

Melissa Conyears-Ervin
CITY OF CHICAGO TREASURER



BWTT

**BUILDING WEALTH
TODAY FOR TOMORROW®**



Fuel Your Financial Future!

WELCOME GUIDE

Saturday | October 4, 2025 | UIC Forum

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StateFarm®

WELLS FARGO

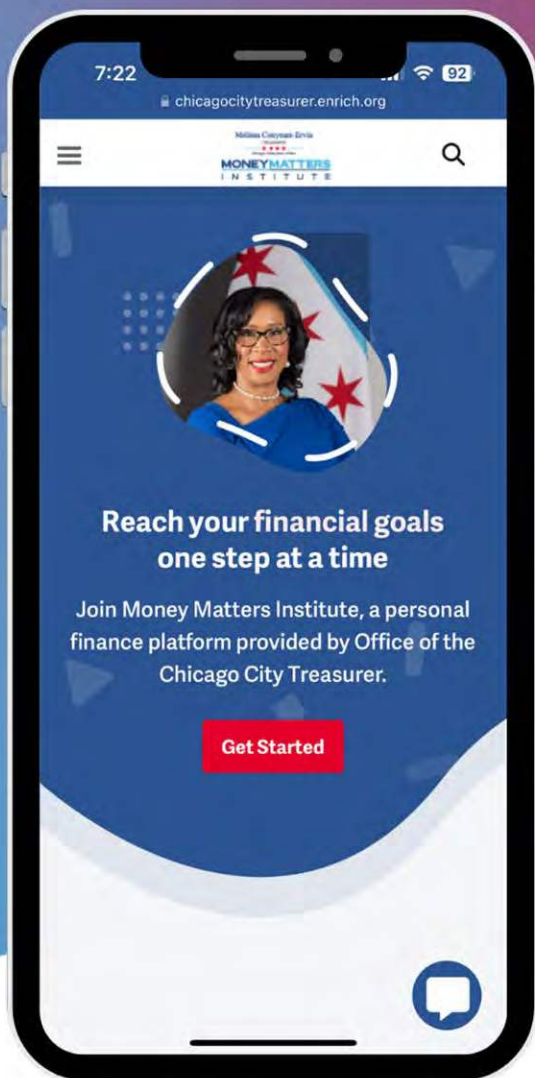
OLD NATIONAL BANK

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Huntington Bank

Rate

Pursuit
Lending Power to Potential



YOUR FINANCIAL FUTURE IS IN YOUR HANDS.

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Welcome to a world of empowerment at your fingertips! Our *Money Matters Institute* web app is here to help make your financial goals come to life. **With a user-friendly interface and expert-designed content, you'll be a financial rockstar in no time.**

Melissa Conyears-Ervin
TREASURER
Chicago Treasurer's Office
MONEYMATTERS
INSTITUTE



SCAN THE QR CODE OR VISIT
CHI.GOV/MONEYMATTERS



- **Custom-Built Experience:**

We'll quickly assess your finances and recommend tailored tools, content, and courses for your goals.



- **Discover Your Money**

Personality: Receive a free analysis of your personality and see how it can affect your money decisions.



Dear Friends,

Welcome to the 5th Annual Building Wealth Today for Tomorrow (BWTT) Financial Empowerment Summit! It is with great joy and gratitude that I welcome you to this milestone year of our city's largest financial empowerment initiative.

When we first launched BWTT, our goal was simple yet powerful: to equip Chicago residents with the tools, knowledge, and connections to build lasting financial stability and generational wealth. Five years later, BWTT has grown into a movement—bringing together thousands of entrepreneurs, families, youth, and community leaders who are rewriting the narrative of economic opportunity in our great city.

This year's summit is especially meaningful. Together, we will reflect on the progress we've made, celebrate the resilience of our communities, and chart new pathways for the future. Our programming spans critical conversations on homeownership, small business growth, credit and money management, and our dynamic Youth Summit—because we know that empowering the next generation is essential to sustaining wealth for years to come.

