances as “intimidating”, causing women to avoid these conversations. This is the first program of its kind for the State of Georgia. It targets financial empowerment in an innovative format that allows women to receive access to financial resources,

networks and experts that they may have otherwise not have had access to in a non-intimidating, intimate setting, with a community driven feel has been key to the success of this program.

Dedication: Between the months of May and November, three (3) She Leads programs were held across the State of Georgia (Atlanta, Tifton, and Columbus) and 705 women served. This speaks to both the dedication of the Secretary of State to the She Leads program to deliver expert knowledge, network, resources, and tools women need to increase their financial literacy and confidence in investing and making sound financial decisions. It also highlights the dedication of these women who show up and invest their time to grow their financial knowledge.

Excellence: Gathering top women experts in finances from both local community talent and statewide talent allows She Leads to provide attendees with excellence. Not only does it provide women with the top resources in various financial areas to support critical financial topic areas, but it also promotes excellence within the women attending, giving them exposure to women who have achieved financial success through investing, entrepreneurship, or other financial channels. This exposure allows attendees to gain confidence, knowing that it is possible for women and that they can do it too.

Achievement in service: 705 number of women served and an email distribution list of over 1500 (and growing) women, where women can stay connected and continue the financial empowerment conversation. The pilot program was held on **May 2, 2019 in Atlanta**. With an initial goal of reaching 200 women, approximately 402 participated. 130 participated in **Tifton on September 20, 2019** and 170 participated in **Columbus on November 20, 2019**.

Based on surveys conducted after each She Leads event, 96% of the respondents rated the event as Excellent/Very Good; 90% of the respondents stated that they are likely to recommend She Leads GA programs to family, friends and colleagues, and among other findings, 98% indicated that they are likely to attend She Leads programs again in the future.



The Secretary of State, by continuing She Leads programs across the state, is investing in all Georgia women who are steering the direction of Georgia's economic future. In 2020, Savannah and Augusta are scheduled for She Leads events.

Link to She Leads webpage: https://sos.ga.gov/index.php/Securities/womens_investment_and_financial_empowerment_forum

Link to She Leads Resources webpage: https://sos.ga.gov/index.php/Securities/she_leads_ga_resources

INDEX TO SUPPORTING MATERIAL

SHE LEADS

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SHE LEADS

MARKETING MATERIALS

SHE LEADS

About She Leads

She Leads is a women's investment and financial empowerment seminar series hosted by Georgia Secretary of State Brad Raffensperger as part of his multi-faceted financial literacy platform administered through the Securities and Charities Division. These free workshops feature expert speakers, interactive exercises, and facilitated group discussions designed to increase attendees' knowledge about money, their own personal relationship to money, and financial issues and strategies for increasing their money confidence.



Why She Leads

The existence of a serious gap for women related to investor education and retirement savings has been well documented. Here are just a few statistics that demonstrate the magnitude and pervasiveness of this issue.

Success

The inaugural She Leads event in Atlanta was a tremendous day with over 400 registrants, 12 illustrious speakers, and 13 sponsors. Our speakers included best selling authors and award winning journalists. Our show featured a professional audio visual team with video creation, personalized music, and state-of-the-art sound production.

51%
of all Georgia
residents
are women

48%
of women say
they are not
"money confident"

40%
women save
40% less for
retirement
than men

33%
of women report
they do not have
the tools to save
for retirement

SHE LEADS



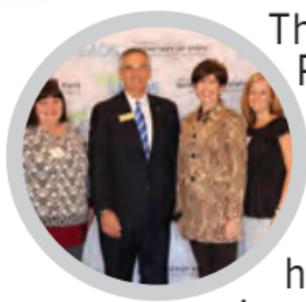
Timeline

We want to invest in all Georgia women who are steering the direction of Georgia's future! With the success She Leads had in Atlanta, our goal is to bring this free program to women all across the state, no matter their zip code! Our South Georgia event brought together rural job creators, renowned speakers, and financial gurus to Abraham Baldwin Agricultural College's campus in Tifton. She Leads is now headed to Columbus in November. And in 2020, look for us in Savannah and Augusta.



Become a Partner

Thanks to Secretary of State Brad Raffensperger, the Investor Protection Trust, and our generous sponsors, we are able to bring the life-changing curriculum free of charge. Join our partners in helping to grow women's financial investment and money confidence.



Contact:

NOULA ZAHARIS

Director of Securities and Charities

Email: nzaharis@sos.ga.gov

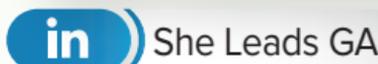
Phone: 470-312-2787

Let's Get Social

Visit our website to find more details:
<https://bit.ly/2IIL4uQ>

You can see our social media footprint by following along on Instagram, Twitter, Facebook, and LinkedIn and by searching our hashtags.

#SheLeadsGA
#GASOS
#BradRaffensperger



SHE LEADS

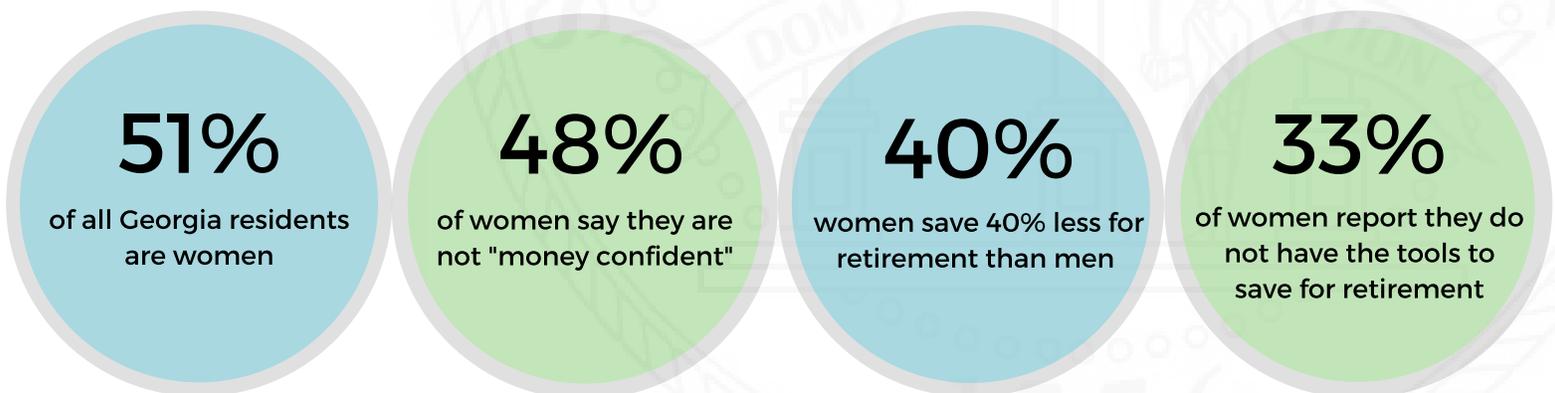
Women's Investment and Financial Empowerment

