



Bringing you &  
local financial  
resources together

The goal of Our Financial Conference is to provide relevant, up-to-date financial information that provides resources and tools that you can begin using today. There is a topic and something for everyone.

Pick one from each Breakout Session that you plan to attend on April 4<sup>th</sup>. This is for planning purposes only and if you change your mind, you can attend any session.

**Breakout Session One (10:00 – 11:00 am)**

Select One:

☐ **Raising Roofs, Raising Lives: Palouse Habitat for Humanity Homeowner Program Class (Centennial Room)**

Habitat for Humanity provides affordable housing opportunities for people in need, regardless of background or status. The organization's mission is to build homes, communities, and hope by offering a hand up, not a handout. Habitat's programs serve families with low to moderate incomes, offering them the opportunity to buy a home through affordable loans and the sweat equity of their own labor. The goal is to help individuals and families achieve long-term stability and independence through homeownership.

- Virginia Martinson, Habitat for Humanity
- Jennifer Wallace, Habitat for Humanity

☐ **Navigating Loss: Essential Steps After a Loved One's Passing Panel (Silver Room) – Sponsored by Latah Credit Union**

When a loved one is near the end of their life, the stress and grief can be overwhelming. In this session, our expert speakers share personal and professional insights to guide you through the challenges of assisting loved ones near the end of life and the subsequent period of loss. Whether you're a family member or executor, this discussion equips you with valuable knowledge for a smoother transition. Gain clarity and compassion as you navigate the complexities of end-of-life care and the essential steps to take after your loved one passes. This session provides a supportive roadmap to help you make informed decisions during this emotionally challenging time.

- Ellis Eifert, Eifert Law Firm **(Bronze Sponsor)**
- Phil Hutton, Short's Funeral Chapel
- Marlys Wilson, Latah Credit Union **(Gold Sponsor)**
- Erika Odenborg, Latah Credit Union **(Gold Sponsor)**
- Catie Lowry, Latah Credit Union **(Gold Sponsor)**

☐ **Seasons of Life Investing: Building Wealth for Every Stage Class (Main Room)**

This workshop provides practical strategies for making smart financial decisions tailored to your life stage. From starting your first job to planning for retirement, participants will explore how investing evolves with shifting priorities. Topics include understanding key concepts like compound interest and diversification, strategies for maximizing early returns, balancing retirement savings with midlife financial goals, and creating sustainable income in retirement. Whether you're a seasoned investor or just starting out, this session offers actionable insights to help you align your investments with life goals, overcome challenges, and build a secure financial future.

- Kaitie Jones, NorthStar Financial Management, Inc. **(Bronze Sponsor)**

## **Breakout Session Two (11:30 – 12:30 pm)**

Select One:

### ☐ **Finances After 70 Class (Centennial Room)**

This session offers actionable insights to help stretch your income and access valuable resources for long-term financial stability. Topics include saving money on technology, leveraging grocery store apps and AI for budgeting, and understanding long-term care options and costs. Learn to protect yourself from financial crimes, explore AARP benefits like Tax-Aide and Virtual Community Center (VCC), and discover state programs that provide property tax and Medicare savings through MSP and SHIBA. Whether planning for today or the future, this hour-long presentation equips you with tools and knowledge to make the most of your financial resources.

- Cathy McDougall, AARP Idaho (**Silver Sponsor**)

### ☐ **Artificial Intelligence: What You Need to Know to Navigate and Protect Your Information Class (Silver Room)**

In today's tech-driven world, artificial intelligence (AI) is transforming the way we live and work—but it also brings new challenges to privacy and security. This session demystifies AI, explaining how it's used in everyday life and its potential impact on your personal data. Learn practical tips to navigate AI tools safely, safeguard your information, and recognize risks like scams and misinformation. Perfect for individuals looking to stay informed and secure in the digital age, this presentation empowers you with knowledge to embrace AI while protecting your privacy and making confident technology decisions.

- Travis Woodbury, Idaho Department of Finance (**Gold Sponsor**)

### ☐ **Budgeting Your Money with Less Class (Main Room)**

Learn how to make the most of your money, even on a limited budget, in this empowering session. Discover practical tips for cutting expenses, prioritizing needs, and finding creative ways to save. From meal planning and DIY solutions to free resources and community programs, this class offers actionable strategies to stretch your income further. You'll also explore how to build a budget that aligns with your goals, reduces stress, and creates financial stability. Whether you're navigating tough times or just looking to maximize your resources, this session equips you with tools to budget smartly and thrive with less.

- Jessie Hansen, Idaho Central Credit Union (**Platinum Sponsor**)

## **Mini Keynote at Lunch (1:00 – 1:45 pm) (Main Event Room)**

### **Powering Our Shared Energy Future**

Relationships with our communities, customers, businesses, and local organizations are the foundation of the Avista legacy, and important enough to continue to build and nurture. As the Inland Northwest Region's largest energy provider, we endeavor to provide affordable and reliable energy, and continue to be a strong partner in smart, forward-looking investments in new technologies and alternative energy, while ensuring energy supplies are resilient against cyber threats and natural disasters. And our commitment to the community is unwavering. At Avista, we enable vibrant communities through energy. Safely. Responsibly. Affordably. We put those we serve at the center of everything we do.

- Paul Kimmell, Avista Utilities (**Silver Sponsor**)

### **Breakout Session Three (2:00 – 3:00 pm)**

Select One:

☐ **Protecting Your Digital Assets and Your Identity with Online Environments Class (Centennial Room)**

In a digital era where safeguarding your digital assets and personal identity is crucial, our session provides expert insights into the latest cybersecurity threats. We offer practical strategies for securing digital information and proactive measures against identity theft. Regardless of age or socioeconomic background, online threats exist, and we're here to help you protect your information from potential harm. Acquire essential knowledge to fortify your online defenses and equip yourself with tools to navigate the digital landscape securely. Join us to preserve the integrity of your digital identity and ensure a safer online experience for everyone.

- Travis Woodbury, Idaho Department of Finance **(Gold Sponsor)**

☐ **Utilities Aren't Just Electricity: Ways to Save on Your City Utilities Class (Silver Room)**

Discover how to save money and live sustainably with this fun and interactive class! Learn practical tips for reducing costs on water, garbage, and more while understanding how utilities impact your budget. This session will cover simple changes to cut waste, smart technology for efficiency, and resources offered by city programs to help you save. Plus, enjoy engaging activities and exciting giveaways as you build knowledge and take control of your utility bills. Perfect for families, homeowners, and renters, this class ensures you'll walk away with strategies to lower costs and make a positive environmental impact!

- Kelli Cooper, City of Moscow Environmental Services

☐ **Baby Step Millionaires: Ordinary People Building Extraordinary Lives Class (Main Event Room)**

This empowering class tells the story of how ordinary people have achieved extraordinary wealth with simple actionable steps based on proven principles. Participants will learn statistical data about the lives of everyday millionaires, how they did it, and how you can too. Whether you're starting with limited resources or looking to build a financial legacy, the first step is believing that it is possible. This class will help you believe. Join us today by taking one small step into our class to learn how anyone, regardless of income, can achieve financial freedom little by little! Wealth gained hastily will dwindle, but whoever gathers little by little will increase it! – King Solomon (the wealthiest man who has ever lived.)

- George Luke, Axiom Wealth Strategies **(Silver Sponsor)**
- Neal Richards, Axiom Wealth Strategies **(Silver Sponsor)**