I am particularly proud of the partnerships we have developed with local organizations, national leaders, and financial institutions. These collaborations are integral to BWTT's vision for a stronger, more equitable Chicago. We've partnered with a diverse group, including CDFIs, small business advocates, trailblazing women in sports, and cultural leaders who inspire us to dream bigger. These partnerships are a testament to what we can achieve when we come together to break barriers and build legacies. This would not be possible without the generous support of US Bank, State Farm, Huntington, Chase, Transunion, RATE, BMO, Wells Fargo, Old National Bank, Ariel Investments, and Pursuit.

As we commemorate this fifth year, I encourage you to immerse yourself in the workshops, connect with new resources, and leave with both knowledge and renewed confidence. Most importantly, know that this summit is for you—for your family, for your business, and for your future.

Thank you for joining us on this journey. Together, we will continue to build wealth today, for tomorrow.

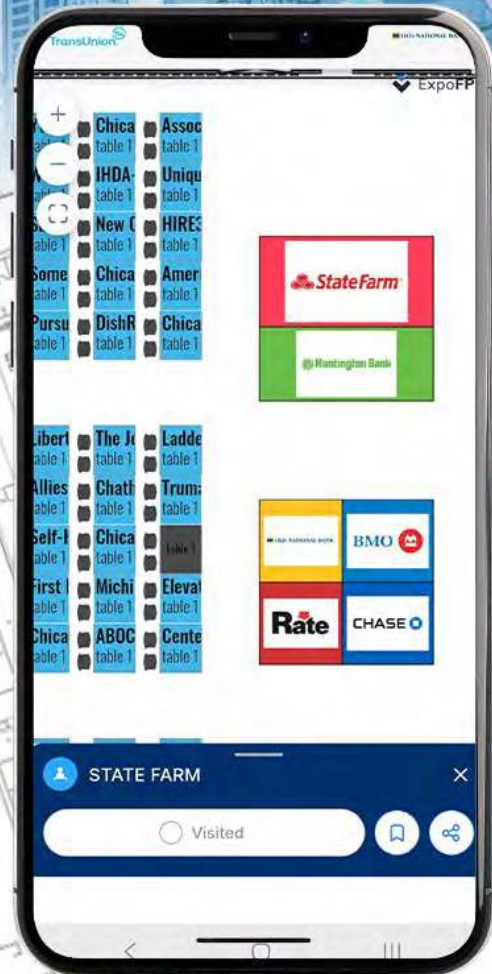
With gratitude and determination,

Melissa Conyears-Ervin
Treasurer, City of Chicago

Explore the **BWTT** SUMMIT WITH EASE!

TAKE YOUR BWTT SUMMIT
EXPERIENCE TO THE NEXT LEVEL WITH

INTERACTIVE FLOOR PLAN



- ✓ Find out when and where breakout sessions are happening
- ✓ Locate exhibitor booths, sponsor spaces, and activations
- ✓ Access exclusive resources and downloads from our partners
- ✓ Discover special call-to-action opportunities throughout the floor



Simply scan the QR code or visit
bwtt2025.expofp.com to start
navigating the Summit now.



OFFICE OF THE MAYOR
CITY OF CHICAGO

BRANDON JOHNSON
MAYOR



PROCLAMATION

WHEREAS, financial empowerment and education are vital for residents to live successful, stable, and productive lives; and

WHEREAS, the Office of the Chicago City Treasurer will host the 5th Annual Building Wealth Today for Tomorrow Financial Empowerment Summit, focused on supporting residents, small businesses, and entrepreneurs across Chicago; and

WHEREAS, financial empowerment is a foundational element of community development, job creation, and personal achievement, helping individuals and businesses thrive in a dynamic and evolving economy; and

WHEREAS, this daylong financial services summit will provide opportunities for residents, small business owners, and job seekers to engage with City resources, explore career pathways, and gain access to cutting-edge tools and information within the financial sector; and

WHEREAS, under historic and visionary leadership, the Office of the City Treasurer remains committed to driving equitable economic development—empowering communities by promoting financial literacy, supporting wealth-building, encouraging homeownership, and fostering small business growth; and

WHEREAS, it is essential to generate and share ideas, strategies, and tools that encourage our residents to achieve financial freedom, and this summit offers an important opportunity to inspire, educate, and uplift all who participate:

NOW, THEREFORE, I, BRANDON JOHNSON, MAYOR OF THE CITY OF CHICAGO, do hereby proclaim October 4, 2025, as BUILDING WEALTH TODAY FOR TOMORROW FINANCIAL EMPOWERMENT SUMMIT DAY IN CHICAGO and encourage all residents to take advantage of this impactful resource and join in the collective mission to build a stronger, more equitable financial future for all.

