

An Overview of the Students Building America project

& The story behind the BUSINESS SURVIVAL 101 Curriculum

Prepared by Rolaine Stoddard, project coordinator of the Students Building America Pilot Project

Name = BUSINESS SURVIVAL 101:

[How to Undertake Successful, Do-It-Yourself, Financial Recovery Intervention Negotiations when your Firm is Cash-Strapped and is Fighting Hard to Survive as a Little Minnow in a Big Sea of Hungry Sharks!]

Developer =

Compiled and Authored by me, Rolaine Stoddard, while I was serving as the Executive Director of Students Building America, Inc., a now-defunct, non-profit agency. This non-profit agency founded an non-grant funded, Springville Employer Assistance Center to counsel new or want-to-be entrepreneurs along with financially troubled small business owners → all of whom were within 90-120 days of total business failure when they first came to us for help. I directed this center until I couldn't afford to volunteer longer. Because of this business and community empowerment training curriculum, we were able to help return 78% of the Employer Assistance Center's clients to profitable business operations.

Researched by =

I first participated in, then coordinated strategic homework assignments at universities and K-12 school districts, each of which were jointly mentored by a professional business member in the community and also by a local or state government official. To this massive, informal, student research grassroots movement, I added my own insights and lessons learned from my political activism experiences over the years, my former jobs, and my little financial recovery intervention consulting practice's client's stories.

The Students Building America Project → bird's-eye summary

The Students Building America Project started out as three different, informal student research pilot projects which were conducted at three different universities. The first two pilot projects were conducted within the State of Utah while I was attending undergraduate school there, and amazing stuff came out of both of them. In these 2 pilot projects, I was only a student asked to complete a group

homework assignment or two, and I kept all of the notes generated by them, because they intrigued me. The last pilot project was conducted at State University of New York – University at Buffalo [UB hereinafter] while I was attending graduate school there in its School of Business Management. I progressed from being just a student doing a routine homework assignment at the start of the UB pilot project to becoming the overall project’s student coordinator by its end. I used all 3 of the pilot project’s insights and findings as the research basis for both of my masters theses in the UB pilot project. The differences between the way that things happened in Utah, and the way that things happened in New York and their respective results completely blew me and some of the UB project’s mentors away. The successor non-profit agency that we specifically founded for the purpose of taking over the grassroots informal student research efforts after the UB sponsorship of the pilot project ended was Students Building America, Inc. This non-profit agency then designed and carried out The Students Building America Project. I coordinated it because we wanted to understand the differences between the two states’ marketplaces and regulatory environments. We also aimed to figure out why the collaborative linkages between government, business and the schools [that are so commonplace across Utah and which allow it to operate so effectively and efficiently there] never seem to happen here within New York; and even when they do manage to form a pseudo-linkage here in New York, why these collaborative projects’ results never seem to be very successful. The research insights and lessons learned via the Students Building America Project eventually evolved into Business Survival 101 – our training curriculum I developed to empower businesses and communities throughout New York.

INTRODUCTION TO THE RESEARCH:

All three predecessor, university sponsored, pilot projects started out in similar manners. The 2 Utah pilot projects both ended well. The UB pilot project did not. It actually ended super badly for me. The State of Utah now enjoys a well-run health insurance coverage program for its citizens. Cedar City, Utah was able to learn how to build homes that would not settle in an area that had lousy, sandy soil upon a porous limestone rock foundation, and also succeeded in achieving numerous technology advances in communications, along with lowered operating costs to help it be a highly efficient local government, as a result of the first 2 pilot projects. Salt Lake City later used a similar collaborative arrangement between government, the schools, and industry to prepare for the 2002 Winter Olympics. When the city first won its Olympic hosting bid in 1992, there were only 2 buildings in existence suitable to host an event in. Both were later deemed too small, and got demolished and replaced. By the time the Olympics rolled around, every building where an event was held had been newly constructed, while the downtown area had been completely redesigned and spruced up, including re-routing all of the major streets and highways in the region. They did this all WITHOUT raising taxes and WITHOUT government taking on any heavy new debts. Property values have soared there, and even despite the recent economic downturns, the state enjoys a healthy, robust economy.

