

# THE EDGE

*Providing the highest quality training for current branch managers and team leaders*



*Education, Development, Growth, and Enrichment Tools  
for Consumer Finance Industry Professionals*

**MERCER**  
UNIVERSITY

SCHOOL OF BUSINESS

June 22-27, 2025  
Atlanta, Georgia



## ***SAL CALVIO***

*Senior Vice President of Human Resources  
Security Finance Corporation of Spartanburg  
Chair, THE EDGE Advisory Board*

It is my honor to serve as chair of THE EDGE Advisory Board and I look forward to attending THE EDGE each summer. Having attended the program years ago as a participant, I know firsthand the value the class professors bring and the benefits of networking. THE EDGE Program (Education, Development, Growth and Enrichment) is focused on consumer finance industry fundamentals with fresh content driven by industry professionals. With its strong history of providing education and professional development experiences for the industry's current and future leaders, I readily encourage financial services professionals to send their employees year after year!

The financial services landscape is always changing and leadership remains important to navigate the challenging roads ahead. As a result of participation in THE EDGE program, your future leaders will perform better and have the tools needed to lead for years to come.

Hosted on the campus of Mercer University in Atlanta, GA since 2013, THE EDGE focuses on current business trends. The curriculum is presented by industry leaders and professional instructors at the top of their game and excited to offer quality content considering the current climate facing the consumer finance industry leaving attendees motivated and inspired to proceed as leaders. Each year participants provide outstanding reviews and input to help us build on a strong foundation to offer our best program yet every year!

We say THE EDGE is a great opportunity to "invest in your best" and we mean that. As industry leaders on THE EDGE Advisory Board, my colleagues and I think you'll find this program to be one of the best investments your company will make for its future offering long-term benefit. I encourage you to identify your candidates for THE EDGE and take the first step to empowering them with the knowledge and skills they need to compete in today's market and move your organization to the next level.



## **JOHN WILSON GORDON, MBA**

*Lecturer of Finance*

*Director of Operations*

*Stetson-Hatcher School of Business*

*Mercer University*

As Director of THE EDGE, I could not be more excited for our upcoming 2025 EDGE program! Each year I am impressed with the energy and engagement of the program's participants and instructors. The AFSA Education Foundation (AFSAEF) and Mercer University collaborate annually to offer this high-quality program, and it is slated to be better than ever! This year, THE EDGE will be offered June 22nd – 27th. In my director role with THE EDGE, it has been an honor and a privilege to work alongside consumer finance industry leaders and THE EDGE Advisory Board throughout the planning process. Coming from a career in banking, I know firsthand that programs like THE EDGE are invaluable to finance professionals. Our goal is to ensure THE EDGE program is dynamic, relevant, and results in maximum value added for our participants and their employers. THE EDGE participants will learn keys for success as well as best practices from both industry executives and my fellow Mercer faculty.

### **Program Highlights:**

- **Year I courses:** Consumer Lending Types, Collections and Compliance, Rates and Profits, Performance Management, Communications and Conflict Negotiations, Time Management, Leadership, Financial Services Law, Business Ethics, and Opportunities for Engagement with the AFSA Education Foundation
- **Year II courses:** Financial Statements, Competitive Environment, Employment Law, Monetary and Funding Strategies, Marketing Strategies, Regulatory Compliance, Leadership, Strategic Planning, Being a Great Coach at Work, and Community Relations

THE EDGE will help financial services professionals:

- Broaden knowledge and understanding of the consumer finance industry
- Develop industry-specific analytical thinking and critical thinking skills
- Prepare to advance to the next level within their organization
- Develop management and decision-making skills for newly promoted and aspiring supervisors

For many years, AFSA has been a leader in the industry and continues to provide cutting-edge training through THE EDGE for high-potential managers. The partnership with Mercer University has facilitated a program that cultivates highly skilled leaders who can implement their new knowledge immediately on the job. THE EDGE continues to reach high attendance numbers and outstanding evaluations. We invite you to sign up your high-potential leaders for the 2025 program. This is an excellent opportunity for your people to enhance their knowledge and strengthen their skills. Investing in and developing your human capital is an important move toward obtaining a sustained competitive advantage.



# COURSES FOR YEAR 1

## BUSINESS ETHICS

- Discuss the responsibility of employees to follow sound ethical business practices;
- Review the positive impact that ethical behavior has on a firm and its relationship with customers; and
- Examine ethical decision making in the context of industry issues.

