

# EverythingHR Financial Services



## Financial Fitness Series

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## About Us

Felicia G. Harris, Principal and CEO of EverythingHR and EverythingHR Financial Services, has a professional and educational background in Finance and Human Resources. Starting EverythingHR allowed her the opportunity to bring her corporate experience to the SMB market.

As we know, SMBs rarely have internal Financial and Human Resource departments. Ms. Harris started the business to provide financial and human resource products and services that would help SMB's attain full employment in the communities in which they serve.

An award-winning Human Resources Innovator and Financial Expert, Ms. Harris has over 30 years of HR experience and more than 25 years of employee organizational and professional development training experience. Ms. Harris also has 30-plus years of executive leadership experience in the financial industry. Therefore, starting the EverythingHR family of companies was a natural choice for Ms. Harris. In addition to founding EverythingHR and EverythingHR Financial Services, which are based in Rochester Hills, Michigan, Ms. Harris is the founder of the EverythingHR Talent Development Institute with headquarters in Rochester Hills and classrooms in Detroit's TechTown as well as alliances with colleges and universities.

Through strategic human resource initiatives, EverythingHR helps businesses reach the next level. EverythingHR has a Professional Employer Organization (PEO) and an Administrative Service Organization (ASO) model for businesses and organizations of all industries and sizes.

In 2012, EverythingHR began offering Fractional HR through our ASO model. But Ms. Harris noticed that the SMB sector was still struggling to compete to recruit and retain talent. After researching PEOs, Ms. Harris realized that this was something that we had to add to our platform of financial and human resource products and services.

The Administrative Services Organization (ASO) solution and Professional Employer Organization (PEO) solution both enable employers to cost-effectively outsource the administration of payroll, human resources, employee benefits, and workers' compensation.

The PEO solution creates a co-employment relationship, whereas the PEO assumes control and liability related to employer risks and responsibilities. Alternatively, the ASO solution is a human resource outsourcing solution where the employer remains the employer of record and bears full responsibility for all administrative and operating obligations.

Through our ASO model, businesses and organizations outsource the administration of day-to-day tasks—onboarding, recruiting, payroll, offboarding, compliance, management of employee benefits such as 401(k) plans: health, dental, life, and other day-to-day tasks.



EverythingHR Financial Services is happy to present you with a Financial Fitness Lunch & Learn Series to help you navigate our current economic environment.

## **PERSONAL FINANCE BASICS AND THE TRUE VALUE OF MONEY.**

Uncertain economic times are inevitable. During economic downturns millions of people declare bankruptcy and people lose more than a billion dollars in fraudulent investments. Each of these common difficulties is a result of poor personal financial planning and incomplete information. Your ability to make wise money decisions is the basis for your current and long-term well-being.

### **OBJECTIVES:**

- Analyze the process for making personal financial decisions.
- Develop personal financial goals
- Assess personal and economic factors that influence personal financial planning
- Calculate the time value of money situations associated with personal financial decisions
- Identify strategies for achieving personal financial goals for different life situations.

### **TOPICS COVERED:**

1. Changes in tax laws that will affect your taxes
2. What is the difference between buying and leasing?
3. How to use debt to prosper. Understand the difference between good debt and bad debt.
4. The true value of money
5. How to build up an emergency fund
6. The ins and outs of a 401K or 403B
7. Is Cryptocurrency the right investment for you
8. All you need to know about an Educational Savings account
9. Are you ready to start a business?

When you have completed this financial planning series you will:

- Be able to set financial goals
- Be able to make informed financial decisions
- Know the advantages of participating in a 401K/403B
- Know how to use debt to your advantage
- Be able to make wise investments
- Know what your financial risk tolerance is
- Know how to implement a financial plan

# Financial Fitness Series Program Schedule

*Our Weekday Lunch & Learn Sessions run from Noon to 1 PM Online  
There will be two Branch Blitz Saturday Sessions from 9 AM to Noon In-Person  
at Corktown Community Center with Refreshments Hosted by Chase*

**Friday, Feb 11<sup>th</sup> – Program Introduction** – Felicia G. Harris, Principal and CEO, EverythingHR Financial Services

**Tuesday, Feb 15<sup>th</sup> – Key Contract Terms to Know Before You Sign** – Attorney Pamela-Denise Mack, Founder and Managing Member of the law firm The Mack Law Group, PLC.