Conversely, The UB project ended by leaving 6 of the 8 graduate student non-profit agency founders' lives hurt and their educational dreams cut short. My career and my family's financial outlook were completely in ruins and I continued to remain trapped on public assistance [family medical coverage] for over a decade. The other 5 founding students all dropped out of school or transferred to another university elsewhere in the nation. I chose to try and stay at UB, but I got locked inside a 10 year old legal battle fought in four separate courts for permission to graduate with the degree that I forfeited. Eventually the case settled for a tiny cash sum, but I never earned the diploma I had earned for the 2nd masters degree that I had forfeited. The non-profit agency was forcibly shut down twice in the resulting legal battle between UB and me. UB and OMRDD, my former employer, have jointly managed to commit the State of New York to spend well over \$300,000 to ensure that I would continue to have to fight them in court, instead of simply helping me to graduate and moving my career prospects forward so that I could start to pay lots of taxes back into the economy. The State of New York's economy has deteriorated sharply into a deep recession, hence the region is losing almost 2,000 people a day to those moving out hoping to find a better life in another state. There is so much tension and open hostility going on now between the state and local governments and its citizens that many, especially me, are deeply concerned that this state is bordering on the brink of a civil war, an open, armed rebellion against the government.

How could similar informal student research pilot projects end so differently? How can financially troubled small business owners self-advocate for improved conditions in their business operating climate? How can we ever hope to achieve the same type and quality of collaborative linkages that are so prevalent in Utah and in other states, but not here in New York?

RESEARCH CONCLUSION:

The non-profit agency I headed concluded that the single, deciding factor between whether or not a geographic state is able to achieve a healthy governmental supply chain equilibrium like the State of Utah has, or whether it adopts an increasingly worsening, unhealthy governmental supply chain equilibrium like the State of New York has is how well the businesses, the schools and the governments there are able to collaborate and cooperate together to pull firms out of exceptions gap traps and how long a business or individual is forced to remain stuck inside an exceptions gap trap when it occurs. [But I later learned that there are two deciding factors actually, this one, and how much grease buildup is allowed to accumulate at the restaurants across a state.]

Most of Business Survival 101 ended up in the FDIC's Money Smart financial literacy curriculum, which is an excellent curriculum. The parts of Business Survival 101 that didn't teaches a cash-strapped

business owner about how to heal the exceptions gap trap supply chain glitch that its customers have fallen into, and/or that it has fallen into and avoid a legal standoff or heavy expenses. It also teaches them best practices for how to operate responsibly, legally, ethically and profitably by undertaking financial recovery intervention techniques and return their firm to financial stability, one negotiation at a time. The firm didn't get into financial trouble in a vacuum. Sooner or later, a firm in financial stability trouble reaches the point where its expenses have been cut draconically as far as it seems is reasonably possible and its sales have been promoted as much as the firm can, but it still isn't good enough. To top it all off, this firm will also eventually end up in regulatory compliance trouble one way or another – either with an unsafe building or equipment, or via past due payroll taxes, or sales taxes or corporate taxes. The surest way back up into profitability is to persuade the firm's employees to change their behavior in some way, convince other members of the firm's supply chain to cooperate together to lower overall operating costs of the supply chain as a whole, find a responsible / assertive way to work with the regulatory officials that have jurisdiction over this firm, and also start investigating and aggressively managing potential budgetary lever intervention points. Obtaining a new loan should be the recovery technique of last resort for this firm, not the first!

The amazing thing about this particular curriculum is that just as soon as the financially struggling firm's ownership grasps the governmental supply chain optimization understandings including the stages in the governmental reform cycle; learns the essential macro-economic causes and effects, management science tools, and accounting principles for sound business operations that are presented in the Money Smart curriculum; and undertakes properly planned buildings/equipment optimization techniques; they are immediately empowered to start their firm back onto the path leading to full financial recovery.

