

## **2024 TMTS Conference Program**

The complete program including speakers will be available in the conference app.  
Text subject to change.

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

[Conference Overview](#)

[ABLE Savings Plans](#)

Westmoreland East & Central

[Banking & Cash Management](#)

Somerset

[College Savings Plans](#)

Convention Center Rooms 301-304

[Financial Education & Empowerment](#)

Butler

[Innovations in the Treasury](#)

Cambria on Thursday

[Retirement Security](#)

Pennsylvania on Tuesday

[State Debt Issuance](#)

Cambria

[Technology in the Treasury](#)

Washington on Wednesday

[Unclaimed Property](#)

Convention Center Room 407

[Communications & Marketing Pathway](#)

## Conference Overview

### **Monday, May 20**

#### **NAST Corporate Affiliate Board Hosted Service Project at the Diaper Bank of Western Pennsylvania**

**9:45 AM-12:15 PM**

*Hosted along with Treasurer Stacy Garrity's office, 20 attendees will be traveling to the diaper bank to volunteer for the morning. Space is limited and participation is on a first come first served basis. Please contact [Jeremy Katz](#) for more information.*

#### **Bonds 100: An Introduction for Non-Practitioners**

**10:15-11:15 AM**

*Never heard of a municipal bond? Are you or your Treasurer part of a bond-issuing authority or commission? This crash-course will discuss basic municipal bond terminology and the financial concepts needed to understand bond financing. This session is intended for those who are not SDMN track attendees.*

#### **Lunch**

**11:30 AM-12:30 PM**

#### **State Treasurers' Discussion (Invitation Only)**

**3:30-5:00 PM**

*Join your fellow State Treasurers for a members-only meeting and pre-conference meet and greet.*

#### **State Treasurers' Emeritus Meeting (Invitation only)**

**3:30-5:00 PM**

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

#### **TMTS New Attendee Orientation & Corporate Affiliate Meet & Greet**

**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. You'll also hear from Corporate Affiliate Board members about membership, ask questions, and reconnect with friends and colleagues. All questions, comments and feedback are welcome.*

#### **Welcome Reception at the Westin Pittsburgh**

**6:00-8:00 PM**

*Kick off the conference with old and new friends alike. All registered attendees are invited.*

## Tuesday, May 21

### **Networking Breakfast & Welcome from NAST President, Host State Treasurer & Network Chairs**

**7:30-8:15 AM**

*Join us for breakfast and hear from NAST President Treasurer Michael Frerichs (IL), host-state Treasurer Stacy Garrity (PA), and our Network Chairs.*

### **Networking Lunch & Keynote Speaker**

**Networking Lunch 12:10-1:00 PM**

**Keynote Speaker 1:00-2:00 PM**

*Ron O'Neil will speak about "Fostering education about AI technologies with a focus on safety."*

### **Sponsor Showcase**

**5:00-5:30 PM**

*Get to know our conference sponsors!*

### **Dinner & Exhibits at the [Heinz History Center](#)**

**6:30-9:00 PM**

*Get excited for the opportunity to explore Pittsburgh's "people museum" with interactive exhibits and a buffet dinner with all conference attendees. The Heinz History Center is a seven minute walk from the hotel.*

## Wednesday, May 22

### **Networking Breakfast**

**7:30-8:30 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. See the app and signs to find your topics and color!*

### **Networking Lunch**

**12:10-1:30 PM**

*Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions. See the app and signs to find your topics and color!*

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

**4:15-5:00 PM**

### **Pittsburgh Pirates Baseball Game at [PNC Park](#)**

**6:15 PM**

*Join your fellow attendees for a fun evening at the ballpark! Enjoy the Left Field & Rooftop Lounges to network prior to first pitch at 6:40 PM. Stay as long as you would like!*

## Thursday, May 23

**Networking Breakfast**

**7:30-8:15 AM**

*Which issues do you want to talk about? Find the corresponding colored table cloth for peer-to-peer discussions. See the app and signs to find your topics and color!*

**Boxed Lunch**

**12:00-12:45 PM**

**ABLE Savings Plans**  
**Westmoreland East & Central**

**Thank you to our track sponsors Ascensus & PNC Bank**

**Monday, May 20**

**ASPN Executive Board Meeting and Keynote Speaker**

**1:00-2:30 PM**

*Hear from ASPN leadership and committee chairs on recent network activities, learn about how you can participate in upcoming initiatives and hear from disability leaders who have helped pave the way for the success of ABLÉ and have championed the rights of individuals with disabilities during their career.*

**My ABLÉ Experience**

**3:00-4:00 PM**

*No two ABLÉ savings experiences are the same. Gain insight into various saver perspectives through a roundtable conversation with a panel of ABLÉ savers. Gain insight into the user experience and better understand how they hear about ABLÉ, research and learn more about the plans, how they chose their program. Additional topics to explore include program features that work for account owners and where they have experienced challenges using ABLÉ; a discussion of future enhancements and their willingness to recommend ABLÉ to others.*

**Tuesday, May 21**

**ABLE State of the States**

**8:30-9:30 AM**

*Overview of current updates from ABLÉ programs and administrators including new outreach initiatives, proposed/enacted legislation supporting state ABLÉ programs; partnership opportunities; marketing attempts/successes, staffing expansions, etc. This opportunity is focused on joining together with your ABLÉ peers to learn of ideas to incorporate in your state.*

**Fast Way to Increase Account Openings: Organizational ALR**

**9:50-10:50 AM**

*ABLE accounts are vital for people with disabilities and yet only a small fraction have accounts. How do we get this information to more people? How do we empower people to save with ABLÉ to protect their benefits? How do we ensure all people who need an ABLÉ account have one? Organizational ALRs can drive increased account openings and access for people who may not have a family member to manage their account. This interactive session will dive into the best ways to motivate organizations to serve as ALR and the tools they need to manage hundreds of ABLÉ accounts. Join this session to help drive ABLÉ account openings.*

**Working Collaboratively Through No-Cost Partnerships**

**11:10 AM-12:10 PM**

*This panel will provide new strategies and examples on how to leverage more opportunities to increase ABLÉ education and outreach amongst state agencies and organizations where individuals with disabilities, family members and caregivers interact with state systems including: State Disability Agencies, Voc Rehab Agencies, Dept. of Administrations, employers, disability service providers and advocates.*

## **Fraud, the Other F Word**

**2:20-3:20 PM**

*What are ABLE programs doing to protect their account owners and secure their ABLE assets? Join leaders in information security and fraud focusing on financial services and specifically ABLE accounts. We will discuss the latest types of financial fraud, tools to combat fraud, and how to stay ahead or at least keep up with perpetrators of fraudulent attacks.*

