

2023 TMTS Conference Program

(The complete program including speakers will be available in the conference app. Text subject to change. Sessions are in no particular order at this time unless noted.)

Click on the track of interest and jump to that section.

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Conference Overview

Monday, June 12

Pension Committee Meeting

1:30-2:30 PM

State Treasurers' Discussion (Invitation only)

2:30-3:20 PM

State Treasurers are invited to this members-only meeting for a pre-conference meet and greet.

State Treasurers' Emeritus Meeting (Invitation only)

2:30-3:20 PM

Former State Treasurers are invited to this new NAST affiliate group. No matter your current employment status (working or retired or someplace in between), former treasurers are invited to attend.

NAST Corporate Affiliate Meet & Greet

3:30-4:30 PM

All corporate attendees are welcome to join for this informal gathering! Hear from Corporate Affiliate Board members about membership, ask questions, and reconnect with friends and colleagues.

TMTS Welcome & Orientation Session

4:45-5:45 pm

New to NAST? First time attendee? Join us for an overview of the conference schedule, explore the conference app, meet the staff and NAST leadership. Hear from NAST experts about the various tracks and what you can expect during evening events as we welcome you into the NAST family. All questions, comments and feedback are welcome. Light refreshments will be available. See you there!

Welcome Reception at the Hilton Portland Downtown

6:00-7:30 PM

Kick off the conference with old and new friends alike. All registered attendees are invited to the dinner buffet and bar.

Tuesday, June 13

Networking Breakfast & Keynote Speaker

7:30-8:20 AM

Back by popular demand networking by topic. Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions.

Conference Welcome by Treasurer Josh Haeder (SD), President of NAST. State Welcome & Introductions by Treasurer Tobias Read (OR) and Tim Boyle, Chairman, President and CEO of Columbia Sportswear Co. Then Treasurer Read will host a Conversation with Mr. Boyle.

Networking Lunch & Keynote Speaker**12:00-1:30 PM****Creating A Proactive Customer Experience: How To Move Your Customers From “Curious” To “Converted”****Keynote by Jeannie Walters, Founder and Chief Experience Investigator**

Customers today seek personalized, proactive, and powerful experiences. They want to be seen, understood, and served in modern and convenient ways. Jeannie Walters CCXP, has worked with brands all over the world to develop and deliver positive, proactive, and meaningful experiences for customers and employees alike. How should you design customer journeys to speak to their concerns, answer their questions, and move your customers from “curious” to “converted”? Jeannie has defined customer experience in specific and actionable ways that lead to business results. Customer experience is a MINDSET. Customer experience is a STRATEGY. Customer experience is a DISCIPLINE. In this keynote presentation, audience members walk away with ideas to use immediately to take action and not just talk about customer experience. Following the session, Jeannie will hold office hours for one on one user experience reviews.

Sponsor Showcase**4:30-5:30 PM**

Get to know our conference sponsors!

Buffet Dinner and Games at [Punch Bowl Social](#)**6:30-9:30 PM**

Bring your appetite, singing voice, and bowling skills to a fun, casual night with all conference attendees. Punch Bowl Social is a six minute walk from the hotel.

[Wednesday, June 14](#)**Networking Breakfast****7:30-8:20 AM**

Back by popular demand networking by topic. Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions.

Networking Lunch & Keynote Speaker**12:00-1:30 PM****Find Your Talent Flow: A Guide To Recruitment and Retention****Keynote by Dan Farkas, Pass PR**

Bad hires are expensive, emotionally draining, and increasingly more common. Losing a good hire is expensive, emotionally draining, and increasingly more common. Hiring managers need to breathe in, breathe out, and look for a better way to find their flow. The “Yoga Guide To Recruitment and Retention” will use a practice 5,000 years in the making to help managers revisit their talent recruitment, training, and retention strategy. Attendees will see how proactive culture communication can help identify your team of tomorrow. They will also learn about whole brain education and the best way to grow and keep teams on their employment mat.

Objectives: Attendees will better understand why the skills gap is growing. Attendees will ID hiring strategies and tactics that better attract the right talent. Attendees will learn about proven tools to better train talent. Attendees will develop custom plans to further entice quality talent to stay.

Deputy Treasurers/Chiefs of Staff Caucus Meeting (Invitation only)

4:00-5:00 PM

Schmooze with a View at the Hilton Portland Downtown

6:00-7:00 PM

Join your fellow attendees for a networking hour in the Skyline room at the top of the Hilton with amazing views of the city. [Travel Portland](#) representatives will be available Tuesday & Wednesday mornings to provide suggestions for dinner reservations or other activities for this evening.

Thursday, June 15

Networking Breakfast

8:00-9:00 AM

Morning Workshop

Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee

9:00-10:30 AM

Workshop leaderer Dan Farkas, Pass PR

Strategic communication is a necessity that tends to fall on the back burner when problems pop up or calendars get full. It doesn't have to be this way. Dan Farkas has earned national recognition working with groups that have budgets of \$0.00. This hands-on workshop called Shoestring Media will help attendees learn how to use existing resources to help with event creation, media relations, social media management with little to no budget. Shoestring Media will also review ways to create efficiency, so the plan won't fall behind the next time a diversion arises.

By the end of the session, attendees will be able to:

- 1. Understand the COPE model and how it streamlines communication,*
- 2. Find ways to create months worth of content in a single day,*
- 3. Collaborate with like-minded people to ease the communication workload, and*
- 4. Develop relationships with journalists and influencers to get your message out to the right people.*

ABLE Savings Plans

Broadway III/IV

Thank you to our track sponsor PNC Bank

Monday, June 12

2:00-3:00 pm ASPN Employee Outreach Working Group

3:00-4:00 pm ASPN Data & Benchmarking Committee

4:00-5:00 pm ASPN Executive Board

TMTS Welcome & Orientation Session

4:45-5:45 PM

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Tuesday, June 13

ABLE Track Opening

8:30-9:00 AM

Join us for the opening session of the ABLE Track where ASPN leadership will provide an update on recent network activities, celebrate the success of ABLE and discuss opportunities for the future.