COURSE SYLLABUS OUTLINE

Section 1.) Introduction to the course and getting started

Lesson 1 Why "Plan A" often fails: Widely held misconceptions about financial recovery intervention

You should immediately go out and try to get a loan to pay bills

You must hire an expensive consulting firm

The solution is only an internal one

Businesses all operate within a vacuum

It worked in that firm over there so it will work here as well

It worked just fine for my firm yesterday so it will produce the exact
same results in my firm's bottom line today

The operating constraints are the same in government as in business

Lesson 2 Getting Started: Blues Day Notebook, KWHL-goal analysis and business documents that need to be assembled in order to begin the comprehensive business survival analysis [strategic planning process]

Lesson 3 The kaleidoscope pitfall in financial recovery attempts

Section 2.) Ways to customize a firm

Lesson 4 Type of business structure, sole proprietor, LLC etc and related terms

Lesson 5 The Competitive strategy paradox i.e. mutually exclusive axes – cost, quality, novelty, customization

Lesson 6 Stages of the business life cycle, with negotiation tips for each stage

Lesson 7 speed to adopt / decide variations

Lesson 8 Departments – types and functions found in many large firms

Lesson 9 The 4 ps of marketing mix – place, product, packaging and price

Section 3.) Internal resources: buildings, property, equipment, other assets, and employees

Lesson 10 Inside a firm: The juggling or balancing act that changes its equilibrium every time new resources are introduced into the firm or internal resources are removed from a firm

Lesson 11 Guard rail costs and budgetary ramifications if you remove those guard rails

Lesson 12 case study – cost ramifications wildcard of not properly doing hood cleaning

Lesson 13 Budgetary myth – to improve your bottom line, you must lower costs everywhere & discussion of budgetary levers that might apply internally when there are multiple departments in a firm

- Lesson 14 The digital divide wildcard in organizational budgets
- Lesson 15 Basics of buildings and equipment optimization and the property, plant and equipment budgetary wildcard within a firm
- Lesson 16 The employees' workplace phobias wildcard in organizational budgets
- Lesson 17 Case study – the shipping clerk who “saved” a company out of existence – the dangers of departmental goals at the expense of firm level goals – the silo-effect blinders pitfall
- Lesson 18 Analyzing and tweaking the person / job-duties / firm-goals match
- Lesson 19 Tips for keeping your nose out of regulatory compliance troubles and costly legal battles – manager's logbook, how to set up your business office, etc.
- Lesson 20 Ensuring that your firm can still do business when the power is off or you get a computer virus
- Lesson 21 A primer on employee benefits
- Lesson 22 How to calculate the cost of labor needed in bidding / estimates
- Lesson 23 How to calculate the cost of materials needed in bidding / estimates
- Lesson 24 Employees versus independent contractors
- Lesson 25 How to calculate an employee's paycheck
- Lesson 26 Tax calendar and employer registration or paperwork requirements for hiring a new employee
- Lesson 27 Bookkeeping 101 for non-financial people
- Lesson 28 Intro to the accounting cycle and terms used with financial statements
- Lesson 29 How to create a fixed assets tracking system
- Lesson 30 A primer on asset related internal controls
- Lesson 31 Strategic business planning – decision making tools, strategy formulation, what a strategic business plan is and how you use it
- Lesson 32 Developing an emergency response plan and employee training
- Lesson 33 An overview of the business survival analysis
- Lesson 34 How to benchmark your firm's most recent performance using your financial statements and industry norms