Dated this 4th day of October, 2025


Mayor



P Michael W. Frerichs ILLINOIS STATE TREASURER Proclamation

In Honor and Appreciation of Building Wealth Today for Tomorrow Financial Empowerment Summit 2025

WHEREAS ... The Building Wealth Today for Tomorrow Financial Empowerment Summit helps participants be the best that they can be by exposing them to experts and leaders from businesses, community organizations, city, state, and federal agencies and ...

WHEREAS ... The Building Wealth Today for Tomorrow Financial Empowerment Summit has grown to become the largest financial education program of its kind in Chicago because it provides the resources and knowledge needed to build financial independence, long-term wealth, and a more secure future and ...

WHEREAS ... Chicago City Treasurer Melissa Conyears-Ervin created Building Wealth Today for Tomorrow to overcome the barriers impeding people from achieving financial empowerment and ...

WHEREAS ... Financial empowerment is about the ability and confidence to make positive financial decisions that lead to long-term financial stability and well-being and ...

WHEREAS ... A financially empowered person has the knowledge, resources, and confidence to make informed decisions so they control their finances and are not overwhelmed by financial worries and ...

WHEREAS ... Education, encouragement, and enthusiasm are key components of financial empowerment and ...

THEREFORE, BE IT RESOLVED ... That we honor the commitment and sacrifice that powers Chicago City Treasurer Melissa Conyears-Ervin to serve the residents of Chicago with the 5th annual Building Wealth Today for Tomorrow Financial Empowerment Summit at the UIC Forum on Saturday, October 4, and ...

ON THIS DATE, IN WITNESS WHEREOF...

I hereunto set my hand and cause the seal of the Illinois State Treasurer's Office to be affixed.

Illinois State Treasurer



**A Proclamation
Of the
Board of Commissioners Cook County, Illinois
Sponsored by
THE HONORABLE TONI PRECKWINKLE,
PRESIDENT,
COOK COUNTY BOARD OF COMMISSIONERS**

**HONORING THE CITY OF CHICAGO TREASURER'S OFFICE AND THE "BUILDING
WEALTH TODAY FOR TOMORROW" FINANCIAL EMPOWERMENT SUMMIT**

WHEREAS, the City of Chicago Treasurer's Office is committed to fostering economic equity and opportunity through its programs and partnerships; and

WHEREAS, each year, the Treasurer's Office presents the *Building Wealth Today for Tomorrow Financial Empowerment Summit* (BWTT), the largest financial education event of its kind in the City of Chicago; and

WHEREAS, the BWTT Summit brings together experts and leaders from across the financial spectrum—including businesses, community organizations, and local, state, and federal agencies—to provide tools, resources, and guidance to help residents build long-term wealth and achieve financial stability; and

WHEREAS, this daylong event serves thousands of residents from neighborhoods across Chicago, offering access to knowledge and services that empower families, strengthen communities, and foster generational progress; and

WHEREAS, BWTT has become a cornerstone of financial education in our region, creating pathways for homeownership, entrepreneurship, savings, and investment—particularly for historically underserved communities; and

WHEREAS, the enduring impact of the BWTT Summit aligns with Cook County's broader mission to advance equity, opportunity, and economic justice for all residents;

NOW, THEREFORE, BE IT PROCLAIMED, that I, Toni Preckwinkle, President of the Cook County Board of Commissioners, do hereby recognize and commend the City of Chicago Treasurer's Office and the "Building Wealth Today for Tomorrow Financial Empowerment Summit" for their unwavering commitment to uplifting communities through education, access, and empowerment.



