Cowbaujou Mepiual 3 D's for Your PPP: Post-Pandemic Playbook Vanessa Foster Cooksey

> Director of Strategic Communications and Student Engagement Washington University in St. Louis

Founder of Vested Urban Farms



## Agenda



ABOUT TODAY'S "COACH"



A VISION FOR VICTORY



PLAY #1 DEBT-FREE



PLAY #2 DISEASE-FREE



PLAY #3 DRAMA-FREE



Q&A

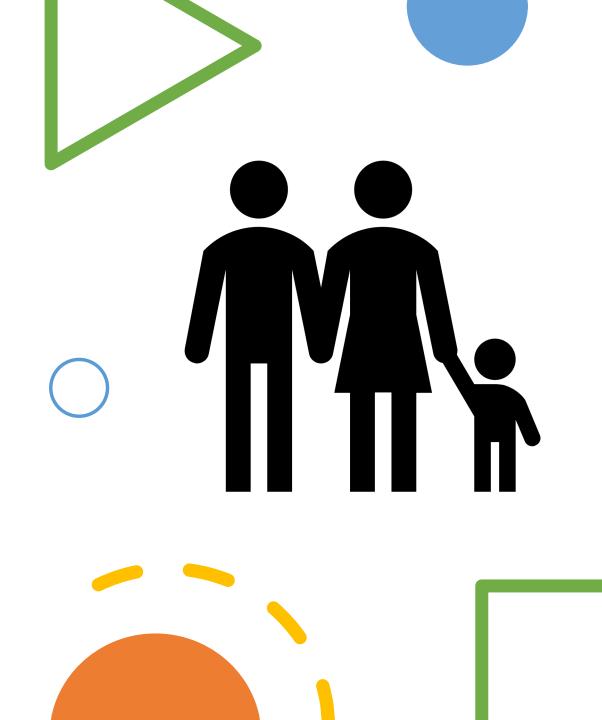


VIRTUAL HUDDLE



My family is very important to me! My father died in 1997 from pancreatic cancer and I learned then not to take life for granted. I am very close to my mom.

I married Antonio Cooksey on April 21, 2012 and we have one son together (Andrew, 9). Our union also gifted me with four young adult "bonus" sons and three grandchildren that live in Texas and Louisiana.



I like to move around! I've lived in Denver, DC, Dallas, New Orleans, Atlanta and Minneapolis.

I moved to St. Louis in 2008 and I've lived in St. Peters, Creve Coeur, Brentwood, Fox Park, Shaw and Central West End. I currently live in the Gate District (City of St. Louis).



I have 26 years of communications, marketing and philanthropy experience working with a variety of for-profit, non-profit and government organizations including: MBNA Bank, EDS, Mary Kay Cosmetics, VHA, Turner Broadcasting, Cartoon Network, Atlanta Public Schools, CNN, City of Atlanta Mayor's Office, Save-A-Lot Food Stores, SUPERVALU, Anheuser-Busch, Wells Fargo and Spire.

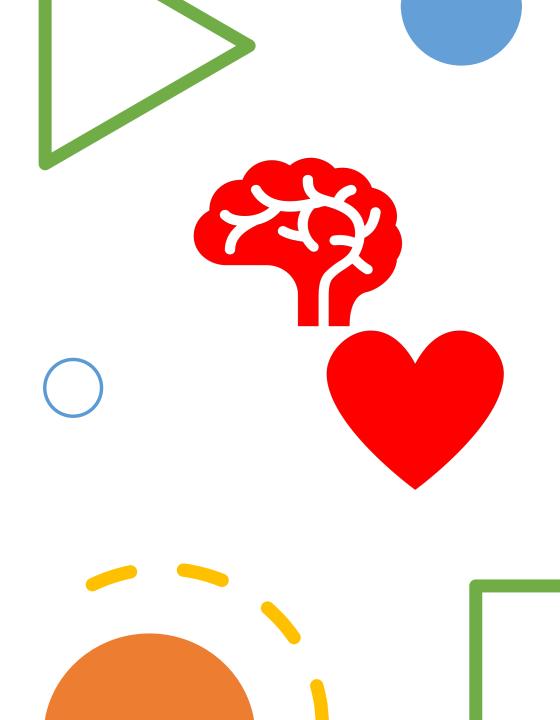
I am very happy to now be working at Washington University in St. Louis with University College!