- Lesson 35 What is a marketing plan and how is it different from a business plan?
- Lesson 36 Customary elements of a business plan and how you can profit with this plan
- Lesson 37 How to analyze the flow of goods and information across your organization – the Kaizen approach to total quality management
- Lesson 38 Elements of a plan for regulatory compliance – should it become needed
- Lesson 39 The storage pitfall – make sure you don't turn your firm into a hazardous materials facility by what and how much you store
- Lesson 40 The change of building occupancy or hazard wildcard in required compliance
- Lesson 41 Fire prevention considerations in a restaurant or take-out facility
- Lesson 42 Building repairs and remodeling – when and how upgrades can turn into a budgetary nightmare
- Lesson 43 The safety wildcard in a firm's longevity and profitability
- Lesson 44 Workplace safety – hazards at construction sites
- Lesson 45 Workplace safety – hazards at factories
- Lesson 46 Workplace safety – hazards at restaurants
- Lesson 47 Workplace safety – hazards at the office
- Lesson 48 Workplace safety – ladders
- Lesson 49 Workplace safety – chemicals

Section 4.) External factors that influence a firm's profitability and business negotiations

- Lesson 50 External factors that influence a firm's profitability and business negotiations
- Lesson 51 The symbiotic cause-and-effect relationship between firms and government

Section 5.) Introduction of supply chains concepts

- Lesson 52 What is a supply chain? Meet the members of the business supply chain
- Lesson 53 the supply chain chart - iterations through this chart and understandings
- Lesson 54 Goals of supply chain management and optimization

- Lesson 55 Budgetary levers at the supply chain level
- Lesson 56 Exception Gap Traps supply chain glitch and mega-wildcard
- Lesson 57 The Bull-Whip effect in supply chain planning and firm expenses

Section 6.) The Students Building America conceptualization of the governmental supply chain:

Understanding the American marketplace ecosystem a business operates in

- Lesson 58 What is an ecosystem? Parallels and contrasts between the ecosystem concept in science and the marketplace ecosystem which a business must operate in
- Lesson 59 The members of the governmental supply chain
- Lesson 60 The flow of money across the governmental supply chain
- Lesson 61 How the operating environment and business constraints differ between non-profit agencies and firms
- Lesson 62 Typical characteristics of and commonly used terms, documents, and expectations tips for use in business deal negotiations with vendors and customers when the other party to the business transaction is a non-profit agency
- Lesson 63 How the operating environment and business constraints differ between governmental agencies and firms – the dual roles of government
- Lesson 64 Typical characteristics of and commonly used terms, documents, and expectations tips for use in business deal negotiations with vendors and customers when the other party to the business transaction is a governmental agency
- Lesson 65 Stages in the governmental reform cycle

Section 7.) Critical business ecosystem causes and effects – mega wildcard in profitability

- Lesson 66 Review of interdisciplinary principles used to develop the governmental supply chain equilibrium models and understandings
- Lesson 67 Internal factors affecting a firm’s current position in its ecosystem
- Lesson 68 External factors affecting a firm’s current position in its ecosystem

- Lesson 69 Where did the money go? A macro-economics, physics and engineering based blended principles explanation for why money seems to just magically disappear in a financially strapped organization
- Lesson 70 The negative supply chain ramifications of prevalent lowest bidder practices in government
- Lesson 71 The UB pilot project’s design plans for the e-procurement network of gov’s

PERSONAL EXPERIENCES THAT HELPED TO SHAPE THIS CURRICULUM

I grew up in Southern Utah. My father was the head of the engineering department at Southern Utah University – a state-owned university. I was granted special early entrance into college as a high school Junior in 1982 in order that I might be able to work at the college computer center. I enrolled in one college course each semester my Junior and Senior years at high school, most of which had something to do with computer science. At first, my job duties included only routine printing of forms such as report cards and student assignments. Eventually, they evolved until I was the person sent around to train all of the campus secretaries how to use the new word processor software, etc. I became a software troubleshooter. My employer expected me to figure out how to help coax these nervous computer users through technology phobia and into computer usage. I completed the first 1 ½ years of the pre-engineering curriculum, then I got burned out and I dropped out of school.

In 1986, I moved to Westchester County New York to become a nanny. This job didn’t work out for me and I then worked full time as an emergency medical technician – basic – on the ambulance in Mt. Kisco, New York. I was injured in a vehicle accident while working on the job and went home to Utah to recover that fall and to prepare for my upcoming wedding.

