

# 2023 AFSA LEADERSHIP DEVELOPMENT PROGRAM

*Invest in the development of your organization's future leaders*

University of North Carolina  
Chapel Hill, North Carolina  
August 19-26, 2023



## HEATHER FREELAND

Faculty Director, AFSA Leadership Development Program



**Over the past few years, leaders have led, managed, and communicated at a time when the only certainty seemed to be uncertainty.**

**Leaders have experienced a global pandemic along with social, economic, and political unrest creating situations that they have never experienced or prepared for.**



To say the least, it has been a challenging time to be a leader in business. Now and in the future, it's critical for leaders to have the skills and confidence to lead through the uncertainty with clarity, direction, authenticity, and empathy and the 2023 AFSA Leadership Development Program has been designed with these skills and capabilities top of mind.

The immersive leadership development experience will focus on business and leadership excellence with six days of learning including in-depth class discussions, case analyses, and simulations all led by award-winning faculty and industry experts. Specifically, leaders will delve into:

- Learning the responsibilities of leadership, how to manage yourself more effectively, and adjust your leadership style to changing situations
- Exploring diversity, equity, and inclusion and how to utilize the power of different viewpoints to build trust and enhance team performance
- Creating a plan for strategic change that focuses on not only implementing change but doing it better and faster with employee buy-in
- Analyzing how strategies get created and executed in the context of a financial services case study
- Mastering critical negotiation skills and understanding the role of gender in negotiating and collaborations
- Mastering how to drive execution with effective decision making, collaboration, and influence

Throughout the week, leaders will accumulate tools that allow them to navigate and thrive in today's complex and uncertain environment. The focus is on learning and, even more critically, the application to real work situations. Beyond the classroom, leaders have many opportunities to expand their professional network and learn from one another.

The program takes place August 19-26, 2023, at the Paul J. Rizzo Conference Center in Chapel Hill, an unparalleled facility for world-class leader and executive development. Set in a 28-acre wooded environment near the University of North Carolina campus, the state-of-the-art complex is a self-contained learning community. Leading-edge instructional technology and a relaxed retreat setting provide an ideal learning environment. The facility includes a modern residential complex complete with swimming pool, fitness center, and an elegant dining and social center.

We look forward to meeting you and helping you to prepare for the future, developing the skills to help you and your organization thrive.

Sincerely,

Heather Freeland  
Faculty Director, AFSA Leadership Development Program

# MESSAGE FROM THE LEADERSHIP DEVELOPMENT PROGRAM STEERING COMMITTEE



*“Financial services is, at its core, a business by and for people, which values effective leadership above all. Our industry needs leaders who are strategic, ethical and understand that it is those they lead who create the most value for our business and customers. Supported by these leadership pillars, the AFSA Leadership Development Program (LDP) challenges attendees with a curriculum which enhances current leadership skills, driving personal and professional growth through participation in interactive, thought provoking sessions. We believe in results and that is what AFSA LDP is all about! If you are looking to take the next step in your career or develop the skills of your leaders, AFSA LDP is where you need to be.”*



## VISION:

Provide premier financial services leadership development program to educate today's managers with the skills to become tomorrow's leaders

## MISSION:

Empower managers to lead high performing teams who can advocate for access to affordable credit products through leadership development training course and networking

## AFSA LEADERSHIP DEVELOPMENT PROGRAM STEERING COMMITTEE

### **JEFFREY CASEY**

Chair, Leadership Development Program  
Steering Committee  
Senior Vice President, Learning & Development  
Mariner Finance, LLC

### **ROCHELLE McCLANAHAN**

Vice Chair  
CFO/Compliance Officer  
Brundage Management/  
Sun Loan Company

### **RHONDA ASHBURN**

Staff Liaison  
Executive Director  
AFSA Education Foundation

### **SAL CALVIO**

Vice President, Talent Management  
Security Finance

### **HEATHER FREELAND**

Director of Design and Client Engagement  
University of North Carolina  
Executive Development