My **Strength Finders Top 5** are Futuristic, Woo, Achiever, Ideation and Learner and my core values are Creativity and Wellbeing.

Just in case you're wondering...I am committed to the Nutritarian lifestyle and I love to grow fruits and veggies on my Tower Garden. My birthday is April 25 and my #1 Love Language is Acts of Service.

Plants and flowers are my favorite gift to give and receive!



TAKE: The Strength Finders Assessment

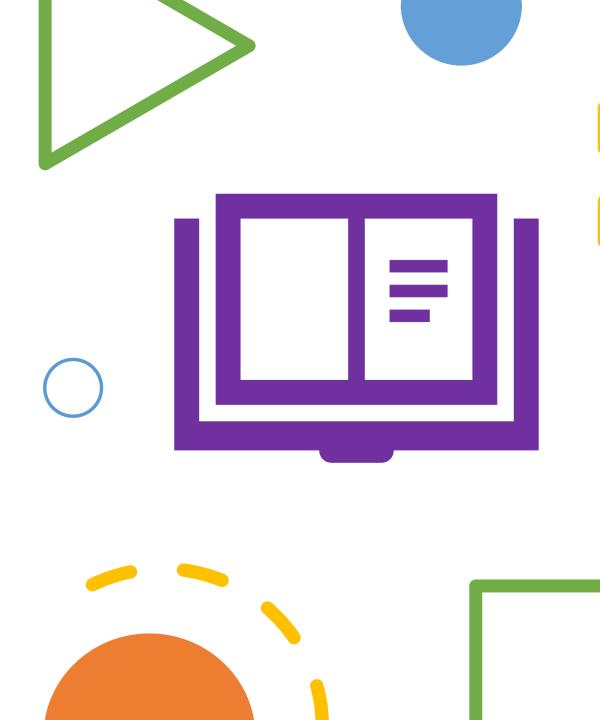
Civic leadership is the key to my personal and professional success. I have served on 48 non-profit boards over the last three decades.

My current board seats: SIFMA
Foundation for Investor Education\*,
VoteRunLead, digitalundivided,
Harris-Stowe State University\*,
Deaconess Foundation\*, St. Louis
Public Schools Foundation and
Mercy Hospitals Co-Worker and
Patient Experience Committee.



I believe in lifelong learning! In addition to 385 hours of professional development credits, I earned my master's degree in Business Administration from Webster University in 2016 (St. Louis, China, Ireland and Cuba). I completed my bachelor's degree in Radio-TV-Film at the University of Texas @ Austin (1999).

I studied Aging & Society and Women's Leadership during my Eisenhower Fellowship (Japan and Rwanda, 2016 and England, 2018). I've also studied in France, the Caribbean and Mexico.





# Maximizing the Moment

 Our day-to-day routines have been completely disrupted...giving us a unique opportunity to re-think things and reevaluate our priorities as we begin to establish and live in a new normal.

# Team Check-in (Poll)

- My overall life circumstances are
  - better today than in March 2020
  - about the same today as in March 2020
  - worse today than in March 2020



## Playbook Benefit #1

- Preparedness Limits Suffering
  - If you are upright and **breathing** storms are inevitable. At any given time we are either getting ready to go into a storm, in a storm or just coming out of a storm.
  - Serves as a guide for the things that you can control and helps you navigate the things you can't control (makes going through crisis more bearable).

# Playbook Benefit #2

- Positions us to win!
  - Winning sports teams have **amazing** playbooks to help them win <u>championships</u>!
  - Committing to being **debt-free**, **disease-free** and **drama-free** helps us win in this game of life.