**ELIZABETH F. CHAPMAN, Ph.D.** |  
*Learning and Development Lead, Cathy Family Office,  
Chick-fil-A Corporate*

## PERFORMANCE MANAGEMENT

- Gain valuable management skills to help identify, retain, and motivate your employees;
- Learn and apply easy six-step process for performance evaluations;
- Discuss methods to strengthen employee performance with positive feedback; and
- Participate in role-playing using the six-step process.

**SHARON MOORE** | *President, Career Success*

## NEGATIVE IMPACT OF RATE CAPS

- In an era of rate cap legislation, it is vital to understand the relationship between rates and profits, and what caps would mean to the availability of traditional installment loans.

**BRAD NOEL** | *Executive Vice President - Director of  
Branch Operations, Republic Finance, LLC*

## COMMUNICATIONS AND CONFLICT NEGOTIATIONS

- Learn to communicate with confidence, assurance, and clarity;
- Speak effectively to one or 100;
- Choose the most appropriate language to get your message across; and
- Coach employees on effective telephone techniques.

**ROBIN SMITH MATHIS, Ph.D.** | *Assistant Professor  
of Organizational and Professional Communication,  
Kennesaw State University*



## CLASS PRESIDENT TESTIMONIAL

**2024 CLASS PRESIDENT – YEAR 1**  
**SANDENA PETERSON**  
*Supervisor, Security Finance*

THE EDGE Year 1 program was not only a great learning experience, but it was inspiring. I had the privilege of meeting and gaining important knowledge with so many talented individuals in an environment where we could network and build lasting connections.

I was honored to be elected THE EDGE Year 1 President and represent my class and my company by attending AFSA's Annual Conference in Phoenix, AZ. At the conference, I saw other leaders in our industry being recognized for the contributions they have made in the consumer finance industry, and I heard from several amazing speakers.

The EDGE program is so important for future leaders in our financial industry. It is motivational and focuses on the impact we have in supporting our communities. Everyone who attends increases their awareness of the finance industry, being taught by top industry leaders and experts on the topics addressed. Many of the AFSA member leaders started right where we did. We heard from leaders such as Jim Schneider, the Chief Operations Officer/EVP of Mariner Finance, and Robin Smith Mathis,

Assistant Professor of Organizational and Professional Communication at Kennesaw State University. We also had a session with Rhonda Ashburn, the Executive Director of the ASFA Education Foundation, who described the online personal finance curriculum, MoneySKILL®, and the impact we could have on financial literacy.

All of the speakers in this program were engaging and invested in teaching the next level of leaders within our industry. Each session had an enormous impact on me and has allowed me to step up and further educate those I lead on my team and in my community.

As the Year 1 President, I have had the privilege to collaborate with my classmates to help them stay informed and connected throughout this year. I know we are all excited to further our learning experience with THE EDGE Year 2 program.

Thank you so much for the opportunity to attend and represent such an amazing group of people. It has truly been an honor.

# COURSES FOR YEAR I (CONT'D)

## FINANCIAL SERVICES LAW I

- Discuss from consumer lender point of view collection practices and issues;
- Discuss UDAAP risks, understand what constitutes UDAAP, and examples of recent enforcement actions; and
- Understand CFBP's role.

**JASON ESTEVES** | *Attorney, Hudson Cook, LLP*

## CONSUMER LENDING

- Provide a history of significant federal and state laws and regulations regarding installment lending; (Reg Z, TILA, ECOA, etc.);
- Discuss current regulatory trends, including the potential impact of the Consumer Financial Protection Bureau on consumer lending;
- Discuss the basic components of consumer loan products, including finance charges and fees, credit insurance products, ancillary products, and refunding methods (pre-computation, simple interest, Rule of 78s, etc.); and
- Utilize simulation models to evaluate corporate level and local management's strategies for various types of consumer lending.

**PHIL HITZ** | *Consultant*

**JASON KOHLER** | *Senior Vice President, Mariner Finance*

## BASIC CPR FOR TIME MANAGEMENT

- Identify time wasters and develop action plans for dealing with each one; and
- Take a quick look at time-saving strategies to get you on track to getting the most out of every day.