### **BILLY FULLER**

Chief Operating Officer  
Tidewater Finance Company

### **JENNIFER BARRETT GAUNA**

Chief Administrative Officer  
Flagship Credit Acceptance

### **BILL HIMPLER**

President & Chief Executive Officer  
American Financial Services Association

### **GARY McQUAIN**

Chief Operating Officer  
1<sup>st</sup> Franklin Financial Corporation

### **SHARON MOORE**

President  
Career Success

### **BRAD NOEL**

Executive Vice President -  
Branch Operations  
Republic Finance, LLC

### **DAN WALTERS**

Chief Executive Officer  
Credit Central, LLC

### **MITCH WETTSCURACK**

Vice President, Operations  
Support and Development  
Regional Management  
Corporation

### **JEREMIAH WHEELER**

President  
Digital Recognition Network

### **JEFF WILLIAMSON**

VP, Consumer Finance Director  
Anderson Brothers Bank

### **DR. SVETLANA YEDRESHTEYN**

Head of Organizational  
Development and Learning  
OneMain Financial

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## **CLASS PRESIDENT'S TESTIMONIAL**



### **ELOY DAVID GONZALEZ**

*2022 Class President*

*Regional Director - Northern California/Nevada*

*OneMain Financial*

When my Senior Managing Director called me to tell me the great news that I had been chosen for the AFSA Leadership Development Program, I was elated. Over the years of being with OneMain Financial, I have had the pleasure of hearing from colleagues who attended the AFSA Leadership Development Program across the organization and know of how much this benefited them in their career. I was so grateful to have an opportunity to attend this prestigious program and gain additional executive leadership skills.

From day one at the program, I knew I was in store for something special. The leadership program had a very robust agenda and included topics we all as leaders, especially those in executive leadership or headed into executive leadership need.

Being on the grounds of UNC in a college atmosphere, I was expecting lectures, run of the mill PowerPoint presentations, and much of what I experienced years ago at the university I attended. However, this was not the case. The energy and delivery of our professors really set the tone for the entire week and the way each professor was able to capture the audience attention and maintain it for the entire day was simply awesome! These professors are hand-picked, and each carries great facilitation and engagement skills and were able to deliver the program material with excellence, ease, and the ability to ask thought provoking questions that led to good healthy discussions and debate. Each day, the professor challenged us during small group activities and collaborative discussions that forced the class to think beyond our limits and recognize great ideas that were shared across the room and take back with us.

The material is structured in a way that built upon the previous day's topics and encouraged us as leaders to continue to discuss even outside the classroom. Starting from the first day where we were challenged to work with each other outside the classroom to overcome challenges and obstacles strong bonds were created. The discussions and conversations that carried on past the classroom time into dinner time seem to help serve as a beginning point for lifelong friendships and resources, which I would say was probably the second greatest benefit of the program. The class attendees all within the consumer lending industry or related fields helped ensure that when we mentioned a topic or challenge, we had run into or were currently facing, everyone was able to somehow relate to it. The group was a mix of field leaders, back-end operations leaders, leaders in marketing, finance leaders, and training leaders. The diverse group of leaders made the week full of learning even better, knowing we had almost every perspective that is found within an organization in the room and gave everyone the ability to see varying views of a topic. I would say my greatest takeaway was that all the material and learnings we had been exposed to during the week could be applied immediately upon returning to my normal day to day operations. Since that very impressive week, I don't believe there has been a day that I don't reflect upon or bring up some of the material that we covered and see how I can apply what I have learned to a situation or task in my work environment.

This investment in your leaders is a fantastic opportunity to enhance your organization and prepare the next round of leaders who will lead our industry forward for years to come. I encourage all AFSA members to "invest in their leaders" by taking advantage of this program with sessions taught by fantastic professors helping to prepare the future of our industry.

# AFSA LEADERSHIP DEVELOPMENT PROGRAM

## OUTDOOR TEAM-BUILDING EXERCISE

Every manager recognizes the importance of building cohesive, productive, and resilient teams. Key components of team building include excellent communication among members, high levels of trust, norms of collaboration, and dedication to achieving the team's goals. Through a series of exercises, participants will share their leadership journeys and explore methods to expand their effectiveness through activities and conversations. The leadership skills of vision, understanding, clarity, and agility are reinforced.