## **Moving Forward Together – ABLE Operations Roundtable**

**3:40-4:40 PM**

*How can programs identify best practices for the ABLE industry and work together to develop operational efficiencies? We will concentrate on operational topics like how to handle ABLE to Work contributions, ABLE to ABLE rollovers, 529 to ABLE transfers, death distributions (safe harbor), Medicaid claims, Representative Payees (and their special challenges). Learn from several programs how they developed procedures and approaches for handling operational issues and come ready to share your experiences.*

## **Wednesday, May 22**

### **Preparing for the ABLE Age Adjustment**

**8:30-9:30 AM**

*In preparation for the ABLE Age Adjustment, learn more about how disability with the VA works, and how ABLE accounts interact with VA benefits, how to determine if someone is eligible for an ABLE account, benefits specifically for someone receiving VA disability, etc. Veterans and service members are likely the largest single group, but are there other groups of individuals — people with degenerative disorders, individuals disabled on the job, who will become eligible in 2026. What can be done to prepare for outreach with these new target populations.*

### **Digital Marketing on a Budget**

**9:50-10:50 AM**

#### **Joint Session with 529 College Savings and Financial Education & Empowerment Tracks**

*This interactive workshop-like session will focus on best practices for an effective digital marketing plan on a shoestring budget. We will work through targeted marketing efforts that can easily expand to larger, more complex campaigns.*

### **Assessing the Role of Low-Risk, Liquid Options in ABLE Programs – And Looking Ahead**

**11:10 AM-12:10 PM**

*Low-risk options are popular with ABLE investors – but why? What are the pros and cons of the different options, and should Programs consider offering anything different? Come investigate the current state of the industry, and think about the future:*

- *What are the low-risk options offered by ABLE Programs today, and how do the options differ? (We will compare/contrast checking accounts, money market funds, FDIC savings + prepaid cards, and other options.)*
- *Why do ABLE account owners gravitate towards low-risk options, and how do they use these options?*
- *What are the pros and cons of low-risk investments being the bulk of an ABLE account owner's portfolio?*
- *Should programs educate about or incentivize more involvement with target-risk options?*
- *Overall, are we offering the right complexity of investment options?*

- *Should Programs consider changes to their investment line-ups? For instance, are there other types of low-risk options Programs could consider? Should there be optionality in low-risk options? Which features or options best serve our investors? Would glidepath-type options be helpful for investors?*

### **Innovative Ways to Enhance ABLE Marketing and Outreach: How to identify and create resources for current and prospective account owners at low or no cost.**

**1:50-2:50 PM**

*Many states and plan administrators are looking for low-cost and creative ways to drive program growth, while some are just getting started. Learn what programs are doing to increase account enrollments and awareness. See what teams have created in-house, from account overview brochures, topic-specific flyers, presentations, and more. Also learn how ABLE plan professionals have connected with external partners to provide resources to account owners and those who provide disability support and services. Hear from a professional who works with an ABLE plan to share information regarding employment services for people with disabilities.*

### **National ABLE Data 2024**

**3:10-4:30 PM**

*This session will continue our look at the story of what ABLE program data tells us by comparing the data that was collected in 2023. The session will provide a comparison of data collected from national ABLE programs 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 an analysis of ABLE card usage and current use of the SSA direct deposit feature.*

### **Thursday, May 23**

### **Igniting Outreach Results... How to Utilize B2B Audience Segmentation Across Multiple Programs for Success**

**8:30-9:30 AM**

### **Joint Session with College Savings Plans, Financial Education & Empowerment, and Unclaimed Property Tracks**

*We are all looking for effective strategies and processes to expand awareness and engagement with 529, ABLE, Unclaimed Property and CSA's. This session is designed to provide functional ideas, plans and materials to help Treasury Teams and Corporate Affiliates embed innovative and proven strategies into outreach/marketing.*

- *Learn how segmenting markets and utilizing a multi-program approach can engage leaders from business, non-profit, government and faith-based communities in your program offerings.*
- *Receive materials to help guide implementation.*
- *Hear about B2B outreach segmentation strategy successes.*
- *Review examples of practical metrics for success measurement.*

*If you don't have an outreach staff, no worries, these strategies can be quickly implemented by a team or by those that work solo!*

### **Can small financial incentives increase participation rates?**

**9:45-10:45 AM**

*Explore the effectiveness of small financial incentives (such as a \$100 deposit to open an ABLE account) in increasing take-up rates of 529 and ABLE programs by sharing evidence from*

*experimental projects done with the IL 529 Bright Start and Illinois ABLE plans in partnership with the Illinois State Treasurer's Office. Attendees will learn about the potential and limitations of using financial incentives in campaigns to attract new account holders and increase program participation rates.*

**ABLE Match Incentives Roundtable****11:00 AM-12:00 PM**

*Hear about the impact that ABLE match programs can have on increased use and savings with ABLE. Employer match programs offer clear benefits to employees and employers- including attracting and retaining talent, broadening the bottom line to be more socially responsible, and engaging further with an employer's community.*



## Banking & Cash Management Somerset

Thank you to our track sponsor Fidelity

### Monday, May 20

#### **Economic Update**

**3:00-4:00 PM**

#### **Joint Session with State Debt Issuance Track**

*The latest on the national & regional economies including an economic overview and a discussion of how to incorporate various economic metrics into your forecasting.*

### Tuesday, May 21

#### **B.A.N.K. in the U.S.A.!**

**8:30-9:30 AM**

*This session will review the various relationships between banks and State Treasuries from the dual perspective of State Treasury and a financial institution. The speakers will discuss the role banks play in providing public fund services, the collateralization of public funds, deciphering bank analysis statements, and bidding out banking services via the RFP process. In addition, we will review recent news and trends in the banking sector and how State Treasuries can implement best practices to protect taxpayer funds.*

#### **Navigating Challenges, Opportunities: Expanding Business Lines within Public Fund Management**

**9:50-10:50 AM**

*Explore conceptual elements associated with the challenges and opportunities when considering a partnership with small to mid-sized emerging and diverse-led firms. Performing a thorough evaluation of a firm's expertise, human capital considerations, market presence, ongoing practices, and access to capital. Discuss the aforementioned relative to meritocracy, capability, and qualification. Explore what may be considered a fair and unbiased approach. Usage of private label funds. Evolution of RFP and RFI. Strategy, resources, and benefits to leveraging these firms for new opportunities to add value to one's plan.*

#### **Managing Qualified and Non-Qualified Pension Assets in Today's Inflationary Environment**

**11:10 AM-12:10 PM**

*This session will explore the complexities of managing both qualified and non-qualified pension plans within the current inflationary climate. Attendees will gain insights into mitigating risk within their pension portfolios and learn strategies for optimizing investments to protect the long-term security of their retirement funds. Strategies for balancing risk and return in this challenging economic landscape will be discussed.*

