



2026 AFSA LEADERSHIP DEVELOPMENT PROGRAM

Invest in the development of your organization's future leaders

University of North Carolina
Chapel Hill, North Carolina
August 8-15, 2026



ELLEN CONWAY

Faculty Director, AFSA Leadership Development Program

Unlock Your Leadership Potential: Join the 2026 AFSA Leadership Development Program for Financial Services Executives

It is with great pleasure that I invite you to the 2026 AFSA Leadership Development Program tailored specifically for leaders in the financial industry. This program will equip you with practical strategies and adaptable leadership skills to confidently navigate the dynamic financial landscape and drive growth in an ever-changing business environment.

The financial industry is undergoing rapid transformations, necessitating leaders who possess a unique blend of strategic vision, adaptability, empathy, and innovation. **This immersive leadership experience is designed to address these challenges head-on and with real-world application, offering a comprehensive curriculum crafted by award-winning faculty and industry experts.** By participating in this program, you will gain invaluable insights and skills that are directly applicable to your role, enabling you to lead your team with confidence and foresight.

Key Program Highlights:

Elevate Your Leadership: Unlock the art of effective leadership through self-management techniques that enable you to adapt your leadership style to navigate ever-evolving business challenges.

Strategic Planning for Business Success: Acquire practical skills to create effective strategies and carry them out with precision, boosting your organization's success to new levels.

Building Trust and High-performing Teams: Explore how to utilize the power of different viewpoints to foster a collaborative, results-driven work environment, and the value of coaching.

Change Management Expertise: Develop the skills needed to lead your organization through transformative periods, ensuring adaptability and resilience in the face of change.



Communicating and Presenting with Impact: Learn to create impactful messages, deliver compelling presentations, and hone your communication techniques to effectively influence your audience.

Networking Opportunities: Connect with like-minded executives and industry experts, fostering meaningful relationships that can be leveraged for future collaborations and business growth.

By investing in your leadership development, you are not only enhancing your personal skill set but also positioning your organization for sustained growth and success. Our commitment to excellence, combined with a focus on the unique challenges faced by the financial services industry, sets the AFSA Leadership Development Program apart as the premier choice for leaders like yourself.

The program takes place August 8-15, 2026, 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.

I invite you to consider this opportunity to elevate your leadership skills and, in turn, drive unparalleled growth within your organization.

ROCHELLE MCCLANAHAN
*Chair, AFSA Leadership Development
Program Steering Committee*



Whether you are a company decision maker choosing your students or a selected participant, it is important to highlight this program represents an elite group of consumer finance industry professionals and offers a unique opportunity for professional growth. As a former participant, I found attending the Leadership Development Program to be a pivotal moment in my career. The top-notch curriculum, faculty, and networking opportunities were invaluable. This program is essential for the next generation of industry leaders to continue advocating for consumer access to safe and affordable credit.

As the chair of the Leadership Development Program Steering Committee, I have the privilege of engaging with each year's participants and witnessing their leadership journeys. The curriculum's unique blend of strategic planning, leadership style identification and management, inclusive leadership, and impactful communication are essential skills for all leaders to develop and hone. This program not only delivers these skills but also encourages participants to apply each day's learnings to their personal leadership challenges in a practical way that is transferable to an organizational setting.

Within my own organization, I have seen firsthand how the program has strengthened our participants' approach to building effective teams that carry out our mission and vision. They leave the program equipped with the skills and tools to navigate and execute change, which are essential in today's fast-paced environment.

The prestigious AFSA Leadership Development Program is a relatively small investment in your leaders that yields long-lasting value and impact on your organization.

**Key Takeaways from 2025
Leadership Development
Program Students**

All students submitting evaluations indicated that as a result of this learning experience they strongly agree they have developed new ways of thinking and are committed to applying what was learned when they return to work.

*100% of evaluations show that overall students strongly agree that the learning experience was a **worthwhile investment** in their development and they would **recommend this experience** to their peers.*



I came back empowered more than I have in years. It revitalized my love of my job, and position. It motivated me to dig in and roll out several new systems for my team...



CLASS PRESIDENT'S TESTIMONIAL

JASMINE A. CARTER

2025 Class President

Regional Vice President

Republic Finance, LLC

Participating in the AFSA Leadership Development Program at the University of North Carolina Chapel Hill has been one of the most transformative chapters in my leadership journey. It pushed me to step outside of the daily momentum of running teams and managing performance and instead reflect deeply on *how* I lead, not just what I deliver. The curriculum blended strategic thinking, decision-making, communication, and emotional intelligence in a way that felt both challenging and practical. It gave me the tools to lead with more clarity, more intentionality, and more awareness of the ripple effects my decisions have on my team.