## DEVELOPING LEADERSHIP & MANAGEMENT SELF-AWARENESS

**MABEL MIGUEL**

*Professor of Organizational Behavior and Director, Global Business Center, University of North Carolina, Kenan-Flagler Business School*

Great managers and leaders continuously sharpen the skills needed for both personal and professional growth. Winning in the future requires leaders to be masters of the “human skills” of team dynamics while effectively leveraging the benefits of a dynamic workforce.

To be most effective, managers and leaders must learn first how to manage themselves effectively. Through activities and interactive discussion, participants will explore the difference between management and leadership, when to act as a leader and when to act as a manager. Additionally, great managers and leaders must develop an understanding of personal tendencies when collecting information and making decisions, and how these tendencies evolve as your career develops. Using the I-OPT Advanced Leadership assessment, participants learn their dominant leadership style, natural tendencies to team up with ‘like-minded’ people, and the benefits and pitfalls of teams with similar strengths. Participants will develop greater self-awareness of their preferences and learn how to utilize the power of different viewpoints to build trust and enhance team performance.

Participants will learn to:

- Understand self-awareness, self-disclosure, and feedback
- Build awareness of personal information processing styles and the role they play
- Reflect on what good leadership and management looks like
- Describe yourself and others in terms of personal style, and selected leadership and management skills
- Articulate how this self- and other-awareness builds inclusion and facilitates effective teamwork and leadership

## INDUSTRY UPDATE

**BILL HIMPLER**

*President & CEO, American Financial Services Association*

Meet AFSA's leader and get up to date on critical regulatory issues affecting the consumer finance industry. You will have an opportunity to ask questions.

**“** *This program had a huge impact on me. Starting with increased confidence in my leadership and future within my organization. The investment made in my development meant the world to me. I have grown as a leader by understanding more of the big picture and my impact on the business both positive and negative depending on how I chose to communicate to my team and my leaders. Increased self awareness as well. AND, I use the skills that I worked on at AFSA every single day for sure.* **”**

# AFSA LEADERSHIP DEVELOPMENT PROGRAM

## INCLUSIVE LEADERSHIP: EXPLORING DIVERSITY, EQUITY, AND INCLUSION

**ANGEL NIX**

*President & CEO, The National Institute of Leadership & Organizational Development,  
Affiliate faculty, University of North Carolina, Kenan-Flagler Business School*

Diversity and Inclusion is a business imperative for organizations all over the globe. However, there remains widespread confusion around what inclusion is and how to create it in everyday workplace situations. In short, most organizations have already made the case for inclusion, but few have found ways to equip their people with the skills they need to be inclusive leaders. This session will provide an immersive and fully interactive experience, complete with the concrete tools senior leaders need to create an environment where the benefits of inclusion can be realized. Participants will bring their experiences into the classroom so they can critically analyze and build their understanding of how they can better create an environment that drives business performance by fostering inclusion.

## ETHICAL LEADERSHIP

**SREEDHARI DESAI**

*Associate Professor of Organizational Behavior, University of North Carolina, Kenan-Flagler Business School*

Managers are selected for executive development because they have demonstrated a great potential for leadership. As they rise within the organizational ranks, one of the inevitable challenges that they will face is the increasingly complex set of decisions that include a mix of management, finance, accounting, marketing, and other issues. Inevitably included within these decisions will be a huge component of ethical issues that test the fundamental principles of the company and the individuals within the company. Moreover, leaders often have to make decisions on the fly, with little time to reflect on ethical nuances.

To meet this challenge, this session will focus on the following points:

- Addressing when an issue becomes one that requires ethical decision-making skills
- Assessing which ethical theories make the most sense for business decision-makers
- Analyzing how one makes ethical business decisions
- Understanding sources of implicit bias and how to overcome them to create inclusive workplaces

## NEGOTIATIONS

**SREEDHARI DESAI**

*Associate Professor of Organizational Behavior, University of North Carolina, Kenan-Flagler Business School*

Most business executives lack confidence as negotiators. When queried, they often indicate a dislike of negotiating because they dislike conflict, hate confrontation, don't think quickly on their feet, and cave too quickly to the other side's demands. This session will address these fears and misgivings with an explanation of what actually works in negotiation and what rarely works. The primary focus will be on learning the techniques of what is often referred to as "principled negotiation," "interest-based negotiation," or simply "win-win" negotiation. We explore how these techniques are usually superior to more attack-oriented negotiation approaches, but we also learn how to deal with those who approach bargaining with a win-lose attitude. We will also explore whether women negotiate differently than men.