About She Leads

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Why She Leads

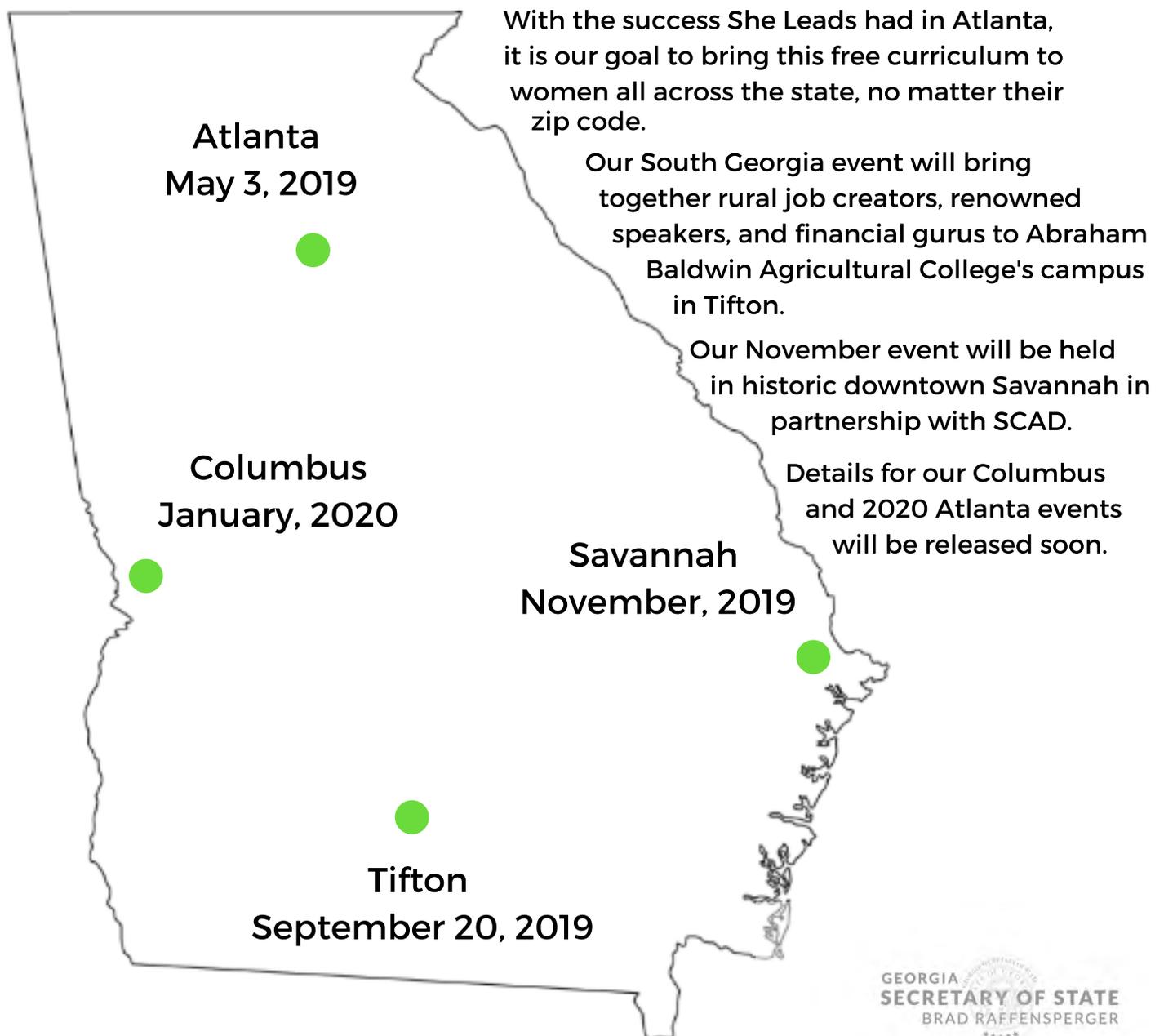
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Timeline



Become a Partner

Join our partners in helping to grow women's financial investment and money confidence:



**Contact:
Noula Zaharis**

**Director of Securities and
Charities**

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Phone:

470-312-2787

Thanks to Secretary of State Brad Raffensperger, the Investor Protection Trust, and our generous sponsors, we are able to bring the life-changing curriculum free of charge.

Let's Get Social

Visit our website to find more details: <https://bit.ly/2IIL4uQ>

You can see our social media footprint by following along on Instagram, Twitter, Facebook, and LinkedIn and by searching our hashtags.

#SheLeadsGA

#GASOS

#BradRaffensperger



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@SheLeadsGA

She Leads

She Leads GA

Praise for She Leads



I had a lot of ah-ha moments throughout the day, and reread my notes when I got home with action plans for what specific steps I needed to take to ensure my financial goals were getting met. I even rolled thousands of coins with my 10-year old son to open his first savings account. We are reading the Millionaire Next Door together as family. The event sparked my motivation to be intentional with my finances and empowering my children to do the same.

The program sends a very strong message to our women community that the Secretary of State and staff cares and wants to empower us through free education.

It was amazing! I walked in knowing nothing and now I feel so empowered; I feel like I can do anything. I would be willing to volunteer and help with future programs.



I gained a wealth of knowledge from all the sessions with particular personal connection to the Issues for Different Life Stages and the professional connection to Savings and Investments in Volatile Environments. This was such an engaging and well planned event.

I loved this event and I am looking forward to putting what I learned into practice. Wherever She Leads goes, I'm absolutely coming too!



83%

of attendees would recommend this program to a colleague or friend

94%

of attendees who could not attend would like to attend future events

92%

of attendees rated the event as "Very Good" or "Excellent"

SHE LEADS

EVENT PICTURES

She Leads Events



SHE LEADS

PROGRAM BOOK



GEORGIA SECRETARY OF STATE
BRAD RAFFENSPERGER

SHE LEADS

Women's Investment and Financial Empowerment

MAY • 3¹¹ • 2019

Join the Conversation

Follow us on Twitter, Facebook, Instagram, and LinkedIn to continue the conversation and use our hashtags to join the conversation

#SheLeadsGA



#GASOS



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She Leads - Women's
Investment and Financial
Empowerment



**GEORGIA
SECRETARY OF STATE
BRAD RAFFENSPERGER**



To our She Leads Attendees:

Welcome to a day that is sure to be full of empowerment and education. I am excited to share this tremendous summit with so many distinguished speakers and panelists.

I'd first like to thank the Investor Protection Trust and all of our distinguished sponsors. This day is a combined effort that would not have been possible without your endless support.

As Secretary of State, my office has many avenues to move Georgia forward and bring better futures to our state's voters, business owners, and families; however, it is clear that financial literacy should be a top priority.

Building a better business climate – and making our state a cornerstone for economic development – starts at the individual level. That's why my office is fully dedicated to partnering with Georgia's communities and business-owners to offer every citizen free programs that will set the foundation for a lifetime of smart financial decisions and a better future for our state. Georgia has been named the number one state in which to do business for six years in a row, and with programs like She Leads, I know we can make it seven.

It is my hope that this event gives you the resources and know-how to go into your homes, businesses, and communities and make progress toward your personal and professional goals. Women account for more than half of our state's population and are becoming increasingly active stakeholders in our state's economy, especially as new entrepreneurs and job-creators. It only makes sense to invest in the women who are steering the direction of Georgia's future.

I encourage all of you to take advantage of this day and the connections, friendships, and relationships you build today. You should be proud of yourself for taking this step to invest in yourself, your communities, and your state – and I am honored to be a part of your journey.

Best,

Brad Raffensperger

Georgia Leads

- Securities
- Charities
- Elections
- Corporations
- Professional Licensing

For six years in a row, Georgia has been named the number one state in which to do business. Home to the world's busiest airport, our beautiful state boasts a golden coastline and a magnificent mountain range.

Georgians can enjoy the fast-paced bustle of our quickly growing capital, the rolling countryside and everything in between. No matter if you own a small business or a Fortune 500 company, Georgia has a place for you.

Find out where Georgia fits in your story at sos.ga.gov

Agenda

- 9:00 - 9:30 am **Registration and Coffee**
- 9:30 - 9:45 am **Opening Remarks**
Georgia Secretary of State Brad Raffensperger
- 9:45 - 10:15 am **Understanding your Relationship to Money**
Nanette M. Blandin, President, The Nexus Institute
- 10:30-11:30 am **Panel Discussion: Issues for Different Stages of Life**
Moderator: Kerry Hannon, Financial Educator and Author
Panelists:
 Whitney Bryant, Principal, Financial Strategies of Georgia
 Anna Cablik, President, Amatek Inc.
 Dar'shun Kendrick, Kendrick Advisory and Advocacy Group
 Chloe Moore, Founder, Financial Staples
- 11:30 - 12:00 pm **Networking Lunch (lunch provided - Proof of the Pudding)**
- 12:00 - 1:00 pm **Keynote Session: Money Confidence for Women - Tools and Strategies**
Kerry Hannon, Financial Educator and Author
Donna Lowry, Georgia Public Broadcasting
- 1:15 - 1:30 pm **Energizing for Empowerment**
Meghan Ann Martin, Founder yogATL
- 1:30 - 2:30 pm **Panel Discussion: Savings and Investment Strategies for a Volatile Environment**
Moderator: Kerry Hannon, Financial Educator and Author
Panelists: Gloria Cox, Associate Director, Chick-Fil-A Foundation
 Marguerite Pressley Davis, Creator, Your Profit Playbook
 Tiffany Kent, Vice President, Alliance Bernstein

- 2:45 - 3:30 pm **Keynote Session: Our Financial Influences**
Identifying What Impacts our Ability to be the
Millionaire Next Door
Sarah Stanley Fallow, President, DataPoints and Co-Author
"How to Become the Millionaire Next Door"
- 3:30 - 4:00 pm **Individual Action Planning**
Nanette M. Blandin, President, The Nexus Institute
- 4:00 - 4:05 pm **Greetings from the SEC**
Layla Mayer, Examiner, SEC Atlanta Regional Office
- 4:05 - 4:10 pm **Greetings from FINRA**
Kimberly Tonn, Associate Principal Examiner
- 4:10 - 4:15 pm **Closing Remarks: Continuing the Conversation**
Georgia Deputy Secretary of State Jordan Fuchs
- 4:15 - 5:00 pm **Networking / Visiting Exhibitors**

Speakers and Panelists



Nanette M. Blandin

Nanette M. Blandin is a leadership scholar and practitioner. As President of The Nexus Institute, she works globally with a wide variety of public and non-profit organizations to strengthen governance practices, enhance organizational effectiveness and develop exceptional leaders.