State of the States

9:00-10:45 AM

ABLE State of the States: Learn about the ABLE landscape, combined accomplishments, and preview of the future from ABLE today and ABLE programs. The panel will include insights into positive developments in the areas of outreach, program advancements and creative projects with 'take-home' learning opportunities to explore initiating throughout ABLE programs and states.

Improving financial empowerment for PWDs: Coaching, collaboration, and curriculum

11:00 AM-12:00 PM

Joint session with Financial Education & Empowerment

People with disabilities are some of the most financially vulnerable in our country. Yet, general financial literacy efforts are not culturally appropriate for this population. State Treasury offices are uniquely positioned to help, because many offer access to ABLE Savings plans and simultaneously work to improve financial education. Learn about two ABLE-connected education efforts with Pacific Northwest nonprofits to bolster capability and inclusion via counseling, financial plan management, and culturally-relevant curriculum created through a Treasury pilot project. With ABLE eligibility poised to significantly expand in 2026, it increases

the imperative for internal collaboration within Treasury financial empowerment and ABLE programs, and also through external community partnerships.

Opportunities for Increasing ABLE Accounts and Contributions

1:30-2:30 PM

This session will explore new and innovative avenues to connect with organizations and programs that can lead to new ABLE accounts and increased contributions. We will review mechanisms that are working, approaches that are not, and will expand our thinking about people and systems that can enhance program growth. Join us as we learn from each other and open our minds to previously unexplored opportunities.

The ABLE Competitive Landscape and Complementary Financial Tools for ABLE Accounts

2:45-3:45 PM

Banks, insurance companies, investment managers, estate planners and others have long-promoted financial products to individuals with disabilities and their families--and continue to do so today. We will discuss who the competition is, how they market their products and services, and strategies for ABLE plans to address these challenges. The panel discussion will also highlight "tools in the financial toolbox" that complement ABLE accounts, which ABLE programs are also often asked about during outreach such as Trusts, Survivorship Insurance Policies and Structured Settlements.

Wednesday, June 14

National ABLE Data 2023

8:30-9:45 AM

This session will continue our look at the story of what ABLE program data tells us by comparing the data that was collected in 2022. The session will provide a comparison of data collected from national ABLE programs in order to learn more about current and future trends in ABLE plan enrollment, contributions, disbursements, and other statistical characteristics that may assist with forecasting for the future and building greater sustainability. During this session there will also be discussion regarding consideration for future data collection based on the final regulations as well as an examination of specific data sets that may assist ABLE programs nationwide in forwarding legislative efforts.

THIS ISN'T YOUR GRANDMOTHER'S ABLE PLAN ANYMORE

10-11:30 AM

Several significant legislative and regulatory changes have impacted ABLE programs since the first plan opened in 2016. This session will examine the final Treasury Regulations and the ABLE Age Adjustment Act and how they will help and/or hinder ABLE Plans' efforts to assist individuals to save and to grow accounts across the country – from plan enrollment to customer engagement to long-term planning. We will examine emerging best practices and offer practical advice for implementing these significant changes to ABLE.

Benefits and Beyond: ABLE Questions You Aren't Sure How to Answer

1:30-2:30 PM

Ever had someone ask you a question and the only answer you have is "I have no idea"? Come learn more about benefits from benefits experts, and have other burning ABLE questions answered by those who know best!

Impacting our diverse and varied audiences**2:45-3:45 PM**

ABLE plan marketing audiences vary tremendously in terms of economic situation, financial goals, financial literacy, education levels, trust in financial institutions, sources of information, disability, role and more. In this session we will identify and bring to life 4 key personas – archetypes of the varied ABLE audiences – that can each be used as a framework to develop inclusive effective ABLE plan marketing programs. Attendees will have the opportunity to learn about these personas and how to use them as a planning tool.

Thursday, June 15**Workshop: Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee****9:00-10:30 AM**

Strategic communication is a necessity that tends to fall on the back burner when problems pop up or calendars get full. It doesn't have to be this way. Dan Farkas has earned national recognition working with groups that have budgets of \$0.00. This hands-on workshop called Shoestring Media will help attendees learn how to use existing resources to help with event creation, media relations, social media management with little to no budget. Shoestring Media will also review ways to create efficiency, so the plan won't fall behind the next time a diversion arises.

Banking & Cash Management

Galleria North

Thank you to our track sponsors Fidelity and Public Trust Advisors

Monday, June 12

Portfolio Managers Meeting - 3:00-4:00 pm

Tuesday, June 13

Electronic Repo Trading 101

8:30-9:30 AM

Balancing safety, liquidity, and yield with operational efficiency. This session will provide an overview of the advantages of trading repurchase agreements (Repo) electronically. Participants will learn about the benefits of electronic trading, including increased efficiency, greater transparency, and reduced operational risk. Additionally, the session will cover the key features of electronic repo platforms and how they can be used to manage liquidity and collateral.

Strength Thru Security: Tools and Actions to Mitigating Cyber Threats

9:45-10:45 AM

In 2022 Check Fraud re-emerged as the fastest growing fraud with some experts calling for \$24B of check fraud in 2023. Join us as we explore trends, best practices, and important actions you can take to safeguard your government agency against cyber threats such as ransomware, extortion and ACH fraud. Learn from senior colleagues about how they addressed cyber threats, some of the challenges they faced, and what they did to ultimately strengthen their security.