#### **Turning Data into a Treasury Superpower: Transitioning Static Data to Dynamic Insights**

**2:20-3:20 PM**

*This session is designed for those transitioning from manual spreadsheet-based cash flow reporting to a more automated system. It will explore the advantages of using a treasury workstation, a newer ERP platform, or leveraging APIs to streamline data collection and analysis. Attendees will learn how to unlock the power of their data, gaining dynamic insights to improve decision-making and elevate their cash flow management to a whole new level.*

## **Preparing your bankcard program for an audit**

**3:40-4:40 PM**

*States and state agencies leverage travel and purchasing cards more than ever as a proven method of promoting efficiency within state government. The question becomes, “Are your card program control measures operating as designed and intended?” This session will provide an overview of strategies and techniques you can employ to prepare your payment card for an audit. Learn from senior colleagues in this interactive session about how they bring auditing theory into practical application as they explore trends, best practices and important actions you can take to safeguard your payment card program.*

**Wednesday, May 22**

## **Decentralize Finance (DeFi) is Coming**

**8:30-9:30 AM**

### **Joint session with Technology in the Treasury Track**

*Cryptocurrencies are here and tax payers are using them. Blockchain is being used as a backbone for new systems across government and for issuing digital bonds in public finance. Stablecoins are being adopted in state legislatures. How does DeFi work in relation to traditional finance (TradFi) and what do you need to know for coming disruption?*

## **How A State Delivered For Constituents: A Million Payments - One Weekend**

**9:50-10:50 AM**

*Explore a case study involving the State of Minnesota's ambitious goal to deliver pandemic bonuses to over 1 million frontline workers quickly, securely, cost-effectively, and conveniently. Discover how a strategic partnership revolutionized the grant management process. Learn about the challenges, innovative solutions, and impressive outcomes of this collaboration, setting a new standard for large-scale grant distribution.*

## **Federal Funding Opportunities & Financial Trends**

**11:10 AM-12:10 PM**

*Gain insights on how federal funding presents an opportunity to reduce borrowing costs through federal loans, grants and tax incentives available through legislation passed in 2021 and 2022. This session will give a broad overview of the importance and interconnected nature of working with financial team members such as bond counsel, tax counsel, financial advisors and others to maximize funding opportunities.*

## **Emerging Technologies / Emerging Risks: What You Might Not Know About Threat Mitigation**

**1:50-2:50 PM**

### **Joint session with Technology in the Treasury Track**

*This session offers insights into new cybersecurity developments and heightened associated risks, particularly in the government sector. It underscores the threats posed by rapid tech progress and nation-state actors, with a focus on AI's benefits and challenges. The session aims to equip attendees with up-to-date knowledge and strategies to navigate these risks in our rapidly evolving digital landscape.*

## **The Pendulum of Payment Services**

**3:10-5:10 PM**

*Discuss how State Treasurers approach electronic payment services. Dive into how each state chooses to aid their local governments in collecting payments securely and efficiently. Do they offer electronic payments for specific payments that need to be submitted by state agencies? Do they offer a master contract for electronic payment services that all government entities can utilize to accept payments from their residents such as water bills, rental fees and such. Potentially create a network between all states for collaboration and information sharing.*

**529 College Savings Plans**  
**Convention Center Rooms 301-304**

**Thank you to our track sponsors Ascensus, Catalis & Orion Advisor Solutions**

**Monday, May 20**

**CSPN Prepaid Tuition Plan Forum**

**12:00-2:00 PM**

**CSPN Legal & State Affairs Committee Meeting**

**12:00-1:00 PM**

**CSPN Federal Initiatives Committee Meeting**

**1:00-2:00 PM**

**CSPN Communications Committee Meeting**

**1:00-2:00 PM**

**CSPN Conference Opening - Building Connections**

**2:00-4:00 PM**

*Join CSPN Chair Mary Morris, the executive board and the entire membership of CSPN for an afternoon of networking, learning about CSPN activities and engaging with peers in a fun, interactive activity for all members.*

**CSPN CSA Working Group Meeting**

**4:00-5:00 PM**

**Tuesday, May 21**

**Want to be a 529 All Star? What Makes a 529 Plan Great in 2024?**

**8:30-9:30 AM**

*Since its founding, Saving For College ([savingforcollege.com](http://savingforcollege.com)) has been an information resource for American consumers interested in 529 plans. SFC's "5-Cap Rating" system has been a cornerstone of that information, helping consumers compare and contrast plans across a variety of criteria. Over its 25-year history, SFC's rating system has evolved in only minor ways despite the 529 industry's many advances. SFC will soon debut a completely redesigned 529 plan rating system to capture everything that makes a 529 plan great in 2024. SFC's leadership would like to organize an interactive session at TMTS in which the audience will be able to help shape this new rating system. Attendees will be invited to voice their opinions on many key design questions – the criteria, scoring system, and other methodological questions – and compare in real-time their own responses to the rest of the audience. Expect a fun, lively session where all industry stakeholders will be able to begin a dialogue with SFC on the new rating system and help shape how American consumers can evaluate 529 plans.*

**Breaking down enrollment barriers**

**9:50-10:50 AM**

*529s will always compete for share of wallet – but do they have to compete for share of time? Hear from a panel of perspectives from different distribution roles. Discussion topics: What we hear delays or prevents enrollment, and what makes enrolling a challenge - Marketing strategies to combat misconceptions, lack of action - Product approach to making the process*

easier to access and faster to complete.

### **FAFSA Frenzy: Guiding Frantic Parents Through the Next Complex Milestone**

**11:10 AM-11:40 AM**

*Individuals experience paralysis when faced with complex and difficult processes on their way to higher education and post-secondary training. We know this paralysis all too well as 529 champions. This session will breakdown communication strategies 529 plans can employ to support families in navigating the journey with particular focus on recent changes to the FAFSA.*

### **Program Spotlight: College Countdown**

**11:40 AM-12:10 PM**

*Learn about ScholarShare529's innovative college prep program for parents of ScholarShare account beneficiaries.*

### **How do behavioral themes impact 529 investment decisions?**

**2:20-3:20 PM**

*Looking at 529 investing from a behavioral point of view to better understand the hidden drivers behind people's savings or investment decisions. Ultimate goal is for the audience to gain awareness of macro (e.g., generational/demographic/technological) trends and different strategies (e.g., use of default investment option) that may help increase 529 plan usage. This session touches on broad topics such as the following: •How do account owners choose investments? Do demographic and generational differences result in different choices? •Do default investment options impact account openings/growth? •How do new technologies shape investment behavior, if at all? (e.g. AI, fin tech developments, etc.) •The impact of education financing opportunities (e.g., student loan forgiveness) on contributions into 529s •Are CSAs useful tools that lead people to open and use 529 accounts?*