Because negotiation is a skill, rather than simply a body of knowledge, we do a substantial amount of learning by engaging in negotiation exercises and address the following topics:

- Why good negotiators think they are ineffective
- Attributes of good negotiators as shown by studies
- Techniques for principled negotiation, interest-based negotiation, also known as win-win negotiation
- The role of gender in negotiations and collaborations
- Tips and techniques of great negotiators

# AFSA LEADERSHIP DEVELOPMENT PROGRAM

## STRATEGIC THINKING

**PAUL FRIGA**

*Professor of Organizational Behavior, Ph.D., University of North Carolina, Kenan-Flagler Business School*

Strategy demands vigilance, an understanding of the environment, and a view to the future. To manage strategy, think about CLASS – Culture, Leadership, Alignment, Structure, and Systems.

Participants will examine two case studies of firms in the financial services industry and consider the strategic decisions made by top executives and the consequences of these decisions for various stakeholders, including customers, stockholders, employees, and regulators.

## LEADING AND MANAGING CHANGE

**BERKLEY BAKER, DBA and MBA**

*Doctor of Business Administration, Affiliate Faculty at University of North Carolina, Executive Development*

For an organization to thrive, change must occur. But change is a disruptor and can be viewed as a potential threat, creating an environment of resistance. Each of us has been a part of a significant business change, both as a leader and as a participant, often seeing that many of the change efforts don't produce the desired effect. This is a common issue and has resulted in significant research with practical implications for managers and leaders who want to increase the likelihood of the change initiative having lasting results. This session will build on the previous' days learnings related to leading and managing, collaboration and influence, strategy, and equity and inclusion as participants explore how to achieve better results with less resistance. The workshop draws on both research and participants' experience of ineffective and effective strategies for change management and overcoming resistance to change. The leaders will tie theory to application and leave with practical tools and strategies for successfully leading local or enterprise change efforts.

Key concepts include:

- Developing a structured approach to diagnosing, planning, and implementing change
- Analyzing and discussing practical tools to help leaders lead change
- Creating effective strategies to manage resistance to change
- Applying lessons on managing and leading change to each participant's area of responsibility

## AFSA C-SUITE LEADERS SHARE THEIR VIEWS

Hear first-hand from industry leaders regarding their professional experiences and challenges they have faced during their careers from a change perspective.

### **PARTICIPANT SUPERVISOR RESPONSE ON IMPACT OF PROGRAM**

**“** *Attending the leadership program is a badge of honor amongst our employees. The group that attended this program last year have taken on more active roles in not only their direct responsibilities but also in volunteer projects across the company. I also believe that their voice is stronger and has positively impacted group projects and new business line development.* **”**