Reconciliation-modernizing to meet compliance requirements

11:00 AM-12:00 PM

How to assure your reconciliations are ready to meet increased scrutiny and compliance mandates. We will show you what tools you will need to feel 100% confident that you have the right financial controls in place. What should replace spreadsheets and resource intensive Processing? How can you establish a single source of truth for the reconciliation and certification of your financial data. Which automation tools are necessary to provide executive reports with financial clarity and visibility? Attend this session to learn more efficient methods to manage financial controls through automation. Learn about best practices and modern technology while gaining a checklist of what is possible. Evaluate vendors through the lens of accuracy, resourcing, and compliance.

A Musical Look into Investment Management

1:30-2:30 PM

One of the roles of the State Treasurer is managing the investments of the state or of its municipalities through a state-sponsored investment pool. Using musical references, we will make this session fun and informative for all those who attend. We will discuss the current

economic environment, interest rates, managing investments according to code and policy in the current environment and reporting to important stakeholders.

Turmoil in Silicon Valley

2:45-3:45 PM

This panel will discuss how the Silicon Valley Bank failure has impacted public finance and potential implications through a regulatory and state outlook.

Wednesday, June 14

Facing Down the Fear of Back Office Platform Transformation

9:45-10:45 AM

Technology and big data have paved the way for major changes in back-office platforms. For many of us, change is difficult even under the best of circumstances, and thus the back-office evolution creates a certain amount of trepidation. Whether it's consolidating ERP platforms or adding third-party platforms to manage constituent engagement, the prospect of making significant changes can be daunting. To address common fears you may be experiencing, the presenters will describe how organizations can make platform changes efficiently and effectively while mitigating risks and improving the constituent engagement.

Cybercrime and Payments Fraud: Be Informed and Take Action

11:00 AM-12:00 PM

Every year, fraud schemes like social engineering, identity theft, and account takeover are being used to steal billions of dollars from states, companies, and consumers alike. This session will survey the current cybercrime and payments fraud threat landscape; explore emerging and evolving threats and trends; and share ideas to help your organization maintain good cyber and risk hygiene and protect itself from these very real and potentially costly dangers.

529 College Savings Plans

Pavilion Ballroom

Thank you to our track sponsor Catalis

Monday, June 12

CSPN Prepaid Tuition Plan Forum - 12:00-2:00 pm

CSPN Communications Committee - 1:00-2:00 pm

CSPN Member Engagement Committee - 1:00-2:00 pm

CSPN Legal & State Affairs Committee - 2:00-3:00 pm

CSPN Diversity & Leadership Committee - 2:00-3:00 pm

529 Primer

3:00-4:00 PM

What is Section 529 of the Internal Revenue Code? This session has proven beneficial for both new and regular attendees and is designed to cover the basic requirements of the statute; what is meant by the various terms and definitions found in Section 529; and an overview of gift and estate tax rules applicable to 529 accounts.

TMTS Welcome & Orientation Session

4:45-5:45 PM

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CSPN Corporate Affiliate Committee

5:00-6:00 PM

Welcome Reception at the Hilton Portland Downtown

6:00-7:30 PM

Kick off the conference with old and new friends alike. All registered attendees are invited to the dinner buffet and bar.

Tuesday, June 13

CSPN First Time Attendee Welcome Breakfast (Parlor A - Ballroom Level)

7:30 AM

Conference Opening & Industry Landscape - College & Beyond: Amplifying alternative education pathways for account growth - [Special video preview](#)

8:30-9:30 AM

Now more than ever, the value of higher education is misunderstood. Americans with and without degrees perceive higher education as a questionable investment. But many still believe that it will secure better job opportunities and increase financial stability and wellness. In 2022

and 2023, The Oregon College Savings Plan (OCSP) set out to reduce the gap between perception and reality of higher education by elevating high-value alternative educational pathways that are approachable and achievable with the plan. In order to develop strategies to effectively reach these communities, we turned to industry research and analyzed account holder and beneficiary data. We identified economic concerns for this population (i.e. COVID-19 long-term impacts, job security, inflation, school debt load, and rising four-year college costs), and mapped out sentiment for various educational pathways.

Why is My Mouse Moving on Its Own? - Defending Against Digital Deception

9:45-10:45 AM

Cybercrime is top of mind for every financial organization and is the focus of a lot of resources to ensure data is protected. Discover old and new types of cybercrimes and frauds with some real-life examples including identity theft, deep fakes, phishing scams, malware, and social engineering attacks. Learn about the impacts of these crimes and the proactive measures you can take to safeguard your organization and clients.

Secure 2.0 – A Walk Off Home Run or a Foul Ball? Understanding the benefits and obstacles to rollovers to a ROTH IRA

11:00 AM-12:00 PM

This session will look at all aspects of implementing the IRA rollover provisions in Secure 2.0 including, operational, strategic, marketing, legislative and regulatory issues. The panel will include experts from multiple disciplines to take a look at legislative changes from a holistic perspective.

Gateways and barriers to engaging diverse families preparing for postsecondary education

1:30-2:30 PM

Today's institutions of higher learning actively promote the inclusion of populations historically omitted from the dominant discourse on diversity. In concert with that aim, 529 plans are challenged to engage a broad spectrum of participants to pave the way to a more diverse student population. This panel discussion with higher education professionals will focus on insights and opportunities surrounding marginalized students, specifically: - define and describe the characteristics of under-served student populations, - delineate systematic obstacles to matriculation and persistence to graduation, and - discuss actionable steps for underserved students to thrive while persisting to graduation.

State of the States

2:45-3:45 PM

Get on your wagon and ride along the Oregon Trail to learn all about the great things happening with 529 plans across the country. From creative marketing initiatives to inspirational anecdotes, you'll learn how states are taking innovative steps as well as tried-and-true approaches to reach, educate, and engage families to save for their children's future during this turbulent market.

