
Friday, February 7, 2020
9:00 a.m. – 11:45 a.m.

FPP 20/20
Fifth Annual Online Conference
A Thank You to FPP’s Funders

FUNDERS

BANK OF AMERICA  WELLS FARGO  CenterState  JPMorgan Chase & Co.

TD Bank  BB&T  Cities for Financial Empowerment Fund  SunTrust Foundation

Bank OZK  BBVA Compass  Comerica  Synovus

SeacoastBank  TIAA Bank  Valley  Florida Blue

FLORIDA PROSPERITY PARTNERSHIP
Florida Prosperity Partnership
Twelfth Annual Financial Capability Training Conference

Tuesday, May 26 - Friday, May 29, 2020
Omni Orlando at Championsgate

Details at www.FPPConference.org

FPP 20/20: Focus on the Future
Because ... The Future Is Now.
Poll Question #1
Beth Kerly, MBA, is a Professor at Hillsborough Community College. She is a deeply devoted educator that strives to raise standards so that HCC students can access an innovative, meaningful, and impactful educational experience.

In addition to her teaching, Kerly is the co-founder of Operation Startup, and ideation lab and collaborative workspace for aspiring Vetrepeneurs, and the inLab@HCC an interdisciplinary institute for innovation and education.

Kerly also recently co-authored Community Colleges as Incubators of Innovation.
Decisions, Decisions . . .
How an Entrepreneurial Mindset Can Impact Your Life!

Presented by
Professor Beth Kerly
Hillsborough Community College
What we will learn . . .

• How expert entrepreneurs think and why that matters to you
• The six principles of Effectuation
• Application an entrepreneurial mindset to your life
What we think we know about entrepreneurs . . .

• Problem solvers

• Risk takers

• Have access to resources

• They know stuff
What we think we know about entrepreneurs . . .

- Problem solvers
- Risk takers
- Have access to resources
- They know stuff
What we know about entrepreneurs . . .

- Problem solvers
- Risk takers
- Have access resources
- Know everything

- Problem finders
- Risk mitigators
- Have limited resources
- Knows a little
You may be asking yourself . . .

I have no plan on becoming an entrepreneur . . .
Why does this matter to you?

- Decisions
- Create your own opportunities
- Empowering
- Helps developed skills that are valued
Effectuation: The Science of Entrepreneurship

• an idea born of a unique look at an age old problem – what makes entrepreneurs entrepreneurial?

Researched by Saras Sarasvathy and Nobel Laureate Herbert Simon of Carnegie Mellon University
Principles of Effectuation

• The future is not only unknown, but unknowable.

• There are techniques which minimize the use of prediction and allows shaping the future.

• Five principles make up effectual logic
In starting anything new, or addressing a problem, start with your means.

Who I am—my traits, tastes, and abilities
What I know—my education, training, expertise, and experience
Who I know—my social and professional networks.
Ability to turn unexpected into something better. Knowing how to work with surprises as well as how to take advantage of them.
Focus on building partnerships. Others “self select” to be a part of your journey
What are you willing to lose vs what do you expect to get?
Estimate the downside
Personal control
Focus on things within your control.
The future is neither found or predicted, but made.
An example of Effectuation in action . . .
Take Action Today!

Thank you...

Beth Kerly
Associate Professor
Business & Entrepreneurship
Hillsborough Community College
Mkerly@HCCFL.edu
Vinny Tafuro is the founder of the Institute for Economic Evolution.

He is a visionary thinker, writer, entrepreneur, communications theorist and economist.

Vinny is the author of two books, 
*Corporate Empathy* and *Unlocking the Labor Cage*.

He is a pioneering advocate for the twenty-first century economy that is disrupting society’s most rigid institutions and beliefs.
Financial Stability in the Social Capital Century

Vinny Tafuro, Founder
What do we count?

Agricultural → Industrial → Knowledge
Who are we?

- Donors
- Researchers
- Anchor Insts.
- Constituents
# How are we different?

