



lead**HER**way

2025

YOUTH SUMMIT

IN CONJUNCTION WITH THE INTERNATIONAL DAY OF THE GIRL.



REAL LIFE. REAL CHOICES.

Saturday, October 11, 2025, 9 am

Student Union, The University of Toledo

**OPEN TO ALL YOUTH!**

PRESENTING PARTNERS



PROGRAM PARTNERS

# PROGRAM SCHEDULE

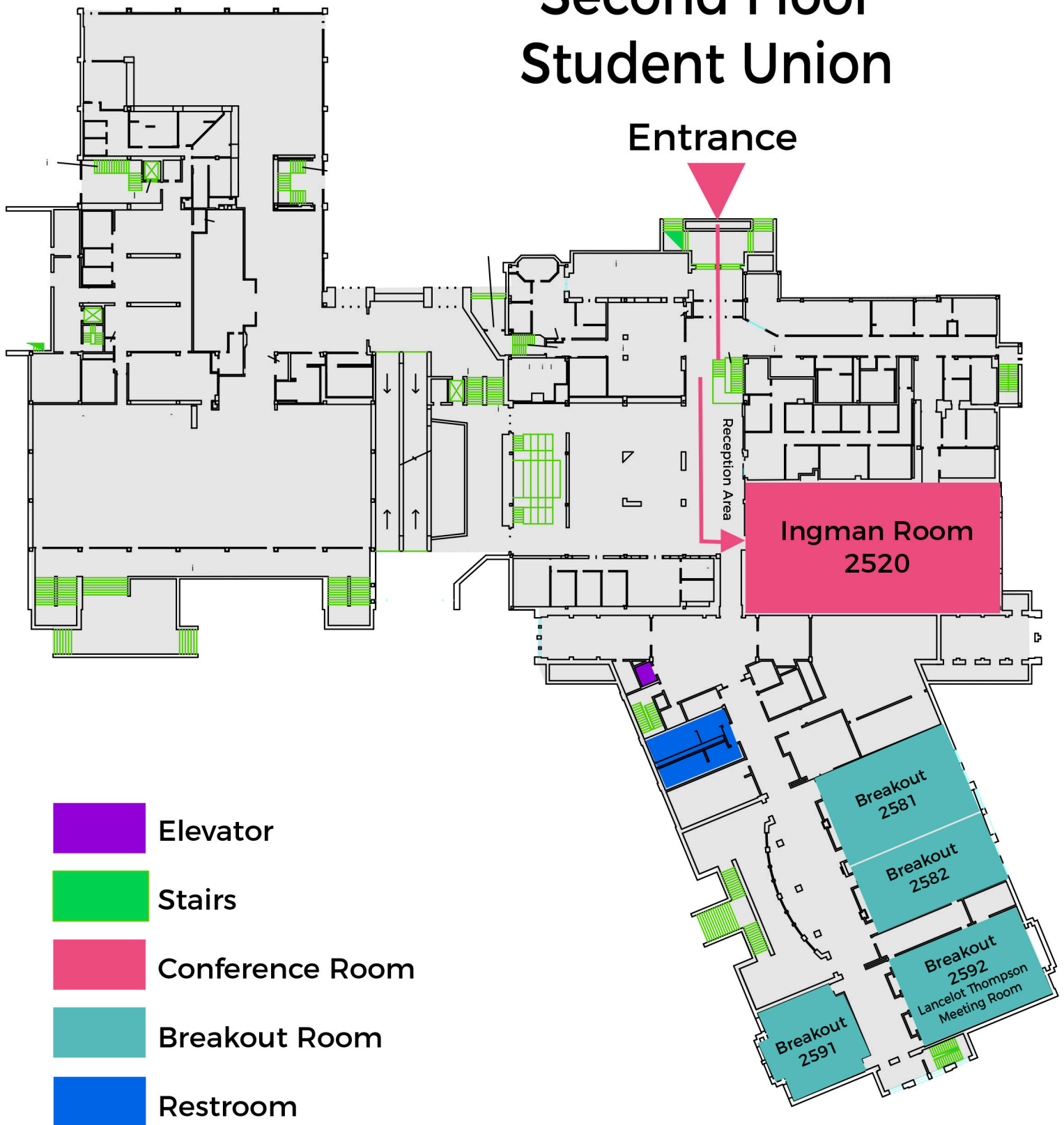
Start	End	Activity	Program			Room
9:00AM	9:30AM	Check-in	Registration & Check-in and Career/Workforce Selection			Registration Table & Ingman Room SU 2520
9:30AM		Opening Remarks	Welcome & Remarks			Ingman Room SU 2520
10:00AM	11:30AM	Breakout Session	Ingman Room SU 2520	Room SU 2591	Lancelot Room SU 2592	
			Negotiation Situation with Carrie Miller & Nina Corder	Money Moves with Edward Jones	Career Quest with Dr. Stephanie Covington	Assigned by group
		Reality Town Simulation/ Lunch	Ingman Room SU 2520	Room SU 2582/2584 and 2591		
11:30AM	1:00PM		Group 1: Lunch	Group 2: Simulation		Assigned by group
			Activities - in-between			
1:00PM	2:30PM	Reality Town Simulation/ Lunch	Group 2: Simulation	Group 1: Lunch		Assigned by group
2:30PM		Takeaways	Group Recap & Reflections			Ingman Room SU 2520
3:00PM		Closing	Remarks & The End			Ingman Room SU 2520