One of the most meaningful aspects of the program was the environment itself. Being surrounded by leaders from across the financial services industry; all bringing different perspectives, business models, markets, and stories expanded the way I think about our work. The conversations were honest, the case work was rigorous, and the coaching pushed us to confront blind spots we didn't even know we had. I left with strategies I implement daily, from building stronger decision frameworks to improving the way I drive engagement and alignment within my region.

Serving as class president was an unexpected blessing. It allowed me to witness the collective growth of our cohort up close. I watched leaders



become more confident, more reflective, and more connected to their purpose. That sense of community is something I carry with me, a network of peers I can reach out to for insight, accountability, or simply encouragement. It truly felt like a family of leaders committed not only to excellence but to doing the right things the right way.

This program strengthened me both professionally and personally. It reminded me that leadership is about service, about listening more deeply, and about creating environments where people can grow into their best selves. I returned to Republic Finance with a renewed vision and one anchored in empathy, strategy, and the courage to lead differently. It is an experience I would recommend to any leader who wants to grow, stretch, and elevate their impact.

TRANSFORMING INSIGHT INTO ACTION: YOUR PERSONAL LEADERSHIP CHALLENGE

Students submitting their evaluations indicated the content covered is important to their current or future role and the professors' delivery style enhanced the learning experience.

A key component of this program is the opportunity to address a real-world leadership challenge that participants are currently facing in their role and organization. Prior to the program and in consultation with their supervisors, participants will identify a critical leadership issue—such as driving cultural transformation, gaining executive buy-in for a strategic initiative, or navigating complex stakeholder dynamics. Throughout the program, participants will apply new insights, frameworks, and tools directly to their challenges, ensuring that learning is not just theoretical but immediately actionable. By the end of the program, participants will be able to develop a personalized action plan to make meaningful progress and drive real impact. This hands-on approach ensures that both participants and their organization see tangible benefits—advancing business objectives while strengthening leadership effectiveness.

AFSA LEADERSHIP DEVELOPMENT PROGRAM STEERING COMMITTEE

ROCHELLE McCLANAHAN

Chair, Leadership Development
Program Steering Committee
Chief Operating Officer
Brundage Management Company

RHONDA ASHBURN

Staff Liaison
Executive Director
AFSA Education Foundation

SAL CALVIO

Senior Vice President of
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VP-D Organizational Development &
Learning, OneMain Financial

RONDA CEPEDA

Director of Auto Lending Sales
Point Predictive

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Executive Development

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1st Franklin Financial Corporation

JENNIFER BARRETT GAUNA

Chief Financial Officer
Flagship Financial Group

GARY McQUAIN

Chief Operating Officer
1st Franklin Financial Corporation

CAITLIN MORGAN

Vice President, Talent Acquisition
and Development
Mariner Finance

BRAD NOEL

Executive Vice President –
Director of Branch Operations
Republic Finance, LLC

SHUNDA ROBINSON

SVP, Culture and Engagement
GM Financial

JIM SCHNEIDER

Former Financial Services Executive
Chair, AFSA Education
Foundation Board

DAN WALTERS

Chief Executive Officer
Credit Central, LLC

MITCH WETTSCHURACK

Vice President, Operations
Support and Development
Regional Management Corporation

JEREMIAH WHEELER

President
DRN | MVTRAC

CELIA WINSLOW

President & CEO
American Financial
Services Association

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, PhD

*Clinical Professor of Organizational Behavior,
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

AFSA LEADERSHIP DEVELOPMENT PROGRAM

INDUSTRY UPDATE

CELIA WINSLOW

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.

STRATEGIC THINKING

PAUL FRIGA, PhD

Clinical Professor of Strategy & Entrepreneurship, 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.

STRATEGIC LEADERSHIP: EXECUTION THROUGH PEOPLE

DAVID ROBERTS

Professor of the Practice of Marketing, University of North Carolina, Kenan-Flagler Business School

One definition of leadership is "The achievement of results through people". This interactive session will introduce and discuss the challenges associated with executing your chosen strategy through others. We will delve into a research-based solution for achieving consistent and comprehensive support from individuals to execute the strategy and participants will learn practical and actionable steps to employ.