<table>
<thead>
<tr>
<th>Type</th>
<th>Example</th>
<th>Target</th>
<th>Recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conservative / Neoliberal</td>
<td>Chicago</td>
<td>Government</td>
<td>Deregulate</td>
</tr>
<tr>
<td>Liberal / Keynesian</td>
<td>INET</td>
<td>Government</td>
<td>Regulate</td>
</tr>
<tr>
<td>Libertarian / Austrian</td>
<td>FEE</td>
<td>Government / Citizens</td>
<td>Deregulate</td>
</tr>
<tr>
<td>Data Driven</td>
<td>IEE</td>
<td>Private Sector / Citizens</td>
<td>Self Determination</td>
</tr>
</tbody>
</table>
Social Capital Century

- Healthcare
- Education
- Arts & Science
- Corporations
- Work
Thank You

@EvolveEconomics

www.EvolveEconomics.org
May 26 – 29, 2020
Omni Orlando at Championsgate

www.FPPConference.com
Daniel Williams is the Lead Program Associate for NFTE's Southeast region, responsible for supporting Broward and Palm Beach county schools.

He is also the Director of Business Development for Legacy Consulting Solutions, a small business brand development agency.

Daniel is driven by his passion for empowering young people, and has volunteered with numerous local and national youth mentoring programs.
USING STRATEGIC RELATIONSHIPS TO CREATE SYNERGISTIC OUTCOMES

Presented by Daniel Williams
Lead Program Associate NFTE Southeast
THIS IS BRYCE GOWDY

Bryce is:
• A standout wide receiver at Deerfield High
• A recipient of a full-ride scholarship to play football at Georgia Tech
• Rated a 4 Star athlete
On December 30th, Bryce tragically took his own life by stepping in front of a train.
SO WHAT HAPPENED?

What drove a young man, who by all accounts had an extremely promising life ahead of him, to make the tragic decision to end his own life?

Bryce Gowdy
2002 - 2019

“Our entire Georgia Tech football family is devastated by the news of Bryce’s passing. Bryce was an outstanding young man with a very bright future. He was a great friend to many, including many of our current and incoming team members. On behalf of our coaches, players, staff and families, we offer our deepest condolences to Bryce’s mother, Shibbon, and his brothers, Brisai and Brayden, as well as the rest of his family members, his teammates and coaches at Deerfield Beach High School, and his many friends. Bryce and his family will always
GAPS IN THE SYSTEM

At the same time Bryce was racking up accolades on his way to becoming one of the top prospects in the nation, he was also dealing with being the oldest of 3 children, living with his mother in a motel because they were homeless.
The sad reality is, while we are all doing great work, there are still gaps in the system, where people fall through, and these oversights can be tragic.
GOOD NEWS: BAD NEWS

Good News: As of January 1st, 2020, the state minimum wage increased by 21 cents to $8.46.
GOOD NEWS: BAD NEWS

Bad News: Bad News:
The estimated LIVEABLE WAGE in Florida is $12.17
GOOD NEWS: BAD NEWS

Even MORE Bad News: In the same time Youth Homelessness for low income households has increased by 36% available and affordable housing has DECREASED by 11%
SO WHAT CAN WE DO?

3 PARADIGM SHIFTS
"JUDGE A MAN BY HIS QUESTIONS RATHER THAN BY HIS ANSWERS." ~VOLTAIRE

- What truly matters?
- What are we measuring?
- Are we measuring what truly matters?
WE MUST IDENTIFY THE OBSTACLES

"NOT EVERYTHING THAT COUNTS CAN BE COUNTED, AND NOT EVERYTHING THAT CAN BE COUNTED COUNTS." ~ WILLIAM BRUCE CAMERON

• We need to identify the current process
• We need to identify the barriers to make the current process inefficient
WE MUST CREATE MORE COLLABORATIVE RELATIONSHIPS

"I LIKE WORKING WITH PEOPLE. I BELIEVE CHANGE CAN ONLY COME THROUGH COLLABORATION." ~ ALAIN DE BOTTONREAD

• We need to look at the role each member plays in supporting the objectives of the organization
• We need to identify potential synergies between members
• We need to create a process to make collaborative execution more efficient
CAN THIS WORK?
KEEP IN TOUCH

DANIEL WILLIAMS
DANIELW@NFTE.COM
FLORIDA PROSPERITY PARTNERSHIP

LEARNING. INFLUENCE. CONNECTION. PARTNERSHIP. FPP.