Breakout Sessions Sponsors:



# Getting to the Ingman Room

## Second Floor Student Union



## Lancelot Room SU 2592

Career Quest: Pathways & Possibilities with Dr. Stephanie Covington, exploring education pathways for the future of work (workforce development) and career goals.



leadHERway  
YOUTH SUMMIT

## Breakout Session Career Quest : Pathways & Possibilities

Presented by



leadHERway  
YOUTH SUMMIT

## Breakout Session Negotiation

Presented by  **FOCAL POINT**

## Ingman Room SU 2520

Negotiation Situations, facilitated by Carrie Miller and Nina Corder, focuses on building confidence, enhancing communication skills, and developing a strong personal voice. Supported by a team of 15 mentors and HR professionals, this interactive session engages participants in role-play mock interviews, career exploration discussions, and decision-making exercises. Youth will also receive mock job offers and practice negotiating salary and benefits, helping them gain real-world insight into professional interactions and workplace readiness.

## Room SU 2591

Money Moves facilitated by Crystal L. Cahill and Heather Beier, Financial Advisors with Edward Jones. This engaging session explores the emotional psychology of money and how financial stress can impact physical, mental, and behavioral well-being. Youth will learn the importance of starting early, understanding how money moves in real-life scenarios, and will gain practical skills in budgeting, paying bills, managing credit scores, managing debt, and building healthy financial habits for the future.



leadHERway  
YOUTH SUMMIT

## Breakout Session Money Moves

Presented by

**Edward Jones**



[illegible]

# SALARY : PAYSTUB

## EARNINGS

DESCRIPTION	CURRENT (\$)	YTD (\$)
Salary		
Total Hours		
Total Hours Worked		
Gross Earnings		

## WITHHOLDINGS

DESCRIPTION	CURRENT (\$)	YTD (\$)
Social Security 6.2 %		
Medicare 1.45%		
Fed Income Tax 12.5%		
OH State Tax 1.5%		
OH City Toledo 2.5%		
TOTAL		

THIS PERIOD (\$)

YTD (\$)

NET PAY		
---------	--	--

SAVING

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

INVESTMENT

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

# WELCOME TO



This is your opportunity to apply what you've **learned** and take a glimpse into the future. In the next few hours, you will have the chance to try **juggling the financial responsibilities** associated with adulthood. Reality Town 'Smart Spending' simulation station includes a variety of businesses and representatives ready to help you accomplish your duties and goals as an adult. It is your responsibility to get stamped at every station. The objectives of today's simulation are to **develop a budget** and **a lifestyle while living within the limits of your monthly income**. It is never too early to begin planning for your future.

Words of advice – “ **CHOOSE WISELY!**”

## Guidelines: Smart Spending Simulation (Reality Town)

### Step 1: Set Up Your Bank Account

Your first stop is the **KeyBank Station**, where you'll open a checking account and receive your personal checkbook for managing bills.

- Opening a savings account is optional but highly encouraged. Financial advisors recommend **saving 5–10% of your monthly income**, in addition to maintaining an emergency fund.

### Step 2: Manage Your Checkbook

Use your checkbook to make payments at each simulation station. Record every transaction accurately to track your spending (pg. 8)

### Step 3: Explore the Simulation

Once your bank account is ready, you may visit the rest of the Reality Town stations in any order.

- If you need assistance, look for a mentor (identified by name tags labeled “Mentor”) or your team mentor for guidance.
- You must visit all required business stations marked with the “Necessary” tag.
- Optional stations are clearly labeled and can be visited based on your personal financial strategy.

### Step 4: Reflect and Celebrate

After completing all stations in Reality Town: Smart Spending Simulation, take time to discuss your experience with your mentor. If your budget allows, you're welcome to splurge responsibly at the “Wants vs. Needs” station, a fun way to test your decision-making skills!