Topics discussed in this session include:

- The problem with strategy (execution)
- The role of the strategic leader
- Barriers to implementation – self
- Barriers to implementation – others
- The critical skills needed to influence others



INCLUSIVE LEADERSHIP

ANGEL SWINDELL NIX, MA, BCC

Affiliate Faculty, UNC Executive Development

Many organizations recognize the value of inclusion, but few equip leaders with the practical skills to foster it daily. This immersive, interactive session gives senior leaders concrete tools to build truly inclusive environments where diverse perspectives drive business performance. Participants will engage in real-world scenarios, critically examine their own experiences, and leave with actionable strategies to champion inclusion and enhance organizational results.

LEADER AS COACH

ANGEL SWINDELL NIX, MA, BCC

Affiliate Faculty, UNC Executive Development

Effective leaders coach with curiosity, compassion, and courage—empowering others through purposeful guidance. This session introduces a proven coaching framework focused on assessment, challenge, support, relationships, and delegation. Leaders will practice asking powerful questions, fostering self-awareness, and guiding team members to set and achieve meaningful goals. Emphasizing the essential mindset shift from directing to coaching, participants will learn to create a supportive environment, deliver constructive, behaviorally anchored feedback, and develop others' capabilities. Through hands-on exercises and interactive discussions, leaders will strengthen skills in active listening, empathy, and adaptability—enabling them to build trust, unlock potential, and drive lasting positive outcomes across their teams.

AFSA LEADERSHIP DEVELOPMENT PROGRAM

LEADING AND MANAGING CHANGE

BERKLEY BAKER, DBA, MBA

Affiliate Faculty, UNC 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 inclusive leadership 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

COMMUNICATING FOR IMPACT: STORYTELLING AND MULTIDIRECTIONAL COMMUNICATION

MELISSA GEIL, PhD

Clinical Associate Professor, Management and Corporate Communication, University of North Carolina, Kenan-Flagler Business School

This session will employ experiential learning techniques to enable participants to harness the power of storytelling to influence and inform key stakeholders. Additionally, the session will focus on multidirectional communication strategies designed

to help participants connect more impactfully with targeted audiences.

Communicating for Impact learning objectives:

- Develop impactful storytelling skills to leverage when talking with key stakeholders
- Demonstrate product impact and significance using targeted messaging
- Cultivate interpersonal and communication skills that can be applied and adapted multi-directionally

AFSA C-SUITE LEADERS SHARE THEIR PERSPECTIVES

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

100%

of participants responding to the post-program survey indicated they have been able to apply what they learned since returning to work

and

indicated the program has had a positive impact on their company business.

AFSA LEADERSHIP DEVELOPMENT SCHEDULE

Aug. 8, 2026	Aug. 9, 2026	Aug. 10, 2026	Aug. 11, 2026	Aug. 12, 2026	Aug. 13, 2026	Aug. 14, 2026	Aug. 15, 2026
Participant Arrivals	Teambuilding Event Triangle Training Center (TTC) 10:00 – 12:00 PM (Bus departs at 9:30 AM, McLean Main Lobby)	Welcome & Overview 8:00 AM	Insights & Application 8:00 AM	Insights & Application 8:00 AM	Insights & Application 8:00 AM	Insights & Application 8:00 AM	Participant Departures
		Leadership & Management 8:20 AM – 12:00 PM Mabel Miguel	Strategic Thinking 8:15 AM – 12:00 PM Paul Friga	Inclusive Leadership 8:15 AM – 12:00 PM Angel Nix	Leader as Coach 8:15 AM – 12:00 PM Angel Nix	Communicating for Impact 8:15 AM – 11:45AM Melissa Geil	
	Lunch 12:00 – 1:00 PM onsite at TTC	Lunch 12:00 – 12:45 PM DuBose Home	Lunch & Group Photo 12:00 – 12:45 PM DuBose Home	Lunch 12:00 – 12:45 PM DuBose Home	Lunch 12:00 – 12:45 PM DuBose Home	Lunch & Industry Update 11:45 – 12:45 PM Loudermilk Hall	
	Teambuilding Event Triangle Training Center 1:00 – 3:00 PM (Bus departs at 3:15 PM)	Leadership & Management 12:45 – 4:45 PM Mabel Miguel Closing & Evals 4:45 – 5:00 PM	Executing Strategy Through People 12:45 – 4:45 PM David Roberts Closing & Evals 4:45 – 5:00 PM	Inclusive Leadership 12:45 – 4:45 PM Angel Nix Closing & Evals 4:45 – 5:00 PM	Leading and Managing Change 12:45 – 4:45 PM Berkley Baker Closing & Evals 4:45 – 5:00 PM	Communicating for Impact 12:45 – 3:00 PM Melissa Geil AFSA C-Suite Leaders Panel 3:00 – 4:00 PM Steering Committee Meeting 4:15 – 5:15 PM (Participant free time)	
Check-in after 3:00 PM							
Opening Reception McLean Hall 6:30 – 7:30 PM	Dinner on your own	Dinner at DuBose Home 6:00-8:00 PM	Dinner at DuBose Home 6:00-8:00 PM	Group Dinner 6:30-8:00 pm (Bus departs at 6:00 pm)	Dinner on your own	Graduation Reception 6:30 PM Dinner – 7:00 PM Loudermilk Hall Magnolia C	