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Fifth Annual Online Conference
Florida Prosperity Partnership
Twelfth Annual Financial Capability
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FPP 20/20: Focus on the Future
Because ... The Future Is Now.
The phrase "a seat at the table" refers to a person having a position as a member of a group that makes decisions.

What organization, business or individual "table" do you believe that you need to have a seat at to help move you forward?
Felina Martin is the Executive Director of the Institute for Nonprofit Innovation and Excellence (INIE).

She started her first business at the age of 20, owned and operated her third successful business venture for 16 years, and served in various leadership roles in the non-profit sector for over 15 years.

She is a graduate from the University of West Florida, and recently earned her certificate of completion as a "Changemaker" from the University of Cape Town.
Burn the Seat! . . . and Create Your Own “Seat at the Table”

Opportunities Through Collaboration

Felina Martin, Executive Director
Why is it important to have a seat at the table?
“If they don’t give you a seat at the table, bring a folding chair.”

SHIRLEY CHISHOLM
Change your perspective.
Change your path.
If you don’t have a seat at the table, just build your own table.
- Self-reflection
- Find a partner
- Ideation consultant
- Potential stakeholders
- One-on-one meetings
- Interest Meeting

Tips to build your table.
I'd love a seat at the table but only if we build it together
With the assistance of a facilitator(s) leaders in the nonprofit sector and beyond will participate in a 3-part immersive collaborative experience. Participating entities will be placed in groups of 2 or 3 and work together to address common needs with shareable assets, ultimately discovering new ways to support each other in achieving a common goal.

Participants will gain new partnerships, structured experience in taking goals from the ideation stage to actualization, and opportunities to broaden impact with unique programming cultivated through collaborative relationships across the sector. **Max capacity for this program is 20 organizations.**

**Part 1: Exploration: connecting leaders**
April 2 | 2 pm - 4 pm

**Part 2: Acclimatization: developing strategic collaborative plans**
May 7 | 2 pm - 4 pm

Facilitator: Rebecca Lutz, Content Strategist
Volunteer Coordinator: Dr. Barbara Ceptus-Scheiber

**Part 3: Actualization: results and presentations of collaborative action plans**
September 24 | 2 pm - 4 pm

Member Exclusive!
Cost: $149 for Members
FLORIDA PROSPERITY PARTNERSHIP

LEARNING. INFLUENCE. CONNECTION. PARTNERSHIP. FPP.

FPP 20/20
Fifth Annual Online Conference
CPFinCAP

https://CPFinCap.org

FPP 20/20
Fifth Annual Online Conference
And Now... Intermission!
DELICIOUS HOT DOGS
VISIT OUR REFRESHMENT CENTER
May 26 – 29, 2020
Omni Orlando at Championsgate

www.FPPConference.com
Boruch Akbosh is a Serial Entrepreneur, Marketer and Mentor.

He created Risepreneur (Online Business Academy) to deliver innovative entrepreneurship educational products that improve the lives of teens who are striving to become better, to be more, and to live positive, balanced lives.
Poll
Question
#4
Education Trends

by

Risepreneur.com

Boruch Akbosh
386.334.3573
boruch@risepreneur.com
100 Year Old Transition...
CNBC and Others Report…

Google, Apple and 12 other companies that no longer require employees to have a college degree

Published Mon, Oct 8 2018 • 12:51 PM EDT • Updated Mon, Oct 8 2018 • 12:51 PM EDT

Courtney Connely
@CLASSICALLYCOURT

Apple, Google, and Netflix don't require employees to have 4-year degrees, and this could soon become an industry norm

Allana Akhtar Apr. 10, 2019, 11:21 AM

Getting a four-year degree isn't the only way to get your foot in the door at top companies such as Apple. Sivaram V/Reuters
Why Apple, Google, IBM and Others....