### **CSPN State of the States**

**3:40-5:00 PM**

*Overview of current updates from 529 plans including new outreach initiatives, proposed/enacted legislation, partnership activities; marketing attempts/successes, operational best practices, etc. This is an opportunity to share your experience with your colleagues and learn about innovations you can use in your plan.*

### **Wednesday, May 22**

#### **Steering the Next Generation Toward Financial Success with Technology**

**8:30-9:30 AM**

*Participants of the college savings track play a role in shepherding the next generation toward financial wellness and success. Just as shepherds use a crook to steer their flock, we have technology at our fingertips to help guide and influence our own. This session will explore how we can harness technology to improve financial outcomes for those we serve, along with the potential technological advances that threaten our success.*

#### **Digital Marketing on a Budget**

**9:50-10:50 AM**

#### **Joint Session with ABLÉ Savings Plans and Financial Education & Empowerment Tracks**

*This interactive workshop-like session will focus on best practices for an effective digital marketing plan on a shoestring budget. We will work through targeted marketing efforts that can easily expand to larger, more complex campaigns.*

## **Second Generation 529 Savers**

**11:10 AM-12:10 PM**

*529 as a product is reaching maturity, let's hear from some of our former beneficiaries with young families of their own! New accounts are being opened by individuals who were once beneficiaries. Plans have experienced a 120% increase in second generation savers enrolling over the last 6 years. This presents an enormous opportunity as former 529 beneficiaries continue to age and start their own families. This session will consist of a focus group of local residents including both 2nd generation 529 savers and former beneficiaries who have not yet opened a 529 for their own child. Discussion ideas include: What did they know about the 529 account for their own education expenses? How did they come to consider one now? Why did they or didn't they start one for their beneficiary? What are their savings goals and expectations?*

## **A Conversation with the MSRB**

**1:50-2:50 PM**

*What are the regulators thinking about when they consider 529 plans, e-delivery, CDAs, ABLE savings, and other topics of interest to membership.*

## **Data Wants To Be Your Friend**

**3:10-4:10 PM**

*Participate in this workshop and learn how plans are using surveys, intercepts, and plan data to target: profiles, personas, geography/zip codes PLUS website tactics like funnels and journeys from curious to convert.*

## **Partnering to design and implement outcome-based program evaluations to support the work we do**

**4:10-4:40 PM**

*Learn about the prospective NAST Research Consortium during a group brainstorming session to discuss the development of a consortium, bringing together academic researchers, state administrators, and the financial products they facilitate (including college savings, ABLE, retirement, and unclaimed property programs) to design and implement research - such as random control trials, data analysis, and surveys -- aimed at attracting new participants and improving service for current participants.*

## **Thursday, May 23**

### **Igniting Outreach Results... How to Utilize B2B Audience Segmentation Across Multiple Programs for Success**

**8:30-9:30 AM**

#### **Joint Session with ABLE Savings Plans, Financial Education & Empowerment, and Unclaimed Property Track**

*We are all looking for effective strategies and processes to expand awareness and engagement with 529, ABLE, Unclaimed Property and CSA's. This session is designed to provide functional ideas, plans and materials to help Treasury Teams and Corporate Affiliates embed innovative and proven strategies into outreach/marketing.*

- *Learn how segmenting markets and utilizing a multi-program approach can engage leaders from business, non-profit, government and faith-based communities in your program offerings.*
- *Receive materials to help guide implementation.*

- *Hear about B2B outreach segmentation strategy successes.*
- *Review examples of practical metrics for success measurement.*

*If you don't have an outreach staff, no worries, these strategies can be quickly implemented by a team or by those that work solo!*

### **CSPN All Member Meeting & Strategic Plan Update**

**10:00 AM-12:00 PM**

*CSPN Chair Mary Morris, the CPSN executive board and committee leadership will provide an overview of recent network activities as part of the All Member Meeting. Additionally, leadership will update membership on the implementation of the current strategic plan and will solicit feedback from members regarding the updated plan being developed this year.*



## Financial Education & Empowerment Butler

### Tuesday, May 21

#### **The ROI of Effective K-12 Financial Education**

**8:30-9:30 AM**

*This interactive session will feature a discussion with Drs. Carly Urban and Christiana Stoddard of Montana State University, two of the nation's leading financial education researchers, on what constitutes effective financial education, the positive benefits/relative costs and how states and treasurers can support meaningful programs to impact all young people. Whether your state has implemented financial education instruction or is just getting started, you will have access to the experts that states turn to for their experience and expertise.*

#### **Data, awareness and action: Scorecards advance financial empowerment and policy**

**9:50-10:50 AM**

*How does your state stack up when it comes to financial acumen, stress, K-12 financial education access and decision making? There's data for that. Statistical comparisons can inform public opinion and help facilitate public policy -- and scorecards can help you attract media attention, better compete for grants and funding opportunities, and advocate for financial wellbeing and expanded education access. What sorts of financial scorecards are there, and what do they tell us? Interested in developing a scorecard? Meet national leaders and authors in a roundtable about goal setting, planning, polling, development and costs, impact, and lessons learned.*

#### **Boost Financial Education Engagement with Video**

**2:20-3:20 PM**

*Creating quality video content can help your financial education program engage with a variety of audiences. At the end of this workshop, you'll walk away with a video content development plan including: clear goals to reach your audiences, guidance on format styles, ideas for budget and time friendly solutions, and communication strategies to share your videos through multiple channels.*

#### **Bridging the Gap with Innovative Elementary Financial Literacy Kits**

**3:40-4:40 PM**

*Discover how our financial literacy duffle bags, equipped with children's books and activities, are shaping young minds in libraries. Explore opportunities for business professionals to volunteer in classrooms, imparting essential financial knowledge. Attendees will gain insights into successful program implementation, fostering financial literacy in the community, and leave with actionable strategies for initiating similar impactful initiatives.*

### Wednesday, May 22

#### **The Power of Data: Evaluating State Financial Health Using National Resources**

**8:30-9:30 AM**

*Join this session to learn about national data sets, including NEFE's consumer polls, available on financial literacy and well-being and how to disaggregate that data for your state. Participants will receive resources on how to translate data for their localities and how to use those insights in strategic decisions. Panelists will share examples of how states have used*



*national data for themselves in advocacy efforts.*

### **Digital Marketing on a Budget**

**9:50-10:50 AM**

#### **Joint Session with ABLER Savings Plans and 529 College Savings Tracks**

*This interactive workshop-like session will focus on best practices for an effective digital marketing plan on a shoestring budget. We will work through targeted marketing efforts that can easily expand to larger, more complex campaigns.*