**NEYSA LAUX** | *Consultant*

## INDIRECT LENDING

- Provide history of indirect lending, explain how it differs from direct lending to include application process, assignment, and tier levels;
- Explain how the indirect lending model in its various forms impacts the direct lending business, and
- Discuss how federal and state laws and regulatory agencies can impact the process.

**PAT KENNY** | *Senior Vice President – Centralized Operations, 1st Franklin Financial Corporation*



## LEADING DYNAMIC TEAMS WITH IMPACTFUL COMMUNICATION

- Understand why adapting communication to recipients' preferred styles is essential;
- Learn how to listen and observe to diagnose the best communication approach for any situation; and
- Gain actionable tips and insights for leading dynamic teams effectively.

**SAL CALVIO** | *Senior Vice President of Human Resources, Security Finance*

## AFSA EDUCATION FOUNDATION OPPORTUNITIES FOR ENGAGEMENT

- Examine the effect of financial education on consumer behavior;
- Learn about the work of the AFSA Education Foundation, including the MoneySKILL® personal finance curriculum and the impact it has on learners' financial knowledge and behaviors; and
- Explore opportunities to promote and deliver financial education within your community.

**RHONDA ASHBURN** | *Executive Director, AFSA Education Foundation*

## C-SUITE PANEL

Top level leaders in the financial services industry will share their own paths to success including the highs and lows of their journeys, in an intimate panel discussion.

# COURSES FOR YEAR II

## ANALYSIS OF FINANCIAL STATEMENTS

- Basic overview of financial statements; and
- Obtain an understanding of financial statements and footnote disclosures.

**JULIE PETHERBRIDGE, Ph.D.**

*Dean and Associate Professor of Accountancy,  
Stetson-Hatcher School of Business, Mercer University*

## COMPETITIVE ENVIRONMENT

- Examine the changing role of the consumer finance industry;
- Review the role that state and federal legislation and regulation has on a consumer's access to affordable credit; and
- See how the Dodd-Frank Act impacted financial reform and how the Consumer Financial Protection Bureau could affect your business.

**CELIA WINSLOW** | *President-elect, American  
Financial Services Association*

## EMPLOYMENT LAW

- Review federal laws covering such topics as wrongful termination, workplace harassment, and unlawful retaliation; and
- Analyze the effects of legislation and judicial decisions on employee relations.

**TOM BISHOP, J.D.** | *Chairman of the Board  
of Trustees, Mercer University*

## MONETARY AND FUNDING STRATEGIES

- Explore sources of funds for financial institutions, including the use of derivatives and securitization; and
- Discuss the financial and competitive implications resulting from enhanced funding techniques.

**NIKANOR VOLKOV, Ph.D.** | *Associate Professor of  
Finance, Stetson-Hatcher School of Business, Mercer  
University*



## CLASS PRESIDENT TESTIMONIAL

**2024 CLASS PRESIDENT – YEAR II**

**CHRISTOPHER J. REYES**

*Regional Manager, Sun Loan Company*

The EDGE program continues to be the premier development platform for cultivating the next generation of leaders in the consumer finance industry. Over the course of this immersive experience, participants gain actionable insights from industry experts, engage in hands-on learning, and develop a deep understanding of key industry dynamics. The program's unique blend of education, collaboration, and networking equips attendees with the tools and confidence to take on future leadership roles with impact and innovation.

Beyond the invaluable knowledge, what truly sets THE EDGE apart is its emphasis on fostering meaningful connections. Students return with not only sharpened expertise but also an expanded professional network that serves as a foundation for their growth. Companies that invest in sending students to THE

EDGE reap the rewards of having confident, well-prepared, and forward-thinking individuals who are ready to contribute to their organizations' success.

By supporting participation in THE EDGE, companies demonstrate their commitment to professional development and future-proofing their workforce. This program offers a transformative experience, empowering students to think strategically, lead effectively, and build long-lasting relationships that will shape their careers and the industry as a whole.

# COURSES FOR YEAR II (CONT'D)

## MARKETING STRATEGY

- Understand the foundations to include key concepts, current trends, and the role of brand storytelling;
- Learn how to implement strategies for customer acquisition and retention using techniques for identifying target audiences, crafting value propositions, developing retention strategies, and leveraging customer feedback;
- Increase awareness on measuring success through key performance indicators (KPIs) and tools for evaluating effectiveness, ROI, and tracking customer journeys; and
- Gain strategies for using data to create targeted, multi-channel media campaigns and maintain cohesive messaging across multiple platforms.