Nanette's professional background spans all sectors. Previously, she was an Associate Principal with Isaacson, Miller where she led searches for leadership positions in universities, professional associations, foundations, and advocacy organizations. Earlier, she was Vice President for Executive Education at The Brookings, and held senior management positions in federal and state government.

She holds a doctoral degree in human and organizational studies from George Washington University, a masters degree in public administration from the University of Southern California and a bachelors degree in political science and French from the University of California, Davis. She has taught in masters and doctoral programs at George Washington University and American University and presented on leadership, executive education and public policy topics at many national and international conferences.



Whitney Bryant

Whitney Bryant is a CERTIFIED FINANCIAL PLANNER™ professional with Financial Strategies of Georgia, committed to helping clients achieve their financial goals since 2000. Seeking a more rewarding career after 13 years in the corporate world, Whitney joined FSG in 2010.

Since beginning with FSG, she has developed a majority-women clientele and enjoys helping women manage their own unique challenges and opportunities. Her clients' needs include proactive financial planning for retirement and other goals, building wealth through investing, providing for an independent life, funding college education, protecting an estate, and navigating finances after becoming a widow. An Atlanta native, Whitney is Series 63, 65, 7, and life insurance licensed, and has been a CFP® professional since 2014.



Anna R. Cablik

Anna Cablik was born and raised in the Republic of Panama, where she obtained a degree in Medical Technology from the Canal Zone College. After finishing her studies, she married and came to Atlanta in 1974. She started out working at Piedmont Hospital.

After two years, she had an opportunity to change jobs and, in 1976, she started working with a construction materials company. She stayed there for seven years, progressing from clerk to Vice President of the Company. In 1982, she started her first company, ANATEK, INC., a contracting company that specializes in highway bridges.

After leading ANATEK, INC. to become one of the largest Hispanic owned firms in Georgia, Ms. Cablik started ANASTEEL & Supply Company, LLC in 1994. ANASTEEL is the only Hispanic/female owned reinforcing steel fabricator in the Southeast, and possibly the United States.

Anna has made time for extensive community involvement and has received many awards for her business and philanthropic work. She served on the Board of Directors of Georgia Power Company and is a member of the Corporate Board of Branch Banking and Trust. She is a member of the Georgia Hispanic Chamber of Commerce, and a member of the Board of the Georgia Chamber of Commerce. She also served on the Finance Committee of the United Way of Metropolitan Atlanta, the Early Learning Commission, and was appointed by Governor Perdue to the Board of the Work Force Development Commission for the State of Georgia and to the Commission for a New Georgia.



Gloria Cox

Gloria is the Giving Leader for the Chick-fil-A Foundation. During her time with the Foundation, she has been responsible for cultivating meaningful partnerships and developing engaging programs that bring to life the mission of the Chick-fil-A Foundation - "to help children become all they can be."

Gloria's work has resulted in feeding over 1,000,000 children in communities across the country; teaching financial literacy to over 300,000 youth annually; and introducing over 2,000 urban youth to college campuses for the first time. In addition, she has the privilege of leading Chick-fil-A's Team Member Scholarship Program which provided \$15.34M in scholarships during 2019 alone. Prior to joining Chick-fil-A, Gloria worked in asset development and managed political campaigns in the Atlanta area.

Gloria was a member of the LEAD Atlanta Class of 2015 and named one of Atlanta's 30 Under 30. She currently serves on the Board of Peace Prep Academy. A fourth generation Atlanta native, Gloria is a graduate of Georgia Tech, and soon to be graduate of Emory's Goizueta Business School.



Marguerite Pressley Davis

Marguerite, a successful entrepreneur, investor, author, business strategist, and financial expert spent the early stages of her career on Wall Street as a senior analyst at Goldman Sachs, controlling over a \$2 billion portfolio of private equity, alternative energy, and commercial real estate investments, and at the Clinton Foundation working on the Economic Opportunity Initiative to stimulate the economy in underserved communities.

After receiving her MBA at New York University, she became a manager in the global mergers and acquisitions consulting practice at Deloitte Consulting where she worked with Fortune 500 companies to grow and scale their businesses through mergers, acquisitions, and restructuring.

Marguerite continued to push the ceiling when she sought out to make wedding planning less stressful and more fun for brides and created Tulle la la in 2015, a global retail technology company that combines technology with a project management based approach to wedding planning. She grew Tullelala.com from one product offering in one city to 11 product offerings across 5 continents in just 2 short years. In 2018, Tulle la la won the modern luxury diamond award for "Best Wedding Technology" and has been featured in Martha Stewart Weddings, Style Me Pretty, and Good Day Sacramento, just to name a few.

In 2017, Marguerite left the corporate world to open her own business strategy and financial coaching agency where she now focuses her efforts on small businesses and entrepreneurs, helping them to turn their businesses into more profitable versions of themselves. She serves as a business strategist & CFO to small businesses, helping them to prepare for investor funding and position them for sustainable growth. In 2018, Marguerite was named Atlanta's 40 Under 40 by Atlanta Business Chronicle for her success in her industry and commitment to her community.



Sarah Stanley Fallaw

Sarah Fallaw is the founder and President of DataPoints LLC, a research-based technology company that gives advisors tools to identify and guide better financial behaviors in their clients. DataPoints created the industry's first bio data-based, predictive assessment of individual propensity to build wealth.

This pioneering product for understanding client psychology has been featured in media outlets including MarketWatch, Money Magazine, InvestmentNews, and U.S. News & World Report.

Sarah also serves as the Director of Research for the Affluent Market Institute, founded by Dr. Thomas J. Stanley. She is co-author of *The Next Millionaire Next Door*, a book examining the behaviors and lifestyle of Americans 20 years after the publication of *The Millionaire Next Door*.

Prior to her current roles, Sarah created the consulting division of what was formerly Qwiz (then PreVisor, SHL, and CEB), and worked for 15 years in the field of personnel selection, designing hiring systems and psychometric assessments for Fortune 100 companies. Her research has been featured in conferences and publications including *Industrial and Organizational Psychology*, *Journal of Financial Services Professionals*, *Forbes* and *Psychology Today*. Sarah received her Ph.D. in Applied Psychology from the University of Georgia in 2003.



Jordan Fuchs

Jordan Fuchs serves as the Georgia Deputy Secretary of State. Her role includes overseeing the five divisions in the Secretary of State's office: Securities, Corporations, Professional Licensing, Elections, and Charities.

Jordan also served as Vice President of Landmark Communications, a consulting and public relations firm based in Alpharetta.

Prior to joining Landmark Communications, Jordan worked in Washington, D.C. in the Congress and U.S. Foreign Policy Program with the Council on Foreign Relations and on Capitol Hill in the office of U.S. Representative Rob Woodall.

Jordan earned an A.B.J. in Public Relations from the Henry Grady School of Journalism and a B.A. in Political Science from the University of Georgia.



Kerry Hannon

Kerry Hannon is a nationally recognized expert and strategist on career transitions, personal finance and retirement. She is a frequent TV and radio commentator and is a sought-after keynote speaker at conferences across the country.

Kerry is the best-selling and award-winning author of a dozen books, including **Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy . . . And Pays the Bills**, **Love Your Job: The New Rules for Career Happiness**, **Getting the Job You Want after 50**, **What's Next?: Finding Your Passion and Your Dream Job in Your Forties, Fifties, and Money Confidence: Really Smart Financial Moves for Newly Single Women**. Kerry's latest book, **Never Too Old to Get Rich: The Entrepreneur's Guide to Starting a Business Mid-Life**, will be published by John Wiley & Sons later this year.

She has spent more than two decades covering all aspects of careers, business and personal finance as a columnist, editor, and writer for the nation's leading media companies, including The New York Times, Forbes, Money, U.S. News & World Report, and USA Today. Kerry's work has also appeared in BusinessWeek, Kiplinger's Personal Finance, and The Wall Street Journal. She has appeared as a career and financial expert on The Dr. Phil Show ABC, CBS, CNBC, NBC Nightly News, NPR, and PBS.



Dar'shun Kendrick

Dar'shun Kendrick is a community activist, public speaker and teacher, elected official, and private securities attorney. She was born and raised in Atlanta, Georgia and attended Towers High School in Decatur where she graduated at the top of her class.

She has a dual degree in political science and communications from Oglethorpe University, a law degree from the University of Georgia and a Master in Business Administration from Kennesaw State.