### **Informal Financial Education Directors' Caucus Meeting**

**11:10 AM-12:10 PM**

*Join caucus members for a chance to connect in person!*

### **Promoting equity in financial education through empowerment and inclusion of youth and adults**

**1:50-2:50 PM**

*As the importance of incorporating financial education as either a graduation requirement or regularly accessible curriculum in the K-12 public school system grows, so should the meaningful application of appropriate curriculum that meets the defining demographics and lived experiences of the students who receive this education. Research has shown students are more engaged and achieve better academic performance when instructional materials have cultural relevance and reflect their real-life experiences. At FEPPP, we have prioritized identifying and vetting resources to deliver financial education instruction that reflects our students' rich and diverse cultures and environments. It is of the utmost importance to identify resources that meet the academic, cultural, and financial needs of all students regardless of income, ability, or ethnicity. Financial education is a powerful tool that can help students manage their financial resources and achieve financial success to be self-sustaining and contribute to the financial wellbeing of their families and their communities.*

### **Teen Teach-Ins: A Fun Way to Promote Financial Education**

**3:10-4:10 PM**

*The Jump\$tart Teen Teach-Ins recruit high school educators to charge their students with designing and teaching personal finance lessons to elementary school students, based on existing classroom resources. This unique peer-to-peer learning model benefits both sets of students as well as their parents (through take-home materials) and their wider community through accompanying earned and social media campaigns. This panel includes representatives from Jump\$tart, participating teachers and supporting business and finance partners to discuss how this dynamic campaign promotes financial education.*

### **Thursday, May 23**

#### **Igniting Outreach Results... How to Utilize B2B Audience Segmentation Across Multiple Programs for Success**

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#### **Joint Session with ABLER Savings Plans, College Savings Plans, and Unclaimed Property Tracks**

*We are all looking for effective strategies and processes to expand awareness and engagement with 529, ABLER, Unclaimed Property and CSA's. This session is designed to provide functional ideas, plans and materials to help Treasury Teams and Corporate Affiliates embed innovative and proven strategies into outreach/marketing.*

- *Learn how segmenting markets and utilizing a multi-program approach can engage leaders from business, non-profit, government and faith-based communities in your program offerings.*
- *Receive materials to help guide implementation.*
- *Hear about B2B outreach segmentation strategy successes.*
- *Review examples of practical metrics for success measurement.*

*If you don't have an outreach staff, no worries, these strategies can be quickly implemented by a team or by those that work solo!*

### **Building a Sustainable DEI&B Strategy: From Policy to Programs**

**9:45-10:45 AM**

#### **Joint session with Innovations in the Treasury Track**

*The Massachusetts State Treasurer's Office has been recognized as the most diverse constitutional office in the Commonwealth. The Treasury believes that diversity benefits the development of our entire workforce by exposing all employees to a variety of ways to understand and engage with our teams and provide superior services to our customers. Hear how the Office of the Massachusetts State Treasurer successfully implemented DEI&B goals agency wide and learn how various treasury departments achieved their objectives. The Office of Economic Empowerment will present on how DEI&B was embedded into its financial education and economic empowerment programming and how programs and outreach were adjusted to reach a more diverse audience.*

## Innovations in the Treasury Cambria

**Thursday, May 23**

### **Artificial Intelligence-empowering Treasury staff**

**8:30-9:30 AM**

*Artificial Intelligence-empowering Treasury staff with AI tools for various functions including training, workforce development, knowledge transfer, project management and fraud/risk mitigation:*

*We will discuss how, as a tool, AI can:*

- *Help document project scope, process steps and requirements and can assist staff in constructing a template for projects*
- *Measure success/challenges and identify cost savings through data collection and analysis*
- *Generate output, based on the input provided by Staff, saving time and resources*
- *Be leveraged by Treasury and agencies for security measures and fraud detection we'll discuss how Treasury staff can capitalize on this for various state programs, using AI to assure the Identity of payees and benefit recipients and as well as vendors*
- *Empower States to deliver documentation for scoping Staff training, augmenting current efforts. Training examples include, call centers, competency training.*
- *Assist with meeting Career development needs, and knowledge transfer requirements for an evolving workforce We will also discuss potential pitfalls, how to monitor and maintain integrity and control within the Treasury environment, and importantly, how to get started.*

### **Building a Sustainable DEI&B Strategy: From Policy to Programs**

**9:45-10:45 AM (Butler)**

#### **Joint session with Financial Education & Empowerment Track**

*The Massachusetts State Treasurer's Office has been recognized as the most diverse constitutional office in the Commonwealth. The Treasury believes that diversity benefits the development of our entire workforce by exposing all employees to a variety of ways to understand and engage with our teams and provide superior services to our customers. Hear how the Office of the Massachusetts State Treasurer successfully implemented DEI&B goals agency wide and learn how various treasury departments achieved their objectives. The Office of Economic Empowerment will present on how DEI&B was embedded into its financial education and economic empowerment programming and how programs and outreach were adjusted to reach a more diverse audience.*

### **Uncovering the Emotions and Attitudes of Scammed Americans**

**11:00 AM-12:00 PM**

*Wells Fargo conducted research to better understand the emotions and attitudes of consumers who have previously been scammed. We learned about the varying degree of feelings these daunting situations have had on both the individuals it happened to and their loved ones and what they're looking for from institutions to better help and support them in the future.*

### **Make life easier on your Treasurer... By building a well-rounded treasury team**

**1:00-2:00 PM**

*The importance of the treasurer as a driver of business value has changed enormously over the years - no longer just the 'money counters.' With a growing list of responsibilities comes a larger*

*set of stakeholders, and work that spans many skill sets and disciplines. So, how do you build a team that can respond to today's challenges, meet the organization's goals, and be a driver of value? This session will explore opportunities to develop a holistic, multi-functional team that can adapt to the changing technological treasury landscape.*

*Learning Objectives:*

- 1) Developing the right kind of talent framework, and human capital strategy*
- 2) Organizing your treasury team*
- 3) Moving from a cost center to a strategic asset and valued partner to the organization*

## **Retirement Security Pennsylvania**

**Thank you to our track sponsor Ascensus**

### **Tuesday, May 21**

#### **Repeat After Me! Why Retirement Security Matters & The Role of States & Federal Government in Closing the Access Gap**

**8:30-9:30 AM**

*There are 19 states that have enacted new state-sponsored retirement savings programs for private sector workers, and at least 48 states have acted to implement, study, or consider legislation to establish a program in the past 12 years. In this session, panelists will share insights into why these programs matter, what interest legislators and officials should have in establishing a state-sponsored retirement savings program, the landscape for a federal solution and the various retirement program models to help fill the savings gap, the successes and concerns for effective implementation, and opportunities to leverage scale for all state programs.*