**RICH CAMPANARO** | *SVP Sales & Strategy, Amsive*

## STRATEGIC PLANNING

- Study the role of senior management in establishing long-term corporate strategic goals with emphasis on methodologies and techniques; and
- Create a blueprint for future success with personal strategic planning.

**GINGER HERRING** | *President and CEO, 1st Franklin Financial Corporation*

## HOW YOU CAN BE A GREAT COACH AT WORK

- Learn how coaching drives productivity;
- Discover employee's talent, develop potential, and create leaders for the future through coaching; and
- Look at the skills, strategies, and practices you can use to coach great performance.

**NEYSA LAUX** | *Consultant*

## REGULATORY COMPLIANCE

- Know the relevant Federal and State Regulators and laws that impact the financial services industry;
- Gain a thorough understanding of the Consumer Financial Protection Bureau and how it differs from other regulators; and
- Emphasis on the importance of compliance management.

**MARCI KAWSKI** | *Partner, Husch Blackwell, LLP*

## COMMUNITY RELATIONS

- Learn to engage in the communities where you live and work telling the consumer lending story
- Engage locally with public officials, representatives, and other leaders
- Increase your awareness on professional development opportunities to help you grow in your career

**ROCHELLE McCLANAHAN** | *Chief Operating Officer, Brundage Management*

## C-SUITE PANEL

Top level leaders in the financial services industry will share their own paths to success including the highs and lows of their journeys, in an intimate panel discussion.





# YEARS I & II JOINT SESSION

Each year THE EDGE courses begin with a joint session on leadership typically led by the current AFSA Board Chair. EDGE participants enjoy hearing firsthand from an industry leader who is engaged with AFSA. The stories and leadership perspective shared serve as a motivator for the students as they continue with their careers. Students are often inspired to pursue additional study on leadership and conduct reach outs to others within their companies to help with their personal leadership growth. Offering this session as a joint EDGE Year 1 and 2 activity also gives students a chance to get to know each other better and encourages further dialogue after the presentation. The open discussion this year will further enhance the student takeaways and serve as an opportunity to ask the AFSA Board Chair Dan Walters questions applicable to the student's particular interest.

## LEADING FROM THE FRONT

- Good Leaders vs Bad Leaders (and how to learn from both)
- Memos from the CEO
- "ONE MORE"
- Open Discussion



**DAN WALTERS |**  
*Chief Executive Officer,  
Credit Central, LLC and  
Chair, AFSA Board of Directors*



## THE EDGE Advisory Board

**SAL CALVIO**  
Chair, THE EDGE Advisory Board  
Senior Vice President of Human Resources  
Security Finance Corporation of Spartanburg

**RHONDA ASHBURN**  
Staff Liasion  
Executive Director  
AFSA Education Foundation

**BILLY FULLER**  
Senior Vice President of Operations  
1st Franklin Financial Corporation

**JOHN WILSON GORDON, MBA**  
Director, THE EDGE  
Lecturer of Finance  
Director of Operations  
Stetson-Hatcher School of Business  
Mercer University

**GINGER HERRING**  
President & CEO  
1<sup>st</sup> Franklin Financial Corporation

**BILL HIMPLER**  
President & CEO  
American Financial Services Association

**TOM HUDGINS**  
President & CEO  
Western Shamrock Corporation

**JOSHUA C. JOHNSON**  
President & CEO  
Mariner Finance, LLC

**ROCHELLE McCLANAHAN**  
Chief Operating Officer  
Brundage Management Company

**SHARON MOORE**  
President  
Career Success

**BRAD NOEL**  
Executive Vice President -  
Director of Branch Operations  
Republic Finance, LLC

**JIM SCHNEIDER**  
Chief Operations Officer &  
Executive Vice President  
Mariner Finance, LLC

**J. DAN WALTERS**  
CEO  
Credit Central, LLC



# GENERAL INFORMATION

## ENROLLMENT

Open to individuals associated with the financial services industry, including diversified financial institutions, consumer and sales finance companies, credit card companies, retail companies, auto finance companies, and independently owned and operated finance companies.

## RETURN ON INVESTMENT

To get the most return on investment for your employees, create a list of pre- and post-program goals related to skills that need to be transferred to the job. THE EDGE is geared to develop skills in employees who will in turn increase efficiencies, decrease waste, improve bottom line, manage others effectively, make strategic decisions, and navigate change. Investing in your employees can yield both quantitative and qualitative returns—improved financials and more satisfied employees and customers.