Dar'shun spent over a decade as a private securities attorney, helping minority tech companies raise capital to start or grow their business. In 2017, she opened Kendrick Advisory and Advocacy Group, LLC, a consulting firm focused on business expansion consulting, policy and advocacy strategy and financing strategy and compliance. Previously, she founded a non-profit organization, Minority Access to Capital, Inc. that educates and empowers minorities on how to access capital to grow their business and create generational wealth.

Since the age of 27, she has also served as a member of the Georgia House of Representatives. She represents over 54,000 Georgians in DeKalb and Gwinnett counties. She also serves as Chair of the Economic Development Committee for the Georgia Legislative Black Caucus and co-chair of the Georgia Future Caucus, a bipartisan group made up of legislators under the age of 40. She currently serves as the Chief Deputy Whip of the House Democratic Caucus.



Tiffany Kent

Tiffany S. Kent joined Bernstein Private Wealth Management as a Financial Advisor in 2018. Prior to that, she served as an analyst and vice president at Friedberg Investment Management, a \$300 million AUM investment advisor firm, where she picked stocks and constructed client portfolios.

Previously, she was a portfolio manager and director at Plural Investments, where she managed a ~\$200 million long-short market-neutral Basic Materials portfolio. Prior to that, she was an analyst and partner at JL Advisors LLC, a \$3 billion hedge fund. Before that, she worked at Goldman Sachs and BofA Merrill Lynch as an associate in investment banking.

Tiffany holds a BA in economics from University of California, Berkeley, and an MBA from Harvard Business School. She passed the Certified Financial Planner exam in March 2017. She volunteers her time as a co-president of Harvard Business School Club of Atlanta.



Donna Lowry

Donna Lowry is an award-winning journalist with a passion for storytelling. She currently serves as Capitol correspondent for GPB's Lawmakers show. Donna spent nearly 30 years at WXIA-TV, and 11Alive News, the NBC affiliate.

Most recently, she served as chief communications officer for Fulton County Schools.

Her work has garnered her seven Emmys, and three Gabriel Awards. She has also won three national Gabriel Awards from that Catholic Press Association as well as prestigious honors from the National Association of Black Journalists, Atlanta Association of Black Journalists, Georgia Associated Press, Society of Professional Journalists, Georgia Association of Educators (GAE) and the Professional Association of Georgia Educators (PAGE).

Donna and her husband, Army Major (Ret) Bennet W. Reid, Jr., live in the City of South Fulton and are the parents of three daughters.



Meghan Ann Martin

Meghan Ann began her personal yoga practice as cross training for competitive running. After her first class, she fell in love with how yoga was able to refine the body, the mind, and the spirit in unison.

Meghan Ann, already a health and wellness advocate, became an integral part of the transformative yoga community in Atlanta by continuously training and teaching for several years.

After receiving two yoga teaching certifications, RYT and RCYT, she longed for a deeper way to both impact and give back to the community.

Through yogATL, Meghan Ann works to marry yoga with philanthropic involvement while connecting the Atlanta community at large. The company provides customized, on site yoga to individuals and organizations throughout the Atlanta area.



Chloe Moore

Chloe A. Moore, CFP® is the Founder of Financial Staples, a virtual, fee-only comprehensive financial planning firm based in Atlanta, GA and serving clients nationwide. Financial Staples is dedicated to serving young professionals and small business owners who are entrepreneurial-minded, philanthropic, and purpose-driven.

As a CERTIFIED FINANCIAL PLANNER™ professional, Chloe takes a comprehensive approach with clients and creates customized solutions that incorporate her clients' values and financial objectives.

Prior to launching Financial Staples, Chloe advised high net worth individuals and families at a southeastern-based independent trust company. She also works as a consultant for other financial advisors, providing outsourced financial planning and practice management solutions.

In addition to promoting financial literacy through volunteer efforts, Chloe also focuses on the cultivation of female and minority financial planners. She serves on the advisory committee for the XY Planning Network and is an active member of several professional organizations. Through her leadership, contribution, and volunteerism within the financial services industry, Chloe was recognized as one of Investment News Magazine's Top 40 Under 40 in 2017.

Sponsors

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BRAD RAFFENSPERGER**



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Georgia Secretary of State
Brad Raffensperger

Resources

Investing

The **Investor Protection Institute's** site, invest.org, offers free guides that explain stocks, bonds and mutual funds.

The **Internal Revenue Service** (irs.gov) has a guide that compares traditional IRAs and Roth IRAs.

The **National Endowment for Financial Education's** site, [Smartaboutmoney.org](http://smartaboutmoney.org), has free guides that explain stocks, bonds and mutual funds.

You might want to join the **National Association of Investors Corp.** (betterinvesting.org) to learn more about the stock market through online classes, webinars and research reports. This group can also help you set up an investing club.

If you are a do-it-yourselfer, you might consider using a robo-adviser – an online money manager such as [Betterment.com](http://betterment.com) or [Wealthfront.com](http://wealthfront.com).

Finra's BrokerCheck (brokercheck.finra.org) gives you a snapshot of a broker's employment history, regulatory actions, and investment-related licensing information, arbitrations and complaints.

Personal Finance

Check out [WISERwomen.org](http://wiserwomen.org) from the nonprofit Women's Institute for a Secure Retirement, especially its Investment 101 tutorial.

Websites like [Mint.com](http://mint.com) and [YouNeedABudget.com](http://youneedabudget.com) offer software to track spending and set up budgets.

Check your credit score. You can check your credit report with the three credit bureaus—Experian, TransUnion and Equifax—for free once a year. To request your reports, go to AnnualCreditReport.com.

Get estimates of your Social Security and pension benefits. You can get an estimate of your future Social Security benefits and a record of your lifetime earnings history at [SSA.gov](http://ssa.gov)

You should seek out a fee-only financial planner who has the Certified Financial Planner designation, awarded by the nonprofit **Certified Financial Planner Board of Standards**.

Three national groups of financial planners offer searchable databases with contact information: **The National Association of Personal Financial Advisors (Nafpa.org)**, **The Financial Planning Association (onefpa.org)** and **The Certified Financial Planner Board of Standards (CFP.net)** and the **Garrett Planning Network (garrettplanningnetwork.com)**.

(Con't Personal Finance)

Financial Planning Association of Georgia (fpaga.org). For a local planner, go to plannersearch.org/financial-planner/Georgia

Another excellent source of financial advice is the **Association for Financial Counseling and education (AFCPE.org).**

Estimate how much money you'll need in retirement. A good place to start is the online Ballpark E\$timate calculator from the **Employee Benefit Research Institute's** site, choosetosave.org. Many mutual fund companies also have good retirement calculators on their sites.

Entrepreneurs

Look for know-how through a local chamber of commerce, the Small Business Association's Women Business Centers and women's business owner associations.

Greater Columbus Georgia Chamber of Commerce (columbusgachamber.com);
1200 6th Avenue, Columbus, Georgia 31902; 1.800.360.8552

SBA Women's Center in Georgia: ACE Women's Business Center; Women's Business Center (aceloans.org/wbc/); 10 College St. N.W.; Norcross, GA 30071; 678-335-5600 ext. 12

SBA Women's Center in Georgia: The Edge Women's Business Center:
theedgegeorgia.org/sba-womens-business-center/; 975 Cobb Place Blvd; Kennesaw, GA 30144; 770-694-6593

SCORE.org, the small business advisory nonprofit supported by the U.S. Small Business Administration, can provide critical support. You can find local **Columbus SCORE** mentors at columbusga.score.org/

Nav.com is a firm which supplies free credit research and tools for small business owners.

Women-Owned Business Certification

It might make sense, too, to get certified as minority-owned and as a women's business on the federal, state and city level.

Women's Business Enterprise National Council (WBENC.org), the largest certifier of women-owned businesses or women's business enterprises, in the U.S.

The **Small Business Administration (SBA.gov)** offers the Women-Owned Small Business (WOSB) designation.

The **National Woman Business Owners Corporation (NWBOC.org)** also has a national certification program. Its requirements are similar to those of WBENC. The group provides certified businesses with a mentoring program and training opportunities.

(Con't Women-Owned Business Certification)

Federal vs. State Certification. In addition to private third-party certifiers like the WBENC and NWBOC, several state and local agencies offer certification programs.

[Raising Capital](#)

You might get help from an organization or business that connects and supports women entrepreneurs. Three favorites: **Dreamers//Doers** (dreamerdoers.me), **SheWorx.com** and **BlackFemaleFounders.org**.

Crowdfunding can actually be a very effective way to get a business off the ground and keep it rolling. And women are taking advantage of it more and more. Crowdfunding and crowdlending sites include **Indigogo.com**, **Kickstarter.com** and **Kiva.org**. There are also a few crowdfunding platforms specifically for women entrepreneurs, such as **Ifundwomen.com** and **WomenYouShouldFund.com**.