Congressional Record

PROCEEDINGS AND DEBATES OF 119TH CONGRESS, FIRST SESSION

House of Representatives

October 4, 2025

WHEREAS, the Chicago City Treasurer's fifth annual Building Wealth Today for Tomorrow Financial Empowerment Summit (BWTT) will be held on October 4, 2025;

WHEREAS, this summit provides resources, including critical tools and knowledge, to Chicago residents and local businesses to support their success and growth in an ever-changing economy;

WHEREAS, the purpose of the Building Wealth Today for Tomorrow Financial Empowerment Summit is to highlight the contributions and achievements of industry leaders and community organizations, while offering valuable networking opportunities, resources, and professional development workshops aimed at creating long-term wealth, financial confidence, education, and empowerment;

WHEREAS, the Chicago City Treasurer's Office annual Building Wealth Today for Tomorrow Financial Empowerment Summit has become a significant event in Chicago due to its plethora of resources and opportunities to facilitate professional development and promote and empower small businesses;

WHEREAS, speakers provide valuable insight into understanding finances and becoming financially responsible and independent, with previous speakers including Daymond John, Mathew Knowles, Keke Palmer, Larenz Tate, Bill Rancic, and Earvin "Magic" Johnson;

WHEREAS, attendees will gain the tools needed for financial success through expert-led workshops on financial planning, homeownership, investing, and entrepreneurship;

WHEREAS, the Building Wealth Today for Tomorrow Financial Empowerment Summit represents an important opportunity to inspire, educate, and uplift Chicagoans, equipping them with the knowledge and tools to achieve financial independence and success; and

NOW, THEREFORE, BE IT RESOLVED, THAT I ROBIN L. KELLY, SERVING AS A MEMBER OF THE HOUSE OF REPRESENTATIVES, RECOGNIZE the service and remarkable work of the Chicago City Treasurer's Office Building Wealth Today for Tomorrow Financial Empowerment Summit (BWTT).

A stylized, handwritten signature of Robin L. Kelly in black ink, positioned over a background illustration of a busy city street with cars and a bridge.

Robin L. Kelly



UNIVERSITY OF
ILLINOIS CHICAGO

Office of the Chancellor

October 4, 2025

Dear Guests,

On behalf of the University of Illinois Chicago, the city's only public research university, I am delighted to welcome you to Treasurer Melissa Conyears-Ervin's *Building Wealth Today for Tomorrow* Financial Empowerment Summit.

UIC is proud to be both host and partner for this important initiative, which aligns closely with our commitment to accelerating social mobility for our students and the many wonderful communities that we serve. As a public institution rooted in service and equity, we are dedicated to ensuring that individuals from every neighborhood and background have access to the knowledge and resources they need to thrive.

This weekend's programming reflects our shared vision for economic mobility and inclusive growth. Through a series of interactive events focused on youth empowerment, financial education, workforce development, and small business support, *Building Wealth Today for Tomorrow* provides attendees with practical tools and forward-looking strategies to foster lasting economic opportunity. Together, UIC and the Office of the Chicago City Treasurer are working to ensure that educational and financial empowerment resources reach communities across our city.

I am grateful to all attendees, organizers, and partners for supporting this collaborative and uplifting effort. I wish you a weekend filled with learning, connection, and momentum for the future.

With regards,

A handwritten signature in blue ink, appearing to read "Marie Lynn Miranda".