Wednesday, June 14

Recent Developments That Can Spark Employer Interest In 529 As A Financial Wellness Benefit

8:30-9:30 AM

Given the ever-changing post-pandemic workplace landscape, wide-spread challenges in recruiting and retaining top talent, the growing focus on diversity, equity and inclusion, and new benefits incentives soon to be available to employers under the SECURE 2.0 Act to support student loan borrowers by making employer contributions to borrowers' workplace-sponsored retirement plan accounts based on employees' student loan payments, come explore various steps that 529 providers can take to leverage these recent developments to spark greater employer interest in offering 529 plans as a complementary workplace financial wellness benefit.

You Survived 2022 - Investment Lessons Learned for the Years Ahead

9:45-10:45 AM

The investment landscape changed dramatically in 2022, a time that witnessed the worst bond market in recorded history and the seventh worst year for stocks on record - resulting in the fourth worst year of financial market performance. As we emerge from it, how should portfolios change, particularly those designed for Post-Enrollment? Should we think differently about asset allocation overall and how we protect against unexpected outcomes? How responsive should glidepaths be to a changed investment landscape? Bottom line – what did we learn so that we are poised for future uncertainties?

Cover Your Assets – Educate and Engage your Board

11:00 AM-12:00 PM

This session will explore the various oversight roles boards can, do and even should play in our 529 plans. Ideally, the session will answer the questions: Does my board understand its fiduciary duty? If so, is it fulfilling that duty? Is it engaged in what we are doing? Does it ask the right questions to provide adequate oversight? Join this panel discussion as it explores these questions and more. Learn how to engage your board and make sure they receive all the information they need to fulfill its duty.

Understanding Saver Motivations, Goals, and Preferences

1:30-2:30 PM

We're all in the business of "helping people save." Yet what do savers themselves see as their goals, motivations, and preferences when it comes to saving for college? Why did they choose a 529 plan? What do they like and dislike about their plans? How can 529 plans better help them achieve their goals? This session will dive into these questions using two types of evidence – results from the CSPN / Civis Analytics national survey of college savers and live, in-person interviews with a focus group of college savers.

Trust but Verify: How to Conduct a Due Diligence Visit

2:45-3:45 PM

Every plan has important strategic partners. What are the best practices on how to ensure that all is well with a vendor's relationship and that important responsibilities and obligations are being honored? Learn how to plan and execute a due diligence visit in order to provide that additional margin of safety that what you assume is happening with a partner is actually happening.

Thursday, June 15

Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee

9:00-10:30 AM

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up or calendars get full. It doesn't have to be this way. Dan Farkas has earned national recognition working with groups that have budgets of \$0.00. This hands-on workshop called Shoestring Media will help attendees learn how to use existing resources to help with event creation, media relations, social media management with little to no budget. Shoestring Media will also review ways to create efficiency, so the plan won't fall behind the next time a diversion arises.

Financial Education & Empowerment

Broadway I/II

What's Working in Financial Education: Research, Resources and Results

Tuesday, June 13, 8:30-9:30 AM

Providing a foundation in new and emerging research that shows what is working in financial education, our distinguished panel will discuss what is working in financial education highlighting key resources and featuring a case study in a unique public/private partnership that seeks to reduce barriers to implementing financial education. Participants will deepen their knowledge in terms of program effectiveness, how they can approach their own activities and how they can partner for maximum impact.

Growing Stacks in the Stacks: Delivering Financial Education in Libraries

Tuesday, June 13, 9:45-10:45 AM

In 2023, libraries are no longer quiet buildings just for borrowing books. Libraries serve as community hubs, offering everything from concert series and "libraries of things" to small business classes and gaming clubs. In this session, we will examine how Treasurer's offices can build partnerships with libraries to expand access to financial education programs. We will also learn more about the FINRA and the American Library Association's "Thinking Money" initiatives and their impact. Moderated by Massachusetts State Treasurer Deborah Goldberg, we will hear from leaders within Treasurer's offices and public libraries across the nation who are engaged in these unique collaborations.

Improving financial empowerment for PWDs: Coaching, collaboration, and curriculum

Joint session with ABLE Savings Plans

Tuesday, June 13, 11:00 AM-12:00 PM

People with disabilities are some of the most financially vulnerable in our country. Yet, general financial literacy efforts are not culturally appropriate for this population. State Treasury offices are uniquely positioned to help, because many offer access to ABLE Savings plans and simultaneously work to improve financial education. Learn about two ABLE-connected education efforts with Pacific Northwest nonprofits to bolster capability and inclusion via counseling, financial plan management, and culturally-relevant curriculum created through a Treasury pilot project. With ABLE eligibility poised to significantly expand in 2026, it increases the imperative for internal collaboration within Treasury financial empowerment and ABLE programs, and also through external community partnerships.

Financial Leadership Starts in the Treasury Office

Joint session with Innovations in the Treasury

Tuesday, June 13, 1:30-2:30 PM

Is your office providing financial empowerment tools for your staff and/or constituents? Whether you need research, resources for presentation/workshops, or provide an actual financial wellness platform, the NAST foundation has what you need. Working with Enrich, NAST's subject matter experts have created online courses for the 529 and ABLE savings programs

and for finding unclaimed property. Stop by this session for a show and tell of the tools and resources available to you and your office – for free...and, learn how other states are leveraging these resources to better financially empower their constituents.

Narratives and Strategies for Equitable Credit, Security and Wealth Building

Tuesday, June 13, 2:45-3:45 PM

Access to credit is critical to financial health and opportunity. Communities of color have been blocked from access to credit and discriminated against in ways that impede financial health and wealth generation. Integral to this is systemic barriers and deeply held cultural narratives. Community Development Financial Institutions and other eco-systems actors offer data-driven solutions and successful programs that directly challenge the narratives and systems blocking financial access. This panel will highlight research, models and new narratives of credit access to inform equitable practice.