[More Resources for Businesswomen in Georgia:](#)

SCORE Atlanta (atlanta.score.org) 233 Peachtree Street NE, Suite 1900, Atlanta, GA 30303; Ph: (404) 331-0121

SCORE Columbus (columbusga.score.org/) 101 13th Street Wachovia Bank Building, Columbus, GA 31901; Ph: (706) 596-8331

Atlanta National Association of Women Business Owners (nawbo.org/atlanta)
6300 Powers Ferry Rd. Suite 600-247, Atlanta, GA 30339
PHONE: (678) 534-8090; E-MAIL: admin@nawboatlanta.org

[Work and Jobs](#)

When I'm 65 (wi65.org), a public television documentary and engagement program that explores the changing realities of retirement and provides toolkit materials including action guides and videos customized for various age groups.

Here are some leading job board for remote, part-time and contract positions:

AARP Job Board (jobs.aarp.org) matches interests and skills with employers that are committed to an age-diverse workforce.

Flexjobs.com

Remote.co

Retirementjobs.com

Sidehusl.com for freelance work, provides ratings and reviews on more than 250 gig opportunities, their earning potential and fees.

WAHVE.com (Work at Home Vintage Experts)

Books

Get a Financial Life: Personal Finance In Your 20s and 30s by Beth Kobliner

The Encore Career Handbook: How to Make a Living and a Difference in the Second Half of Life by Marci Alboher

Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy ... And Pays the Bills by Kerry Hannon

Second Act Careers: 50+ Ways to Profit From Your Passions During Semi-Retirement by Nancy Collamer

Purpose and a Paycheck by Chris Farrell

Never Too Old to Get Rich: The Entrepreneur's Guide to Starting a Business Mid-Life by Kerry Hannon

Money Confidence by Kerry Hannon

Spend Well, Live Rich by Michelle Singletary

--compiled by Kerry Hannon for She Leads Georgia

SHE LEADS

SOCIAL MEDIA IMPACT



Donna Lowry @don... · 5/3/19
 I'm with 100s of women taking control of their financial futures @SheLeadsGA A Women's Investment and Financial Empowerment sponsored by #GASOS #BradRaffensperger Big takeaways: Understand your relationship to money and plan for different stages in your life. #gapol #SheLeadsGA



4 retweets 12 likes

IPI @IPI_News · 9/3/19
 "I am grateful we can provide this no-cost curriculum thanks to our generous sponsor, the Investor Protection Trust." - Georgia Secretary of State Brad Raffensperger. Please join us for #SheLeadsGA in Tifton on September 20! #SheLeadsGA



ABAC to host 'She Leads' financial seminar
 albanymherald.com

1 retweet 1 like

C.F. Jackson @WontB... · 5/3/19
 Had an excellent time today getting financially #empowered at the She Leads #Leadership Conference hosted by the GA Secretary of State Brad Raffensperger. It's the first of many to come. #SheLeadsGA #GASOS #entrepreneurs #wealthbuilding #womenempowerment #Atlanta @SheLeadsGA



She Leads and GA Secretary of State

3 likes

She Leads @SheLe... · 5/29/19
 It's so important to make sure you are independently financially stable. Learn more by clicking the link in our bio. #sheleadsga #gasos #bradrffensperger



3 retweets 7 likes

Sarah Stanley Fallaw · 5/1/19
 Can't wait to be a part of this on Friday! #SheLeadsGA
 eventbrite.com/e/she-leads-w... @SheLeadsGA



SHE LEADS: Women's Investment and Financial Emp...
 eventbrite.com

4 retweets 6 likes

Wiregrass Tech @wir... · 9/27/19
 The Wiregrass team with Georgia Secretary of State Brad Raffensperger at the She Leads-Women's Investment and Financial Empowerment in Tifton. Wiregrass President Dr. Tina K. Anderson served as one of the panelist. #SheLeadsGA #GASOS #BradRaffensperger #WiregrassTech



1 retweet 3 likes

AFCPE @AFCPE · 5/3/19
 @KerryHannon shares sobering statistic from 2018 survey finding that 1/4 of Georgians have less than \$5k saved for #retirement. w65.org/Georgia #SheLeadsGA #AFCPE



104 views

LinkedIn Promotions

Noula Zaharis • 1st Administrator 1mo •

The Georgia Secretary of State is empowering women to build financial success now and for the future. Join the **#SheLeadsGA** conversation in Columbus on November 20th. Kimberly Lankford, "Ask Kim" columnist for Kiplinger's Personal Finance, will share smart money solutions and special challenges facing women and military families. Register now! **#GASOS** **#BradRaffensperger**

<https://lnkd.in/ehkuXhX>



SHE LEADS GA - COLUMBUS
eventbrite.com

20

Noula Zaharis • 1st Administrator 1mo •

Let's talk women and money, building financial success, and tools and strategies for entrepreneurs. Author, columnist and financial expert Kerry Hannon discusses financial security and entrepreneurial success. Join the **#SheLeadsGA** conversation in Columbus, GA on November 20th. **#GASOS** **#BradRaffensperger**

<https://lnkd.in/eu642mb>



SHE LEADS GA - COLUMBUS
eventbrite.com

20 • 4 Comments

Like Comment Share

Noula Zaharis • 1st Administrator 3mo •

Don't miss our next She Leads event in Tifton, GA on September 20th! Register today and learn how to become a better **#SheLeader**. **#SheLeadsGA** **#GASOS** **#BradRaffensperger** **#empowerwomen**

<https://lnkd.in/ed5ZkwB>

Secretary Raffensperger Announces Second "She Leads" Financial Seminar

sos.ga.gov

(ATLANTA) -- As part of his ongoing financial literacy platform, Secretary Raffensperger is pleased ...

11

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Be the first to comment on this

Noula Zaharis • 1st Administrator 1mo •

Women's financial empowerment program **#SheLeadsGA** goes to Columbus on November 20th. Join the conversation! Register today. **#GASOS** **#BradRaffensperger**

<https://lnkd.in/ed37HAQ>



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eventbrite.com

19 • 1 Comment

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Noula Zaharis • 1st Administrator 4mo •

Women's financial empowerment program **#SheLeadsGA** goes to Tifton on September 20. Register today. **#GASOS** **#BradRaffensperger**



SHE LEADS GA- Tifton, GA
eventbrite.com

19

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Donna Denton Hall, MBA • 3rd+ Finance, Project Accounting & Leadership | Consultant | Controller | Consultant, Ker...
Bmo • Edited •

GA is number 2 in the county for women owned businesses. Female entrepreneurs are the fastest growing segment of the economy. Raising capital for business growth is key. Venture capitalists who invest in small businesses are most concerned with the quality of the management team. Female leaders need to take care of themselves to give investors confidence. Great information, resources and such a useful experience to be at [#sheleadsga](#). We can do it all, but we don't have to do it all. [#useyourCOMMUNITY](#). Caring for others and playing multiple roles at home at work influence how women see themselves in relation to money, business and success. We need to always be learning and not be afraid to take risks. We need to know where we are today and make a plan. Start as early as you can (today) and take small steps.

Women's Investment and Financial Empowerment

Georgia Chamber of Commerce
2,199 followers
8mo •

To kick-off the She Leads series, the Secretary of State is bringing Georgia women a community-based workshop, free of charge, specifically designed to empower women. It's a day of women having conversations with other women to raise awareness of issues and challenges they face in securing, protecting and growing their wealth. Learn more <https://lnkd.in/hEmTB4>

#eme2019 #eme

#SheLeadsGA #GASOS #BradRaffensperger #GHCCYourChamber

SHE LEADS

Women's Investment and Financial Empowerment

8 • 1 Comment

Investor Protection Trust
111 followers
8mo •

On [#millennials](#): "We don't have the same excuses our parents had. We have the internet, social media, etc. We have resources they didn't have. What we do with it is on us." - Dar'shyn Kendrick of Kendrick Advisory and Advocacy Group. She Leads - Women's Investment and Financial Empowerment. [#SheLeadsGA](#) (Friday, May 3, 2019)

4 • 1 Comment

Lakeshia Spalding • 3rd+ SPEAKER, LIFE SKILLS COACH, EDUCATOR, WORKSHOP FACILITATOR
8mo •

My takeaways from this wonderful event hosted by Georgia Secretary of State

1. START NOW
2. LIVE BELOW YOUR MEANS TO SAVE
3. HAVE A FREE SESSION WITH A FINANCIAL PLANNER
4. HAVE FINANCIAL CONVERSATIONS WITH THOSE AROUND YOU
5. DEVELOP A FINANCIAL FIT PLAN
6. INVEST IN YOURSELF
7. INVEST IN GROWING COMMUNITIES

#SheLeadsGA #GASOS #BradRaffensperger #investinyourself #Georgia

4 • 1 Comment

Investor Protection Trust
111 followers
8mo •

Anna Cablik of Anasteel talks about how she turned \$500 into a \$30M business. She Leads - Women's Investment and Financial Empowerment. [#SheLeadsGA](#)

1

Kristin M. Pugh, CFP® • 3rd+ Senior Wealth Advisor, Director of Learning & Development
3mo • Edited •

Thank you, Georgia Secretary of State Brad Raffensperger and your office for the SHE LEADS Women's Financial Empowerment initiative!