# What Do You Want for You?

# Creating Your Playbook







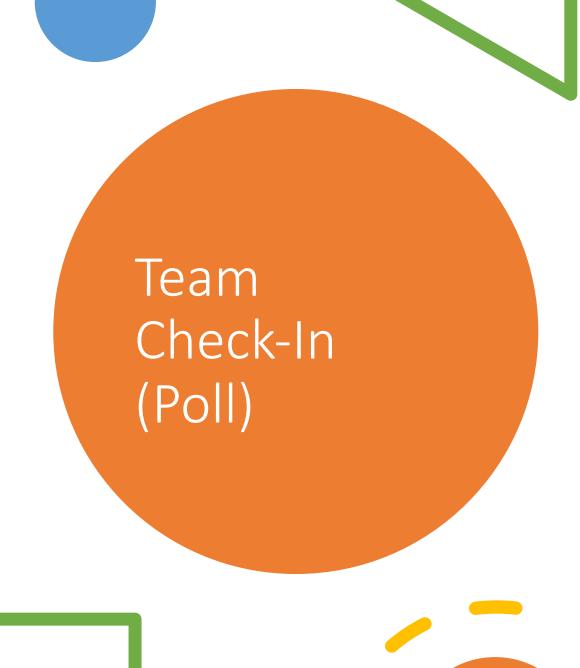
**DEVELOP YOUR PLAN** 



**TAKE ACTION** 



# #1: Debt-Free



- I feel good about the way I manage my money?
  - Absolutely yes!
  - Kinda, but I could do better.
  - Not at all, I need a lot of help!

## For Your Consideration

- According to Experian's 2019 Consumer Debt Study, total consumer debt in the U.S. is at \$14.1 trillion, with <a href="Maintenancements">Americans carrying an average personal debt of \$90,460</a>
- The domestic <u>unemployment rate is stuck in the double-digits</u> and the gross domestic product was down 5% in Q1'20
- According to estimates released June 26 by the Bureau of Economic Analysis (BEA), personal income decreased 4.2% and disposable personal income decreased 4.9%
- In 2018 Older millennials (ages 25-34) averaged \$42,000 in personal debt
  - Among older millennials, credit card balances are the leading source of debt (25%), student debt (16%) and mortgages (3%)



Play the long game with a clear mission statement



Be diligent about budgeting, savings and investing

Strategy, Plan & Action Recommendations



Connect with a licensed professional and other likeminded people

## My Personal Financial Mission Statement

A good person leaves an inheritance for their children's children.

Proverbs 13:22

### Your payment would be about \$2,928 a month at full retirement age



Vanessa L. Foster Cooksey

# Your Social Security Statement

Your Social Security Statement tells you about **how much you or your family would receive** in disability.

Survivor, or retirement benefits. It also includes our record of your lifetime earnings. Your Social Security Statement tells you about **how much you or your family would receive** in disability, survivor, or retirement benefits. It also includes our record of your lifetime earnings we base your benefits on history, and let us know right away if you find an error. This is important because survivor, or retirement benefits. It also includes our record of your lifetime earnings. Check out your earnings thistory, and let us know right away if you find an error. This is important because we base your benefits on thistory, and let us know right away if you find an error. Social Security benefits are **not intended to be your only source of income when you retire**. On average, social Security benefits are **not intended to be your only source** of income when you retire. On average, social Security will replace about 40 percent of your annual pre-retirement earnings. You will need other social Security will replace about 40 percent of your annual pre-retirement earnings. Social Security benefits are **not intended to be your only source of income when you retire**. On average Social Security will replace about 40 percent of your annual pre-retirement earnings. You will replace about 40 percent of your annual pre-retirement earnings to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure you have enough money to live Savings, investments, pensions, or retirement accounts to make sure you have enough money to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure you have enough money to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure you have enough money to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure you have enough money to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure you have enough money to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure you have enough money to live Social Security will replace about 40 percent of your annual pre-retirement accounts to make sure your annual pre-retirement accounts to make your annual pre-retirement accounts and your annual pre-retirement accounts annual pre-retirement accounts and your annual pre-re Social Security will replace about 40 percent of your annual pre-retirement earnings. You will need of savings, investments, pensions, or retirement accounts to make sure you have enough money to live comfortably when you retire.

our record of your lifetime earnings.

savings, investments, pensions, comfortably when you retire.

Follow the Social Security Administration at these social media sites. F

Your Earnings Record

Fears You Worked 1994 1995 1996 1996 1997 1998 1999 2000 2001 2001 2002 2003 2004 2005 2005 2006 2007 2008	Your Taxed Social Security  Earnings  1.083  1.083  1.083  4.260  4.260  4.260  4.261  4.362  4.362  4.362  4.362  4.362  4.362  4.362  4.362  4.362  4.362  4.363  5.570  5.500  6.5000  6.5000  6.5000  6.5000  6.5000	Your Taxed Medicare Earnings 11883 3-9007 4-266 4-540 4-540 4-762 12-491 32-117 26-382 26-382 4-724 49-904 54-506 54-506 55-5000 74-338	You and your family may be eligible for valuable benefits:  When you die, your family may be eligible to receive survivors benefits.
		117,042 120,007	Social Security may help you if you become disabled— even at a young age.  A young person who has worked and paid Social Security taxes in as few as two years can be eligible for disability Social Security credits you earn move with you from job to job throughout your career.