# AFSA LEADERSHIP DEVELOPMENT SCHEDULE

Saturday, Aug. 19	Sunday, Aug. 20	Monday, Aug. 21	Tuesday, Aug. 22	Wednesday, Aug. 23	Thursday, Aug. 24	Friday, Aug. 25	Saturday, Aug. 26
<b>Participant Arrivals</b>	<b>Teambuilding Event</b>  Triangle Training Center (TTC)  10:00AM – 12:00PM (bus departs at 9:30AM)	<b>Welcome &amp; Overview</b>	<b>Insights &amp; Application</b>	<b>Insights &amp; Application</b>	<b>Insights &amp; Application</b>	<b>Insights &amp; Application</b>	<b>Participant Departures</b>
	Lunch 12:00 – 1:00PM onsite at TTC	<b>Strategic Thinking</b>  8:20 – 11:45AM Paul Friga	<b>Ethical Leadership</b>  8:15AM – Noon Sreedhari Desai	<b>Leadership &amp; Management Self-Awareness</b>  8:15AM – Noon Mabel Miguel	<b>Inclusive Leadership</b>  8:15AM – Noon Angel Nix	<b>Leading and Managing Change</b>  8:15AM – Noon Berkley Baker	
	<b>Teambuilding Event Triangle Training Center</b>  1:00 – 3:00PM Triangle Training Center  (bus departs at 3:15PM)	<b>Strategic Thinking</b>  1:00 – 4:30PM Paul Friga	<b>Negotiations</b>  12:45 – 4:30PM Sreedhari Desai	<b>Leadership and Management</b>  12:45 – 4:30PM Mabel Miguel	<b>Inclusive Leadership</b>  12:45 – 4:30PM Angel Nix	<b>Application Exercise</b> 1:00 – 2:30PM	
	<b>Check in after 3:00PM</b>	<b>Closing &amp; Evals</b> 4:30-4:45PM	<b>Closing &amp; Evals</b> 4:30-4:45PM	<b>Closing &amp; Evals</b> 4:30-4:45PM	<b>Closing &amp; Evals</b> 4:30-4:45PM	<b>AFSA C-Suite Leaders Panel</b> 2:45 – 4:00PM	
	<b>Opening Reception McLean Hall 6:30 – 7:30PM</b>	<i>Dinner on Own</i>	<i>Dinner at Dubose Home</i>	<i>Dinner at Dubose Home</i>	<i>Group Dinner in Chapel Hill</i>	<i>Dinner On Own</i>	
						<b>Graduation Reception &amp; Dinner</b>	

## Quotes from Some of the 2022 Leadership Development Program Students Regarding Key Program Takeaways

“

The immense wealth of knowledge and practical information was great!

”

“

It was incredible. The depth of each topic was perfect. Deep enough to get valuable takeaways but not too deep to lose everyone’s attention. The biggest overall takeaway was layering all of it and how everything applies to my everyday job for the most part...

”

“

Wow... I have a notebook full of learning.

”

# GENERAL INFORMATION AND REGISTRATION

## ENROLLMENT

Open to individuals associated with financial services, including diversified financial institutions, consumer and sales finance companies, credit card companies, retail companies, auto finance companies, and independently owned and operated finance companies. An orientation webinar will be held prior to the program for those who have enrolled. This event is not meant to facilitate recruitment or sales opportunities.

## CERTIFICATE

Participants who successfully complete the requirements of the program will be awarded a certificate of completion and Continuing Education Units (CEUs). Attendance at graduation on Friday night, August 25 is a requirement to complete the program.

## ARRIVAL/DEPARTURE

Participants should plan to arrive on Saturday, August 19. A reception is planned for Saturday evening. If you will be late due to travel challenges please notify program staff. An outdoor team building event is held on Sunday morning. Classes run Monday through Friday. Departure can be scheduled for Saturday morning, August 26.

## DRESS/CLIMATE

Business-casual attire such as blouses, shirts and long pants is appropriate for class sessions. Business attire is appropriate for the final banquet and graduation ceremony on Friday evening. Athletic wear is necessary for the outdoor team building exercises. Typically this time of year, daytime temperatures are in the 80's and evening temperatures are in the 60's.

## AIRPORT

Raleigh-Durham International Airport (RDU) is the nearest airport to Chapel Hill. Transportation to the Rizzo Center is available by various services at the airport. Taxi rates from the airport to Chapel Hill are approximately \$40 (one-way). Rental car companies are located at the airport as well. The airport is 25-35 minutes from the Rizzo Conference Center depending on traffic. However, please allow up to one-hour travel time. Shared ride services are also available outside baggage claim in each terminal in the brown limo zones.

## ACCOMMODATIONS

Participants will be staying at the Paul J. Rizzo Conference Center at Meadowmont located at 150 Dubose Home Ln, Chapel Hill, NC 27517. The center, set in a 28-acre wooded environment, provides an ideal setting for learning. The state-of-the-art facility is comprised of three separate buildings—Loudermilk Hall contains the classrooms; McLean Hall is a Hyatt hotel and offers 120 guest rooms, pantries with complimentary beverages and snacks, three seminar rooms, study rooms with telecommunications ports, business center, Schaffer Kenan Lounge with daily food service, a full health club, and swimming pool; and DuBose House, a Georgian Revival house, serves as a social center.