## CHECK REGISTER

[illegible]

## A Reminder:

Never be afraid to ask for help; it's how we learn, connect, and remind each other that we're not alone on the journey!

# SIMULATION TRANSACTION

Category	Budget	Expense
Housing/Rent		
Car or Public Transportation		
Insurance		
Utilities - Electric		
Utilities - Gas		
Utilities - Water/Trash		
Communication - Phone Bills		
Communication - IT/Internet		
Groceries		
Household Maintenance		

# SIMULATION

# TRANSACTION

Category	Budget	Expense
Medical Bills		
Philanthropy - Give Back		
Clothing		
Pharmacy - Medication		
Saving & Investment		



# Smart Spending Simulation

## Partners Stamps

Visit every booth and collect a stamp at each stop. Meet your budget goal, then join us for the **Recap & Reflections Session** to claim your exclusive gift!

### Banking



Setup a checking account, deposit your monthly income. You may also setup a savings account.

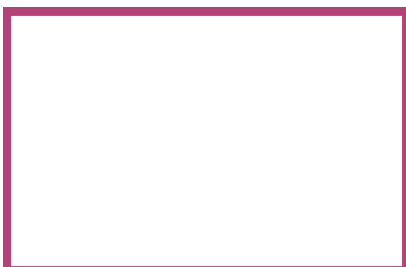


Purchase a home or find an apartment in your price range. Keep in mind where you want to live.

### Housing/Rent

### Utilities (Electric/Gas/Water)

Pay your electric, water, gas, and sewer bills. Either own a home or rent, you are responsible to pay this bills on monthly basis.



Decide what services you want for you and your home. Options include phone, internet, cable, and streaming.

### Communication (Phone/Internet)





# Smart Spending Simulation

## Partners Stamps

Visit every booth and collect a stamp at each stop. Meet your budget goal, then join us for the **Recap & Reflections Session** to claim your exclusive gift!

### Automobiles

TAYLOR AUTOMOTIVE FAMILY



LOCALLY OWNED, LOCALLY COMMITTED

You must choose your transportation either buying a car or public transit!



If you purchase a car, having insurance is required by law. Make your instalment on car insurance and bundle it with your home or rental insurance.

### Auto & Home Insurance



**DO YOU KNOW?** Owning a car comes with ongoing expenses — gas, insurance, maintenance, parking, and registration fees — which can easily add up to \$600–\$1,000 per month. In contrast, a TARTA bus pass or student transit plan may cost only \$40–\$60 per month, offering significant savings that can go toward rent, food, or savings goals.

### Public Transit



TAKING YOU PLACES

Public transit helps reduce your carbon footprint. No need to worry about car payments, breakdowns, or finding parking.



You've got to eat , but can you shop smart? Remember to balance cost and nutrition, just like in real life!

### Groceries





# Smart Spending Simulation

## Partners Stamps

Visit every booth and collect a stamp at each stop. Meet your budget goal, then join us for the **Recap & Reflections Session** to claim your exclusive gift!

### Healthcare



Make sure you have medical insurance before you make these visits.



Help keep your medical bills down. If your employment does not offer insurance, you will have to purchase insurance here. Learn your coverage.

### Medical Insurance



**DO YOU KNOW?** Owning a car comes with ongoing expenses — gas, insurance, maintenance, parking, and registration fees — which can easily add up to \$600–\$1,000 per month. In contrast, a TARTA bus pass or student transit plan may cost only \$40–\$60 per month, offering significant savings that can go toward rent, food, or savings goals.

### Investment & Retirement



Choose your investments and plan for retirement. The sooner you start the more \$ you'll earn.



Pay your bills, Save some and give some. Make charitable contributions and support local community.

### Philanthropy





# Smart Spending Simulation

## Partners Station

Visit every booth and collect a stamp at each stop. Meet your budget goal, then join us for the **Recap & Reflections Session** to claim your exclusive gift!



### Maintenance (Household/Clothing, Personal Care)

### Pharmacy

### Wants vs. Needs

Just My Luck – Life Expected!  
Encounter one of life's little  
unexpected twists.

**ITEMS**

**AMOUNT**

.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....