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

Note: Currently, you and your employer each pay a 6.2 percent Social Security tax on up to \$128,400 of your earnings and a 1.45 percent Medicare tax on all your earnings and a 1.45 percent Me Note: Currently, you and your employer each pay a 6.2 percent Social Security tax on up to \$128,400 of your earnings and a 1.45 percent Social Security tax on up to \$128,400 of your earnings and a 1.45 percent Social Security tax on up to \$128,400 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings. If percent Medicare tax on all your earnings. If you are self-employed, you pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$128,400 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings. If you have earned income of more than \$200,000 (\$250,000 for married couples filing jointly), you must pay 0.9 percent more in Medicare tax on your entire net earnings. If you have earned income of more than \$200,000 (\$250,000 for married couples filing jointly), you must pay 0.9 percent more in Medicare tax on your entire net earnings. If you are self-employed, you pay the combined employee and employer amount, which is a your earned in the combined employee and employer amount, which is a your entire net earning the combined employee and employer amount, which is a your entire net earning the combined employee and employer amount, which is a your entire net earning the combined employee and employer amount, which is a your entire net earning the combined employee and employee and employee amount, which is a your entire net earning the combined employee and e 12.4 percent Social Security tax on up to \$128,400 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings. If saxes,

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You, your employer and Social Security share responsibility for You, your employer and Social Security snare responsibility for the accuracy of your earnings record. Since you began working. the accuracy of your earnings record, office you began working we recorded your reported earnings under your name and Social we recorded your reported earnings under your maine and social Security number. We have updated your record each time your security number, we have updated your record each time your employer (or you, if you're self-employed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid rememoer, it's your earnings, not the amount of taxes you paid or the number of credits you've earned, that determine your benefit or the number of credits you've earned, that determine your benefit amount. When we figure that amount, we base it on your average amount, when we figure that amount, we have non-your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you're entitled.

Review this chart carefully using your own records to make sure Keview this chart careting using your own records to make sure our information is correct and that we've recorded each year you our information is correct and that we've recorded each year you worked. You're the only person who can look at the earnings chart and become whather it is complete and correct. Some or all of your earnings from last year may not be shown

some or an or your earnings from **nast year** may not be snown on your *Statement*. It could be that we still were processing last

year's earnings reports when your Statement was prepared. Note: If years earnings reports when your statement was prepared. Note: 11 you worked for more than one employer during any year, or if you had been sometimed only analysis of the statement of the state you worked for more man one employer ouring any year, or it you had both earnings and self-employment income, we combined your

There's a limit on the amount of earnings on which you pay Incre's a limit on the amount of earnings on which you present the second security taxes each year. The limit increases yearly. Social Security taxes each year, the num increases yearly. Earnings above the limit will not appear on your earnings chan as Social Security earnings. (For Medicare taxes, the maximum earnings amount barran ricing in 1001 Sinca 1004 all of your as social occurry earnings, (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, all of your

Call us right away at 1-800-772-1213 (7 a.m.-7 p.m. your local Call us right away at 1-800-7/2-1213 (/a.m.-/p.m. your local time, TTY 1-800-325-0778) if any earnings for years before last time, 11 Y 1-800-325-07/8) if any earnings for years before tast year are shown incorrectly. Please have your W-2 or fax return for three available. He was like contained that it e. fedlows the year are snown incorrectly. Please have your w-2 or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)

**GET:** Your Personal Social Security Statement

### **GIVING CIRCLE MEMBERSHIP:**

**How Collective Giving Impacts Donors** 

Giving circles in the United States tripled in number from 2007-2017, with women making up the majority of members. How is this women-driven model of giving influencing charitable behavior? And how are the profiles of giving circle participants changing over time?

This study by the Collective Giving Research Group and supported by the Women's Philanthropy Institute explores those questions. Here's what it found:

### Established vs. New Members

Newer giving circle members differ from established members in significant ways.