## KENAN-FLAGLER BUSINESS SCHOOL

Weeks prior, UNC Executive Education will email you a password and the link to access course reading materials and logistics. It is highly recommended to read the pre-reading materials before classes begin. Additionally, we recommend that participants be prepared to leave their other work at home so that they can get the most from this leadership development experience. Supervisors of participants are encouraged to help in this arena thereby providing a high return on investment from the company's perspective. In addition to orientation sessions, supervisors should also plan to meet after the event and discuss ways of benefiting from the program. Previous participants can be excellent group leaders and mentors for returning company attendees.

## CANCELLATION POLICY

Because participants will be required to read articles, books, and case studies in advance, cancellations must be submitted in writing and are subject to the following policy:

- Cancellation of enrollment or substitutions will be accepted on or before July 19, 2023; a full refund will be issued.
- No refunds will be made after July 19, 2023; substitutions will be accepted.

## **PROGRAM FEE: \$8,500 (FEE MUST BE PAID IN FULL PRIOR TO BEGINNING OF PROGRAM)**

The fee includes all instructional materials, classroom facilities, housing for seven nights, transportation to program activities, reception on Saturday with light hors d'oeuvres, evening dinners on Monday, Tuesday, Wednesday, and Friday banquet and breakfast, lunch, and continuous break service each day.

# REGISTRATION

FILLABLE ONLINE REGISTRATION AVAILABLE AT:

[www.afsaef.org/management-development-programs/leadership-development-program](http://www.afsaef.org/management-development-programs/leadership-development-program)

## REGISTRATION DEADLINE: JULY 19, 2023

### REGISTRANT INFORMATION

(Please print or type)

Name \_\_\_\_\_  
First Last Badge Nickname

Position/Title \_\_\_\_\_ Company Name \_\_\_\_\_

Business Address \_\_\_\_\_ City/State \_\_\_\_\_ Zip \_\_\_\_\_

Cell Phone \_\_\_\_\_ E-mail \_\_\_\_\_

Please indicate if you plan to  drive or  fly. (Check one)

### BUSINESS EXPERIENCE

List your experience in the financial field (list most recent position first) and briefly outline your specific job responsibilities.

### COMPANY INFORMATION

Length of time in current position \_\_\_\_\_ Length of time with company \_\_\_\_\_ No. of personnel in company \_\_\_\_\_  
Number of your direct reports \_\_\_\_\_ Number of your total reports \_\_\_\_\_

Registration and attendance at, or participation in, AFSA meetings constitutes an agreement by the registrant to the use and distribution (both now and in the future) of the attendee's image or voice in photographs, videotapes, electronic reproductions, and audiotapes of such events and activities by AFSA and the AFSA Education Foundation.

If you require special assistance or have specific dietary needs please provide details.

### APPLICATION MUST BE SIGNED BY YOUR SUPERVISOR OR A DESIGNATED COMPANY OFFICIAL

Name \_\_\_\_\_ Title \_\_\_\_\_ Company \_\_\_\_\_

Address \_\_\_\_\_ City/State \_\_\_\_\_ Zip \_\_\_\_\_ E-mail \_\_\_\_\_

Signature of Supervisor/Company Official \_\_\_\_\_ Date \_\_\_\_\_ Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

PROGRAM FEE: \$8,500  Enclosed  Please invoice  Received by AFSA Education

### SEND COMPLETED APPLICATION AND PAYMENT TO AFSA EDUCATION FOUNDATION:

AFSA Education Foundation  
Attention: Rhonda Ashburn  
919 Eighteenth Street, NW, Suite 300  
Washington, DC 20006-5531

Phone: 202-466-8611 (office)  
703-901-9459 (mobile)  
Email: [rashburn@afsamail.org](mailto:rashburn@afsamail.org)  
Website: [www.afsaef.org](http://www.afsaef.org)



**AFSA EDUCATION  
FOUNDATION**

*Brightening Your Financial Horizon*

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Website: [www.afsaef.org](http://www.afsaef.org)