Friday's Tifton event was inspiring as a Financial Planner and as a woman. Looking forward to the next Forum!

#financialempowerment #financialliteracy #financialplanning #volunteering #sheleadsga

LinkedIn Endorsements

C.F. Jackson Content Coordinator at iDefine TV • 3rd+ Are You Ready to Go From YouTube to Television?
3mo • Edited •

It was a pleasure to have met Donna Lowry today. I've watched her many years on NBC's 11 show. She's an award winning journalist. Seven Emmys to be exact to share one example.

Her transparency about her financial challenges earlier on in her life was refreshing. She's just one of many women who shared at the She Leads Women's Investment and Financial Empowerment event hosted by GA Secretary of State Brad Raffensperger.

#SheLeadsGA #WomenEmpowerment #wealthbuilding #Atlanta #entrepreneurs #GASOS #financial #womensupportingwomen #WomenEmpowerment #leadershipconference #smallbusiness

with C.F. Jackson Content Coordinator at iDe...

1

C.F. Jackson Content Coordinator at iDefine TV • 3rd+ Are You Ready to Go From YouTube to Television?
8mo •

Had an excellent time today getting financially empowered at the She Leads Leadership Conference hosted by the Georgia Secretary of State. It's the first of many to come.

#SheLeadsGA #GASOS #entrepreneurs #wealthbuilding #womenempowerment #leadershipconference #empowered #smallbusiness #womensupportingwomen

1

ASIFP Foundation
252 followers
8mo •

Excited to partner with the office of The Secretary of State at She Leads Women's Investment and Financial Empowerment [#SheLeadsGA](#) [#GASOS](#) [#BradRaffensperger](#) @GaSecState

5

Wiregrass Georgia Technical College
4,228 followers
2mo •

The Wiregrass team with Georgia Secretary of State Brad Raffensperger at the She Leads- Women's Investment and Financial Empowerment in Tifton last week. Wiregrass President Dr. Tina K. Anderson served as one of the panelist. [#SheLeadsGA](#) [#GASOS](#) [#BradRaffensperger](#) [#WiregrassTech](#)

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SHE LEADS

SPEAKERS & PANELISTS

Speakers and Panelists



Nanette M. Blandin

Nanette M. Blandin is a leadership scholar and practitioner. As President of The Nexus Institute, she works globally with a wide variety of public and non-profit organizations to strengthen governance practices, enhance organizational effectiveness and develop exceptional leaders.

Nanette's professional background spans all sectors. Previously, she was an Associate Principal with Isaacson, Miller where she led searches for leadership positions in universities, professional associations, foundations, and advocacy organizations. Earlier, she was Vice President for Executive Education at The Brookings, and held senior management positions in federal and state government.

She holds a doctoral degree in human and organizational studies from George Washington University, a masters degree in public administration from the University of Southern California and a bachelors degree in political science and French from the University of California, Davis. She has taught in masters and doctoral programs at George Washington University and American University and presented on leadership, executive education and public policy topics at many national and international conferences.



Whitney Bryant

Whitney Bryant is a CERTIFIED FINANCIAL PLANNER™ professional with Financial Strategies of Georgia, committed to helping clients achieve their financial goals since 2000. Seeking a more rewarding career after 13 years in the corporate world, Whitney joined FSG in 2010.

Since beginning with FSG, she has developed a majority-women clientele and enjoys helping women manage their own unique challenges and opportunities. Her clients' needs include proactive financial planning for retirement and other goals, building wealth through investing, providing for an independent life, funding college education, protecting an estate, and navigating finances after becoming a widow. An Atlanta native, Whitney is Series 63, 65, 7, and life insurance licensed, and has been a CFP® professional since 2014.



Anna R. Cablik

Anna Cablik was born and raised in the Republic of Panama, where she obtained a degree in Medical Technology from the Canal Zone College. After finishing her studies, she married and came to Atlanta in 1974. She started out working at Piedmont Hospital.

After two years, she had an opportunity to change jobs and, in 1976, she started working with a construction materials company. She stayed there for seven years, progressing from clerk to Vice President of the Company. In 1982, she started her first company, ANATEK, INC., a contracting company that specializes in highway bridges.

After leading ANATEK, INC. to become one of the largest Hispanic owned firms in Georgia, Ms. Cablik started ANASTEEL & Supply Company, LLC in 1994. ANASTEEL is the only Hispanic/female owned reinforcing steel fabricator in the Southeast, and possibly the United States.

Anna has made time for extensive community involvement and has received many awards for her business and philanthropic work. She served on the Board of Directors of Georgia Power Company and is a member of the Corporate Board of Branch Banking and Trust. She is a member of the Georgia Hispanic Chamber of Commerce, and a member of the Board of the Georgia Chamber of Commerce. She also served on the Finance Committee of the United Way of Metropolitan Atlanta, the Early Learning Commission, and was appointed by Governor Perdue to the Board of the Work Force Development Commission for the State of Georgia and to the Commission for a New Georgia.



Gloria Cox

Gloria is the Giving Leader for the Chick-fil-A Foundation. During her time with the Foundation, she has been responsible for cultivating meaningful partnerships and developing engaging programs that bring to life the mission of the Chick-fil-A Foundation - "to help children become all they can be."

Gloria's work has resulted in feeding over 1,000,000 children in communities across the country; teaching financial literacy to over 300,000 youth annually; and introducing over 2,000 urban youth to college campuses for the first time. In addition, she has the privilege of leading Chick-fil-A's Team Member Scholarship Program which provided \$15.34M in scholarships during 2019 alone. Prior to joining Chick-fil-A, Gloria worked in asset development and managed political campaigns in the Atlanta area.

Gloria was a member of the LEAD Atlanta Class of 2015 and named one of Atlanta's 30 Under 30. She currently serves on the Board of Peace Prep Academy. A fourth generation Atlanta native, Gloria is a graduate of Georgia Tech, and soon to be graduate of Emory's Goizueta Business School.



Marguerite Pressley Davis

Marguerite, a successful entrepreneur, investor, author, business strategist, and financial expert spent the early stages of her career on Wall Street as a senior analyst at Goldman Sachs, controlling over a \$2 billion portfolio of private equity, alternative energy, and commercial real estate investments, and at the Clinton Foundation working on the Economic Opportunity Initiative to stimulate the economy in underserved communities.

After receiving her MBA at New York University, she became a manager in the global mergers and acquisitions consulting practice at Deloitte Consulting where she worked with Fortune 500 companies to grow and scale their businesses through mergers, acquisitions, and restructuring.

Marguerite continued to push the ceiling when she sought out to make wedding planning less stressful and more fun for brides and created Tulle la la in 2015, a global retail technology company that combines technology with a project management based approach to wedding planning. She grew Tullelala.com from one product offering in one city to 11 product offerings across 5 continents in just 2 short years. In 2018, Tulle la la won the modern luxury diamond award for "Best Wedding Technology" and has been featured in Martha Stewart Weddings, Style Me Pretty, and Good Day Sacramento, just to name a few.

In 2017, Marguerite left the corporate world to open her own business strategy and financial coaching agency where she now focuses her efforts on small businesses and entrepreneurs, helping them to turn their businesses into more profitable versions of themselves. She serves as a business strategist & CFO to small businesses, helping them to prepare for investor funding and position them for sustainable growth. In 2018, Marguerite was named Atlanta's 40 Under 40 by Atlanta Business Chronicle for her success in her industry and commitment to her community.



Sarah Stanley Fallaw

Sarah Fallaw is the founder and President of DataPoints LLC, a research-based technology company that gives advisors tools to identify and guide better financial behaviors in their clients. DataPoints created the industry's first bio data-based, predictive assessment of individual propensity to build wealth.

This pioneering product for understanding client psychology has been featured in media outlets including MarketWatch, Money Magazine, InvestmentNews, and U.S. News & World Report.

Sarah also serves as the Director of Research for the Affluent Market Institute, founded by Dr. Thomas J. Stanley. She is co-author of *The Next Millionaire Next Door*, a book examining the behaviors and lifestyle of Americans 20 years after the publication of *The Millionaire Next Door*.