Prior to THE EDGE program, we encourage companies to set up an orientation for their participants to go over the general information and topical content within this brochure. Sharing a brochure link or providing copies to the participants will help make their experience the best it can be. Facilitators of these sessions should consider involvement of a former participant to strengthen learning. Identifying expectations will help the participants engage in the program appropriately. We also encourage follow-up sessions to help get the greatest benefit of the program. If your company has not yet started offering an orientation and/or follow-up session to THE EDGE contact Rhonda Ashburn with the AFSA Education Foundation at [rashburn@afsamail.org](mailto:rashburn@afsamail.org) for more information.

## ARRIVAL/DEPARTURE

Participants should plan to arrive in the early afternoon on Sunday, June 22nd to attend a reception with heavy hors d'oeuvres starting at 6:30 p.m. at the Grand Hyatt Atlanta in Buckhead. Departure should not be scheduled until Friday morning, June 27. Participants are encouraged to complete reading materials prior to arrival. Access will be provided in June and an orientation will be offered.

## AIRPORT/TRANSPORTATION

Participants and their companies are responsible for making their airline reservations or other travel arrangements. Atlanta's Hartsfield-Jackson International Airport (ATL) is about 30 minutes from the Grand Hyatt Atlanta in Buckhead. There are various forms of transportation to the hotel. The Rental Car Center (RCC) is a one-stop facility that operates 24 hours a day, seven days a week, located just a few minutes away from the airport via the Sky Train that connects to additional parking and the airport. Shared-ride shuttle service provides transportation services to and from Buckhead. Shuttles normally leave from the airport from stalls 1-3. Taxi service is approximately \$50 one-way depending on traffic and is located in the Ground Transportation Center/ West Curb, immediately outside and between doors W1 and W2. Over 200 companies provide limo services to/from the Atlanta airport. Call the company directly to make a reservation. Rides are pickups occur in the North Economy lot. Passengers will proceed through North baggage claim for access to the lower-level escalators located between doors N2 and N3. Once downstairs, follow the orange signs to the Economy lot and request a ride only after arrival at the pickup location.



# GENERAL INFORMATION (CONT'D)

## ACCOMMODATIONS

Participants will be staying at the Grand Hyatt Atlanta in Buckhead located at 3300 Peachtree Road NE, Atlanta, GA 30305. AFSA Education Foundation staff will handle booking your stay after your registration is received. Self-parking facilities are adjacent to the hotel with a daily fee of \$49. Valet parking is available at \$59 per day on request. Parking is not included in THE EDGE registration fee.

## MERCER UNIVERSITY

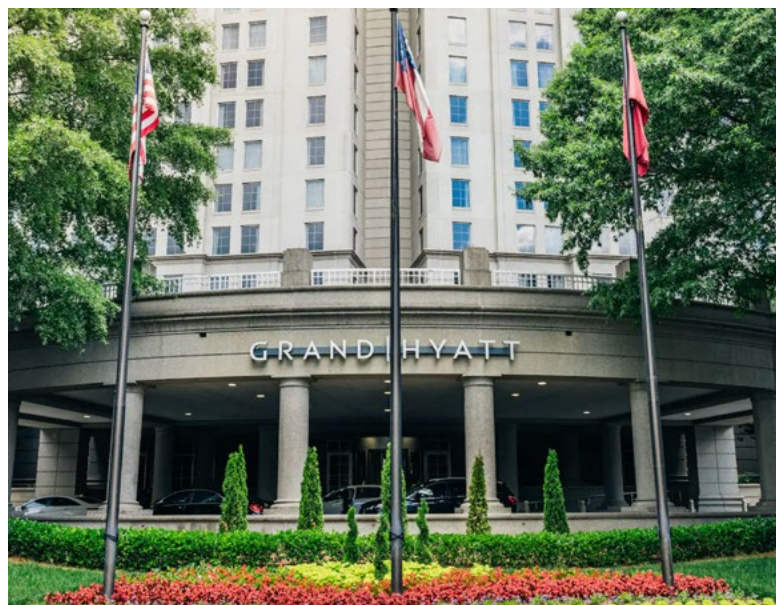
The Mercer - Atlanta campus is convenient and modern, yet tranquil, as it is located on 300 heavily wooded acres inside the Atlanta Perimeter. Classes will be hosted by the Stetson-Hatcher School of Business and held in the high-tech Business Education building. Parking is free, and passes are not required. The campus is convenient to Interstates 85 and 285, and it is about 15 minutes from the hotel. Transportation will be provided to Mercer University from the hotel in the morning and in the afternoon from Mercer to the hotel.