When I went back to school at Southern Utah University for 2 quarters, in 1986-1987, I was hired to tutor in the computer lab, and as a math tutor at the Learning Center. While working there, I participated several times in preparing a special report that the Utah State Attorney General’s office used as a case management tool. From time to time, they would stop a hearing and tell the state agency involved in the dispute that government was NOT created to beat up its citizens. For this case to continue, we needed to do an investigation and prepare a findings report as to whether or not this person or firm could be helped by any means other than a drawn out legal battle and we civil service employees had to then justify the expenditure of further state funds in continuing forward with the hearing. If the state Attorney General’s office disagreed with our agency’s findings report, we could still have the case proceed, but the legal costs of continuing the dispute in court in this instance came out of our departmental budget, and not the state’s legal defense budget. Another thing that the state civil service employees do there in Utah is an expectation that we must spend 6 or 8 hours a year in a task-

share pool where we got temporarily re-assigned from our job duties for a couple of hours in order to help out an overwhelmed department within another state agency. Afterwards, we were always interviewed to see if we could provide any unbiased insights as to why that other department was so behind in their work and what could be done about it. I just assumed that this was the way in which all state civil service departments operated. Boy, was I ever wrong.

In March of 1987, I married and moved to Bridgeport, Connecticut. The L’Ambiance Plaza fell a week or so later. It was located only a couple of blocks away from our apartment and a block away from where I worked. The Plaza, was a building under construction using the lift slab method. The equipment was not sized for the load they tried to lift. A bunch of tradesmen were working on the floors underneath the slab being lifted, when the crane failed and were killed. My husband, who is a journeyman carpenter, helped to search for the missing bodies in the rubble. That construction site accident haunted me for a long time.

In 1987, my husband took a job as a city carpenter in the public works department at the City of Bridgeport, CT. He designed and built a major addition to the North End Public Health Clinic. Unfortunately, some of the city employees were diverting the Federal Income taxes that had been withheld from the public work’s tradesmen’s paychecks and using them to buy personally owned investment properties with. The IRS placed a lien upon our home for failure to pay income taxes, which we appealed. The investigation launched by our appeal just kept on getting bigger and bigger. It turns out that several nearby cities were also engaged in the same practice. The City of Bridgeport got fined \$25 million dollars by the IRS at the end of this investigation, and the nearby cities got fined hefty amounts as well. We ended up being the straw that broke the camel’s back and required that state to adopt the collection of personal income taxes.

I worked as the office manager for two auto parts retail stores. We needed more money, so I worked at the ambulance company until I got pregnant again. Then I did all of their Medicaid billing for them for a few weeks while their office manager was out on maternity leave. Next, I completed the training and licensure process to become a life insurance agent, and a health insurance agent while we lived in Connecticut. However, at a dinner social with my prospective employer right after I had earned my insurance licenses, I found out that I was expected to accept kickbacks on a routine basis, even though they were illegal. Shocked and appalled, I decided not to accept the position. I then decided to become a real estate agent, and I got licensed for that. However we moved out of state right about the same time and I never closed a real estate sale.

My husband had been promoted to become the Library Maintenance Manager for seven city library buildings as a thank you for his work on the health clinic. When he took over the position in 1988, their elevators and other building systems were operating at only 20% functionality. I helped him figure out how to return the systems to a more efficient state – 90% functionality using limited funds. He was promptly fired when the IRS fines were levied against the city, and we moved to Utah to be closer to my family in 1990. We ended up living in Magna which is just outside of Salt Lake City.