#### **Do You See What I See? Behavioral Insights & Considerations to Improve Retirement Security and Financial Wellbeing**

**9:50-10:50 AM**

*While state-sponsored retirement programs have been successful at targeting those employers and workers without access to a retirement savings plan, challenges remain for reducing the number of employees who opt out and withdraw funds from these programs. To ensure the state-run programs fulfill their mission and ensure savers have sufficient retirement savings, the programs need to better understand who is opting out, who is withdrawing funds and why, and how these funds are being used. This panel will provide key insights into those workers who have traditionally lacked access to a retirement plan at work, the factors and behaviors that may impact savings, the role of financial education and outreach strategies, and what program design features might improve outcomes for retirement readiness.*

#### **If You Think Retirement Security is Easy, Think Again! Navigating the Speedbumps to Successful Program Implementation**

**11:10 AM-12:10 PM**

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

#### **So Your Business Just Received a Notice from an Enforcement Agency: Lessons Learned from Enforcement in State-Facilitated Retirement Programs**

**2:20-3:20 PM**

*2023 brought about the first actual round of enforcement action in the state-facilitated retirement program space. In this session, panelists will share insights into the early learnings from recent activity in the states working through enforcement.*

**Retirement Security Working Group Session****3:40-4:40 PM**

*This last session will be set aside as an interactive exercise to have a more immersive discussion, brainstorm ideas and address common issues that affect many state-sponsored retirement savings programs as well as set actionable next steps for programs in their respective state.*

## State Debt Issuance Cambria

**Thank you to our track sponsor PFM**

### Monday, May 20

#### **Economic Update**

**3:00-4:00 PM**

#### **Joint Session With Banking & Cash Management Track**

*The latest on the national & regional economies including an economic overview and a discussion of how to incorporate various economic metrics into your forecasting.*

#### **SDMN Award and Meet and Greet**

**4:00-4:45 PM**

*Join us for the awarding of the State Debt Management Network's (SDMN) first annual "Tim Schaefer Memorial Award for Debt Manager of the Year" followed by a networking happy hour for those in the debt management industry. Hosted by the Board of SDMN.*

### Tuesday, May 21

#### **Navigating the Evolving Economic Landscape**

**8:30-9:30 AM**

*This session will provide an overview of how a range of competing/conflating economic and policy dynamics are affecting how states budget and manage their debt and capital plans. Topics covered could include the downshift in revenue growth following the pandemic boom, effect of major tax policy changes, high interest rates/shifting monetary policy, geopolitical risks with two wars and more protectionist sentiment, flagging global growth (especially China), and the pipeline of federal investment from recent legislation (BIL, CHIPS, IRA) spurring private investment.*

#### **Navigating Arbitrage Opportunities and Risks with Tax-Exempt Bonds in a Volatile Rate Environment**

**9:50-10:50 AM**

*Amid rising financing costs, issuers of tax-exempt bonds face the challenge of optimizing returns on unspent proceeds through higher-yielding investments, a strategy fraught with arbitrage risks and IRS scrutiny. This session emphasizes the critical need for rigorous record-keeping and adherence to federal spending rules to avoid pitfalls. It also delves into effective investment strategies for bond proceeds, underlining IRS restrictions and arbitrage rebate requirements, to ensure compliance and strategic financial management in a complex interest rate landscape.*

#### **Long-term planning – Capital and Financial Forecasting Helps to See Challenges Coming**

**11:10 AM-12:10 PM**

*A crystal ball would be helpful, but those are hard to come by. Nonetheless seeing what may be coming your way is an important way to mitigate budget and operating risks. How are plans considered at the rating agencies and what are different practices across states?*

#### **To P3 or Not to P3 - Is that the right question?**

**2:20-3:20 PM**

*Many states have engaged in public-private partnerships as a means to better manage risk and*



*deliver large infrastructure projects more efficiently. Some state projects have had great success while others have not panned out as hoped. Other states' experiences offer insight into when a P3 makes sense and how to navigate potential pitfalls, including the politics and the process.*

### **If You Build It, Will They Come? The Importance of Investor Relations for State Municipal Bond Issuers**

**3:40-4:40 PM**

*The panel will discuss the importance of Investor Relations (IR) with three State/Commonwealth issuers. The panel will outline the important topics that highlight the strategic value of effective communication and relationship management with investors. This agenda aims to cover the foundational aspects of IR, its benefits, challenges, and best practices specifically tailored to the context of our panelists' IR strategies. The panel discussion is designed to be comprehensive, covering the theoretical underpinnings of investor relations in the municipal bond context, practical strategies for effective communication and engagement, as well as providing opportunities for interactive learning and discussion.*

### **Wednesday, May 22**

#### **Ratings 101**

**8:30-9:30 PM**

*Rating requests are an essential step in bringing a bond offering to market. Do you ever wonder what steps actually take place between that initial request and delivery of the rating? This panel will take an in-depth look at the ratings process, discussing criteria, committees, and rating drivers, as well as viewpoints from the issuer side on how to prepare for rating agency meetings or discussions.*

#### **Role of State Credit Enhancement Programs for Local Issuers**

**9:50-10:50 AM**

*Discuss the value offered by different types of state credit enhancement programs and how the market/rating agencies evaluate the different types. Could include school district enhancement programs and charter school programs.*

#### **Is Your Refunding Worth It? Ways to Measure Potential Savings**

**11:10 AM-12:10 PM**

*Should you wait for the call date to refinance outstanding bonds, or is it better to advance refund them? Panelists will discuss ways to analyze refunding opportunities, market-accepted structures including tenders and forwards, and debt policy guidelines.*

#### **Refinancing Build America Bonds (BABs): Navigating Legal Complexities and Financial Calculations**

**1:50-2:50 PM**

*This session addresses the unique challenges of refinancing Build America Bonds (BABs), emphasizing the critical legal analysis required due to non-uniform extraordinary redemption provisions, different approaches to calculating the extraordinary optional redemption price, and the variability even within a single issuer's offerings. We will review the history of sequestration, the temporary reprieve from PAYGO sequestration, dissect the legal approach to triggering the extraordinary redemption provisions, the effects of the recent Indiana Municipal Power case and the related US Solicitor General guidance, and compare the financial mechanics involved,*



*including the calculation of extraordinary redemption prices versus make whole call prices. Through exploring case studies and assessing potential savings in the current market, attendees will gain insights into both the legal and financial strategies essential for successful BABs refinancing.*