Partnership Power in Action: Two States' Perspectives

Wednesday, June 14, 9:45-10:45 AM

As government agencies with limited staffing capability/resources for outreach efforts, partnering with like-minded organizations who share common goals is crucial. In this session you will hear from two states' perspectives:

- The state of Tennessee will highlight three important factors for establishing a successful partnership while showcasing a new financial education partnership with The University of Tennessee Extension. With Money Week, the state treasurer, university president, district superintendent and other officials convene as guest readers to shine a spotlight on a weeklong financial education celebration for first- and second-graders.*
- The Financial Education Public-Private Partnership of the state of Washington will highlight their unique approach of leveraging public-private partnership support, offering & investing in professional development for K-12 educators, identifying ways to establish sustainability, and the importance of focusing on inclusivity and social-emotional learning in instruction.*

How Treasury Offices Can Use Research for State Financial Education Advocacy

Wednesday, June 14, 11:00 AM-12:00 PM

Join this session for an overview of the most recent research on the impact of financial education, how Treasury offices might use these studies in advocacy efforts, and guidance on gathering state-level data on financial education. Attendees will leave with key takeaways from the latest high-quality studies and strategies for communicating data persuasively to make the case for state financial education programming.

Workshop: Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee

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Innovations in the Treasury

Galleria South

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The Data is Talking: Role of States in Retirement Savings Access and Inclusion

Wednesday, June 14, 9:45-10:45 AM

New research by Aspen, DCIIA and Morningstar focused on Equitable Retirement Savings is starting to show that different retirement savings program designs drive dramatically different outcomes. Pew has also been active in starting to evaluate DEI impact of savings programs. Some states rely on employers and private sector plans to ensure their workforces have access to payroll-based retirement savings. Others operate or are establishing Auto IRA programs to expand coverage to workers the private sector doesn't cover. Learning objectives: What is the role of program design, and how does it help – or hinder – retirement savings outcomes across the demographic spectrum?

The Evolution of Cryptocurrency: Tax Implications for States

Wednesday, June 14, 11:00 AM-12:00 PM

As cryptocurrency becomes more mainstream, states & localities will need to develop a comprehensive strategy related to the tax implications, as well as reporting requirements for this emerging asset class.

Unraveling the Mysteries of ChatGPT

Wednesday, June 14, 1:30-2:30 PM

Get the Best Results with Real-World Examples. This session will provide an overview of OpenAI's ChatGPT AI chat tool, including its functions, limitations, and potential pitfalls. We will explore how to formulate good prompts to get the best results out of ChatGPT. To bring it all together, we will look at the uses of ChatGPT and other AI tools in state government, with real-world examples to illustrate the various applications and possibilities. Information about the steps, prompts and essay responses will be provided to the attendees to take home and try out! No technical expertise needed. Bring your creativity!

Global Aging and the Future of State Economies**Wednesday, June 14, 2:45-3:45 PM**

Changing demographics and the anticipation of significant aging of the American population could expose states to a confluence of challenges and opportunities. This panel will explore the competitive advantages of different states, characteristics of weakening and stronger economies and how states can get ahead of the curve through data and planning. The panel will also explore demographic themes across the U.S. and direct implications of demographic changes on states' key performance indicators including labor force participation, service levels, and housing affordability.

Workshop: Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee**Thursday, June 15, 9:00-10:30 AM**

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Retirement Security

Council on Tuesday, June 13

The Cost of Doing Nothing: The Continued Need for Retirement Security

Tuesday, June 13, 8:30-9:30 AM

Every state faces a looming retirement crisis. A recent study shows the combined burden for state and federal governments over the next 20 years is as much as \$1.3 trillion in additional social assistance spending. But it's not too late for states to address this issue and mitigate the impact on taxpayers and future state budgets. Come hear the results of a new 50 state fiscal impact report; how state-facilitated retirement programs can address insufficient savings; and what still needs to be done following the enactment of Secure Act 2.0.

Feasibility and Sustainability Strategies for New and Established States

Tuesday, June 13, 9:45-10:45 AM

Should new and small states try to establish a retirement program on their own or join forces with other states to build multi-state partnerships? What would multi-state partnership look like in terms of governance, cost-sharing, and economies of scale? For all state programs—emerging and established alike—what are the latest programmatic sustainability lessons and trends related to saver fees, contractual cost structures, legislative start-up loans, and the long-term expected fiscal benefits when fewer citizens require public assistance in their elder years? This session will offer a comprehensive view on these emerging issues.

Best Practices for Operating State Auto-IRA Programs

Tuesday, June 13, 11:00 AM-12:00 PM

Your state passed retirement security legislation. Now what? Join us for insights from state and industry leaders. Panelists will share key considerations and recommendations regarding data acquisition, outreach and engagement strategies, rollout strategies, revenue models and more, to encourage long-term program success.

Stakeholder Perspective on State Retirement Programs

Tuesday, June 13, 1:30-2:30 PM

18 states have launched or introduced a retirement savings program to combat the retirement savings crisis. The first three states to implement a program are helping more than 600,000 private sector workers save for their future. This session's panelists include a financial advisor, employer, and saver who will share their perspective on how these programs impacted them.

Retirement Security: Q&A Session

Tuesday, June 13, 2:45-3:45 PM

This last session of the day is set aside for all participants to ask their questions, dive deeper into discussions brought up earlier in the day and to set next steps for their program.

State Debt Issuance

Parlor B/C

Thank you to our track sponsor PFM

The Economic State of States: Structural Shifts or Back to Normal?

Tuesday, June 13, 8:30-9:30 AM

With momentum shifting down, economic scarring may finally be emerging in certain pockets of the economy. As adaptable as employers and employees may have been in recent years, structural shifts in economic conditions may be reemerging portending challenges ahead. As the economic backdrop evolves toward a new normal with labor participation rates fluctuating in the face of stubborn inflation and monetary tightening, states' economic outlook both short and long-term may look different. Panel will provide an overview of emerging economic trends among states' and potential credit impacts.