In 1992, we started having problems with a gang member who was our neighbor. This neighbor owned a dog whom they let run at large. Their dog decided that our home was its turf, and it would come onto our property and even stroll into our home and attack us. This sparked a huge legal battle. Another neighbor eventually killed the dog when it attacked him. However, it didn't end our problems with this gang who blamed us for the dog's death. We ended up helping to found a neighborhood crime watch group, and coordinated several gang awareness educational outreach events. The Governor of Utah, and several legislatures came to one of these events. Afterwards, they talked to us. They wondered why the gangs were able to get so many guns. We told them that we thought it was because of a stupid law Utah had that if you had a permit to carry a weapon, you couldn't take your gun with you into a church or a grocery store. It had to be left in plain view on the dashboard of the vehicle. They agreed, and Utah's gun laws soon changed to correct the problem.

I got annoyed in 1993 at the high cost of getting my taxes prepared and decided to pursue the IRS' Enrolled Agent tax practitioner license so I wouldn't have to pay that amount, and I could help my friends who were just as frustrated about it as I was. I had to study really super hard to understand all the corporate, partnership, trust, estate and investment tax law provisions. It took me two tries to pass this difficult professional exam, but I finally passed it and earned my national tax preparer's license. This professional license lapsed in 2011. I regret the decision to let it lapse.

I eventually returned to school, this time at the University of Utah located in Salt Lake City, Utah to try and earn my bachelor's degree in accounting. In spring, 1994 or thereabouts, my macroeconomics teacher at the University of Utah in Salt Lake City had us interview a bunch of different experts about a problem facing the health care industry, and then present a group report on how we thought this issue could be improved upon or resolved. I shared my group's macro-economic homework assignment on the health care system with all of the state of Utah legislatures, when they asked the citizens for their input a few weeks later. The State Legislature then responded by encouraging our class to prepare a second group homework assignment especially for them. The Utah State House of Representatives ended up inviting our whole macroeconomics class to attend a legislative session there, and be formally thanked by them for our wisdom and research insights. That was pretty cool.

Meanwhile, I had taken part time employment for a handyman services contractor firm as their office manager. A new partner came into the firm in 1995. The next thing I knew, my employer was demanding that I withhold the employer's share of the FICA and the Medicaid taxes from our employee's gross paycheck amounts. I refused stating that this was illegal. They persisted in the demand, and I resigned rather than do it. My husband also worked for this firm as a crew chief. We had lined up a helper to assist him, but neither he nor the helper got paid for their work after I resigned as office manager. It ended up in a court battle over the unpaid wages. The state found out about my resignation and questioned me about it. I was brought in for criminal proceedings trial against my former employer. I got grilled on the witness stand for over 5 hours. He was convicted on the strength of my testimony. I later learned that if I had not resigned when I did, that I would be the one who was brought up on criminal charges. I almost forfeited my accounting and tax preparer career before it began. My husband and I separated for awhile and I moved back to Cedar City, Utah. We later

reconciled but decided to sell our home in Magna and stay in Cedar City in order to be free of the gang that was tormenting us. I transferred back to Southern Utah University in 1996.

The second, informal student research pilot project happened in Cedar City, Utah during 1996 through 1998 while I was finishing up my undergraduate work and just starting my graduate Masters of Accountancy Degree at Southern Utah University. The city officials came to the university and asked it to study a couple of problems that they were having. The teachers brought in a bunch of business owners to participate in panel discussions with the classes, then had us prepare research reports on these two issues to help the city officials figure out how to best address them. My father took a central role in all of this as the head of the engineering department, and I was able to sit in on many of the planning meetings between him and the city officials to direct the research efforts of this planning project.

