

Sarika Abbi, Director of Ideation, D2D Fund

Sarika works on initiatives to design and pilot new saving products as well as new ways to market and distribute these products to underserved consumers. Prior to joining D2D her work focused on improving financial access for low-income households in developing countries. While at Ideas42, she worked with researchers and practitioners in development finance to design financial products and managed a research center and team internationally to pilot test and evaluate the designs.

Joseph Antolin, Director, Asset Funders Network

Prior to his new role, Joseph he was principal at Antolin & Associates Consulting providing services to not for profits and government agencies. Services include strategic planning for growth, analysis to convert program process measures to outcomes and impact measures, executive and leadership coaching in a non profit context, strengthening infrastructure and internal systems, grant writing, and planning for health care reform implementation to isolated populations

Ray Boshara, Senior Advisor, Federal Reserve Bank of St. Louis

Ray is organizing an effort to study mechanisms that promote household financial stability, with a particular emphasis on rebuilding the balance sheets and net worth of American households. His work is focused on families hardest hit by the financial crisis and the economic downturn, those who have experienced significant losses of employment, income, and wealth.

Amy Brown, Program Officer, Ford Foundation

Amy focuses on providing financial services for low-income households in the United States. Her grant making supports developing affordable and appropriate financial products and services; building an infrastructure to expand access to financial products and services; and engaging in policy advocacy to promote responsible regulation and consumer protection.

Desmond Brown, CFPB

Program Specialist, Office of Financial Empowerment at Consumer Financial Protection Bureau

Haidee Cabusora, Director, Director of Services, The Financial Clinic

Since 2007 Haidee has lead the Clinic's MoneyUP initiative. She previously supervised the largest free tax preparation site in the country and continued to work in their legal Low-Income Taxpayer Clinic. She recently completed a three-year term as a member of the Taxpayer Advocacy Panel, a federal advisory committee.

Sonya Caesar, Coordinator, Community College of Baltimore County

Sonya chairs the Achieving the Dream (AtD) Financial Literacy Committee at the Community College of Baltimore County (CCBC). She co-produced an award-winning documentary that serves as a catalyst to create meaningful discussion in the campus-wide financial literacy efforts. Sonya also redesigned the financial literacy component of the mandatory freshman orientation class and currently manages four grants she was awarded to expand the college's financial capability initiatives. She is a doctoral student at the University of Maryland Baltimore Count. Her research focuses on poverty-stricken and low-income community college populations and innovative antipoverty strategies.

Sol Carbonell, Director- Financial & Economic Education, Federal Boston Reserve

Sol joined the Community Development Unit at the Federal Reserve Bank of Boston in 2010. Originally from Buenos Aires, Argentina, Carbonell brings more than 10 years of experience working across sectors. Prior to joining the bank, Carbonell served as Associate, National Priorities, for a national consumer rights organization based in San Francisco, California. In this role, she developed strategic partnerships and alliances and trained hundreds of non-profits and bank representatives on issues related to credit and banking. Carbonell has spearheaded a number of coalitions and thrives at engaging organizations and public officials and promoting participatory initiatives that address social and economic needs.

Pamela Chan, Senior Program Manager, CFED

is a Senior Program Manager on CFED's Applied Research Team, where she draws lessons from marketing research, consumer insights and behavioral economics to create, manage and enhance

financial capability and asset-building programs. In this role, she provides theoretical and hands-on guidance to partner organizations and Staff to advance their strategic goals by translating research and theory in consumer finance and behavioral economics into employable practices.

J. Michael Collins, Associate Professor, UW-Madison

Michael is faculty director of the Center for Financial Security at the University of Wisconsin, Madison. He is faculty at the La Follette School of Public Affairs and the School of Human Ecology. Collins studies consumer decision-making in the financial marketplace, including the role of public policy in influencing credit, savings and investment choices. His work includes the study of financial capability with a focus on low-income families.

Ximena Delgado, Senior Vice President, Bank of America Foundation

Ximena joined Bank of America in 1998. She is responsible for coordinating the bank's community development reinvestment activities in the San Francisco, East Bay and North Bay communities. She also serves on a number of Market Leadership Teams for the bank. These leadership teams are responsible for the bank's local activities and business, as well as community reinvestment initiatives, and charitable giving.