Marie Lynn Miranda, PhD
Chancellor

Ariel
Investments

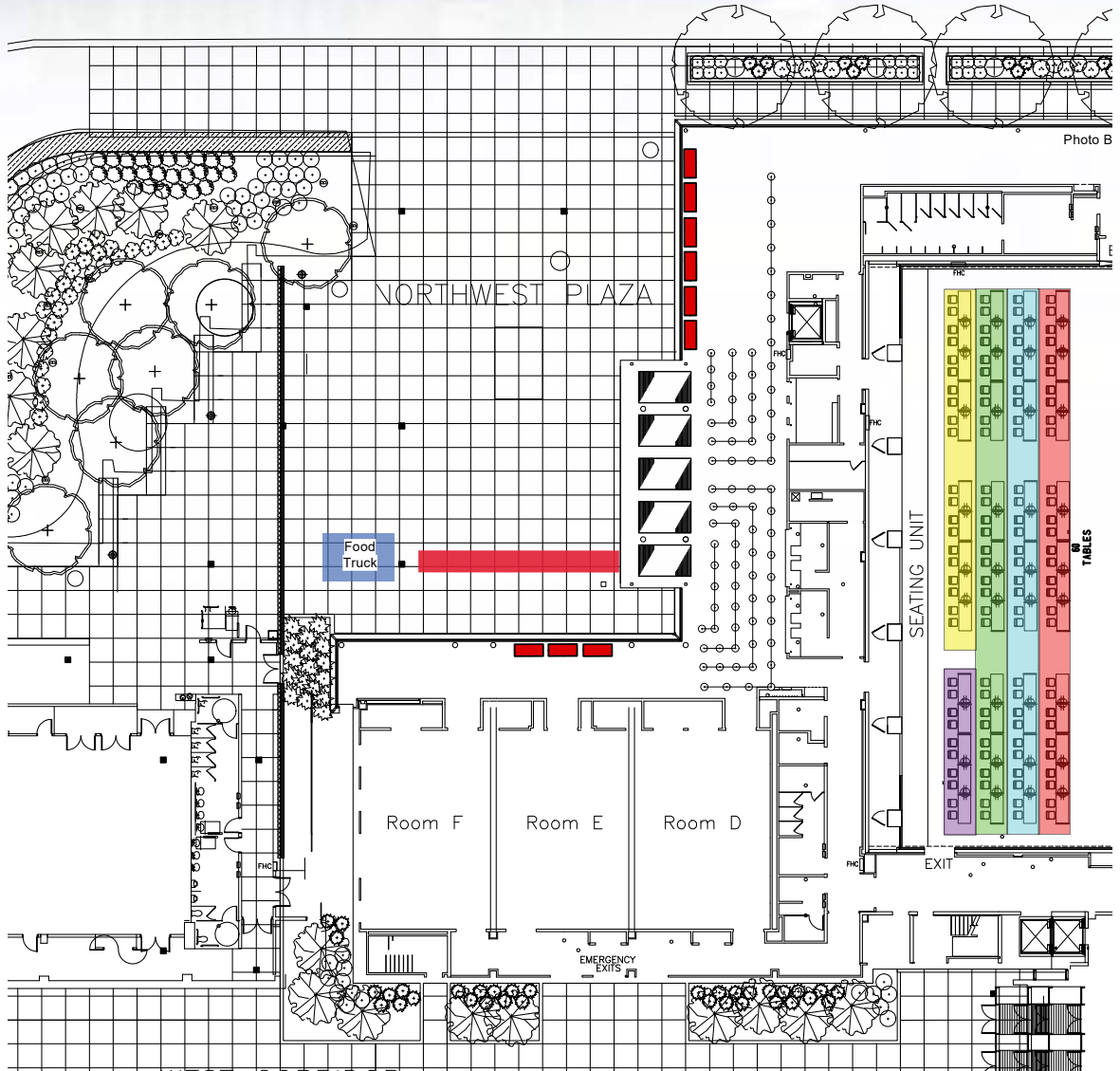


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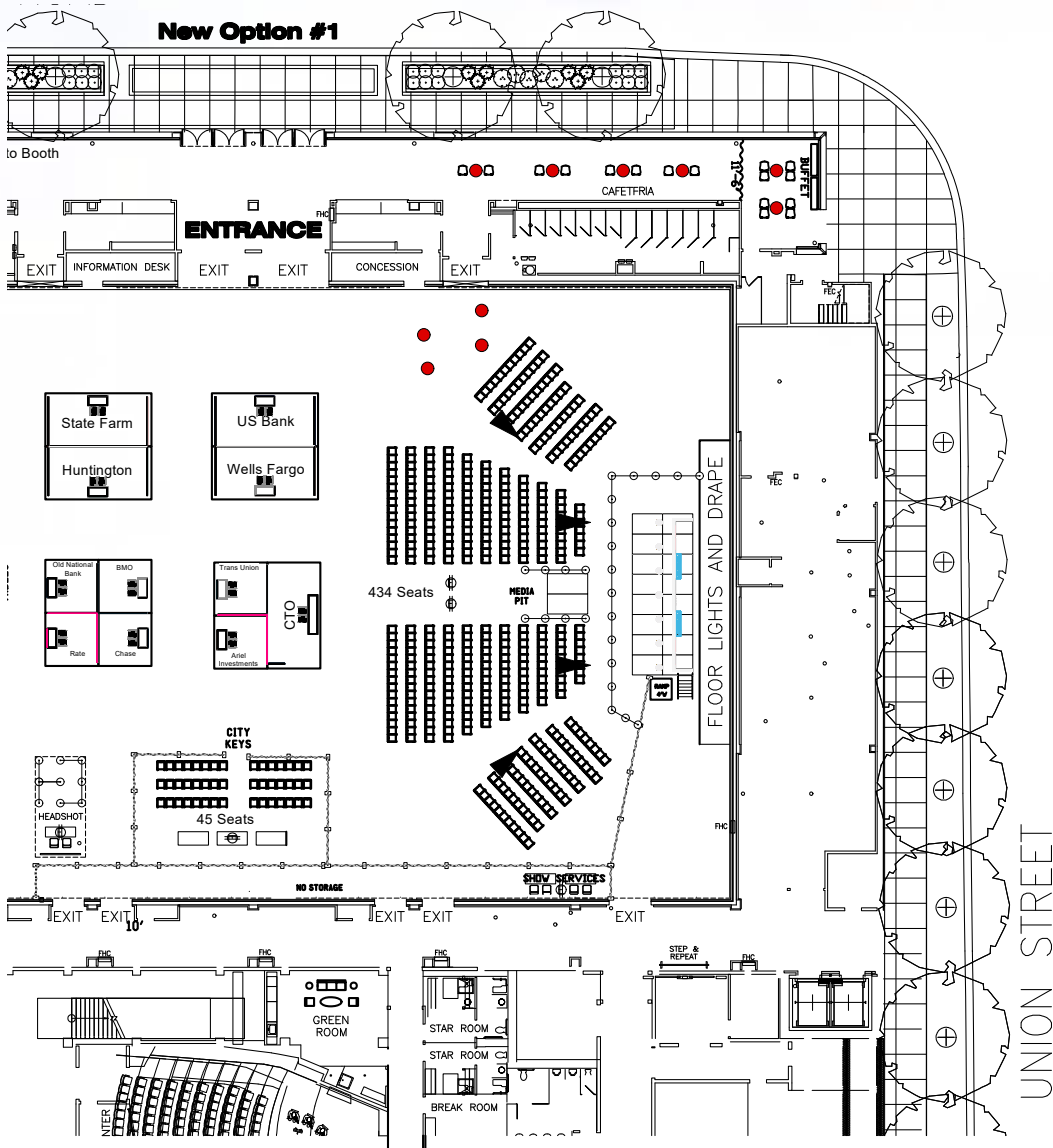
Huntington Bank

Pursuit
Lending Power to Potential



*Schedule subject to change

EXHIBIT FLOOR



 OLD NATIONAL BANK

TransUnion^{tu}

WELLS FARGO

usbank

 State Farm

EXHIBIT FLOOR

EXHIBITORS

SMALL BUSINESS

- ABOC - Amalgamated Bank of Chicago
- Bethel New Life, Inc.
- Center for Changing Lives
- Chatham Business Association
- Chicago Latina Business Foundation & Magazine
- Chicago Urban League
- DishRoulette Kitchen NFP
- New Covenant Community Development Corporation
- Pursuit
- SomerCor
- Sunshine Enterprises
- The Joseph Business School
- Women's Business Development Center
- YWCA METROPOLITAN CHICAGO

FINANCIAL EDUCATION

- Bank of America
- Citibank
- Credit Union 1
- Ladder Up
- Wintrust Community Banks

CAREER

- American Job Center at Truman College
- Association House of Chicago
- Chicago Cook Workforce Partnership
- HIRE360
- Live Free Illinois
- Truman College
- Unique Family Services NFP

HOMEOWNERSHIP

- Chicago Urban League Housing and Financial Empowerment Center
- Elevate
- IHDA-Illinois Housing Development Authority
- Neighborhood Housing Services of Chicago, Inc.
- Steps Inc. Consulting