Doodle

# Groceries Station: Food Fair Challenge

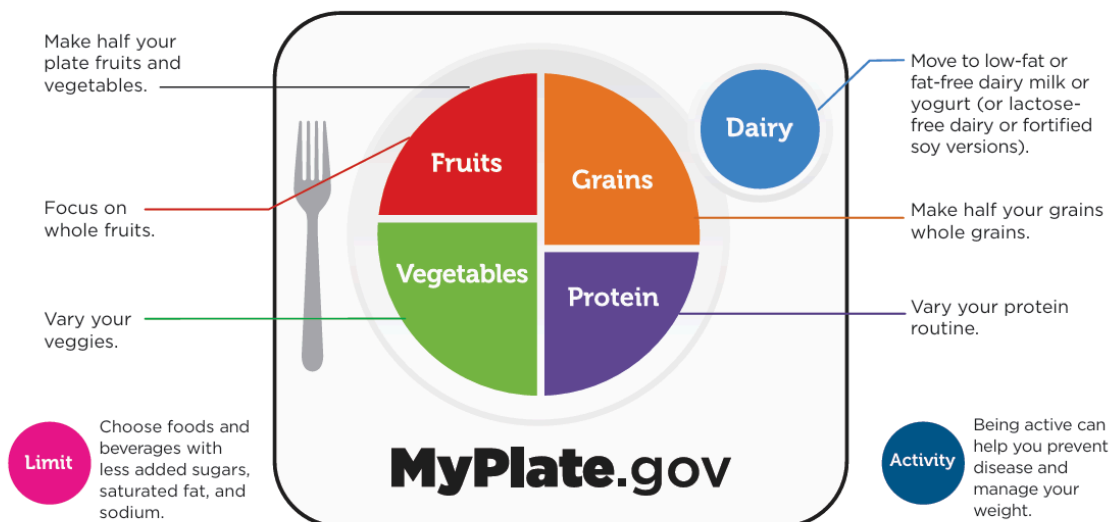
You've got to eat, but can you shop smart? 🍎🥦🍞

**Instructions:** Visit the Food Fair station and select three (3) food items from each group that best fit your budget and lifestyle. Remember to balance cost and nutrition, just like in real life! Record your purchases in your checkbook before moving to the next station. **Tip:** Consider the difference between needs and wants. Can you afford that extra treat, or should you save for next week?

**USDA** Food and Nutrition Service  
U.S. DEPARTMENT OF AGRICULTURE

## Start simple with MyPlate

Healthy eating is important at every life stage,  
with benefits that add up over time, bite by bite. Small changes matter.



**DGA** Dietary Guidelines for Americans

FNS-921  
January 2022  
USDA is an equal opportunity provider, employer, and lender.

Fruits	Vegetables	Grains	Protein	Dairy
<p>Focus on whole fruits like fresh, frozen, canned, or dried.</p> <p>Buy fruits to have them available to add to your meal or eat as a snack. If you buy juice, select 100% fruit juice.</p>	<p>Eat a variety of vegetables and add them to mixed dishes like casseroles, sandwiches, and wraps.</p> <p>Fresh, frozen, and canned count, too. Look for "reduced sodium" or "no-salt-added" on the label.</p>	<p>Choose whole-grain versions of common foods such as bread, pasta, and tortillas.</p> <p>Not sure if it's whole grain? Check the ingredients list for the words "whole" or "whole grain."</p>	<p>Eat a variety of protein foods such as beans, soy, seafood, lean meats, poultry, and unsalted nuts and seeds.</p> <p>Select seafood twice a week. Choose lean cuts of meat and ground beef that is at least 93% lean.</p>	<p>Choose low-fat (1%) or fat-free (skim) dairy. Get the same amount of calcium and other nutrients as whole milk, but with less saturated fat and calories.</p> <p>Lactose intolerant? Try lactose-free milk or a fortified soy beverage.</p>
Daily Food Group Targets — Based on a 2,000 Calorie Plan				
Visit <a href="https://www.mypyplate.gov/MyPlatePlan">MyPlate.gov/MyPlatePlan</a> for a personalized plan.				
<p><b>2 cups</b></p> <p>1 cup counts as:</p> <ul style="list-style-type: none"> <li>1 small apple</li> <li>1 large banana</li> <li>1 cup grapes</li> <li>1 cup sliced mango</li> <li>1 cup raisins</li> <li>1 cup 100% fruit juice</li> </ul>	<p><b>2½ cups</b></p> <p>1 cup counts as:</p> <ul style="list-style-type: none"> <li>2 cups raw spinach</li> <li>1 cup cooked collard, kale, or turnip greens</li> <li>1 small avocado</li> <li>1 large sweet potato</li> <li>1 cup cooked beans, peas, or lentils</li> <li>1 cup cut cauliflower</li> </ul>	<p><b>6 ounces</b></p> <p>1 ounce counts as:</p> <ul style="list-style-type: none"> <li>1 slice of bread</li> <li>½ cup cooked oatmeal</li> <li>1 small tortilla</li> <li>½ cup cooked brown rice</li> <li>½ cup cooked couscous</li> <li>½ cup cooked grits</li> </ul>	<p><b>5½ ounces</b></p> <p>1 ounce counts as:</p> <ul style="list-style-type: none"> <li>1 ounce cooked lean chicken, pork, or beef</li> <li>1 ounce tuna fish</li> <li>¼ cup cooked beans, peas, or lentils</li> <li>1 Tbsp peanut butter</li> <li>2 Tbsp hummus</li> <li>1 egg</li> </ul>	<p><b>3 cups</b></p> <p>1 cup counts as:</p> <ul style="list-style-type: none"> <li>1 cup dairy milk or yogurt</li> <li>1 cup lactose-free dairy milk or yogurt</li> <li>1 cup fortified soy milk or yogurt</li> <li>1½ ounces hard cheese</li> <li>1 cup kefir</li> </ul>