Bonds 101

Tuesday, June 13, 9:45-10:45 AM

This session will revisit and discuss some of the basics related to state-level debt management. In addition, this session will identify and expand on experiences, successes, and challenges that debt managers and advisors can share with others, including bond sale type, RFP processes, optimal bond sale dates, fixed-rate versus variable-rate, disclosure, and more.

Bonds 201: From Issuance to Completion, Managing Bond Proceeds in Between

Tuesday, June 13, 11:00 AM-12:00 PM

The presenters will provide an overview of bond proceeds investment management, talk about positive arbitrage, eligible investments, the official statement offering and the current market as it pertains to many states eligible investments.

Capital Markets and 2023 Financing Trends in a Volatile Market

Tuesday, June 13, 1:30-2:30 PM

Provide insight to what issuers are looking at to determine the best financing alternatives, discuss new financings taking hold this year (tenders), talk about buyers sentiment. The pain of 2022 negative fixed income returns has reset high-quality bond yields to attractive levels not seen in over a decade. The yields now offer both higher income and a margin of safety to help protect if interest rates rise further. However, as the Fed is fighting inflation and pursuing QT, volatility remains elevated as the market balances peaking inflation with the potential for recession. In this tumultuous environment, opportunities abound for active and discerning managers.

SDMN Network Meeting and Meet and Greet

Tuesday, June 13, 2:35-3:45 PM

Join us for an open, free-flowing forum for those involved in debt issuance and management activities to meet colleagues and learn about new initiatives and plans for the State Debt Management Network. Be a part of the discussion and help us promote our goal of SDMN

serving as the go-to authority on the professional management of state-level debt. Hosted by the Board of SDMN.

Tender Financings and Uses For Cash: Tools for Debt Managers

Wednesday, June 14, 8:30-9:30 AM

Tender financings are becoming a more frequently-used vehicle for debt managers to achieve debt service savings. At the same time, many State and local governments are considering how to best apply excess cash, including using the funds for capital projects directly and forgoing new money issuance plans and defeasing a portion of their existing debt. This session will review tender financings and a case study, and also approaches to evaluating alternative uses of cash based upon prevailing municipal borrowing rates and investment rates, tax status, couponing, callability and maturity of outstanding debt, and other quantitative and qualitative parameters and considerations.

Finding Shelter in the Storm - Managing Debt Through Economic Volatility

Wednesday, June 14, 9:45-10:45 AM

Economists are forecasting a significant slowdown in economic growth in 2023, or even a recession hitting later this year. As economic uncertainty increases, how should debt managers help position their states to ensure capital needs continue to be met while maintaining credit quality and ratings?

Running on Empty: Funding Transportation Infrastructure In the Face of Declining Gas Tax Revenues

Wednesday, June 14, 11:00 AM-12:00 PM

Transportation taxes, particularly gas taxes, have been the backbone for most state's transportation capital plans. But with rising fuel efficiency standards and a clear shift in the market towards more EVs gas tax revenues seem poised for a long-term decline. States will still need to fund and finance transportation infrastructure. What are the potential credit implications for transportation bonds and what will be the best ways to meet ongoing, and growing, demand for resources to fund transportation projects in the future? This session will discuss the road ahead for state fuel taxes and viable alternatives to transportation financing.

A Deeper Understanding of Investors and Best Practices for Managing Service Providers

Wednesday, June 14, 1:30-2:30 PM

Debt issuance is ultimately about getting the bonds to the most (and best) buyers for the lowest cost of borrowing and strongest placement. To do so requires an even greater understanding of the end-users of municipal debt: investors. The hope is that the more issuers understand and de-mystify investors the better they can work with their deal team and serve their states. There are myriad ways of doing so, some of which this panel would seek to explore in a structured approach. Additionally, this panel will look to discuss best practices for managing service providers. Issuers don't run bond sales and manage debt portfolios alone. Underwriters, advisors, attorneys, trustees and others play important--and sometimes overlapping--roles in debt management. How can issuers select the best-qualified vendors and use them effectively? Panel discussion will explore strategies and best practices managing roles and relationships.

MSRB Roundtable**Wednesday, June 14, 2:45-3:45 PM**

Maintaining an open dialogue with the MSRB is critically important for issuers and all market participants alike. Join the MSRB for an open discussion about the Board's priorities. Discussion will include a short overview of our strategic plan, including a continued commitment to issuer and investor protection. We will also provide an update on ongoing enhancements to EMMA to benefit issuers and an overview of how the MSRB is continually working to improve overall market transparency. Finally, MSRB staff will provide a summary of the MSRB's regulatory framework and our stakeholder outreach efforts. We encourage active dialogue among attendees to help inform MSRB's future undertakings.

Technology in the Treasury

Galleria South

Innovations to Make Government to People Payments More Effective and Impactful

Tuesday, June 13, 8:30-9:30 AM

The most popular financial product among low-income Americans is the EBT card, used by more than 41 million people each month to receive Supplemental Nutrition Assistance Program and other benefits. The pandemic further highlighted the number of people relying on government-to-people payments and the impact on their financial wellbeing. New innovations are determining how to leverage these government-to-people payments as ways to encourage financial inclusion and the financial health of recipients. Join us to hear from innovators, researchers, and states on insights to date and promising solutions and partnerships.

How Treasurers can Innovate to Meet their Sustainability Goals

Tuesday, June 13, 9:45-10:45 AM

Sustainability has shifted from conversation to implementation for many organizations. Organizations are looking for eco-friendly ways to meet their internal sustainability goals. Often, innovation and technology can help agencies achieve these goals. This discussion will center on how you can eliminate reliance on paper processes for your government programs at a time when supply chain shortages, inflation and the cost of manual labor associated with sending paper have become both cost and environmentally prohibitive. The key is by leveraging innovative technology solutions. There is both opportunity for consolidation/optimization and digital innovation of citizen services in government. Session take aways: opportunity costs and total cost of ownership of "Paper Check Distribution;" how digital innovation in citizen services distribution can help you meet both sustainability and efficiency goals for your organization; and how do I get started and what investments do I need to make for this digital transformation.