I was hired by a construction subdivision developer in Cedar City to be the accountant at the parent firm in 1997. I didn't spend much time at all at the construction site office as I was stationed in another location. The project ran out of money six months into my job, and I couldn't figure out why. My employer ended up going bankrupt and I lost my job. However, he was so impressed with the job I had done for him, that he paid my first two month's rent for me, and set up a professional tax practice of my own for me so that I would not be harmed by the bankruptcy and the lay off. It really bothered me that I hadn't been able to find why the firm ran out of money. I got my employer's permission to borrow all of the business records for the subdivision for a few months. I poured over those records for months afterwards at my home. I finally had to go back and construct a nail by nail comparison of the costs incurred for each of the homes that had been built in order to find out what happened to destroy the project and cause the bankruptcy. Prior to when I started, the excavation subcontractor charged us an extra \$25 every time he come onto the subdivision to work. He got an extra \$8000 from this. The framer had a building collapse on another job site. It was ruled that it collapsed due to his failure to properly brace the structure, and he was ordered to rebuild the entire building at his cost. He charged all of the materials used to re-frame the other building at his unrelated jobsite to our firm's corporate material charge accounts at the lumber yard, and nobody realized this. He got an extra \$27,000 because of this embezzlement. I assembled a bunch of evidence for my former employer who sued these two subcontractors. They were both convicted of criminal charges.

Just before we moved to Buffalo, New York, I spent four months temping at manufacturing firms. I wanted to learn the manufacturing environment. The clients were happy to move me to departments all over their firm so I could understand their operating environment and their operating constraints. I learned much about suppliers and manufacturers from this.

I applied to law school at UB in 1998 but didn't get in. I had also applied to the graduate school of management to try and get a MBA degree and was accepted. We moved to Buffalo in 1998 to continue my education. I kept applying while I was at UB to try and get into law school. UB had problems within its financial aid department, and there were many problems and delays with this

department certifying to my undergraduate school that I was enrolled there so my student loan could be deferred. Meanwhile, I encountered many personal obstacles and setbacks with my education at the school of business. We had car troubles driving out to New York and I was two days late arriving. They had given my seat to someone else, even though I had kept in phone contact with them and notified them of the delays. I had to wait a full year to start school at UB. I gave up on the MBA degree and decided to complete a masters of accountancy program instead in 1999. This was supposed to be a one year program, but it took me over four years to complete it.

I was brought in as a mass billing specialist consultant to help a divorce attorney firm straighten out their accounts receivable. They had me train their new office manager for them. She embezzled almost \$80,000 from them. I felt so bad, because I had unwittingly trained her in everything that the company was watching, so she could figure out how to steal from them. They brought me back in to help them research the embezzlement case. I prepared all of their evidence for them. I then worked for this firm for the next two years, doing their legal case billing. When the partners retired, they had me read through every page of their 45 years of divorce cases to help them figure out what needed to be kept, what needed to be shredded, and what needed to go back to the clients. I also traced out a \$2500 discrepancy in their IOLA trust account fund, figured out who actually owned this money, and got it refunded to the clients involved. I learned much about law firms in this experience.

I was hired full time as a state civil service fiscal auditor in Nov 2000. I didn't know it, but I was in trouble from the first day at the job. My supervisor asked me to prepare a spreadsheet for him. I said no problem, and asked him which computer I should work at. He looked at me dumbfounded and said "We don't use a computer for anything but email around here." I was shocked. I had to use the old green ledger paper that I hadn't used on the job for 10 years. My HP business calculator that I used at school was too fancy for them. I had to use the 10-key adding machine. I would prepare reports while at the computer lab working on a homework assignment, because they chose not to assign me a computer at work in order to submit professional looking work. This work was returned to me and I had to redo it with paper and pencil. I had to learn how to make the simple task of hand numbering 75 pages of an audit report stretch into 2 or 3 hours so that I would not be reprimanded for not being busy. I've never felt so unproductive in my life, and I've never been so miserable on the job.

The first semester of the 3rd university sponsored informal student research pilot project, the one done at UB, Spring, 2001, I participated in a group homework assignment for the behalf of the Town of Amherst, same as in Utah and it looked like we were on the road to achieving the same type of results that I had watched evolve in the Utah pilot projects. But during the summer of 2001 I was fired from my full time job as a civil service fiscal auditor for the State of New York's Office of Mental Retardation and Developmental Disabilities. My supervisors leveraged a medical condition I had and a mild disability of mine in the way that they scheduled my travel arrangements, to create the needed paperwork in order to justify my termination. I was actually fired for providing the same type of cost savings suggestions and feedback to my employer that I had always been expected to share within my previous 2 state civil service jobs that I worked at while attending Southern Utah University, and repeatedly asking for more work to do because I wanted to feel like I was being productive and a good worker. The 2nd semester Fall 2001, I took over as the pilot project's student coordinator to follow-up

with the group homework reports produced in the prior semester and use it as my UB Masters of Accountancy Thesis research.