1. Speed of Information Change
2. Memory is no Longer Needed
3. Companies Train You In-House
   • Specialized Skill in 3-6 Month vs 4 Years
   • Employees are the “Professors”
Report: More Than 40% of Student Borrowers Aren’t Making Payments
85% of Financial Success Comes From People Skills (Soft Skills)

15% of Financial Success Comes From Technical Knowledge (Hard Skills)
## Hard Skills vs. Soft Skills

<table>
<thead>
<tr>
<th>Hard Skills</th>
<th>Soft Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing</td>
<td>Problem Solving</td>
</tr>
<tr>
<td>Reading</td>
<td>Emotional Intelligence</td>
</tr>
<tr>
<td>Math</td>
<td>Attitude</td>
</tr>
<tr>
<td>Use a Computer</td>
<td>Critical Thinking</td>
</tr>
<tr>
<td>Typing Speed</td>
<td>Team Work</td>
</tr>
</tbody>
</table>

VS.
What is in Common?

They all have/had

MENTORS!
## Leverage Technology…

### 1991

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>AM/FM Radio</td>
<td>$15</td>
</tr>
<tr>
<td>Thin Calculator</td>
<td>$25</td>
</tr>
<tr>
<td>Tandy 1000 Computer</td>
<td>$1,500</td>
</tr>
<tr>
<td>VHS Camcorder</td>
<td>$799</td>
</tr>
<tr>
<td>Mobile Phone</td>
<td>$200</td>
</tr>
<tr>
<td>Portable CD Changer</td>
<td>$200</td>
</tr>
<tr>
<td>Desktop Scanner</td>
<td>$150</td>
</tr>
<tr>
<td>Phone Answering Machine</td>
<td>$99</td>
</tr>
<tr>
<td>Cassette recorder</td>
<td>$50</td>
</tr>
</tbody>
</table>

Total in 1991: $3,038

### Total Today

Total Today: $5,100
Core Curriculum

Stage 12 – Scale/Exit
Stage 11 – HR/Leadership
Stage 10 – Systems/Automation
Stage 09 – Operations
Stage 08 – Influence/Sales
Stage 07 – Attraction/Marketing
Stage 06 – Business Basics
Stage 05 – Finances
Stage 04 – Goal Setting/Goal Achieving
Stage 03 – Productivity
Stage 02 – Body/Physiology
Stage 01 – Mindset/Psychology
Benefits of Risepreneur

• Self-Paced Curriculum
• Workbook/Diary/Planner
• DiSC Assessment
• Personalized Email Support using Videos
• Live Weekly Group Coaching
• Exclusive Forum/Community
• Risepreneur’s Certification on Entrepreneurship and Leadership
• Other Trainings on Specific Knowledge
• Preparation for CertiPort’s Certification on Entrepreneurship and Small Business
Risepreneur is Looking For…

Entrepreneurship Taught by Entrepreneurs!

www.Risepreneur.com
Boruch Akbosh – 386.334.3573 – boruch@risepreneur.com
Florida Prosperity Partnership


FPP 20/20
Fifth Annual Online Conference
Dr. Randall Cantrell is a faculty member at the University of Florida who focuses on extending his research via community outreach (or Cooperative Extension).

A major area of his work involves developing community programs that assist individuals to acquire their first residential lease or mortgage.
Poll Question #5
The Future is Now: Leading-Edge Practices for Serving Your Community in 20/20

5th Annual FPP Online Conference:

“Unlocking the Door to Housing for Marginalized Individuals”

Randall A. (Randy) Cantrell, PhD
Housing & Community Development
University of Florida (UF/IFAS)
rcantrell@ufl.edu, 352-273-3554
Knowing the basics

Financial/Housing-Knowledge Programs

- Making It On Your Own (MIOYO)©
- Homeflow©

(A snapshot/overview of what I’ll be sharing in Orlando this May)
It is recommended that no more than 30%-40% of your total income be allocated toward all your housing costs.

