



2025 AFSA LEADERSHIP DEVELOPMENT PROGRAM

Invest in the development of your organization's future leaders

University of North Carolina
Chapel Hill, North Carolina
August 9-16, 2025



ELLEN CONWAY

Faculty Director, AFSA Leadership Development Program

Unlock Your Leadership Potential: Join the 2025 AFSA Leadership Development Program for Financial Services Executives

It is with great pleasure that I invite you to the 2025 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 and results-driven work environment.

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 9-16, 2025, 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*



The 2025 AFSA Leadership Development Program is rapidly approaching!

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 2024 Leadership
Development Program
Students**

“ *Attending this program helped me to develop a strategy focused on a more long-term, big-picture perspective. I applied this mindset to set more impactful goals, identify opportunities for innovation, and steer my team toward better alignment with the company's mission and vision.*

”

“ *The program's real-world application of key concepts was particularly effective starting with the importance of understanding proper self-management in order to effectively manage external relationships. I also discovered the power of storytelling in leadership and sales, as well as tips on how to become a better storyteller.*

”

CLASS PRESIDENT'S TESTIMONIAL

ALAN NOEL

2024 Class President

Vice President of Branch Operations

Mariner Finance

As the president of the 2024 AFSA Leadership Development Program class, I am excited to share my experience with this transformative program. This journey began with a mix of anticipation and nervousness, but it quickly turned into one of the most rewarding experiences of my career.

The program kicked off with a reception, where initial apprehensions were evident among attendees. However, the first activity at the Triangle Training Center set a positive tone for the week. Through team-building exercises, we overcame obstacles and fears together, forming lasting friendships that extended beyond the program.

The classroom sessions started on Monday, and I was immediately impressed. The professors were not only knowledgeable but also deeply understood our industry's challenges. The week was a perfect blend of instruction, discussion, and practical application through group projects. The materials curated by the AFSA Leadership Development Program Steering Committee were spot on, addressing the current needs of our industry.

Throughout the week, we delved into creating Strategic Plans, explored our leadership styles, and learned how to incorporate these styles into our strategic plans to become better negotiators. We also discussed inclusive leadership and managing change in business, which were crucial topics for our development.



For me, the standout feature of the program was its comprehensive approach to leadership development. It challenged me to delve into the core responsibilities of leadership and to reflect deeply on how to manage myself more effectively.

Our company's long-standing participation in this program had always intrigued me, and when my boss invited me to attend, I was eager to seize the opportunity. Learning alongside other professionals in the consumer finance industry was inspiring, as we all worked to enhance our leadership abilities.

In conclusion, the AFSA Leadership Development Program is a game-changer for anyone aspiring to excel in leadership. It provides a comprehensive toolkit, equips you with practical skills, and empowers you to become a more effective and influential leader. I wholeheartedly recommend this program to anyone looking to enhance their leadership capabilities and make a significant impact in their organization.

TRANSFORMING INSIGHT INTO ACTION: YOUR PERSONAL LEADERSHIP CHALLENGE

"I appreciated entering the program with a specific problem to solve. It helped me focus on key takeaways for an area I'm already aiming to improve, rather than being overwhelmed by too much information and struggling to decide where to start."

~ 2024 Program Participant

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 Human Resources
Security Finance Corporation of Spartanburg

RONDA CEPEDA

Director of Auto Lending Sales
Point Predictive

CATHY CARTER

VP-D Organizational Development & Learning, OneMain Financial

ELLEN CONWAY

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University of North Carolina
Executive Development

BILLY FULLER

Senior Vice President
1st Franklin Financial Corporation

JENNIFER BARRETT GAUNA

Chief Administrative Officer
Flagship Credit Acceptance

BILL HIMPLER

President & Chief Executive Officer
American Financial Services Association

GARY McQUAIN

Chief Operating Officer
1st Franklin Financial Corporation

SHARON MOORE

President
Career Success

BRAD NOEL

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

SHUNDA ROBINSON

SVP, Chief Diversity, Equity and Inclusion Officer
GM Financial

DAN WALTERS

Chief Executive Officer
Credit Central, LLC

MITCH WETTSCHURACK

Vice President, Operations
Support and Development
Regional Management Corporation

JEREMIAH WHEELER

President
DRN | MVTRAC

JEFF WILLIAMSON

VP, Consumer Finance Director
Anderson Brothers Bank

CELIA WINSLOW

President-elect,
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

*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-elect, American Financial Services Association

Meet AFSA's new 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 Associate 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

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.

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 students responding to the survey following the program indicated they feel that the investment in attending the program has had a positive impact on their company/business. ”

AFSA LEADERSHIP DEVELOPMENT SCHEDULE

Aug. 9, 2025	Aug. 10, 2025	Aug. 11, 2025	Aug. 12, 2025	Aug. 13, 2025	Aug. 14, 2025	Aug. 15, 2025	Aug. 16, 2025
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 – 11:45 AM Mabel Miguel	Strategic Thinking 8:15 AM – 12:00 PM Paul Friga	Inclusive Leadership 8:15 AM – 12:00 PM Angel Nix	Leading and Managing Change 8:15 AM – 12:00 PM Berkley Baker	Communicating for Impact 8:15 AM – 12:00 PM Melissa Geil	
	Lunch 12:00 – 1:00 PM onsite at TTC	Lunch & Industry Update 11:45 AM – 1:00 PM	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 12:00 – 12:45 PM DuBose Home	
	Teambuilding Event Triangle Training Center 1:00 – 3:00 PM (Bus departs at 3:15 PM)	Leadership & Management 1:00 – 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 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	Off-site 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	

A Key Takeaway from 2024 Leadership Development Program Student



The AFSA Program was a very strong, well organized leadership program that elevated my leadership skills in turn allowing me to take back to my team members key pieces to improve my own team performance. The increased networking and time with other professionals in the finance industry was invaluable. I particularly appreciated the small group sessions that allowed for open discussion.



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 Continuing Education Units (CEUs). Attendance at graduation on Friday night, August 15 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.

ARRIVAL/DEPARTURE

Participants should plan to arrive on Saturday, August 9. 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 16.

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 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.



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: 1 month prior to the program UNC Executive Development will host a webinar to provide an overview of the program and answer questions.

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 9, 2025; a full refund will be issued.
- No refunds will be made after July 9, 2025; 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, 2025

REGISTRANT INFORMATION *(Please print or type)*

Name _____

Mr. Mrs. Ms.

First

Last

Badge Nickname

Position/Title

Company Name

Business Address

City/State

Zip

Cell Phone

E-mail

Emergency Contact Name

Emergency Contact Phone

Emergency Contact 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/Phone _____

Signature of Supervisor/Company Official _____ Date _____ Signature of Applicant _____ Date _____

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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