### **SEC and MSRB Roundtable**

**3:10-4:10 PM**

*Maintaining an open dialogue with both the SEC and the MSRB is critically important for issuers and all market participants alike. Join the MSRB for an open discussion about the Board's priorities, and hear the latest from the Securities and Exchange Commission on the Financial Data Transparency Act (FDTA).*

## Technology in the Treasury Washington

### Wednesday, May 22

#### **Decentralize Finance (DeFi) is Coming**

**8:30-9:30 AM**

##### **Joint session with Banking & Cash Management Track**

*Cryptocurrencies are here and tax payers are using them. Blockchain is being used as a backbone for new systems across government and for issuing digital bonds in public finance. Stablecoins are being adopted in state legislatures. How does DeFi work in relation to traditional finance (TradFi) and what do you need to know for coming disruption?*

#### **What does digitization really mean for your agency?**

**9:50-10:50 AM**

*Whether you're implementing a new ERP system or exploring APIs to increase efficiency, making strategic tech investments is crucial to automating your operations. We'll focus on a holistic approach to go beyond cost center functions while discussing the resources, tools, and processes you will need both internally and from your banking partner.*

#### **Emerging Technologies / Emerging Risks: What You Might Not Know About Threat Mitigation**

**1:50-2:50 PM**

##### **Joint session with Banking & Cash Management Track**

*This session offers insights into new cybersecurity developments and heightened associated risks, particularly in the government sector. It underscores the threats posed by rapid tech progress and nation-state actors, with a focus on AI's benefits and challenges. The session aims to equip attendees with up-to-date knowledge and strategies to navigate these risks in our rapidly evolving digital landscape.*

#### **Navigating to Better & Faster**

**3:10-4:10 PM**

*Treasury's technology landscape has evolved considerably in the past few years and breakthroughs in new functionality occur more frequently than ever before. This can be overwhelming to keep up with and understand in terms of applicability to your operating environment. With so many options from TMS providers, banks, and other fintechs in the market, how should a treasurer approach this new era of technology options overload? Let's spend some time learning from peers who have adopted various technology solutions within their government on what they adopted, how they scoped it, and how they built the investment business case. We will also discuss their outlook on newer technology like APIs, virtual solutions, and machine learning/artificial intelligence (AI/ML) and how they see these applying in their organizations.*

**Unclaimed Property**  
**Convention Center Room 407**

**Thank you to our track sponsors Discovery Audit Services and Kroll**

**Monday, May 20**

**8:00-8:45 AM**

**First Timers Breakfast (Invitation Only)**

**9:00-10:00 AM**

**Audit Committee (States Only)**

**Fraud Committee (States Only - Virtual Option)**

**10:15-11:15 AM**

**Virtual Currency & Emerging Property Committee (States Only)**

**Legal Committee (States Only - Virtual Option)**

**Welcome, Awards and the State of the States**

**1:00-2:30 PM**

*Receive an update from members around the nation and celebrate our award winners as we kick off the unclaimed property track.*

**3:00-4:00 PM**

**NAUPA Uniformity Committee - NAUPA III (States Only)**

**3:00-5:00 PM**

**NAUPA Communications Committee Workshop (States Only - Virtual Option)**

**Tuesday, May 21**

**Astounding Stories, Fantastical Finds, and Dunning-Kruger Specimens**

**8:30-9:30 AM**

*Unclaimed property, by definition, represents an “exception to the rule.” However, within unclaimed property, there is the truly exceptional: extraordinary claimants, unexpected assets and esoteric safe deposit box contents, crazy court orders, bumbling fraudsters with outlandish claims documentation, and unexpected coincidences. Seasoned administrators will share their best shaggy dog stories with members of the audience encouraged to share their own tales of the odd and unusual.*

**Recent Legislation & Legal Developments Impacting Unclaimed Property Part 1**

**9:50-10:50 AM**

*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.*

**No Go for RPO?**

**11:10 AM-12:10 PM**

*With decreased use of the U.S. mail by holders and questions as to the dependability of tracked return mail, the RPO standard for unclaimed securities and other property has been*

*challenged by states. In this session, the origin of the RPO standard will be explained, with states, holders, and database aggregators debating its ongoing relevance.*

### **Unclaimed Cryptocurrency: KISS**

**2:15-3:00 PM**

*As cryptocurrency is initially reported and dialogues with the industry get underway, what has been learned about the characteristics of unclaimed crypto? What are the problems (and solutions) associated with owner reporting and property remittance? What can be done to standardize reporting?*

### **Finding the Perfect Match: Learning through Doing**

**3:15-4:45 PM**

*Obtaining a best address through data matching has now been around for a decade (thank you, Wisconsin) but each year, states develop improved approaches to maximizing accurate returns and rectifying operational issues. This session will provide a comprehensive overview of the matching process, a walk-down of lessons learned, a description of best practices, and a discussion of how matching is impacting return rates and their analysis. This session is a “must attend” for any state considering a tax or other data source matching program.*

## **Wednesday, May 22**

### **Both Sides Now: State-Holder Views on Recent Legal Decisions**

**8:30-9:30 AM**

*In recent years, there have been a number of significant legal decisions, involving owner claims, access to records, statutes of limitation, and challenges to statutory interpretations. Do states and holders agree on the outcome of these cases, and whether they represent good public policy? State and holder legal counsel will discuss important recent case law, in an effort to achieve consensus.*

### **Not So Fast: Recent Developments Involving the Banking Industry**

**9:50-10:50 AM**

*The banking industry and states have divergent views on certain reporting protocols, including the treatment of recurring ACH debits/credits in indicating owner interest, the assessment of “escheat fees,” and whether cash loyalty awards should be reportable. This presentation will explain the related disputes, and how states are addressing them.*

### **Recent Legislation & Legal Developments Impacting Unclaimed Property Part 2**

**11:10 AM-12:10 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.*

### **War Medals Initiative**

**1:50-2:35 PM**

*Since the late 90’s, PA State Treasury began to maintain a standalone list of all war medals and memorabilia reported as safekeeping property from abandoned safe deposit boxes. The total number of medals has grown to 1,156 for all categories (category 1 and 2 deemed military medal, category 3 deemed memorabilia). Since the beginning of 2021, when Treasurer Garrity*

*took office – as a veteran herself- returns of these precious medals have soared. To date, PA has returned 704 medals including 3 Bronze Stars and 9 Purple Hearts. Many states and plan administrators may already be inventorying and actively returning these items. Many states may not. Learn what processes are in place to enhance your efforts or put this type of program in place to help reunite family members with these precious medals for their Veteran or Active-Duty Service Member.*