**Limit** Choose foods and beverages with less added sugars, saturated fat, and sodium.

Limit:

- Added sugars to <50 grams a day.
- Saturated fat to <22 grams a day.
- Sodium to <2,300 milligrams a day.

**Activity** Don't forget physical activity!

Being active can help you prevent disease and manage your weight.

Kids ≥ 60 min/day    Adults ≥ 150 min/week

*Fruits*

-----

-----

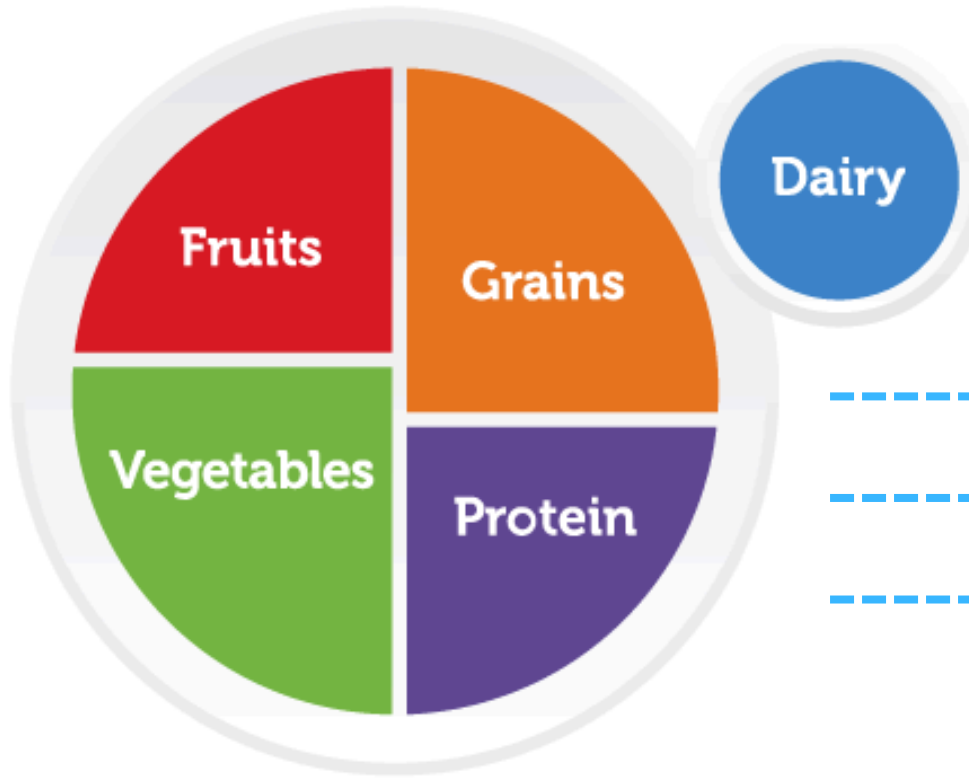
-----

*Grains*

-----

-----

-----



*Dairy*

-----

-----

-----

-----

-----

-----

*Veggies*

-----

-----

-----

*Proteins*

# GROCERIES

## WEEKLY EXPENSE

## GROUP

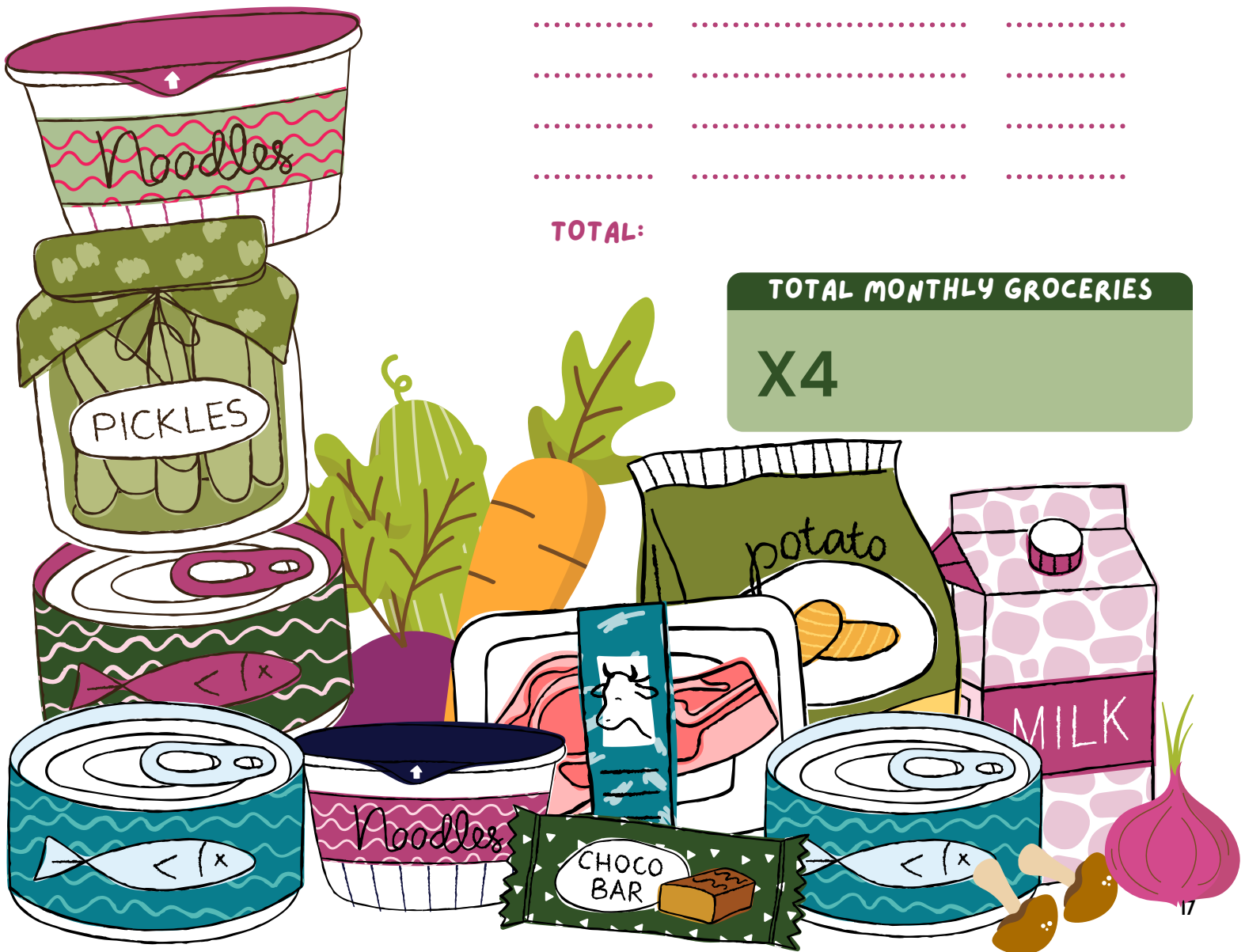
## ITEMS

## PRICING

**TOTAL:**

## TOTAL MONTHLY GROCERIES

# X4



# GROCERIES

## ADDITIONAL EXPENSE

## GROUP

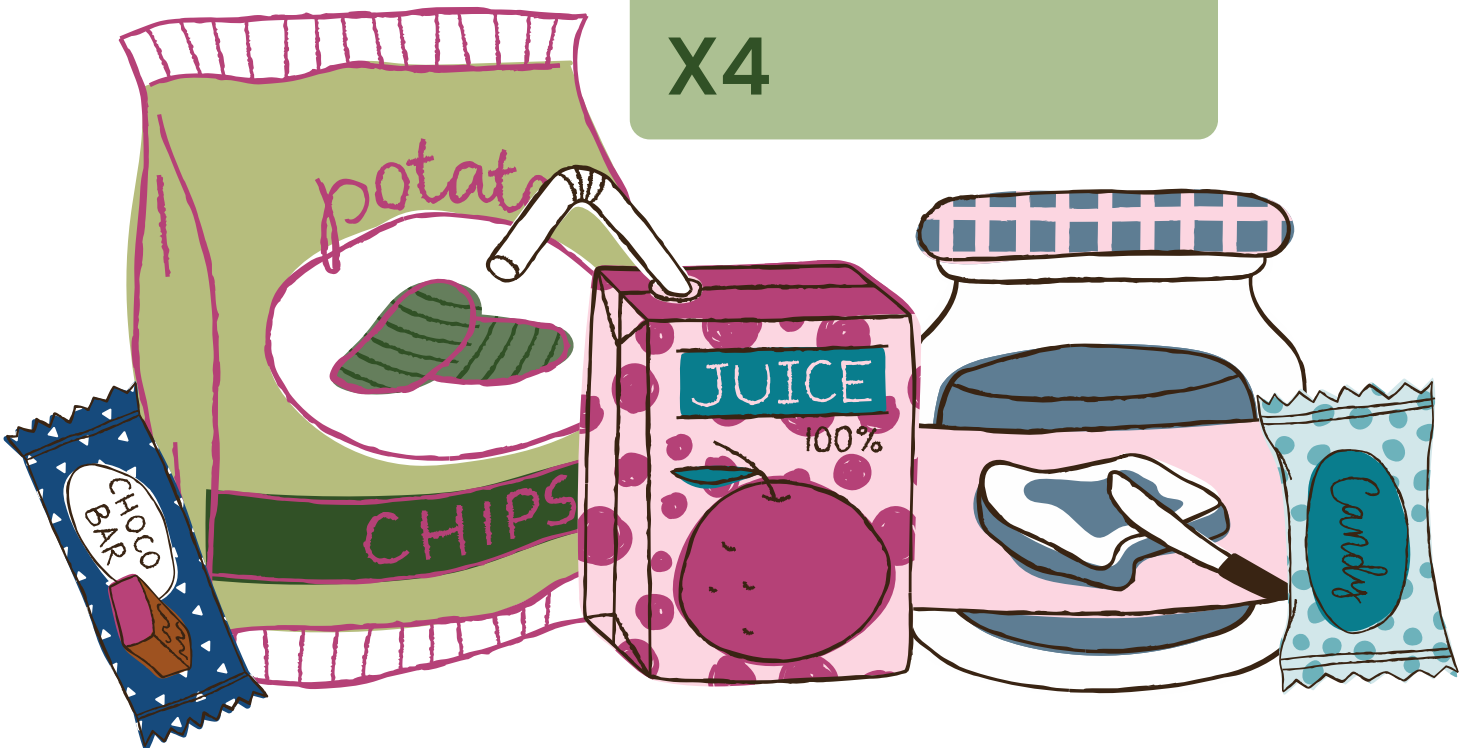