GOVERNMENT AGENCIES

- CDPH-Care Team
- Chicago Department of Aviation
- Chicago Public Schools
- Chicago Transit Authority
- City of Chicago | DOH | Chicago Housing Trust
- City of Chicago Business Affairs and Consumer Protection
- City of Chicago Department of Procurement Services
- Civilian Office of Police Accountability
- Clerk of the Circuit Court of Cook County
- Cook County Office of the Chief Procurement Officer
- Cook County Sheriff's Office-Community Resources
- Illinois Department of Commerce of Economic Opportunity (DCEO) - Office of Economic Equity and Empowerment (OE3)
- Illinois Department of Human Rights
- Illinois Department of Human Service, Community Service Enterprise Programs
- Illinois Office of Comptroller/ Bank On Illinois
- Illinois Secretary of State
- Illinois State Comptroller
- Illinois State Treasurer's Office
- Illinois Tollway
- Office of Emergency Management and Communications (OEMC)
- Office of the City Clerk

CDFIs

Community Development Financial Institutions

- Allies for Community Business
- Chicago Community Loan Fund
- First Eagle Bank
- Great Lakes Credit Union
- Liberty Bank & Trust
- Michigan State University Federal Credit Union (MSUFCU)
- Self-Help Federal Credit Union

Ariel investments

ACTIVE PATIENCE* | INDEPENDENT THINKING | FOCUSED EXPERTISE | BOLD TEAMWORK

We exist to transform the lives of those who entrust us with their financial futures.

In proud support of the **2025 Building Wealth Today for Tomorrow Summit**



Ariel Investments is an independent money management firm founded in 1983—built on a philosophy of patient, long-term investing. With expertise in public equities across the market cap spectrum and around the globe, we offer managed accounts, mutual funds and other investment products. We aim to help institutions, financial intermediaries, defined contribution plans and individuals from all walks of life achieve their long-term financial goals.



We're making the best possible investment: Our community.

Every day, while we're bustling about our lives, it can be easy to get so focused that we forget to stop and appreciate this place: our community. At Huntington, we see it as our responsibility to not just appreciate Chicago, but to always be looking for ways to make it better. That's why we're making a number of investments right here. Check them out at huntington.com/Community. Because when our communities thrive, we all live better.



A community of growth

Together, we're building a better, stronger community. State Farm® is proud to join our neighbors to support the Chicago Treasurer's Office Building Wealth Today for Tomorrow Financial Education and Empowerment Summit.



State Farm, Bloomington, IL

We're Empowering Consumers to Take Control of Their Financial Futures.

At TransUnion, our business — at its core — is grounded in increasing financial inclusion, including by expanding pathways for financial health and economic opportunity. We're proud to sponsor Building Wealth Today for Tomorrow in support of consumers' financial well-being so they can build wealth, manage risks and transact with confidence.



www.transunion.com



MAIN STAGE



10:10 a.m. | **Welcome to BWTT 2025**

Chicago Treasurer **Melissa Conyears-Ervin** opens the Summit with a powerful message of financial empowerment, setting the tone for a day of learning, networking, and inspiration.

10:20 a.m. | **Scholarship Recognition 2025**

The Chicago Treasurer's Office proudly awards **10 outstanding high school students** with **\$5,000 scholarships** to support their college education. These young leaders embody achievement, service, and the spirit of building wealth for tomorrow. Join us in celebrating their success and bright futures!



11:00 a.m. – 11:45 a.m. | **Breaking Barriers: Women Leading On and Off the Court**

Be inspired by our dynamic conversation on female leadership with **Renee Montgomery** (Co-Owner and VP, WNBA Atlanta Dream), **Karen Leetzow** (President, Chicago Stars FC), **Sharí Nycole** (ESSENCE), and more.



12:00 p.m. – 12:45 p.m. | **Building Wealth with Chicago Rapper and Actor, Common**

Grammy and Academy Award-winning artist, actor, and activist **Common** discusses creativity, purpose, and financial empowerment in a one-on-one conversation with Chicago Treasurer, Melissa Conyears-Ervin.



1:00 p.m. – 1:45 p.m. | **Wealth Conversations with George Kamel**

Chicago City Treasurer Melissa Conyears-Ervin will sit down with **George Kamel**, personal finance expert and Ramsey Solutions personality, for an engaging conversation on building long-term wealth. Together, they will explore practical strategies for managing money, eliminating debt, and creating a financial roadmap that secures your future. This main stage session will offer approachable insights and real-world advice to help you take control of your finances and build wealth today for tomorrow.