Landlord-Tenant Relationship & Rights

Security Deposit

Source: University of Missouri Rent Smart
Source: Florida’s Landlord/Tenant Law
Source: Rent101
Credit Report/Score: Repairing/Protecting Them

Ingredients

- Payment history
- Amount of debt
- Length of credit history
- Amount of new credit
- Credit mix

Requests for new credit
Types of credit in use
Length of credit history
Current total debt
Payment History

Source: University of Missouri Extension RentSmart, Homeflow
Banking: Credit/Debit Cards
Activity 2: Determining Your Housing Budget

Total income per month x .30 = Housing Budget

Reminder: You should use no more than ______% of your total income per month for your housing budget. This includes rent, utilities, renter’s insurance, and pet fees.

Example: The Sharp family has a total income of $3,000 per month. How much of their income should go towards housing?

$3,000 \times .30 = \_\_\_\_\_\_\_

Answer: $900

Your turn:

\_\_\_\_\_\_\_\_ \times .30 = \_\_\_\_\_\_\_

Income per month Housing budget per month

Session 2: Financially Wise

Activity 3: Prioritizing

Label the following as Fixed, Flexible or Occasional expenses.

Rent

Credit card

Cell phone

Medication

Movie

Gas

Groceries

Fine dining

Theme park

Shopping spree
Homeflow

Creating and Maintaining Healthy Families and Homes

rcantrell@ufl.edu, Office: 352-273-3554, Cell: 443-996-1582
A Healthy Home is Able to “Breathe”

Homeflow
Flujo del Hogar o Vivienda
Creando, Manteniendo
Hogares y Familias
Sanas & Saludables

Randall A. Cantrell, PhD, Housing & Community Development
Sarah M. Ellis, Extension Agent I, Family & Consumer Sciences
Victor W. Harris, PhD, Relationships & Family
Nelly Nelson, Extension Agent I, Family & Consumer Sciences
Johanna Gomez, Extension Agent I, Family & Consumer Sciences
Jenny A. Rodriguez, Extension Agent I, Family & Consumer Sciences

Components of Financial Stability
- Set financial goals
- Create a spending plan
- Plan ahead - Save/invest for future needs/goals
- Cash & credit management
- Emergency fund
- Good credit history
- Risk management (insurance)
“Public Housing”

Apartments For Rent in Jacksonville, FL

Newly built Habitat home, Jacksonville, FL
Homeflow’s goal...how to stop the leaks

Keep your household’s bucket (revenues) as full as possible by plugging the up the leaks (expenses).

Homeflow offers strategies to plug holes so we have fewer leaks and can retain more of our revenues.

Activity 12: Managing Your Credit

Using the EDIS publication: Managing your Credit (http://edis.ifas.ufl.edu/fy1066), complete the Debt Management Worksheet.

Activity 13: SMART Goals

Set a SMART goal to promote Homeflow:

- Specific – Exactly what do you want to accomplish?
- Measurable – How much do you need to save?
- Actionable/Attainable – What will you do?
- Realistic – What obstacles must be overcome?
- Time Bound – When will you achieve your goal?

Discuss how you are practicing effective financial management strategies to promote Homeflow.

Activity 14: SMART Financial Goals

Using the EDIS publication Building a Spending Plan: All Six Steps (https://edis.ifas.ufl.edu/he827):

Develop a short term financial goal:

__________________________

Develop a medium term financial goal:
Family Finances

Components of Financial Stability

Wise cash flow management is critical. Establish a spending plan that includes money set aside for periodic expenses and short- and long-term goals.

Use credit wisely. Avoid carrying credit card balances. When possible, avoid paying interest on items that are likely to depreciate in value.

Build an emergency fund. Set aside approximately 3-9 months of savings that can be used for non-discretionary expenses in the case of an emergency. Exactly how much to accumulate will depend on factors such as job stability and health.