**Friday, Feb 18<sup>th</sup> – Personal Finance Basics and the True Value of Money** – Felicia G. Harris, EverythingHR Financial Services

**Monday, Feb 21<sup>st</sup> – Bank on it - Budgeting / Savings** - Gail Taylor and Marcus Woodard, Chase

**Wednesday, Feb 23<sup>rd</sup> – Credit Building** - Gail Taylor and Marcus Woodard, Chase

**Friday, Feb 25<sup>th</sup> – The Difference Between Buying and Leasing and How to Use Debt to Prosper. Understand the Difference Between Good Debt and Bad Debt** – Felicia G. Harris, EverythingHR

**Monday, Feb 28<sup>th</sup> – Homebuyers** - Nicolette Rankin, Anthony Miller, Chase

**Wednesday, March 2<sup>nd</sup> – Homebuyer / Refi** - Nicolette Rankin, Anthony Miller, Chase

**Friday, March 4<sup>th</sup> – Developing and Maximizing your Commercial Banking Relationship – Lending and Treasury Management** – Jason Brunn and Patrick Mondro, PNC

**Saturday, March 5<sup>th</sup> – Bank Blitz Saturday – Account Opening and Mortgage Session** – Chase Team – 9am – Noon – Refreshments and Information Sessions- IN-PERSON at Corktown Community Center, 1620 Michigan Ave, Detroit, MI 48216

**Monday, March 7<sup>th</sup> – Entrepreneurs** - Bre Mills, Robert Szabo, Chase

**Wednesday, March 9<sup>th</sup> – Established Business Owners** - Bre Mills, Robert Szabo, Chase

**Friday, March 11<sup>th</sup> – How to Implement a Financial Plan** – EverythingHR

**Saturday, March 12<sup>th</sup> – Bank Blitz Saturday – Consumer and Business Account Opening and Marketing and Consulting Day** – 9am – Noon – Refreshments and Information Sessions- IN-PERSON at Corktown Community Center, 1620 Michigan Ave, Detroit, MI 48216

**Monday, March 14<sup>th</sup> – What Type of Investments Align with your Financial Future?** - Elmo E. Wedderburn, CCO EverythingHR Financial Services

**Tuesday, March 15<sup>th</sup> – Demystifying Wills, Trusts and Powers of Attorney** – Pamela-Denise Mack, The Mack Law Group

**Friday, March 18<sup>th</sup> – The Ins and Outs of a 401K or 403B** – Felicia G. Harris, EverythingHR Financial Services



EverythingHR

Your Financial Journey, Home Ownership, and Entrepreneurship

The Chase Team Lunch & Learn Presenters:

**Denise Steele, Corporate Engagement**

**Gail Taylor, Detroit Community Manager** – Your Financial Journey

**Bre Mills, Minority Business Consultant** – Business Development

**Robert Szabo, Business Relationship Mgr. I** – Business Development

**Nicolette Rankin and Anthony Miller, Community Home Lending Advisors** – Home Ownership

**Marcus Woodard, Branch Manager** – Corktown Community Center

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## Overview

Your Financial Journey is a three-part financial health series. Like physical health, good financial health is an essential part of your daily life AND building a future that you find satisfying. This education series focuses on how you live with your money in a way that supports your goals.

During these sessions we are going to focus on Business Development, Home Ownership and Financial Goal setting which include: Saving for goals, Managing spending, and using credit responsibly. The point of these sessions is to help you learn more about financial health, and how to take charge of your financial well-being, understanding that the money skills you learn now can help you today and in the future.

### Financial health is all about:

- 1) managing your daily finances,
- 2) preparing for emergency expenses, and
- 3) reaching your goals

Topics include: Budgeting, Savings, Credit, Entrepreneurship, Homeownership

Bonus Topics: Owning brick and mortar, access to capital, college expenses, retirement, and financial planning.



## THE CHASE TEAM OF PRESENTERS

### **Savings, Credit, Budgeting /Bank on it – Marcus Woodard and Gail Taylor – 2/21, 2/23**



**Marcus Woodard** has worked in the Corktown Community for more than eight years with JPMorgan Chase. As **Branch Manager**, Marcus focuses on customer engagement, financial advice and adoption of financial product solutions inside the Corktown Community Branch. Marcus was born in Detroit and raised in Southfield, Michigan. He attended Southfield Public Schools and graduated from Eastern Michigan University in December 2003.

#### **Marcus Woodard, Branch Manager**

T: (313) 964-2158

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NMLS ID: 324018

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**Gail Taylor** has been in the Financial Industry for over 25 years and currently serves as a **Community Manager for JPMorgan Chase**. Gail provides financial health education and ensures customers have access to tools and resources needed for financial stability and growth, making racial equity a priority. Gail offers workshops and events focused on financial health. She is dedicated to serving the great City of Detroit in this capacity. In her spare time, she loves to serve alongside passionate people in organizations such as Hosea Feeds the Hungry, Special Olympics, Focus Hope, Developing K.I.D.S. and Habitat for Humanity.

#### **Gail Taylor, Community Manager**

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### **Homeownership, Refinancing – Nicolette Rankin and Anthony Miller – 2/28, 3/2**



With an opportunity to use his skills to serve his community passionately through education and providing a pathway to affordable home ownership, **Anthony Miller** was eager to transition from being a successful Branch Manager into a **Community Home Lending Advisor**. In this role, Anthony prioritizes homebuyers education and having conversations in the community with individuals who otherwise may not have had the opportunity to speak with someone specialized in this field. Anthony graduated from Wayne State in 2008.