Prior to her current roles, Sarah created the consulting division of what was formerly Qwiz (then PreVisor, SHL, and CEB), and worked for 15 years in the field of personnel selection, designing hiring systems and psychometric assessments for Fortune 100 companies. Her research has been featured in conferences and publications including *Industrial and Organizational Psychology*, *Journal of Financial Services Professionals*, *Forbes* and *Psychology Today*. Sarah received her Ph.D. in Applied Psychology from the University of Georgia in 2003.



Jordan Fuchs

Jordan Fuchs serves as the Georgia Deputy Secretary of State. Her role includes overseeing the five divisions in the Secretary of State's office: Securities, Corporations, Professional Licensing, Elections, and Charities.

Jordan also served as Vice President of Landmark Communications, a consulting and public relations firm based in Alpharetta.

Prior to joining Landmark Communications, Jordan worked in Washington, D.C. in the Congress and U.S. Foreign Policy Program with the Council on Foreign Relations and on Capitol Hill in the office of U.S. Representative Rob Woodall.

Jordan earned an A.B.J. in Public Relations from the Henry Grady School of Journalism and a B.A. in Political Science from the University of Georgia.



Kerry Hannon

Kerry Hannon is a nationally recognized expert and strategist on career transitions, personal finance and retirement. She is a frequent TV and radio commentator and is a sought-after keynote speaker at conferences across the country.

Kerry is the best-selling and award-winning author of a dozen books, including **Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy . . . And Pays the Bills**, **Love Your Job: The New Rules for Career Happiness**, **Getting the Job You Want after 50**, **What's Next?: Finding Your Passion and Your Dream Job in Your Forties, Fifties, and Money Confidence: Really Smart Financial Moves for Newly Single Women**. Kerry's latest book, **Never Too Old to Get Rich: The Entrepreneur's Guide to Starting a Business Mid-Life**, will be published by John Wiley & Sons later this year.

She has spent more than two decades covering all aspects of careers, business and personal finance as a columnist, editor, and writer for the nation's leading media companies, including The New York Times, Forbes, Money, U.S. News & World Report, and USA Today. Kerry's work has also appeared in BusinessWeek, Kiplinger's Personal Finance, and The Wall Street Journal. She has appeared as a career and financial expert on The Dr. Phil Show ABC, CBS, CNBC, NBC Nightly News, NPR, and PBS.



Dar'shun Kendrick

Dar'shun Kendrick is a community activist, public speaker and teacher, elected official, and private securities attorney. She was born and raised in Atlanta, Georgia and attended Towers High School in Decatur where she graduated at the top of her class.

She has a dual degree in political science and communications from Oglethorpe University, a law degree from the University of Georgia and a Master in Business Administration from Kennesaw State.

Dar'shun spent over a decade as a private securities attorney, helping minority tech companies raise capital to start or grow their business. In 2017, she opened Kendrick Advisory and Advocacy Group, LLC, a consulting firm focused on business expansion consulting, policy and advocacy strategy and financing strategy and compliance. Previously, she founded a non-profit organization, Minority Access to Capital, Inc. that educates and empowers minorities on how to access capital to grow their business and create generational wealth.

Since the age of 27, she has also served as a member of the Georgia House of Representatives. She represents over 54,000 Georgians in DeKalb and Gwinnett counties. She also serves as Chair of the Economic Development Committee for the Georgia Legislative Black Caucus and co-chair of the Georgia Future Caucus, a bipartisan group made up of legislators under the age of 40. She currently serves as the Chief Deputy Whip of the House Democratic Caucus.



Tiffany Kent

Tiffany S. Kent joined Bernstein Private Wealth Management as a Financial Advisor in 2018. Prior to that, she served as an analyst and vice president at Friedberg Investment Management, a \$300 million AUM investment advisor firm, where she picked stocks and constructed client portfolios.

Previously, she was a portfolio manager and director at Plural Investments, where she managed a ~\$200 million long-short market-neutral Basic Materials portfolio. Prior to that, she was an analyst and partner at JL Advisors LLC, a \$3 billion hedge fund. Before that, she worked at Goldman Sachs and BofA Merrill Lynch as an associate in investment banking.

Tiffany holds a BA in economics from University of California, Berkeley, and an MBA from Harvard Business School. She passed the Certified Financial Planner exam in March 2017. She volunteers her time as a co-president of Harvard Business School Club of Atlanta.



Donna Lowry

Donna Lowry is an award-winning journalist with a passion for storytelling. She currently serves as Capitol correspondent for GPB's Lawmakers show. Donna spent nearly 30 years at WXIA-TV, and 11Alive News, the NBC affiliate.

Most recently, she served as chief communications officer for Fulton County Schools.

Her work has garnered her seven Emmys, and three Gabriel Awards. She has also won three national Gabriel Awards from that Catholic Press Association as well as prestigious honors from the National Association of Black Journalists, Atlanta Association of Black Journalists, Georgia Associated Press, Society of Professional Journalists, Georgia Association of Educators (GAE) and the Professional Association of Georgia Educators (PAGE).

Donna and her husband, Army Major (Ret) Bennet W. Reid, Jr., live in the City of South Fulton and are the parents of three daughters.



Meghan Ann Martin

Meghan Ann began her personal yoga practice as cross training for competitive running. After her first class, she fell in love with how yoga was able to refine the body, the mind, and the spirit in unison.

Meghan Ann, already a health and wellness advocate, became an integral part of the transformative yoga community in Atlanta by continuously training and teaching for several years.

After receiving two yoga teaching certifications, RYT and RCYT, she longed for a deeper way to both impact and give back to the community.

Through yogATL, Meghan Ann works to marry yoga with philanthropic involvement while connecting the Atlanta community at large. The company provides customized, on site yoga to individuals and organizations throughout the Atlanta area.



Chloe Moore

Chloe A. Moore, CFP® is the Founder of Financial Staples, a virtual, fee-only comprehensive financial planning firm based in Atlanta, GA and serving clients nationwide. Financial Staples is dedicated to serving young professionals and small business owners who are entrepreneurial-minded, philanthropic, and purpose-driven.

As a CERTIFIED FINANCIAL PLANNER™ professional, Chloe takes a comprehensive approach with clients and creates customized solutions that incorporate her clients' values and financial objectives.

Prior to launching Financial Staples, Chloe advised high net worth individuals and families at a southeastern-based independent trust company. She also works as a consultant for other financial advisors, providing outsourced financial planning and practice management solutions.

In addition to promoting financial literacy through volunteer efforts, Chloe also focuses on the cultivation of female and minority financial planners. She serves on the advisory committee for the XY Planning Network and is an active member of several professional organizations. Through her leadership, contribution, and volunteerism within the financial services industry, Chloe was recognized as one of Investment News Magazine's Top 40 Under 40 in 2017.

**SHE
LEADS**

IN THE NEWS

Sec. Raffensperger Hosts Nation’s Largest Women’s Empowerment and Financial Education Summit

(ATLANTA) – On Friday, May 3, Georgia Secretary of State Brad Raffensperger hosted the first **SHE LEADS Women’s Empowerment** and Financial Education Summit, the **nation’s largest effort to invest in and empower women** across all levels of the economy.

“Women have played a key role in making Georgia the number one state for business, and **have become a driving force for much of the growth we’ve experienced in our communities,**” said **Secretary Raffensperger**. “This program is just the first step toward giving our female leaders the tools and resources they need to further strengthen our **state’s economic infrastructure and have a meaningful seat at the table** going forward.”

The first-ever SHE LEADS event, funded in-part through the Investor Protection Trust and other donors, is a day-long conference featuring speakers, interactive lessons, and networking sessions aimed at arming women with tools to be financially successful personally and professionally. Over 400 women from across the state gathered to listen **to and connect with some of America’s top female executives, financial planners, investors** and more – making this event the largest of its kind nationwide.

Georgia has the second most women-owned businesses of any state in the nation - with 40.5% of Georgia businesses owned by women, contributing roughly \$56 billion to the state economy. The SHE LEADS program is designed to bolster that success and empower women to continue in their paths toward prosperity.

“Whether helping women start a business, make an investment, save money, or make a purchase, the Secretary of State is excited to be a resource to boost financial confidence and make women the most dynamic stakeholders **in Georgia’s economic future,**” said **Deputy Secretary of State Jordan Fuchs**. “**We are** honored to play a small role in helping **Georgia’s women further anchor our families, communities, and economy.**”

The SHE LEADS program will continue throughout the year, with additional conferences planned in several other key locations across the state. For more information on SHE LEADS, and for pictures of the May 3 event, please click [here](#).

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Secretary Raffensperger Announces Second She Leads Financial Seminar

(ATLANTA) – As part of his ongoing financial literacy platform, Secretary Raffensperger is pleased to announce the second She Leads program, which will take place in Tifton, Georgia on September 20, 2019.

