

Contributors

Dan Ariely is the James B. Duke Professor of Psychology & Behavioral Economics at Duke University, holds appointments at Duke's Fuqua School of Business, Center for Cognitive Neuroscience, Department of Economics, and School of Medicine, and is a senior fellow at the Kenan Institute for Ethics at Duke. He is a founding member of the Center for Advanced Hindsight and the author of the *New York Times* bestsellers *Predictably Irrational*, *The Upside of Irrationality*, and *The Honest Truth About Dishonesty*.

Sonya Caesar is a doctoral student at the University of Maryland-Baltimore County (UMBC) in the interdisciplinary Language, Literacy, and Culture program; her research explores antipoverty strategies for economically vulnerable communities. At UMBC, she redesigned the financial literacy component of the mandatory freshman orientation class and is working to expand the college's financial capability initiatives.

J. Michael Collins is faculty director of the Center for Financial Security at the University of Wisconsin-Madison, where he teaches in the public affairs and consumer science departments. Collins studies consumer decision making in the financial marketplace, including the role of public policy in influencing credit, savings, and investment choices.

Krista Comer is a program manager at the Center for Social Development at Washington University in St. Louis, where she plays an instrumental role in developing the Refund to Savings interventions and experimental research.

Jessica Dorrance is a research associate at the UNC Center for Community Capital. She helps lead the center's consumer financial services evaluation work focusing on research and analysis to understand what products and programs promote economic security and mobility for low-wealth households.

Karan Gill is the senior policy analyst and community liaison at the King County Council in Washington State, where he works on various policy issues as well as communications and community outreach efforts for the 5th Legislative District. He also serves as a board member of the Washington Asset Building Coalition and community advisory board member for the Washington State Budget & Policy Center.

Leah Gjertson is a senior research assistant with the Center for Financial Security and a PhD candidate in the School of Social Work at the University of Wisconsin-Madison. Her current areas of research include emergency savings, the financial well-being of youth exiting the foster care system, and the impact financial capability interventions.

Michal Grinstein-Weiss is an associate professor at the Brown School of Social Work at Washington University in St. Louis and the associate director of the Center for Social Development. She is a national expert in policy research related to issues of economic inequality, household financial security, and social development.

Jayson Halladay is the CEO and cofounder of Piggymojo, the company behind MagicMojo. Jayson leads the development of the company's patented method of impulse savings, which combine goal visualization, social dynamics, and mobile technologies.

Karen Heisler has been the director of Asset Development at Rural Dynamics Inc. for the past eight years. She leads the policy, financial education, and asset development strategies for the organization and is passionate about creating programs that systemically move people toward financial security.

Sharon Henderson is senior vice president of Prosperity Works and president of Asset Development Strategies. She has provided technical assistance to municipalities and tribal and community-based organizations in the area of developing assets in lower-income families for over 20 years.

Ingrid Holguin is the director of Savings Programs for Opportunity Fund, a Community Development Financial Institution with headquarters in San Jose, California. At Opportunity Fund and elsewhere, she has worked on micro-lending and micro-savings, housing microfinance, and microfinance institutional investing and fund management.

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Ed Khashadourian is the president and CEO of Opportunity to Assets, a startup social enterprise that offers technology and technical support to community-based organizations launching asset-building programs. Ed has an extensive research background in the areas of savings, wealth building, and economics.

Ezra Levin is associate director of Government Affairs at the Corporation for Enterprise Development, where he focuses on tax policy, wealth building, and economic opportunity. Previously, he served as deputy policy director for US Representative Lloyd Doggett, and as an AmeriCorps VISTA in the Homeless Services Division of the San Jose Housing Department. He sits on the board of directors of the National Coalition for the Homeless.

Cäzilia Loibl is an associate professor at the Department of Human Sciences at The Ohio State University and Marie Curie Fellow at the Centre for Decision Research at Leeds University Business School, United Kingdom. Her research focuses on consumer financial decision making.

Seth Lutter is the director of Counseling and has been part of the Rural Dynamics, Inc. (RDI) team since 2008. He currently manages the financial counseling department and has previously worked on housing and education programs at RDI.

Kim Manturuk manages research and evaluation initiatives at the Duke University Center for Instructional Technology. She has expertise in all aspects of evaluation planning and execution including survey design, research protocol development, attrition analysis, statistical methods, propensity score analysis, and stakeholder identification.

Margaret McKenna is the owner and principal of the program evaluation consulting firm ConTEXT, which has partnered with The Prosperity Agenda to evaluate asset-building initiatives and financial coaching programs. She is an anthropologist who brings diverse experiences evaluating human service programs and systems to The Prosperity Agenda's work in anti-poverty strategies.

Dana Mills manages human resources, business operations, and strategic planning for The Prosperity Agenda. Her studies have focused on behavioral economics and health policy. She coauthored *TANF Bank Accounts* during her research internship with The Prosperity Agenda in 2013.

Jonathan Mintz is the founding president and CEO of the Cities for Financial Empowerment Fund and founder and cochair of the Cities for Financial Empowerment Coalition, which brings together pioneering municipal governments from across the country to advance innovative financial empowerment initiatives.

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Blair Russell is a senior research analyst with the Center for Social Development. His research interests center on quantitative policy analysis and program evaluation across a number of substantive areas, including asset building, housing, economic development, and education.

Anya Samek is an assistant professor in the School of Human Ecology at the University of Wisconsin-Madison and an affiliate of the Economics Department, the Center for Financial Security, and the Institute for Research on Poverty. Samek's research fields are experimental economics, public economics, health economics, and visual analytics.

Thomas Shapiro 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. Shapiro's primary 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.