\$yb3r Cr!m3 and Preparing for the Inevitable

Tuesday, June 13, 11:00 AM-12:00 PM

No longer is the question "if" your state is going to be the target of a cyber-attack, but "how prepared is my infrastructure for WHEN my state is attacked." Through our panel of experience from many viewpoints, understand the risk environment, identify best practices and partners to support CISOs, hear how law enforcement such as FBI and Secret Service can help prepare and hear directly from a government entity on how they have prepared for the inevitable. Topics such as ransomware, incident response, staffing, budgets, AI, concerns, data privacy, fraud and the need for advanced digital solutions will be covered.

Risky Business: Market Risk, Key Person/Employee Attrition Risk. Should technology be a solution?

Tuesday, June 13, 1:30-2:30 PM

Over 30% of federal workers will be eligible to retire within five years. Even worse, studies have found over 50% of public sector employees are actively considering leaving their jobs. The looming employee shortage will strain investment teams whose legacy investment operations are already unequipped for today's complex, rising interest rate environment. Learning

objectives include: preparing for a workforce shortage; using technology for interest allocation, debt collection, and property tax; and embracing change to effectively “teach an old dog new tricks.”

Payment Enrollments in a Digital World: The ‘Future’ is Here

Tuesday, June 13, 2:45-3:45 PM

In an increasingly digital world, options associated with requesting, making, and receiving payments, as well as their speed, have never been greater, and continue to grow. While such an evolution can potentially increase the risk of improper payments, it can also help enhance payment integrity by giving rise to innovative solutions aimed at streamlining and securing payments and payment-related processes, as well as potentially reducing their direct and associated costs, which we will cover in this session.

Workshop: Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee

Thursday, June 15, 9:00-10:30 AM

Strategic communication is a necessity that tends to fall on the back burner when problems pop up or calendars get full. It doesn’t have to be this way. Dan Farkas has earned national recognition working with groups that have budgets of \$0.00. This hands-on workshop called Shoestring Media will help attendees learn how to use existing resources to help with event creation, media relations, social media management with little to no budget. Shoestring Media will also review ways to create efficiency, so the plan won’t fall behind the next time a diversion arises.

Unclaimed Property

Atrium Ballroom

Thank you to our track sponsors Discovery Audit Services and Kroll

Monday, June 12

NAUPA Auditors Community (State Members Only) - 1:00-2:00 pm

NAUPA Legal Committee - 2:00-3:00 pm

Tuesday, June 13

State of the States

8:30-9:30 AM

Hear highlights from NAUPA member offices and welcome your colleagues in this opening session.

Fraud, Cybersecurity, The Dark Web, and You

9:45-10:45 AM

Unclaimed property administrators know that fraud is rampant nowadays as criminals become increasingly adept at both stealing identities and finding new and creative ways to infiltrate state systems and bypass security measures. In this session, you will learn how individual data is sold on the dark web, explore examples of actual state unclaimed property data that is on the web, the latest fraud techniques used by infiltrators, as well as ways to successfully combat such incidents.

Death of the Master File and Data Issues in Unclaimed Property

11:00 AM-12:00 PM

Data-related issues are increasing concerns by holders and states during examinations and verification of death. This panel will address the most common issues raised in examinations, including data security, confidentiality, and data sharing among states. You will learn about how Congressional limitations are forcing states and industry to look at alternatives to the death verification data and to discuss Congressional reform of DMF access.

Cash, Check, or Card? Alternative Claim Payment Mediums

1:30-2:30 PM

Some states have begun using or exploring alternatives to payment of unclaimed property via state warrant / check. Alternatives include ACH, tax credits, stored value card, gift card, even payment to selected charities. The panel will discuss the alternative options including the potential benefits and problems.

The Year In Review: Recent Legal Developments Impacting Unclaimed Property

2:45-4:15 PM

This session highlights unclaimed property case law developments and legislative enactments from all jurisdictions with a focus on matters that are highly relevant to state unclaimed property

programs. Attendees will hear what's happening in other states, trending (good and bad), and maybe even learn something new.

Wednesday, June 14

First Timers Breakfast - 7:30-8:15 AM

NAUPA Awards

8:30-9:00 AM

Celebrate your colleagues with a presentation of NAUPA Awards

The Best Marketing is Free

9:15-10:45 AM

We want to reunite lost money or property with the rightful owners or heirs. The most impactful marketing that can drive traffic to your unclaimed property websites is earned media coverage - AND IT'S FREE! We will discuss lessons learned, best practices, and work together creating an annual earned media campaign for unclaimed property.

Finders at the Gates!!!

11:00 AM-12:00 PM

Professional locators have pushed for legislative changes in 3 states to give them direct access to owner data and reduced regulations. What would the impact be on the unclaimed property system if these bills pass?

ERISA and Unclaimed Property

1:30-2:30 PM

NAUPA and NAST have been working diligently to revise and shape federal policy so that uncashed checks from ERISA plans will utilize state unclaimed property programs. The panel will provide updates on discussions with the federal executive and legislative branches concerning ERISA and unclaimed property. Updates on Missing Money and SURCH - and their importance to federal policy - will also be provided.

Unclaimed Property: The Long View

2:45-4:15 PM

In this session unclaimed property administrators and experts each with over 20 years in the field discuss developments and trends. Unclaimed property in 2023 is different than it was 20 or 30 years ago. What could the future be? How can states help shape it?