Insurance. Make sure you are properly insured, but not over-insured or purchasing products with expensive fees and commissions. Auto, home or renters, health, and coverage for dependents are crucial protections against financial catastrophe.

Save and invest for future goals. Do you have a retirement plan such as a 401(k) at work? Does it offer matching funds? If yes, take advantage of that valuable perk. Will you be saving for a child’s college education? Educate yourself about savings and investment options.

Establish savings and checking accounts with a mainstream financial institution such as banks and credit unions. Avoid alternative services such as check cashing services and payday loans.

Financial Goals

- Short-term goals are goals that will be reached within the next 12 months.
- Intermediate goals are goals that will be reached in less than 5 years.
- Long-term goals are goals that will be reached in 5 years or more.

In an effort to reach our goals, we must have a plan. For married couples, you will have the responsibility to protect each other and your dependent’s health, legal, and financial needs.

In the event of something unexpected such as an illness or accident, you may be unable to make medical decisions for yourself. In that situation your spouse and family will need to make those decisions. A gift you can give your family is to complete health care advance directives that will guide your family through difficult health situations. In addition to health care directives, you will also want to consider updating or making a will. This is especially important if you have dependents and need to decide on guardianship in the event of death.

Review and update your beneficiaries on retirement accounts, insurance plans, and all accounts.

The Credit Score

CRAs and other agencies input the data from your credit history into a scoring program or risk model. The scoring program outputs a number called a credit score. That number summarizes your creditworthiness and the risk of you not repaying a loan. Each partner in the marriage will have a separate score. Joint accounts will impact that score.
Homeflow is a series of research-based modules designed to simplify your home living situation. It’s about how the home “flows” together as a unit comprised of a house, everyone who lives in it, and the property and community in which it’s located. Homeflow explores the relationships between the health of the home and its occupants, communications between home occupants, home maintenance and operation, energy and functional efficiency, and home safety routines and practices.

Module I: Healthy Relationships, Healthy Homes
If everyone in the household understands the various types of triggers that lead to actions such as confrontation and procrastination, then there is an increased chance that they will recognize these triggers when they occur, and take steps to avoid letting these actions escalate, thereby ensuring less friction in the home.

Module II: Cost & Safety of Maintaining Homeflow
If everyone in the household understands the various types of products and practices that can affect home safety and their utility bills to vary, then they can set time-sensitive goals for how they might want to address those issues in order to optimize their household budget.
Homeflow
Start-up Kit:

- CD or Flash Drive with:
  - Brochure (PDF)
  - Videos TOC (PDF)
  - Presentation (PPT)
  - Resources (PDF)
  - Workbook (PDF)

http://ifasbooks.ifas.ufl.edu/c-12-homes-and-home-maintenance.aspx
The Future is Now: Leading-Edge Practices for Serving Your Community in 20/20

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“Unlocking the Door to Housing for Marginalized Individuals”

Randall A. (Randy) Cantrell, PhD
Housing & Community Development
University of Florida (UF/IFAS)
rcantrell@ufl.edu, 352-273-3554
Mark Batchelor is the Program Managing Director for Cybercrime Support Network.

He has over a decade’s worth of non-profit experience working with vulnerable populations, and is driven toward improving the social and financial independence of families and children in our local communities.
Poll Question #6
Cybercrime Support Network
Giving victims of cybercrime a voice.

Mark Batchelor
Managing Program Director
Overview

Cybercrime Support Network is a national 501(c)(3) nonprofit whose mission is to assist individual and small business cybercrime victims before, during, and after a cybercrime event.

How do you define cybercrime?