Kant Desai, Chicago Office of the City Treasurer

Kant is the Chief of Policy for the Office of the City Treasurer in Chicago. He oversees the office's work on financial empowerment, asset building, and entrepreneurship development. In addition, he supports the Treasurer's work on pension reform and the newly created Infrastructure Trust.

Diana Dollar, Director, Burst for Prosperity

Diana directs Burst for Prosperity's research and new project development, manages strategic planning, and oversees project evaluation. She also currently chairs the Washington State Microenterprise Association Board of Directors. Prior to joining Burst for Prosperity, she spent seven years working on policy and program development in the economic and workforce development fields and more than 10 years in the human services field, where she focused on issues ranging from hunger relief to youth drug rehabilitation.

Keith Ernst, Associate Director for Consumer Research and Examination Support, FDIC

Keith's career that has spanned the intersection of research, policy, and banking issues. He joined the FDIC from the Center for Responsible Lending, a nationally-recognized research and policy organization, where he most recently served as Director of Research. He has extensive experience overseeing research and developing consumer protection policies, and his research has been used in the development of key consumer protection laws and regulations.

Amelia Erwit, Executive Director and Associate Commissioner, NYC Dept of Consumer Affairs

Amelia works closely with government agencies, communities, and the private sector to implement OFE's critical initiatives. She has played a key role in the development and replication of OFE's nationally recognized programs and initiatives, including Financial Empowerment Centers, SaveUSA, and the Cities for Financial Empowerment Coalition.

Leah Gjertson, Project Assistant, UW-Madison Center for Financial Security

Leah is a PhD candidate in Social Work. She works primarily on program evaluations related to improving financial capability among low-income individuals and families. She previously worked at the Institute for Research on Poverty at the University of Wisconsin-Madison focusing on projects related to child welfare and poverty.

Nathalie Gons, Director of Research and Evaluation, NYC Dept of Consumer Affairs

Nathalie is director of research and evaluation at the Office of Financial Empowerment (OFE) for the New York City Department of Consumer Affairs. She oversees all research and evaluation of OFE's financial counseling, asset building, access to banking, integrated service delivery, and consumer protection initiatives.

Sarah Gordon, Vice President, Advisory Services and Nonprofit Investments at the Center for Financial Services Innovation

Sarah fosters relationships with the nonprofit community, particularly organizations working to provide financial products and services to underserved consumers. She oversees CFSI's nonprofit investing activities, including the Financial Capability Innovation Fund, as well as the non-

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financial support CFSI provides nonprofit innovators. She brings nonprofits into CFSI's networking program which offers opportunities for cross-sector dialogue and exchange. She also brokers mutually beneficial partnerships between nonprofits and for-profit financial services companies.

Michal Grinstein-Weiss, Associate Professor, Washington University St. Louis

Michal is a national and international expert in social and economic mobility; asset development research and policy; and international comparative social policy. She is an associate Professor at Washington University in St. Louis, George Warren Brown School of Social Work and Associate Director at the Center for Social Development, the Founding Director of the Assets-Building Research Group at UNC, a non resident Senior Fellow at the Brookings Institution, a Research Associate with the Federal Reserve Bank of Cleveland, and she is a Faculty fellow at the Center for Urban & Regional Studies, and the Center on Poverty, Work and Opportunity in UNC.

Chris Herbert, Director, Joint Center for Housing Studies, Harvard University

Chris is the Research Director at the Joint Center for Housing Studies at Harvard University, a collaborative venture of the Graduate School of Design and the John F. Kennedy School of Government. Chris has more than two decades of experience conducting research related to housing policy, housing markets, housing finance and urban development. In recent years, Chris's work has had a particular focus on efforts to promote and maintain homeownership for low-income and minority families. His work in this area has included evaluations of federal and state homeownership programs, detailed literature reviews, and analysis of disparities in mortgage lending and residential foreclosure by income and race/ethnicity.

Karen Heisler, Director, Rural Dynamics

Karen is the Director of the Asset Development Department of Rural Dynamics Inc., which serves Montana, Wyoming, North Dakota and South Dakota with programs and partnerships to help youth, individuals and families achieve economic independence. The department also works with the Northern Plains Initiative, a partnership between rural northern plains tribes and communities,

through which money is re-granted to community organizations to promote asset building initiatives.

