

CREDIT PROFESSIONALS INTERNATIONAL
STRATEGIC PLANNING EXECUTIVE COMMITTEE MEETING
AGENDA
DRURY INN – ST LOUIS
OCTOBER 6-7, 2017

Call to Order	Cheryl Burleson-Davis, President
Recognition of those present	Sheila Edwards, Secretary/Treasurer

Voting members
Non-voting members

Committee Chairman Reports

Membership	Marylyn Tack
Financial Review	Gail Ottinger
Banzai Program	Cindy Westenhofer
Corporate Office Report	Charlotte Rancillio

Open discussion for future of CPI

Old Business

New Business

Adjournment

Strategic Planning Oct 6-7, 2017

Confirmed Attendees:

- 1 Barb Hall
- 2 Betty Thorman
- 3 Charles Gordon
- 4 Charmaine Lucas
- 5 Cheryl Burleson-Davis
- 6 Cindy Westenhofer
- 7 Connie Hamilton
- 8 Gail Ottinger
- 9 Mary Nebeker
- 10 Marylyn Tack
- 11 Rhonda McKinney
- 12 Sharol Rudolph
- 13 Sharon DeShazer
- 14 Sheila Edwards
- 15 Steve Lindgren
- 16 Sue Heusing
- 17 Charlotte Rancillio

Remote Attendees:

- 18 Joyce Rider
- 19 Linda Simbeck
- 20 Pat English
- 21 Charlotte Mannes

2017-2018 Marketing Committee Report

We propose to promote CPI through social media to attract younger & enthusiastic individuals who are not currently aware of CPI and its benefits.

Use social media, linked in, etc. in an attempt to reengage non active members.

Enlist this assistance of our student members to promote CPI through Facebook, Twitter, Snapchat, etc. in an effort to attract more student members to convert to paying members.

Send periodic e-mails to our members soliciting alternative ways to market CPI and attract members. E-mail the locals that are showing increased membership to find out what they are doing to increase their local membership.

Charlie Gordon

Charmaine Lucas

Marketing Committee co-chairman

Report of the Publication Committee

Everyone should have by now received the CPI Post Conference Capsule along with the August newsletter. Charlotte, Connie and I are busy working on the upcoming magazine due out soon.

Topics we have and are working on:

- “How to Raise Your Credit Score Quickly” by Kathryn Greiner
- Reverse Mortgages
- Active Shooter
- Elder Fraud/Financial Exploitation
- Lean Six Sigma
- Build A Better Team
- Cyber Security

Charlotte and Connie will be in attendance, they can add to the list if they have received any more topics they are working on. Charlotte will also be able to tell you when it will be completed and ready to mail. I know one of the topics for discussion is concerning photos in the magazine.

Thanks to Charlotte and Connie for all of their help in securing articles and to Charlotte for getting it ready for print and in the mail.

Remember everyone we are also looking for ideas or articles for our publications.

Linda Bridgeford

Publications Committee

CERTIFICATION REPORT

For the reporting period of June 2017 – September, there were no new certifications. We currently have a total of 62 certified individuals; 57 of which are Lifetime.

It is an honor to serve as Certification Coordinator.

Respectfully Submitted,
Linda Simbeck, MPCE/CFE-Retired

Education Report 9/27/17

I contacted all the speakers from the 2017 International Conference to see if they would contribute an article on their particular topic for one of our publications. Michelle Cox immediately responded with a resounding YES! Her topic was on Lean Six Sigma.

Officer McDonald from SAPD responded that he has no written form of his presentation but could provide the video if we wanted. And of course we accepted and I put him in touch with Cindy, I believe! for one of our webinars. And Cindy agreed to do a webinar on the website!

Charlotte let me know that she has an article from Kathryn Greiner. Her topic is "How to Raise Your Credit Score Quickly".

Not too much so far but I will get a follow up out to those that did not respond by the end of this week. I have also put together a list of our local speakers and have asked our members who set up each particular speaker to get me their contact information or to contact them directly to see if I can get any articles from them.

Charlotte has some good info from the federal government on reverse mortgages & is writing an article on that topic.