When those 2 semesters ended, my graduate university administration assumed that our research had ended. However, the mentors who were professionals in industry from the community, and the students who had taken the biggest roles in helping me arrive at my Masters of Accountancy thesis supporting research, decided to just keep on going with it. We wanted to understand how students could help the City of Buffalo weather its pending financial crises and calm the many tensions between business owners and local governmental officials that were going on at the time. We'd find any graduate business school professor willing to let his or her class work on a group homework assignment for us and then incorporate the results of it into our research insights. The administration had absolutely no idea that we were continuing the research grassroots movement.

Meanwhile, I was impatiently waiting for UB to certify my enrollment to my undergraduate university that held my student loan, so I could get my undergraduate transcripts released and complete yet another law school admissions packet. They hemmed and hawed and delayed. I got frustrated and finally convinced the US Department of Education to certify that student loan funds had indeed been disbursed that year to me, proving that I was attending school. The US Department of Education was super mad at UB for failing to adhere to the national student loan guidelines. UB was notified in March of 2002 that they had lost federal grant funding due to their failure to follow procedure and notify my undergraduate school of my enrollment and attendance at their university. I was accepted into UB law school, but was placed on the waiting list instead of being allowed to start the fall 2002 semester because it had taken so long to get my application package completed.

The pilot project at UB ended super badly the next year in April 2002, when I forfeited my fully completed Masters of Management Information Systems diploma and my pending admission into UB's Law School in 2002. In addition, 6 of the 8 graduate students who founded the non-profit agency Students Building America also forfeited their financial aid. [The other two founders graduated only weeks before this happened]

After we lost the university sponsorship, 8 UB graduate students including me founded a non-profit agency in July of 2002 to continue forward with the business empowerment research. I served as its Executive Director. The total research efforts lasted about 15 years, and grew to incorporate hundreds of group homework assignments conducted at 5 different universities and 3 K-12 school districts. ALL of these group homework assignments were mentored by governmental officials and volunteers from the business community.

The non-profit agency sponsored an Employer Assistance Center – where financially troubled small businesses and cash-strapped start up entrepreneurs sought help. All of the clients who sought our help were within 90-120 days of total business failure, or else were trying to start a new business with little to no operating cash available to start it with. I coordinated strategic group homework assignments at whichever school I could find a teacher willing to let me do so in order to try and figure

out how to help these clients. We ended up able to help somewhere around 78% of them figure out how to get themselves back into profitable business operations.

I also campaigned hard with various local and state government officials to try and keep the non-profit agency running or find a way to get some funding for it. I submitted a report about our research insights into the City of Buffalo and County of Erie financial crises. This report was later distributed to all members of the Buffalo Control Board and then the Erie County Control Board membership as well. Parts of this report started slowly making their way into the County and state laws, which was gratifying to watch happen. We never had a formal budget, we never got any funding other than about 5 months of free rent from a local business owner, and the little bit of donations from the founding students or other volunteers to try and keep it going – donated in the form of copies, small office supplies etc. We managed to survive under the existing curriculum budgets of the various schools who allowed us to coordinate homework assignments there.

After the non-profit agency finally closed down for good in 2006, [when my family finance situation was so dire that I could not afford to volunteer my time any more] I still couldn't let the research rest and put it away entirely. Eventually I started twiddling around with it again whenever I felt really discouraged or blue, only this time it including my professional consulting experiences. Soon, it morphed into a concentrated effort between my husband and I to improve the economic conditions for the hood cleaning industry, reduce the high number of restaurant grease fires, and try to help our own hood cleaning firm be able to survive through getting the regulations we had to comply with clarified.