Sharon Henderson, Senior Vice President, Prosperity Works

Sharon is the Vice President of Strategic Initiatives at Prosperity Works in New Mexico, where she leads the organization's asset-building agenda. She is an expert in providing asset-building services to Rural and Native American communities

Jeanne Hogarth, Vice President, CFSI

Jeanne works to strengthen CFSI's research program and engagement efforts with government and other key stakeholders. Jeanne brings a wealth of experience to CFSI, most recently having worked as an economist at the Federal Reserve Board. At the Board, she led research projects on consumer financial decision-making, financial services access and inclusion, and household economic stability. Prior to joining the Federal Reserve Board, she was a faculty member of consumer economics at Cornell University.

Ingrid Holguin, Savings Program Director, Opportunity Fund

Ingrid is the Director of Savings Programs for Opportunity Fund, a not-for-profit social enterprise and CDFI with headquarters in San Jose, CA. She has lead Program since early 2011, offering low-income Silicon Valley households a portfolio of matched savings products that promote long-term asset building. Bringing over 15 years of experience in international development finance to her current position, she founded ISF Consulting, an advisory services firm specialized in microfinance. Her work has included grants and fund management services and program consultant for, among others, Gray Ghost Ventures, Cyrano Management's Global Microfinance Facility and The Seep Network. Her professional experience includes Ford Foundation Program Officer for Development Finance and Economic Security and Regional Field Director for Katalysis.

Krista Holub, Program Manager, Center for Social Development Washington University

Krista's work focuses primarily on developing and testing asset building and savings initiatives for economically vulnerable individuals and families. Her interests also include grassroots community development, participatory democracy, and quality

affordable housing. Prior to joining CSD, Krista worked with the Asset-Building Research Group at the University of North Carolina.

Sarah Bainton Kahn, CFPB

Office of Financial Empowerment at Consumer Financial Protection Bureau

Frank Kaplan, Senior Vice President, NetSpend

Frank has served as Senior Vice President of Sales at NetSpend Corporation since March 2007 and was responsible for Sales and Business Development initiatives. Mr. Kaplan has over 25 years of executive leadership in technology sales, marketing and business development.

Ed Khashodourian, President and CEO, Opportunity to Assets

Ed is the President and CEO of Opportunity to Assets, a startup Social Enterprise that offers technology and technical support to community-based organizations in launching and implementing asset building programs. He holds a PhD degree in international economics and has an extensive research background with published articles in the area of asset building and economics. Ed is also an adjunct university instructor and serves on doctoral dissertation committees.

**Gary Koenig, Director, Economic Security
AARP Public Policy Institute**

Gary began working in the AARP Public Policy Institute in 2008 as a Senior Strategic Policy Advisor, serving as the Institute's expert on Social Security and tax-preferred retirement savings plans. Since 2010, he has led the Public Policy Institute's Economic Security group, where Gary and his team analyze and develop policies related to the financial security of the population age 50 and older. Areas of focus include Social Security, workplace retirement and pension plans, individual retirement savings, and older workforce issues. Prior to joining AARP, he was an economist for the Joint Committee on Taxation in the U.S. Congress for 13 years, where he specialized in employer-provided pensions and retirement plans.

**Melissa Koide, Deputy Assistant Secretary, US
Department of the Treasury**

Melissa is responsible for matters concerning consumer policy at Treasury. In addition to leading Treasury's consumer policy agenda, she leads Treasury's efforts to examine emerging trends in financial services and the growing use of technology and data in financial services. She supports the Secretary in his leadership of the Financial Literacy and Education Commission, and she served as the Executive Director for the President's Advisory Council on Financial Capability. Most recently, she was the Vice President of Policy at the Center for Financial Services Innovation, where she established and led the organization's Washington, DC policy office.