- A device is the object of the crime (Ransomware and DDOS Attacks)
- A device or the internet is used as a tool to commit an offense (Credit Card Fraud)
36+ Cybercrime Categories

- Advanced Fee
- Auction
- Business Email Compromise
- Charity
- Civil Matter
- Credit Card Fraud
- Corporate Data Breach
- Lottery/Sweepstakes
- Denial of Service
- Extortion
- Criminal Forums
- Hacktivist
- Harassment/Threats of Violence
- Government Impersonation
- Confidence Fraud/Romance
- Health Care Related
- Identity Theft
- Gambling
- Government Impersonation
- Re-Shipping
- Health Care Related
- Identity Theft
- Business Email Compromise
- Crimes Against Children
- Real Estate/Rental
- Misrepresentation
- Virtual Currency
- Virus
- IT CAN GET CONFUSING
- Re-Shipping
- Copyright/Counterfeit
- Non-Payment/Delivery
- Employment
- Virtual Currency
The World Bank estimated cybercrime losses at... $600 billion in 2016.

In North America, the losses are estimated at... $140 - $175 billion.
For financial services and insurance industries, cybercrime-related costs have increased over 40% in the last three years.
The New York Times

Equifax Says Cyberattack May Have Affected 143 Million in the U.S.

By Tara Siegel Bernard, Tiffany Hsu, Nicole Perlroth and Ren Lieber

Sept. 7, 2017

The Verge

The WannaCry ransomware attack has spread to 150 countries

New variations of the ransomware have begun to surface

By Andrew Liptak | @AndrewLiptak | May 14, 2017, 1:42pm EDT

BBC News

Target data theft affected 70 million customers

© 10 January 2014
But how much do we really know about the effect on the individual or small business?
71% of Ransomware Attacks Targeted Small Businesses in 2018

Ransomware shuts down 1 in 5 small businesses after it hits

Ransomware hit one third of small-to-medium businesses worldwide last year, and experts say the "human factor" was often to blame.
Company shuts down because of ransomware, leaves 300 without jobs just before holidays

Company tells employees to seek new employment after suspending all operations right before Christmas.
Lost job  Lost wages  Unpaid bills
<table>
<thead>
<tr>
<th>Depression</th>
<th>Loss of property</th>
</tr>
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<tbody>
<tr>
<td>Broken relationships</td>
<td>Substance abuse issues</td>
</tr>
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**dox**

/däks/

*Verb*

1. search for and publish private or identifying information about a particular individual on the Internet, typically with malicious intent.

"hackers and online vigilantes routinely dox both public and private figures"
**FBI Internet Crime Complaint Center (IC3)**

**2018 Annual Report**

**2018 Overall Statistics**

**IMPORTANT STATS**

- **IC3 Complaints Last 5 Years**
  - 2014: 180,000
  - 2015: 220,000
  - 2016: 260,000
  - 2017: 310,000
  - 2018: 360,000

- **# Of Complaints Reported Since Inception (’00)**
  - 4,415,870

- **Approximately 300,000 Complaints Received Per Year On Average**

- **$2.71 Billion** Victim Losses in 2018

- **Over 900 Complaints Received Per Day On Average**
Actual losses could be $18.1 billion per year for 2.3M American consumers and SMBs.
Losses rose from $95M (2015) to $178M (2018) an 88% jump

Cybercrimes nearly double in Florida, costing the average victim more than $7,000
WHERE DO I START?
Yes, our @YouTube is down, too. No, please don't call 911 - we can't fix it.
The Hotline Issue

- AARP Fraud Watch Scam-Tracker
- Office of Inspector General Dept. of Transportation
  https://www.oig.dot.gov/hotline
- U.S. Treasury IRS Impersonation Scam Reporting
- National Center for Missing and Exploited Children
  Cyber Tip Line
- Internet Crime Complaint Center FBI (IC3)
  Complaint Form
- U.S. Senate Special Committee on Aging’s Fraud Hotline 1-855-303-9470
  2017 Committee Report Pages 43-47 have lists of potential places to report
- International in cooperation with FTC econsumer.gov
- FTC US Complaints ftc.gov/complaint
- National Consumers League fraud.org
- FTC report Identity Theft identitytheft.gov
- Call for Action Callforaction.org
- Better Business Bureau BBB Scam Tracker
- US Cert for Business Report an Incident Report Malware Reporting Phishing Email to APWG
- Consumer Financial Protection Bureau (Gov)
  Report a Complaint Complaint Categories
- Anti-phishing Working Group (APWG)
  https://www.antiphishing.org/report-phishing/overview/
  Forward phishing email as an attachment to: reportphishing@apwg.org.
- Identity Theft Resource Center 888-400-5530
- AARP Fraud Watch Helpline Call 877-908-3360 to share your story and receive assistance from our call center
Spending on Domestic Violence Programs