Workshop: Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee

Thursday, June 15, 9:00-10:30 AM

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will also review ways to create efficiency, so the plan won't fall behind the next time a diversion arises.

Communications & Marketing Pathway

Tuesday, June 13

NAUPA: State of the States

Atrium Ballroom, 8:30-9:30 AM

Hear highlights from NAUPA member offices and welcome your colleagues in this opening session.

CSPN: Conference Opening & Industry Landscape - College & Beyond: Amplifying alternative education pathways for account growth - [Special video preview](#)

Pavilion Ballroom, 8:30-9:30 AM

Now more than ever, the value of higher education is misunderstood. Americans with and without degrees perceive higher education as a questionable investment. But many still believe that it will secure better job opportunities and increase financial stability and wellness. In 2022 and 2023, The Oregon College Savings Plan (OCSP) set out to reduce the gap between perception and reality of higher education by elevating high-value alternative educational pathways that are approachable and achievable with the plan. In order to develop strategies to effectively reach these communities, we turned to industry research and analyzed account holder and beneficiary data. We identified economic concerns for this population (i.e. COVID-19 long-term impacts, job security, inflation, school debt load, and rising four-year college costs), and mapped out sentiment for various educational pathways.

ABLE: State of the States

Broadway III/IV, 9:00-10:45 AM

Join your colleagues in sharing the latest information, trends, and issues on ABLE programs during this interactive session. Attendees will be asked to share what's new, what's working, what's not working, and problems they have faced and their solutions. This is your chance to not only hear and learn from your colleagues but also to have constructive debate about different programs' approaches.

Retirement: Best Practices for Operating State Auto-IRA Programs

Council, 11:00 AM-12:00 PM

Your state passed retirement security legislation. Now what? Join us for insights from state and industry leaders. Panelists will share key considerations and recommendations regarding data acquisition, outreach and engagement strategies, rollout strategies, revenue models and more, to encourage long-term program success.

CSPN: Underserved Families - Gateways and barriers to engaging diverse families preparing for postsecondary education

Pavilion Ballroom, 1:30-2:30 PM

Today's institutions of higher learning actively promote the inclusion of populations historically omitted from the dominant discourse on diversity. In concert with that aim, 529 plans are challenged to engage a broad spectrum of participants to pave the way to a more diverse

student population. This panel discussion with higher education professionals will focus on insights and opportunities surrounding marginalized students, specifically: - define and describe the characteristics of under-served student populations, - delineate systematic obstacles to matriculation and persistence to graduation, and - discuss actionable steps for underserved students to thrive while persisting to graduation.

CSPN: State of the States**Pavilion Ballroom, 2:45-3:45 PM**

Join us to learn all about the great things happening with 529 plans across the country. From creative marketing initiatives to inspirational anecdotes, you'll learn how states are taking innovative steps as well as tried-and-true approaches to reach, educate, and engage families to save for their children's future during this turbulent market.

Wednesday, June 14**NAUPA: The Best Marketing is Free****Atrium Ballroom, 9:15-10:45 AM**

We want to reunite lost money or property with the rightful owners or heirs. The most impactful marketing that can drive traffic to your unclaimed property websites is earned media coverage - AND IT'S FREE! We will discuss lessons learned, best practices, and work together creating an annual earned media campaign for unclaimed property.

Financial Education: How Treasury Offices Can Use Research for State Financial Education Advocacy**Broadway I/II, 11:00 AM-12:00 PM**

Join this session for an overview of the most recent research on the impact of financial education, how Treasury offices might use these studies in advocacy efforts, and guidance on gathering state-level data on financial education. Attendees will leave with key takeaways from the latest high-quality studies and strategies for communicating data persuasively to make the case for state financial education programming.

Innovations in the Treasury: Unraveling the Mysteries of ChatGPT**Galleria South, 1:30-2:30 PM**

Get the Best Results with Real-World Examples. This session will provide an overview of OpenAI's ChatGPT AI chat tool, including its functions, limitations, and potential pitfalls. We will explore how to formulate good prompts to get the best results out of ChatGPT. To bring it all together, we will look at the uses of ChatGPT and other AI tools in state government, with real-world examples to illustrate the various applications and possibilities. Information about the steps, prompts and essay responses will be provided to the attendees to take home and try out! No technical expertise needed. Bring your creativity!

CSPN: Understanding Saver Motivations, Goals, and Preferences**Pavilion Ballroom, 1:30-2:30 PM**

We're all in the business of "helping people save." Yet what do savers themselves see as their

goals, motivations, and preferences when it comes to saving for college? Why did they choose a 529 plan? What do they like and dislike about their plans? How can 529 plans better help them achieve their goals? This session will dive into these questions using two types of evidence – results from the CSPN / Civis Analytics national survey of college savers and live, in-person interviews with a focus group of college savers.

ABLE: Impacting our diverse and varied audiences**Broadway III/IV, 2:45-3:45 PM**

ABLE plan marketing audiences vary tremendously in terms of economic situation, financial goals, financial literacy, education levels, trust in financial institutions, sources of information, disability, role and more. In this session we will identify and bring to life 4 key personas – archetypes of the varied ABLE audiences – that can each be used as a framework to develop inclusive effective ABLE plan marketing programs. Attendees will have the opportunity to learn about these personas and how to use them as a planning tool.

Thursday, June 15**Workshop: Shoestring Media: Tools and Tricks That Cost Less Than Your Morning Coffee****9:00-10:30 AM**

Strategic communication is a necessity that tends to fall on the back burner when problems pop up or calendars get full. It doesn't have to be this way. Dan Farkas has earned national recognition working with groups that have budgets of \$0.00. This hands-on workshop called Shoestring Media will help attendees learn how to use existing resources to help with event creation, media relations, social media management with little to no budget. Shoestring Media will also review ways to create efficiency, so the plan won't fall behind the next time a diversion arises.