#### **Anthony Miller, Community Home Lending Advisor**

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NMLS ID: 406802



**Nicolette Rankin** has a passion for serving our communities and enabling our customers' dream of homeownership. As a **Community Home Lending Advisor**, she proudly serves clients across the Metro Detroit area. Rankin specializes in pre-qualification, fixed-rate mortgages, FHA and VA mortgages, and first-time homebuyer programs. Nicolette also volunteers with Princess to Queens and Cornerstone Schools mentoring girls. Nicolette attended Henry Ford Academy and graduated from Wayne State University in 2017.

**Nicolette Rankin , Community Home Lending Advisor**

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### **Entrepreneurs/Business Owners – Bre Mills and Robert Szabo –3/7, 3/9**



**Bre Mills is a Senior Business Consultant for JPMorgan Chase** in Detroit, Michigan, She has more than nine years of experience at Chase and 17 years in financial services. She is passionate about supporting the growth of business clients and is experienced in a variety of industries with a focus in strategic planning, financial services, and entrepreneurship. Bre is extremely engaged in advancing small business owners with a focus on women, veterans and minority entrepreneurs throughout her career. She strives to make banking simple to ensure financial goals are achievable. Bre Mills is a graduate of Central Michigan University.

**Bre Mills, Sr. Minority Business Consultant**

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**Robert Szabo is a Business Relationship Manager at JPMorgan Chase & Co.** He is an experienced Business Banking Relationship Manager with a demonstrated history of working in the financial services industry. He is skilled in Sales, Strategic Planning, Customer Satisfaction, Customer Retention, and Team Building. Robert is a strong finance professional with a Bachelor's Degree focused on Business Administration -Accounting from Wayne State University.

## PNC TEAM OF PRESENTERS

**“Developing and Maximizing your Commercial Banking Relationship – Lending and Treasury Management”** – Jason Brunn and Patrick Mondro 3/4



### Jason Brunn

Vice President, Treasury Management Officer  
Commercial Banking – SE Michigan and NW Ohio

**Jason Brunn** is a Vice President and Treasury Management Officer with the PNC Financial Services Group located in Southeast Michigan and Northwest Ohio. He manages a portfolio of commercial clients with revenue size \$10 million and above. He helps to leverage the latest technologies and ideas to help clients meet their financial and working capital objectives through receivables acceleration, payables optimization, and investment & information management.

Jason joined PNC's Treasury Management group in 2013. Jason currently holds a Certified Treasury Professional (CTP) designation, and is a PNC-Certified Women's Business Advocate. Jason received a B.A. from Miami University in Business Management and Statistics.

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### Patrick Mondro

Sr. Vice President, Relationship Manager  
Commercial Banking – SE Michigan

**Patrick Mondro** is a Senior Vice President and Commercial Banking Relationship Manager with the PNC Financial Services Group located in Southeast Michigan. He manages a portfolio of commercial clients with annual revenue size of \$5-50 million.

Patrick joined PNC in 1987 and has served in his current position as a Relationship Manager in Commercial Banking since 2015. He has previous experience within the areas of Business Banking, Retail Banking, Commercial Real Estate and Branch District Management. Patrick received a B.B.A. from University of Michigan - Dearborn, in Finance, Marketing and Decision Sciences; and an M.S.F. from Walsh College –Troy, in Finance.

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**PRESENTER PAMELA-DENISE MACK, THE MACK LAW GROUP, PLC**

**Key Contract Terms to Know Before You Sign** – 2/15, Noon – 1 pm EST – Pamela-Denise Mack, The Mack Law Group, PLC

**Demystifying Wills, Trusts and Powers of Attorney** – 3/15, Noon – 1 pm EST – Pamela-Denise Mack, The Mack Law Group, PLC



**Pamela-Denise Mack** is the founding and managing member of the firm The Mack Law Group, PLC. Pamela concentrates her practice in the areas of corporate/commercial transactions and legacy planning. She provides counsel and advice to businesses, business owners, and their families. She writes the monthly blog, *The Nosy Lawyer™*. Pamela is admitted to practice in the state of Michigan. Prior to founding the firm, Ms. Mack served as Senior Legal Counsel for RGIS, LLC, a Blackstone Group company, with operations in over 40 countries, with over 20,000 employees worldwide. She managed all matters relating to data privacy, contracts, and compliance. She oversaw and negotiated multi-million-dollar vendor service, manufacturing, and IT agreements. During her tenure, she developed the corporation's data privacy policies and protocols, and managed its Foreign Corrupt Practices Act compliance function. Prior to joining RGIS, she served as Senior Legal Counsel for Kmart Corporation's Real Estate Division, where she was responsible for overseeing and negotiating properties within Kmart's lucrative real estate leasehold portfolio, yielding over \$2 million in revenue.

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**Contact Us with Any Questions**

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