### ESTABLISHED MEMBERS (1 year or more)

- More homogenous: older, white, higher income, married
- Motivated by: ability to leverage gifts and for fun

### NEWER MEMBERS (less than 1 year)

- More diverse: wider range of age, income, gender and race
- Motivated by: opportunity to engage more deeply on a cause or issue

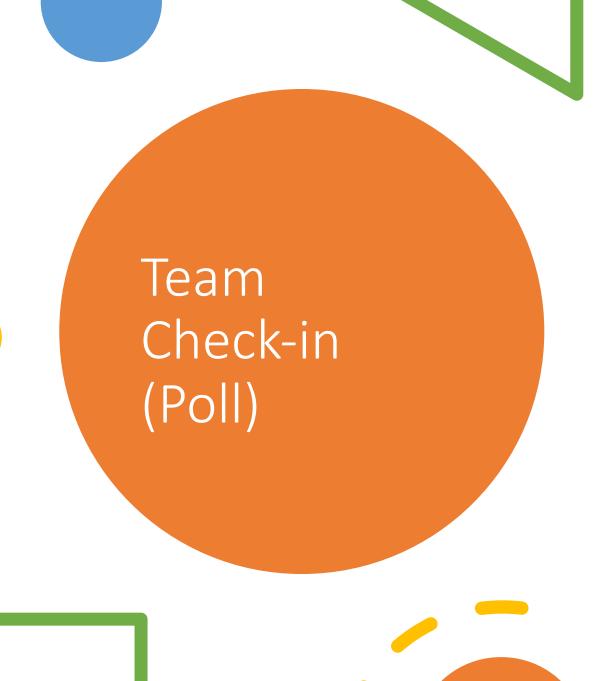






START: A Giving Circle with Friends • VOLUNTEER: With the Stock Market Game

#2: Disease-Free



- So far, during the pandemic:
  - I am "quaran-lean"
  - My health has not changed much (not good, not bad)
  - I have completely fallen off the wagon

# For Your Consideration

- People of any age with certain underlying medical conditions are at increased risk for severe illness from COVID-19
  - Cancer
  - Chronic kidney disease
  - COPD (chronic obstructive pulmonary disease)
  - Immunocompromised state (weakened immune system) from solid organ transplant
  - Obesity (body mass index [BMI] of 30 or higher)
  - Serious heart conditions, such as heart failure, coronary artery disease, or cardiomyopathies
  - Sickle cell disease
  - Type 2 diabetes mellitus

Strategy, Plan & Action Recommendations



Remember the importance of staying physically active and practicing healthy habits everyday



Walk



Water



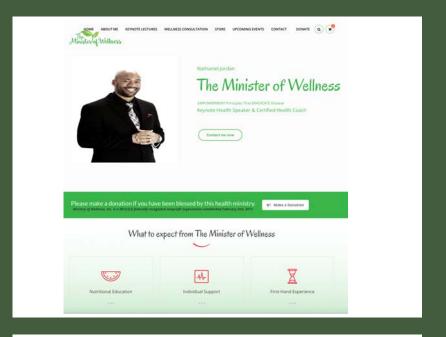
Rest

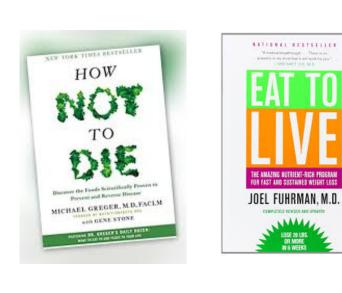
My Personal Health Mission Statement

I want to live a life that is free from addictions and idols, so that the blood and the organs in my body work **optimally**.

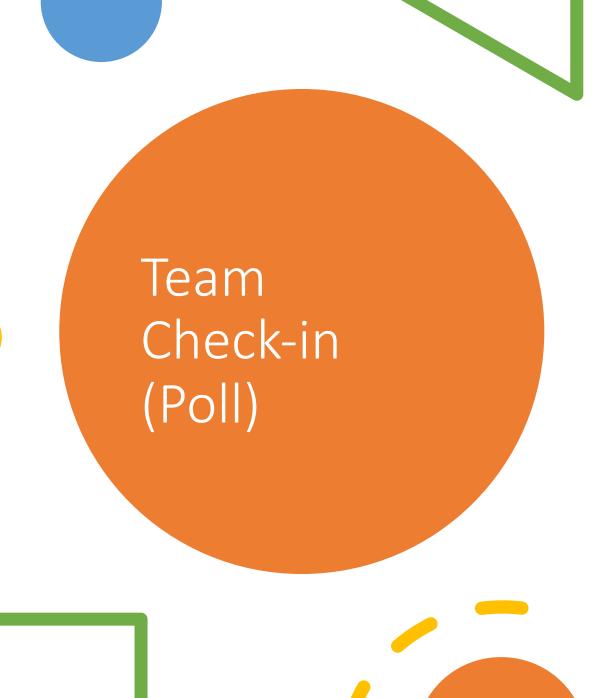








#3: Drama-Free



- My stress levels during the pandemic are:
  - lower
  - the same
  - higher

### For Your Consideration

 According to the Centers for Disease Control, Black women have a life expectancy that's 3 vears shorter on average than white women, and some of the root causes may be related to stress

 The stress that causes the most negative effect on Black women is chronic stress, which means it's ongoing.