### **Where There's Smoke, There's Fire: Deducing and Prosecuting Fraudulent Claims**

**2:50-4:20 PM**

*Unclaimed property offices know that fraud attempts are on the rise, and the tactics used by fraudsters are getting more and more advanced. It can be a daily battle to detect and deter these fraud attempts. And what about holding someone accountable for the criminal acts? In this session, you will learn modern tools and good old fashion detective tactics to detect fraud on the front lines, how to use appropriate tools, resources, and open-source data to build your case, and review real fraud examples that are being prosecuted.*

**Thursday, May 23**

### **Igniting Outreach Results... How to Utilize B2B Audience Segmentation Across Multiple Programs for Success**

**8:30-9:30 AM**

#### **Joint Session with ABLER Savings Plans, College Savings Plans, and Financial Education & Empowerment Tracks**

*We are all looking for effective strategies and processes to expand awareness and engagement with 529, ABLER, Unclaimed Property and CSA's. This session is designed to provide functional ideas, plans and materials to help Treasury Teams and Corporate Affiliates embed innovative and proven strategies into outreach/marketing.*

- *Learn how segmenting markets and utilizing a multi-program approach can engage leaders from business, non-profit, government and faith-based communities in your program offerings.*
- *Receive materials to help guide implementation.*
- *Hear about B2B outreach segmentation strategy successes.*
- *Review examples of practical metrics for success measurement.*

*If you don't have an outreach staff, no worries, these strategies can be quickly implemented by a team or by those that work solo!*

### **NAUPA Education Committee Lounge**

**9:45-11:45 AM**

*Come hang with your fellow unclaimed property staff while you wait for your flight or in between sessions or leave us some feedback on the conference*

## Communications & Marketing Pathway

### Monday, May 20

#### **NAUPA Communications Committee Workshop (States Only)**

**3:00-5:00 PM (DLCC Room 407)**

### Tuesday, May 21

#### **ABLE State of the States**

**8:30-9:30 AM (Westmoreland East & Central)**

*Overview of current updates from ABLE programs and administrators including new outreach initiatives, proposed/enacted legislation supporting state ABLE programs; partnership opportunities; marketing attempts/successes, staffing expansions, etc. This opportunity is focused on joining together with your ABLE peers to learn of ideas to incorporate in your state.*

#### **Working Collaboratively Through Unique Partnerships**

**11:10 AM-12:10 PM (Westmoreland East & Central)**

*This panel will provide new strategies and examples on how to leverage more opportunities to leverage ABLE education and outreach amongst state agencies and departments where individuals with disabilities, family members and caregivers interact with state systems including: State Disability Agencies, Voc Rehab Agencies, Dept. of Administrations, etc.*

#### **Boost Financial Education Engagement with Video**

**2:20-3:20 PM (Butler)**

*Creating quality video content can help your financial education program engage with a variety of audiences. At the end of this workshop, you'll walk away with a video content development plan including: clear goals to reach your audiences, guidance on format styles, ideas for budget and time friendly solutions, and communication strategies to share your videos through multiple channels.*

#### **CSPN State of the States**

**3:40-5:00 PM (Convention Center Rooms 301-304)**

*Overview of current updates from 529 plans including new outreach initiatives, proposed/enacted legislation, partnership activities; marketing attempts/successes, operational best practices, etc. This is an opportunity to share your experience with your colleagues and learn about innovations you can use in your plan.*

### Wednesday, May 22

#### **Preparing for the ABLE Age Adjustment**

**8:30-9:30 AM (Westmoreland East & Central)**

*In preparation for the ABLE Age Adjustment, learn more about how disability with the VA works, and how ABLE accounts interact with VA benefits, how to determine if someone is eligible for an ABLE account, benefits specifically for someone receiving VA disability, etc. Veterans and service members are likely the largest single group, but are there other groups of individuals — people with degenerative disorders, individuals disabled on the job, who will become eligible in 2026. What can be done to prepare for outreach with these new target populations.*

#### **Digital Marketing on a Budget**

**9:50-10:50 AM (Convention Center Rooms 301-304)**



## **Joint Session with ABLÉ Savings Plans, 529 College Savings and Financial Education & Empowerment Tracks**

*This interactive workshop-like session will focus on best practices for an effective digital marketing plan on a shoestring budget. We will work through targeted marketing efforts that can easily expand to larger, more complex campaigns.*

### **Second Generation 529 Savers**

**11:10 AM-12:10 PM (Convention Center Rooms 301-304)**

*529 as a product is reaching maturity, let's hear from some of our former beneficiaries with young families of their own! New accounts are being opened by individuals who were once beneficiaries. Plans have experienced a 120% increase in second generation savers enrolling over the last 6 years. This presents an enormous opportunity as former 529 beneficiaries continue to age and start their own families. This session will consist of a focus group of local residents including both 2nd generation 529 savers and former beneficiaries who have not yet opened a 529 for their own child. Discussion ideas include: What did they know about the 529 account for their own education expenses? How did they come to consider one now? Why did they or didn't they start one for their beneficiary? What are their savings goals and expectations?*

### **War Medals Initiative**

**1:50-2:35 PM (Convention Center Room 407)**

*Since the late 90's, PA State Treasury began to maintain a standalone list of all war medals and memorabilia reported as safekeeping property from abandoned safe deposit boxes. The total number of medals has grown to 1,156 for all categories (category 1 and 2 deemed military medal, category 3 deemed memorabilia). Since the beginning of 2021, when Treasurer Garrity took office – as a veteran herself- returns of these precious medals have soared. To date, PA has returned 704 medals including 3 Bronze Stars and 9 Purple Hearts. Many states and plan administrators may already be inventorying and actively returning these items. Many states may not. Learn what processes are in place to enhance your efforts or put this type of program in place to help reunite family members with these precious medals for their Veteran or Active-Duty Service Member.*

### **Innovative Ways to Enhance ABLÉ Marketing and Outreach: How to identify and create resources for current and prospective account owners at low or no cost.**

**1:50-2:50 PM (Westmoreland East & Central)**

*Many states and plan administrators are looking for low-cost and creative ways to drive program growth, while some are just getting started. Learn what programs are doing to increase account enrollments and awareness. See what teams have created in-house, from account overview brochures, topic-specific flyers, presentations, and more. Also learn how ABLÉ plan professionals have connected with external partners to provide resources to account owners and those who provide disability support and services. Hear from a professional who works with an ABLÉ plan to share information regarding employment services for people with disabilities.*

### **Thursday, May 23**

### **Igniting Outreach Results... How to Utilize B2B Audience Segmentation Across Multiple Programs for Success**

**8:30-9:30 AM (Allegheny Ballroom)**

### **Joint Session with ABLÉ Savings Plans, College Savings Plans, Financial Education & Empowerment, and Unclaimed Property Tracks**

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