The Consumer Financial Protection Bureau (CFPB) issued info about the dangers of taking out a reverse mortgage to delay taking Social Security. This is new. Released in August 2017.

She also has information from the FDIC that compares reverse mortgages with traditional home equity lines of credit (HELOCs). This is from 2014.

In addition, she has an article from the FDIC discussing the risks and costs of borrowing with a reverse mortgage. It dates back to 2010. But she thinks the info is still relevant. She will check their website to see if they have any updates on this topic.

Charlotte also said she had enough material for the fall newsletter so hopefully I will get something going for the spring magazine.



Connie Hamilton
albconnie@aol.com

At this time we have 7 Orders effecting 280 Students

CPI has requested 6 Schools so far:

Orders Placed by:

- Ann Arbor CPI: YPSILANTI HIGH SCHOOL (40 Students)
- Alamo CPI: LANIER HIGH SCHOOL (120 Students)
- Jackson, TN CPI: SOUTH SIDE HIGH SCHOOL (60 Students)
- Las Madrugadoras CPI: DEL NORTE HIGH SCHOOL (60 Students)

2 Schools not yet ordered:

- Indy CPI: Decatur High School (\$995)
- Las Madrugadoras CPI: HIGHLAND HIGH SCHOOL (\$995)

Cost:

• Ann Arbor CPI: YPSILANTI HIGH SCHOOL	\$695
• Alamo CPI: LANIER HIGH SCHOOL	\$995
• Jackson, TN CPI: SOUTH SIDE HIGH SCHOOL	\$895
• Las Madrugadoras CPI: DEL NORTE HIGH SCHOOL	<u>\$995</u>
Total	\$3,580

At this time cost per student is \$7.82

***This cost will vary as additional orders are placed.**

JACKSON, TN CPI

Teacher: Wilma Williams
SOUTH SIDE HIGH SCHOOL, 84 HARTS BRIDGE RD, JACKSON, TN 38301
wawilliams@jmcss.org

- 8/1/2017 Wilma ordered 60 booklets.
- 5/1/2015 Wilma signed up on May 1, 2015.

SAN ANTONIO, TX (ALAMO CPI)

Teacher: Margie Gaines
LANIER HIGH SCHOOL, 1514 W CESAR E CHAVEZ BLVD, SAN ANTONIO, TX 78207
mgaines@saisd.net

- 8/31/2017 Margie ordered 80 booklets.
- 3/7/2013 Margie signed up on March 7, 2013.

SAN ANTONIO, TX (ALAMO CPI)

Teacher: Lydia Mrzlak

suggested interest in these presentation topics

- Budgeting
- Checking and / or credit cards
- Maintaining good credit
- Staying out of debt

LANIER HIGH SCHOOL
9/18/2017 Lydia Mrzlak ordered 40 booklets.

ANN ARBOR, MI CPI

Teacher: Trish Thomas
YPSILANTI HIGH SCHOOL, 2095 PACKARD RD, YPSILANTI, MI
48197 thomas8@ycschools.us

- 9/11/2017 Trish requested a presentation from his sponsor.
- 8/30/2017 Trish ordered 40 booklets.
- 1/31/2017 Trish signed up on January 31, 2017.

LAS MADRUGADORAS CPI Albuquerque, NM

Meredith Medicott
DEL NORTE HIGH
5323 MONTGOMERY BLVD NE
ALBUQUERQUE, NM 87109
meredith.medlicott@aps.edu

- 8/25/2017Meredith requested a presentation from his sponsor.
- 8/24/2017Meredith ordered 20 booklets.
- 8/24/2017Meredith signed up on August 24, 2017

LAS MADRUGADORAS CPI Albuquerque, NM

Teacher: Angela Dickerson

DEL NORTE HIGH
5323 MONTGOMERY BLVD NE
ALBUQUERQUE, NM 87109

dickerson@aps.edu

- 8/24/2017Angela ordered 20 booklets.
 - 8/24/2017Angela signed up on August 24, 2017.
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LAS MADRUGADORAS CPI Albuquerque, NM

Christina Jarrell High School
DEL NORTE HIGH
5323 MONTGOMERY BLVD NE
ALBUQUERQUE, NM 87109
christina.jarrell@aps.edu

- 8/21/2017Christina ordered 20 booklets.
- 8/21/2017Christina requested a presentation from his sponsor.
- 8/20/2017Christina signed up on August 20, 2017.