$400M

$27M

Dollars allocated (in millions)

1996

2002
CSN Solutions

Partnership with:

- 211 and United Way Community Partners
- Fraudsupport.org
Partnership provides:

- Existing infrastructure (covers 95% of nation)
- Locally-based resources for recovery
- Guidance to national hotlines and agencies
- Reporting assistance to IC3
- Training for 911 and 211 operators
- National cybercrime victim research and data
211 cybercrime reporting is expanding in Florida

Currently taking calls in:
Orange, Osceola, and Seminole Counties

Expanding to:
Hardee, Highlands, Lake, Marion, Polk & Sumter
In February 2020

Individuals and small businesses in these counties who have experienced a cybercrime can simply dial 211 to report their incident and connect with resources in their community to help in their recovery.
211 also provides assistance with:

- Credit Repair
- Legal Aid
- Substance Abuse
- Rent & Utility
- Counseling
- And more...
FraudSupport.org

Cybercrime and Online Fraud Can Happen to Anyone

I'm a Business and I need help with...

I'm an Individual and I need help with...

Resources for Children, Teens, and Young Adults

Resources for Older Adults and Caregivers

Description: Screenshot of FraudSupport.org homepage to click on help for businesses or individuals.
Financial/Purchase Scams

Financial/purchase scams are common and come in many forms. In these types of scams, you lose money when paying for something you never get, invest in a fake company or program, are promised help with debt that doesn’t come, or send money in advance with a promise for a big payout.

We have identified nine major categories of financial/purchase scams. Click on each button to find specific information on how to Report, Recover and Reinforce yourself from any financial cyber-criminal activities.

- Advance Fee Scams
- Credit Card Bank Account Scams
- Debt Management Scams
- Extortion Scams
- Investment Scams
- Online Shopping Scams
- Real Estate/Mortgage Scams
- Tax (IRS) Scams
- Timeshare/Travel Scams
Reinforce your Cybersecurity
Six steps to better security

- Protect accounts with Strong authentication
- Keep software updated
- Avoid phishing attempts
- Use unique passwords
- Protect mobile devices
- Use trusted security tools
What does success look like?

- Increased reporting
- Increased recovery
- Increased resources
- **Decreased crime and re-victimization!**
Sponsors & Funding

Craig Newmark Philanthropies

Google

KnowBe4

AT&T

Capital One

COMCAST

NordVPN

Federal Grant Funding
U.S. Department of Justice Office for Victims of Crime
Thank you.

Mark Batchelor
Program Managing Director (AL, FL, MI, MS)
markb@cybercrimesupport.org

Cybercrimesupport.org
FraudSupport.org

YouTube:
Cybercrime Support Network

Twitter:
@FraudSupport
@CyberSupportNet
May 26 – 29, 2020
Omni Orlando at Championsgate
www.FPPConference.com
Florida Prosperity Partnership
Twelfth Annual Financial Capability
Training Conference

Tuesday, May 26 - Friday, May 29, 2020
Omni Orlando at Championsgate

Details at www.FPPConference.org

FPP 20/20: Focus on the Future
Because . . . The Future Is Now.
A Thank You to FPP’s Funders
Barry Altland
Director of Partner Engagement, Florida Prosperity Partnership
Chief Credentialing Officer, The Institute for Financial Capability
Host and Moderator
The Future Is Now:
Leading-Edge Practices
for Serving Your Community in 20/20

Friday, February 7, 2020
9:00 a.m. – 11:45 a.m.

FPP 20/20
Fifth Annual Online Conference