Key Takeaways from 2025 Leadership Development Program Students

“Attending the AFSA Leadership Development Program has had a measurable and meaningful impact on my organization. The program strengthened my ability to lead with clarity, consistency, and intention, which has translated into improved team alignment, stronger accountability, and more effective performance conversations. As a result, teams are operating with clearer priorities and greater ownership of results.”

“This Leadership Development Program gave me a deep insight about myself and learning how to improve our strategies to manage and drive results ... Implementing what I learned in this program worked for me and my results showed it.”

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. This event is not meant to facilitate recruitment or sales opportunities and is designed for AFSA members.

CERTIFICATE

Participants who successfully complete the requirements of the program will be awarded a certificate of completion and can request Continuing Education Units (CEUs). Attendance at graduation on Friday night, August 14 is a requirement to complete the program.

SUPERVISOR'S GUIDE

For supervisors of participants in the AFSA Leadership Development Program, a guide is provided which includes key themes and questions company representatives can ask participants to understand how they are using the tools and resources from the program to improve their results, develop their team, and support their organizations. Program leaders recognize that companies may use different terms for supervisory staff. Please reference as appropriate.

ARRIVAL/DEPARTURE

Participants should plan to arrive on Saturday, August 8. 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 being held on Sunday morning. Classes run Monday through Friday. Departure can be scheduled for Saturday morning, August 15.

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 high 80's and evening temperatures are in the high 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 offer shuttles to their offices. You can catch the shuttle bus at the green Rental Car stop outside bag claim at Zone 4 and in Terminal 1 and Zone 5 in Terminal 2. 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 (Terminal 1, Zone 1, Terminal 2, Zone 8.) Check www.rdu.com for most recent information.



Rizzo single guest room

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.

GENERAL INFORMATION AND REGISTRATION

PREPARING FOR THE PROGRAM

Orientation Webinar for Participants and Supervisors: Participants should save the date of July 9 at 2:00 p.m. ET for their orientation and the supervisor orientation will be held the same day at 3:30 p.m. ET.

Pre-work Assignments: A few weeks prior to the program you will receive a link to the program website and any readings or exercises that need to be completed prior to the program.

Personal Leadership Challenge: Prior to the program and in consultation with their supervisor, each participant is expected to identify a personal leadership challenge that they plan to work on (see page 5).

Preparation: 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 plan to meet with participants after the program and discuss ways of benefiting from the course. 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 8, 2026; a full refund will be issued.
- No refunds will be made after July 8, 2026; substitutions will be accepted.



LEADERSHIP DEVELOPMENT PROGRAM STEERING COMMITTEE

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

REGISTRATION

ONLINE REGISTRATION AVAILABLE AT:

www.afsaef.org/management-development-programs/leadership-development-program

PROGRAM FEE: **AFSA Member – \$9,500**

Enclosed

Please invoice

Received by AFSA Education Foundation

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/graduation reception, and breakfast, lunch, and continuous break service each day.

REGISTRATION DEADLINE: JULY 1, 2026

REGISTRANT INFORMATION *(Please print or type)*

Name _____			
<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.	
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

SEND COMPLETED APPLICATION AND PAYMENT TO AFSA EDUCATION FOUNDATION:

AFSA Education Foundation
Attention: Rhonda Ashburn
1750 H Street, NW, Suite 650
Washington, DC 20006

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



**AFSA EDUCATION
FOUNDATION**

Brightening Your Financial Horizon

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