## ITEMS

## PRICING

**TOTAL:**

## TOTAL MONTHLY GROCERIES

# X4



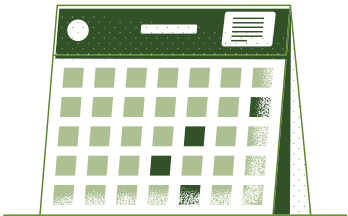


[illegible]

# SAVING PLANNERS

SAVING FOR

DUE DATE



DATE	DEPOSIT AMOUNT
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....

TOTAL

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

# SIMULATION PARTNERS – BOOTH

## TAYLOR AUTOMOTIVE FAMILY



LOCALLY OWNED, LOCALLY COMMITTED



## PARTNERS



## YOUTH SPONSORS

Alpha Kappa Alpha Sorority, Incorporated®  
Zeta Alpha Omega Chapter

# PROGRAM TEAM



**Program Chair**

**DR. STEPHANIE COVINGTON, COMMISSIONER OF EDUCATIONAL ENGAGEMENT AND WORKFORCE DEVELOPMENT, CITY OF TOLEDO - DEPARTMENT OF PARKS AND YOUTH SERVICES**

Dr. Stephanie L. Covington is a visionary leader with over 17 years of experience advancing higher education, workforce development, and student success. She currently serves as Commissioner of Educational Engagement and Workforce Development for the City of Toledo, where she leads initiatives that bridge education, career readiness, and community impact for underserved populations. Her career includes executive roles at community colleges, universities, and municipal government, where she has secured over \$10 million in grants and launched equity-focused programs such as urban agriculture workforce training. An educator and author, she has taught at several universities and published both academic and faith-based works, including *The Power of the Promises* and the children's series *The Astounding Faith Adventures of Abraham and Aurora*. Holding a Ph.D. in Higher Education and an MPH, Dr. Covington brings a holistic, equity-driven approach to leadership and lives in Waterville, Ohio, with her husband Christopher and their dog, Dais.