2:00 p.m. – 2:45 p.m. | **Serving Up the Future, Innovation in Business featuring Damola Adamolekun, CEO Red Lobster**

Join this candid conversation that explores how **Adamolekun** guided **Red Lobster** through financial challenges by blending tradition with transformation, leveraging technology, and re-imagining customer experiences.

3:00 p.m. – 3:45 p.m. | **Black & Hispanic Spending Power with Peter O. Estévez & James Ramos**

Industry leaders **Peter O. Estévez** and **James Ramos** discuss the influence and opportunities within Black and Hispanic communities, highlighting strategies for wealth-building and economic growth.

Together, we win.

You're focused on progress. We can help you be ready for tomorrow, today.
That's the power of **us**.

U.S. Bank is proud to support Building Wealth Today For Tomorrow Summit .

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Impossible

When we invest in our communities, we help turn impossible challenges into possible solutions. Preparing people, businesses and communities for financial success leads to brighter futures for us all.

Wells Fargo is proud to sponsor the Building Wealth Today for Tomorrow summit.

wellsfargo.com/impact

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**WELLS
FARGO**

BREAKOUT SESSIONS

Homeownership – Room D

- 10:30 a.m. Comprender Es Tu Poder (Knowledge is Power) Tu Guía Para Comprar Casa (Your Guide to Buying a House); hosted by RATE
- 11:30 a.m. Making Homeownership Possible for the First Time, hosted by Old National Bank
- 12:30 p.m. Your Money at Work – Home Buying Simplified, hosted by BMO
- 1:30 p.m. Estate Planning – Wells Fargo
- 2:30 p.m. Buy Your First Multi-Unit in 90 Days with less than \$10k, Even If Your Credit Ain't Perfect; hosted by @Shetalksmillions



10:30 a.m. – 2:30 p.m.

Homeownership – Events Center

Money Matters Institute Homestretch presented by The Resurrection Project

Must be pre-registered to attend this workshop.

Small Business and Entrepreneurship – Room E

- 10:30 a.m. Marketing in a Digital World; hosted by Chase
- 11:30 a.m. Banking on Your Business: Unlocking Capital & Financial Tools hosted by US Bank
- 12:30 p.m. Removing Barriers in Underserved Communities hosted by Old National Bank
- 1:30 p.m. Supercharge Your Wealth Through Entrepreneurship hosted by State Farm
- 2:30 p.m. Real Talk: A Panel with Chicago Entrepreneurs hosted by Joseph Business School



Credit & Money Management – Room F

- 10:30 am Money Matters Institute presents Maximizing Social Security hosted by KimCo International, Inc.
- 11:30 a.m. Credit 101; hosted by TransUnion
- 12:30 p.m. Investing is for Everyone; hosted by Chase
- 1:30 p.m. Small Business Access to Capital; hosted by Huntington Bank
- 2:30 p.m. Supercharge Your Wealth Through Life Insurance hosted by State Farm





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For our clients.
For our communities.
For all of us.



Chicago is Our Home

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Rate

Homeownership, Without Barriers

We're proud to be the #1 lender in Illinois for diverse communities. We've helped more Black and Latino families achieve homeownership from 2018–2024 than any other lender*. Our tools and resources meet families where they are: in their language, in their neighborhood, and on their terms. From first-time buyers to those planning the next chapter, we make the process clear, accessible and built for real life.

*<https://woodstockinst.org/community-lending-data-portal/>

Operating as Guaranteed Rate, Inc. in New York.

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Helping our
community achieve
the dream of
homeownership.

BMO



At BMO, our purpose is to Boldly Grow the Good in business and life. That means doing our part to create a more equitable and inclusive society. We work in partnership with organizations to target grassroots needs and initiatives, and we support their mission to advance sustainable homeownership.

For more information, visit us at [bmo.com](https://www.bmo.com).

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Achieving more together

JPMorganChase is committed to a future where everyone has the opportunity to grow and thrive.

We are proud to support the Building Wealth Today for Tomorrow Financial Empowerment Summit as we work to create a more secure future for all.

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JPMorganChase



THANK YOU FOR ATTENDING

Melissa Conyears-Ervin

CITY OF CHICAGO TREASURER



BWTT

BUILDING WEALTH TODAY FOR TOMORROW

www.chicagocitytreasurer.com