“It is truly my honor to host these seminars,” said Raffensperger. “I believe it is my duty to encourage Georgians on their journey to financial literacy and I am grateful we can provide this no-cost curriculum thanks to our generous sponsor, the Investor Protection Trust.”

This free, educational seminar will be held at Abraham Baldwin Agricultural College and will feature industry-expert speakers, interactive exercises, and facilitated group discussions designed to increase attendees’ knowledge about money, their own personal relationship to money, and financial issues and strategies for increasing their money confidence.

The event begins at 9:30 AM and ends promptly at 3:00 PM. Attendees can expect robust discussion and networking opportunities with speakers. Presenters include industry experts, best-selling authors, Presidents and CEOs of multi-million dollar companies, small business owners, and government representatives. Our speakers, among others, are Tina K. Anderson, President of Wiregrass Technical College, Eshonda Blue, CEO of Innovative Senior Solutions, Elena Carne, CEO of Tepuy Activewear, and Jodie R. Snow, COO of the ABAC Foundation.

Topics will cover creating a solid financial foundation, financial changes throughout life changes, and individual action planning.

To learn more about the She Leads program, visit: <https://www.eventbrite.com/e/she-leads-ga-tifton-ga-registration-68151618325>

To sign up for She Leads – Tifton, visit: https://sos.ga.gov/index.php/Securities/womens_investment_and_financial_empowerment_forum

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SECRETARY OF STATE BRAD RAFFENSPERGER LAUNCHES COLUMBUS
FINANCIAL LITERACY PROGRAM TO EMPOWER WOMEN WITH FINANCIAL TOOLS

(ATLANTA) – Secretary of State Brad Raffensperger is pleased to announce that “She Leads,” a financial empowerment seminar, is coming to Columbus. The event will take place Wednesday, November 20th, 2019.

“She Leads” is part of the Secretary’s financial literacy series which is open to all women. The goal of the seminar is to educate Georgians on investments and to empower women to become more financially able to start a business.

“On day one I made it a priority to improve financial literacy in Georgia,” said Secretary of State Brad Raffensperger. “We have seen hundreds of women across the state attend our seminars who are genuinely excited to be part of this program.”

“She Leads” partners with The Investor Protection Trust (ITP) and The Investor Protection Institute (IPI). The November workshop will feature speakers Teresa Abille (VP for the Synovus Trust Company), Shardea Ages (financial advisor for Greenwood Wealth Mangement), Jessica Fullerton (owner of Launch Trampoline Park), Tiffany Graham (relator for Keller Williams), Lynn L. Grogan (attorney and partner for Grogran and Grogran), Alia Mezayek (director and CEO for EMS Care Ambulance LLC), Tami McDonald (CEO for Brookstone Wealth Management), Crystal Pendleton Shahid (manager of Small Business Lending, Synovus Trust Company and Board member of Chamber of Commerce’s Partners in Education), Kimberly Lankford (author of *Kiplinger’s Financial Field Manual: A Personal Finance Guide for Military Families*) and Kerry Hannon (author and columnist/contributor to The New York Times, Forbes and Money magazines).

“According to the 2018 Georgia Investor Education Survey, almost 50% of women say they are not ‘money confident’ when it comes to finances,” said Deputy Secretary of State Jordan Fuchs. “She Leads helps give women the tools needed to take charge of their financial lives.”

She Leads is a women’s financial empowerment seminar series hosted by Georgia Secretary of State Brad Raffensperger as part of his multi-faceted financial literacy platform administered through the Securities and Charities Division. These free workshops feature expert speakers, interactive exercises, and facilitate group discussions designed to increase attendees’ knowledge about money, their own personal relationship to money, and financial issues and strategies for growing their wealth.

The office of the Secretary of State invites all to attend this free and informational event.

To learn more about “She Leads,” click [HERE](#).

To register for this free event, click [HERE](#).

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https://www.tiftongazette.com/news/she-leads-seminar-focuses-on-financial-stability/article_bbd09af6-df2b-11e9-bf1e-378597a55e99.html

FEATURED

She Leads seminar focuses on financial stability

By Eve Copeland-Brechbiel eve.copeland@gafnews.com
Sep 24, 2019



Panelists for the conference included Elena Carne, CEO/founder/designer for Tepuy Activewear, Kimberly Knight, Georgia Department of Economic Development Small Business Outreach specialist, Eshonda Blue, CEO and co-founder of Innovative Senior Solutions, Tina Anderson, president of Wiregrass Georgia Technical College and Ann Baldree, senior vice president of Chaparral Boats.

Eve Copeland-Brechbiel/The Tifton Gazette



TIFTON — The second annual She Leads seminar was held at Abraham Baldwin Agricultural College on Sept. 20.

The program, which is a free seminar designed to increase attendees' knowledge about money, their own personal relationship to money, and financial issues and strategies for increasing their money confidence, was hosted by Georgia Secretary of State Brad Raffensperger's office.

Presenters included industry experts, best-selling authors, Presidents and CEOs of multi-million dollar companies, small business owners and government representatives covering topics such as creating a solid financial foundation, financial changes throughout life changes and individual action planning.

Ann Baldree, senior vice president, Chaparral Boats, was one of the panel speakers.

She said that she was impressed with the event and was glad Raffensperger was focussing on empowering women.

"It seems like this is something he's passionate about," she said. "I love the idea of it and I like the commitment. From what I understand it's going to become an annual event."

Baldree said that it was a great conference to attend no matter what stage of life a woman is at.

"If you were a young person starting out there was some incredibly good advice for you," she said. "If you were in the mid-stages of your career, it was at that point, what do you need to do to save your money and make your money grow. There was some really good investment advice."

Baldree said that she, as the oldest panelist, spoke about saving for retirement. She said that she also had some valuable take-aways from the event.

"There were some discussions about preparing for long-term care," she said. "There were discussions... about some of the resources the state has for elderly parents. A lot of women deal with their parents as they age, so there was information about that and what resources you could go to to either get assistance or information. Those were things I was not very well versed on."

She said that the biggest take-away for her was about women overcoming challenges and persevering.

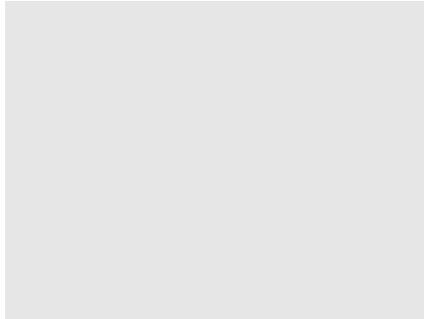
"I think that if you were there and you listened to everything, the common theme was that we as women should definitely lift each other up more," she said. "We should be more supportive of women, that women are still, in many markets, underpaid for what they do, not paid on par with men. There was advice about not being afraid to ask for what you deserve and making sure you're empowering yourself with handling your own money, having independence. I think a lot of these women walked away with the feeling that they could take charge of their own life and financial future."

https://www.albanyherald.com/news/abac-to-host-she-leads-financial-seminar/article_0cc18b64-cd84-11e9-92f9-abc4aedb4615.html

FEATURED

ABAC to host 'She Leads' financial seminar

From staff reports
Sep 2, 2019



Brad Raffensperger
File Photo

TIFTON — As part of his ongoing financial literacy platform, Secretary of State Brad Raffensperger has announced the second “She Leads” program, which will take place in Tifton on Sept. 20.

“It is truly my honor to host these seminars,” Raffensperger said in a news release. “I believe it is my duty to encourage Georgians on their journey to financial literacy, and I am grateful we can provide this no-cost curriculum thanks to our generous sponsor, the Investor Protection Trust.”



The free, educational seminar will be held at Abraham Baldwin Agricultural College and will feature expert speakers, interactive exercises, and facilitated group discussions designed to increase attendees' knowledge about money, their own personal relationship to money, and financial issues and strategies for increasing their money confidence.

The event begins at 9:30 a.m. and ends at 3 p.m. Attendees can expect discussion and networking opportunities with speakers and fellow participants. Presenters include industry experts, best-selling authors, presidents and CEOs of multimillion-dollar companies, small business owners, and government representatives. Among the scheduled speakers are Tina K. Anderson, president of Wiregrass Technical College; Eshonda Blue, CEO of Innovative Senior Solutions; Elena Carne, CEO of Tepuy Activewear; and Jodie R. Snow, COO of the ABAC Foundation.



Topics will cover creating a solid financial foundation, financial changes throughout life stages and individual action planning.

To learn more about the She Leads program, visit:

https://sos.ga.gov/index.php/Securities/womens_investment_and_financial_empowerment_forum.

To sign up for She Leads – Tifton, visit: <https://www.eventbrite.com/e/she-leads-ga-tifton-ga-registration-68151618325>.

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