**Program Chair**

**NINA CORDER, EXECUTIVE DIRECTOR OF WOMEN OF TOLEDO**

Nina is a social entrepreneur, community leader, and founder of various initiatives through grassroots activism, international diplomacy, and systems-level advocacy. Practicing servant leadership, Nina's "why" is simple: to serve with the opportunity to elevate the quality of life of women and girls through education, advocacy, economic empowerment, and social progress, all of which align with the Sustainable Development Goals (SDG). Nina is the proud founder of Women of Toledo and has earned grants and raised capital funds totaling \$2.2M over ten years to support its efforts. Her primary areas of expertise are women's economic empowerment, leadership, and international development. This expertise is expressed through several intersecting domains, seen through the lenses of human rights, economic equity, and global inclusion. Nina is also a Certified Human Rights Advocate and Transformative Mediator.



**Emcee**

**JULIA HAGE, CEO & PRESIDENT OF THEHAGECO., LLC. & DIRECTOR OF MISSION ADVANCEMENT FOR ANNE GRADY SERVICES.**

TheHageCo., a public speaking and engagement firm, was created to cultivate engaging and enlivened experiences for all connections. With TheHageCo., Julia provides a vibrant, meaningful, and authentic experience during her keynote motivational speeches, emceeing, and conversation facilitation. Overseeing development and community engagement at Anne Grady Services, she fulfills a deep purpose for serving individuals with exceptionalities, ensuring they receive the best opportunities to reach their highest potential. Julia is an active leader and member of the Rotary Club of Toledo, serving as Chair of the Program Committee and as Past-Chair of the Disability Services Committee. Additionally, since 2017, Julia has enjoyed serving as a fitness instructor at the YMCA of Greater Toledo, creating enthusiasm for exercise by facilitating a captivating and welcoming environment that builds strength and community.

## COMMITTEES & STAFF

Annora Harbick, WOT Staff  
Mona Shousher, WOT Board  
Carrie Miller, WOT Board  
Christy Frank, Committee

Gabby Traverso, WOT Staff  
Julia LaBay, WOT Staff  
Lisa Halsey, WOT Staff

# THANK YOU FOR YOUR SUPPORT!

On behalf of our Board of Directors, Staff, and the women and young women of Women of Toledo, we extend our deepest gratitude for your time and talents at today's program.

## General Volunteers

Amber Lopez	Chidroopi Srividmahe Kaza	Mina Pitzen
Antoinette L. Gover	Donna Scott	Nabba Ali
Ashleigh Foster	Erin Baker	Nidhi charatkar
Austin Lombardi	Jocelynn Prater	Robin McKelvy
Beverly Baker	Jonathan Floyd	Shanjana Rahman Tuli
Brenda Kynard-Holsey	Jovita Robertson	Stephanie Lehnert
Burma Stewart	Kainsly Duda	Taishia Glover
Carolyn Kraut	Kendra Stutts	Tierra Buckley
Charlla Allen	LaDawn Jones	Yolanda Gwinn

## HR Professionals & Mentors

With heartfelt appreciation for your time, energy, and talents in mentoring our youth during the **Negotiation Breakout Session** and supporting them throughout **the Reality Town: Smart Spending Simulation**. Your presence and guidance made a lasting impact by empowering young participants to think critically, make informed decisions, and build confidence in their financial and leadership journey.

Alexis Smith with Keller Logistics Group  
Ashley Wilhelm with JM  
Carin Stramel with Toledo Rotary  
Carrie Miller with Focal Point of Maumee & Women of Toledo Board  
Danyal Harris with the Libbey  
Dr. Uma Savanoor, Physician  
Ecco Jasso with JM  
Erin Baker with Maumee Valley Habitat for Humanity  
Gena Collier with The City of Toledo  
Jamie Ross with Eyebross Artistry  
Khanisha Cunningham with Assertive Vocational Services  
Meg Ressler with Meg Ressler & Associates  
Sara Drake, Rustbelt Recruiting  
Sarah Doss with the Lucas County Development Disabilities  
Shayna Duke, PBE & Women of Toledo Board  
Somica Alexander with Smart Minds Smart Moves  
Yolanda Gwinn, The Links Inc

**Thank you for being an integral part of this transformative experience.**



lead**HER**way

YOUTH SUMMIT

**Reality  
TOWN<sup>®</sup>**  
Since 1997.



Women of Toledo  
[womenoftoledo.org](http://womenoftoledo.org)  
[@womenoftoledo](https://www.instagram.com/womenoftoledo)