Banzai Direct

A 36 month sponsorship, no set up cost, pay 1 annual fee per year per program you want to offer. The pricing is also discounted down from the normal rates since you also sponsor schools. You can use this for boys and girls clubs, scouts, make it part of summer fun events, scholarship programs, home activities, anywhere you can imagine.

We can have the teachers of the schools you sponsor email their parent lists during financial literacy week and let them know you also sponsor a program for adults and encourage them to use it from home with their children for free. Promoting this from your organization would be very fun and useful for new and existing members. We can also build custom offers into the program. You will get the email addresses and progress for all students so you can also use it as a tool to generate new members.

1. **Banzai Junior - \$2,495**
2. **Banzai Teen - \$2,495**
3. **Banzai Plus - \$4,995 (Adult Program)**

Package price if you take all 3 programs: \$7,995/year

- <https://medium.com/banzai-inc/sponsors-banzai-direct-is-here-f053173bdafb>
- <https://hometown.learnbanzai.com/>

Let me know if you have any other questions. Thanks!

Landon Glenn

Banzai

(801) 210-3025

Landon@TeachBanzai.com

www.teachbanzai.com

Credit Professionals International Makes Award-Winning Financial Literacy Program Free for Local Classrooms

(September 15, 2017) -- Local students are getting a free education in how to manage their money. Credit Professionals International is working with Banzai, a national award-winning financial literacy program, to make the curriculum available to 2 schools in the Albuquerque area completely free.

"Banzai is a web-based financial literacy program. Kids have their own bank accounts, and they work through assignments that are based on real life," Morgan Vandagriff, co-founder of Banzai, said. "But because Credit Professionals International is sponsoring it, local schools get it for free. More than ever, it's important that kids develop sound financial skills to prepare them for the real world. Credit Professionals International realizes that, and they're doing something about it."

Banzai is an interactive, online program supplemented by printed workbooks which aligns with state curriculum requirements for personal finance education. It has become the largest program of its kind, servicing more than 30,000 teachers and available in all 50 states.

Credit Professionals International has offered time, money, industry experience, and a variety of resources to help local schools teach personal finance in the classroom. Students using the program are exposed to real-life scenarios where they learn to pay bills and balance a budget – but it's not always easy. Students must learn to manage unexpected expenses such as parking tickets, interest charges and overdraft fees. The educational program also introduces students to auto loans, bank statements, entertainment costs, savings and more.

"Too often students get out of school and they just aren't ready for the financial roller coasters life can give us," Vandagriff said. "Banzai teaches students to navigate those twists and turns and come out on top. We're excited to work with Credit Professionals International to improve financial literacy in local schools."

Teachers interested in using the Banzai program can visit creditprofessionals.teachbanzai.com or call 888-8-BANZAI.

CREDIT PROFESSIONALS INTERNATIONAL FUTURE

OPTION 1: Stay as we currently are.

OPTION 2: Simplify the by-laws to have all members the same status.
i.e. Regular members & student members (no other classifications)
Locals & districts are encouraged but not necessary.
International officer's candidates come from individual membership.
(Possibly with the recommendation of PIP or someone that has served on an international committee).

OPTION 3: Remain an Association, keeping our Tax ID# with the IRS with the following revisions:

1. No or minimal dues
2. Only 2 International Officers –President & Secretary//Treasurer
3. Set-up a Committee to Monitor Funds.
4. Still have an annual meeting/conference

OPTION 4: Disband & distribute all the Funds we currently have according to the Dissolution Clause in the By-Laws.

If we decide to go with this Option, the current Board of Directors will need to have a Special Meeting to come up with a Plan of Dissolution and Liquidation which will then be presented to the Membership for approval. Once this is approved the Board of Directors shall have the authority and power to dissolve and liquidate CPI in accordance with the approved Plan of Dissolution and Liquidation.

Option 5: _____