**Tamara Lindsay, Director of Programs, NYC
Department of Consumer Affairs**

Tamara is at the Office of Financial Empowerment (OFE), which administers a network of Financial Empowerment Centers providing one-on-one financial counseling; negotiates safe and affordable banking products to reach New York City's unbanked; tests innovative asset building efforts, including SaveUSA; increases access to safe and affordable tax preparation services; promotes beneficial tax credits; and protects New Yorkers with low incomes from predatory practices.

Ben Mangan, President, CEO, EARN

Ben is the Co-Founder of EARN and has more than 15 years of experience in policy leadership, innovation and strategic management. Ben was the Midwest Practice Leader for Ernst & Young's Public Private Development Group in Chicago and served as Director of Organizational Strategy for the international micro-payments company, beenz.com.

Kim Manturuk, Senior Research Associate, UNC

Kim leads the UNC Center for Community Capital's consumer financial services research and policy team, which conducts research and analysis to understand what products, services and conditions promote or inhibit wealth creation and economic mobility among low-wealth families and communities. A sociologist, Manturuk brings expertise understanding the complex sociological factors that determine how and why low- and moderate-income consumers access and use

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consumer financial products and the impact and outcomes of those experiences.

David Marzhal, President, Center for Economic Process

David serves as the President of the Center for Economic Progress (CEP) where he is a leading voice and strategist on economy security issues, seeking to advance policies and practices to create a financial system that works for all Americans. In addition to his work with CEP, David also helped establish the National Community Tax Coalition—a group of over 500 organizations that works to promote the economic progress of low-wage workers and their families.

Signe-Mary McKernan, Senior Fellow, Urban Institute

Signe-Mary is a national asset-building and poverty expert with over 17 years of experience researching access to assets and credit for the poor, and the impact of welfare programs on the poor. Her asset research includes the role of assets in helping families cope with adverse events, racial wealth disparities, the role of individual development accounts in sustaining homeownership, mortgage loan closing costs, and the alternative financial sector. In her poverty-related work, she evaluates the effectiveness of social programs aiming to improve poverty and material hardship.

Robin McKinney, Director, Maryland CASH Campaign

Robin co-founded and is currently the director of the Maryland CASH Campaign. Since 2007 the Campaign has engaged in fundraising, advocacy, program and coalition management, and several other duties. For the past nine years Robin has worked in the field of asset building. Robin serves on the Steering Committee for the National Community Tax Coalition (co-chair Advocacy Working Group) and on the board of the Maryland Consumer Rights Coalition (chair Board Development), Civil Justice Network, and the Rural Maryland Foundation.

Benita Melton, Program Officer, CS Mott Foundation

Benita is a Program Officer with the Charles Stewart Mott Foundation. She joined the Foundation in 1995 and currently manages the Income Security grantmaking portfolio, which includes federal and state fiscal policy and asset development for the poor.

Within the broader philanthropic community, she co-chairs the Grantmakers Income Security Taskforce and is an active member in the Asset Funders Network and the Council of Michigan Foundations.

Jonathan Mintz, Commissioner, NYC Dept of Consumer Affairs

Jonathan was appointed by Mayor Michael R. Bloomberg in 2006 and has been with the Department since 2002, serving as Acting Commissioner and Deputy Commissioner. During his tenure, he has tackled large-scale enforcement and litigation work focused on ending industry wide deceptive practices in the consumer marketplace; significantly increased the volume of New Yorkers protected and educated about their finances, such as debt collection and tax preparation; and has led the nation's most comprehensive campaign to boost awareness and uptake of the Earned Income Tax Credit for working families and individuals.

Kent Mitchell, Manager, Emerging Issues, Pew Charitable Trusts

Kent explores new areas of work for Pew's Center on the States. He is currently working with colleagues to assess a potential role for Pew in the area of emergency savings. He has managed similar explorations for Pew in the areas of election reform, children's dental health, and 911 modernization. In addition to his tenure at Pew, he was a policy aide to Senator Edward M. Kennedy, helped to launch the Obama Administration's Social Innovation Fund and consulted for a range of youth-focused nonprofit organizations, including City Year.

Stephanie Moulton, Associate Professor, Ohio State

Stephanie's research broadly focuses on policy analysis and management, and the intersections between public, nonprofit and private organizations that facilitate policy outcomes. She specializes in mortgage lending programs, and the impact of financial institutions and interventions on the financial well-being of low income and vulnerable populations.