## DRESS AND CLIMATE

Business casual attire such as blouses, shirts, and long pants is appropriate for class sessions. Business attire such as a suit is required for dinner on Thursday. It is advisable to bring a sweater to class each day, as there are differences of opinion concerning comfortable room temperatures. June weather will normally be in the high 90's during the day and in the low 70's during the evening.

## CERTIFICATE

Participants who successfully complete the requirements of THE EDGE program will be awarded a certificate of completion on Thursday evening. Attendance is required to complete the program and to receive the certificate.



## KEY CONTACTS

The AFSA Education Foundation collaborates with Mercer University in Atlanta to conduct THE EDGE annually. If you have travel challenges or an emergency situation, please contact individuals below.

Rhonda Ashburn  
Executive Director  
AFSA Education Foundation  
703-901-9459  
rashburn@afsamail.org

John Wilson Gordon  
EDGE Director  
Lecturer of Finance and Director of Operations  
Stetson-Hatcher School of Business, Mercer University  
229-313-4608  
gordon\_jw@mercer.edu

## CANCELLATION POLICY/LATE ARRIVALS

All cancellations must be submitted in writing to Rhonda Ashburn via email at rashburn@afsamail.org and are subject to the following policy:

- THROUGH MAY 23, 2025: Full registration refund for cancellations.
- AFTER MAY 23, 2025 UNTIL JUNE 2: No registration refunds, substitutes welcome.

## REGISTRATION FEE

Registration Fee includes all instructional materials, classroom facilities, housing for five nights, transportation to/from Mercer University each day, breakfast each day at the hotel, lunch each day at Mercer University, reception on Sunday evening and reception and dinner on Thursday night. The fee must be paid in full prior to beginning of the program.



# REGISTRATION

## Online Registration: [www.afsaef.org/theedge](http://www.afsaef.org/theedge)

### REGISTRATION FEE: PLEASE SELECT YEAR ATTENDING BY CHECKING APPROPRIATE BOX.

YEAR I ☐ AFSA Member Fee \$3,265

YEAR II ☐ AFSA Member Fee \$3,265

Fee ☐ Enclosed ☐ Please invoice ☐ Received by AFSAEF

**REGISTRATION DEADLINE:  
MAY 8, 2025**

### REGISTRANT INFORMATION

Name	First	Last	Badge Nickname
Position/Title	Company Name		
Business Address	City/State	Zip	
Business Phone	Cell Phone		
E-mail Address			
Emergency Contact Name	Phone	E-Mail Address	

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

Please indicate if you plan to (check one): ☐ Drive ☐ Fly

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.

### FOR CLASS PURPOSES -

Can this student information be listed on a class roster and given out to class participants? ☐ Yes ☐ No

Has student attended the Institute before? ☐ Yes ☐ No If yes, state year \_\_\_\_\_

It is not a requirement to attend the Year 1 and Year 2 program in sequential years.

Note that students will receive badges, table tents, and email communications from the AFSA Education Foundation and Mercer University.

Applications must be signed by your supervisor or a designated company official.

Supervisor's Name	Supervisor's Title	
Cell Phone	E-mail Address	
Supervisor's Office Address	City/State	Zip
Supervisor/Certifying Officer Position Signature	Date	

### SEND CHECK AND APPLICATION TO:

AFSA Education Foundation – THE EDGE  
Attn: Rhonda Ashburn  
1750 H Street, NW, Suite 650  
Washington, DC 20006

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)

\*A small portion of the room rate is applied to offset conference expenses.





Education, Development, Growth, and Enrichment  
Tools for Consumer Finance Industry Professionals



**AFSA EDUCATION  
FOUNDATION**

*Brightening Your Financial Horizon*

1750 H Street, NW, Suite 650  
Washington, DC 20006  
Telephone: 202-466-8611  
Email: [rashburn@afsamail.org](mailto:rashburn@afsamail.org)  
Website: [www.afsaef.org](http://www.afsaef.org)