### APARED TO BEFORE THE OUTBREAK, HAS IN SIER OR HARDER TO DO YOUR JOB?

OB DIFFICULTY ‡	TOTAL	INDIVIDUAL CONTRIBUTOR	SENIOR MANAGER	C-SUITE LEVEL/PRE\ \$	
GOTTEN MUCH EASIER	6%	6%	5%	5%	
GOTTEN SOMEWHAT EASIER	8%	9%	6%	5%	
T'S ABOUT IE SAME	31%	32%	33%	22%	
TAP	34%	34%	38%	37%	
	20%	19%	17%		
				TRUST BLACK WOMEN	

Photo Courtesy of Dionna Dorsey Founder and Designer of District of Clothing

### How Executive Leaders Ensure Black Lives Matter by Retaining Black Women in the Workplace





Co-Authored by Vanessa Foster Cooksey and Candace M. Stanciel

In the last few weeks, articles like <u>Black Women Have Been Traumatized in</u> the Workplace by Ella T. Gorgla and <u>How Corporate America's diversity</u> initiatives continue to fail <u>Black women</u> by Courtney Connley have been pwcasing that just as a record number of organizations and CEOs issue

Strategy, Plan & Action Recommendations



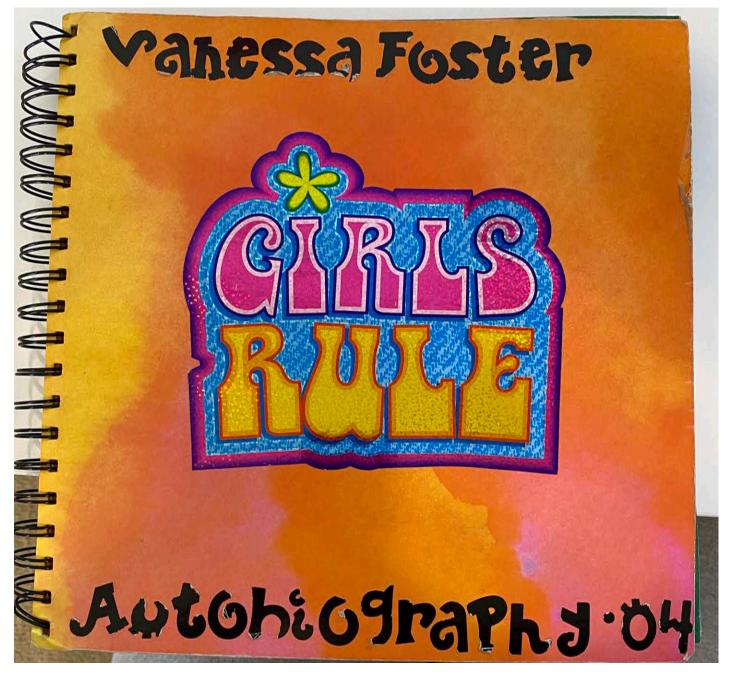
Ask and answer, "What do I want? What makes me happy?"



Invest in coaching, therapy AND continuing education for support, education and accountability

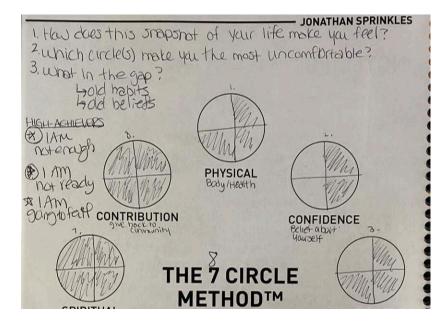


Own your story (Know Thyself)





### REGISTER: For Serve Your Way to Success Webinar



**LEARN:** The 7 Circle Method

WRITE: Your Story • EXPLORE: Different Continuing Education courses



# VIRTUAL HUDDLE

"We Will Win" on 3!