Travis Plunkett, Deputy Director, Family Economic & Financial Security Portfolio, Pew Charitable Trusts

Travis manages a team focused on the ability of families to earn and maintain income, save for the future, and borrow and invest safely and wisely.

Formerly, Travis was the legislative director at the Consumer Federation of America (CFA), where he has worked for the past 13 years.

Ida Rademacher, Chief Program Officer, CFED

Ida provides strategic direction and leadership to CFED's program, policy and research teams and oversees the successful implementation the strategic plan. She also serves as a key spokesperson for CFED and works closely with a range of partners from public, private, philanthropic and nonprofit sectors to design, implement, evaluate and scale proven strategies that expand financial security for low- and moderate-income Americans.

Nancy Register, Associate Director, Consumer Federation

Nancy is the national director for CFA's social marketing wealth building campaign, America Saves, a campaign that seeks to encourage low-income households to save, reduce debt and build wealth. She also directs the State and Local Development Program overseeing efforts to strengthen consumer activism at the state and local level and managing the Ann K. Lower State and Local Grants Fund. In addition to serving on the Bright Beginnings Board as its current president, she is the immediate past-president and current treasurer of Capital Area Asset Builders, Inc (CAAB), is a member of the national JumpStart Board of Directors, and past-President of the District of Columbia Library Foundation Board.

Sherrie Rhine, Senior Economist, FDIC

Sherrie joined the Federal Deposit Insurance Corporation (FDIC) as a Senior Economist in November 2009. Prior to arriving at the FDIC, Sherrie was a Senior Economist in the Federal Reserve System and a Community Development Expert at the Office of the Comptroller of the Currency (OCC). She has spent more than 15 years focusing on consumer finance research and community development. Her research interests include consumer access to financial products, services, and credit; asset accumulation and wealth building; housing and home ownership; community economic development; and financial education.

Thomas Shapiro, Professor, Brandeis University

Tom directs the Institute on Assets and Social Policy and is the Pokross Professor of Law and Social Policy at The Heller School for Social Policy and Management, Brandeis University. His primary

research interest is in racial inequality and public policy. He is a leader in the asset development field with a particular focus on closing the racial wealth gap.

Irene Skricki, Senior Financial Education Program Analyst, CFPB

Irene is the Senior Financial Education Program Analyst in the Office of Financial Education at the Consumer Financial Protection Bureau, where she started in August 2011. Previous to the CFPB, Irene was a Senior Associate at the Annie E. Casey Foundation for the past 15 years, where she managed the financial stability portfolio. She has also held positions at the Ford Foundation and the Coalition of Human Needs.

Anna Steiger, Director, Boston Federal Reserve Board

Anna is a policy analyst with a research focus on investment flows into low- and moderate-income and underserved areas. She is also editor of New England Community Developments, a publication that explores emerging issues in community development and consumer affairs. Previously she worked in international business and microfinance.

Jennifer Tescher, President, CFSI

Jennifer is the President & CEO for the Center for Financial Services Innovation, which aims to transform the financial services experience in America in order to better serve underbanked consumers and help them achieve prosperity. Towards that goal, CFSI develops and distributes real-world tested research and strategy, provides funding to promising companies, and facilitates cross-sector business collaboration.

Nicole Truog, Associate Director, UW-Madison Center for Financial Security

Nicole is responsible for Center management and outreach, research dissemination, grant administration, communications, events, and operational functions. Prior to joining the CFS, she ran the Center for Commercial Real Estate at Marquette University and was adjunct faculty both in the College of Business Administration and Graduate School of Management. She also worked at LaSalle Bank as the Manager of Sustainable Development in the Community & Sustainable Development group.

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Josh Wright, Director, ideas42

Josh is a Managing Director and Acting Executive Director at ideas42, with a focus on financial services, economic mobility, healthcare, and strategy for the firm. Josh has extensive experience in the for profit, nonprofit, and public sectors; industry experience in financial services, media and entertainment, housing, and youth development; and functional expertise in business strategy, new business development, and new venture creation. Immediately prior to joining ideas42, Josh headed up the Office of Financial Education and Financial Access at the U.S. Department of the Treasury.