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The nation's largest Community Development Financial Institution
Letter from the President

Dear Colleagues,

This conference is never as fun as when it falls during a presidential election year! Even if you’re not one of the hundreds of policy wonks among us, it’s always good to come together with like-minded people to talk about the issues, compare political projections and imagine what the future might hold.

No matter which side of the aisle you fall on, you’re here because you believe in the promise of America. You know that this nation was built on a promise of prosperity. You also know that this promise inspires inclusion and demands diversity. As a country, we haven’t always made good on this promise, but your work is evidence of your belief that we can, we should and we will make good on this promise, no matter what it takes.

The program at this year’s ALC is our best ever. Over the course of 90+ plenary sessions, concurrent sessions and workshops, along with special networking events, the Applied Research Forum, our Capitol Hill Visits and, yes, even a little dancing, you’ll leave having explored dozens of topics from hundreds of angles with more than a thousand other professionals like you. And yet, all of it comes down to one simple question: How do we collectively fulfill our promise to make the American economy help everyone thrive?

With all the incivility that has characterized this election cycle, it’s easy to forget that the issues we’re grappling with are real issues that affect real people. But you’ve never lost sight of that, and your commitment to building a more inclusive economy is what inspires all of us at CFED. Thank you all you do, and for being together with us at what we hope will be the most memorable ALC yet.

Andrea Levere, President, CFED
Connect

We’re offering more ways for you to stay connected than ever before!

**Get Online**

- Network ID: ALC16
- Password: assets (case-sensitive)

**Download the Conference Mobile App**


**Tweet**

- Follow @CFED
- Use #ALC2016 in all your Tweets (and Facebook & Instagram posts, too!).

**Facebook**

- Like us at facebook.com/cfednews.
- Share photos and stories on our timeline.

**Instagram**

- Follow @CFEDnews
- Share your favorite ALC memories by tagging #ALC2016 in your Instagram photos.

**Get the Latest**

Check out Today @ ALC on your breakfast table and in your inbox each morning. Follow The Inclusive Economy by visiting cfed.org/blog/inclusiveeconomy for the latest ALC news.

**Charge Up**

Charging stations can be found throughout the foyers on Levels M1, M2, M3.
At-a-Glance Agenda

Tuesday, September 27, 2016

8:30 am-5 pm  Pre-conference events  M M1 M2 M3

4-7pm  Registration open  Sponsored by PNC Bank  Gallaudet M1

Wednesday, September 28, 2016

7 am-6 pm  Registration open  Sponsored by PNC Bank  Gallaudet M1

8-9 am  Breakfast available  Marquis Ballroom M2

9-10:30 am  Opening Plenary  The State of the Field: Reclaiming Hope  Marquis Ballroom M2

10:45 am-12:15 pm  Concurrent Sessions  M M1 M2 M3

12:30-2 pm  Lunch Plenary  Pennies on the Dollar: How Racial Wealth Inequality Fractures the Nation, and Why We Must Act  Marquis Ballroom M2

2:15-5:30 pm  Applied Research Forum  Marquis Ballroom M2

2:15-5:15 pm  Capacity-Building Workshops  M

5:30-7 pm  ALC Street Fair & Networking Reception  M1 & M2 Foyers

Thursday, September 29, 2016

7:30 am-5 pm  Registration open  Sponsored by PNC Bank  Registration Desk M2

7:30-8:30 am  Breakfast available  Marquis Ballroom M2

8:30-10 am  Morning Plenary  From Grassroots to Government: Changemaking for Economic Opportunity  Marquis Ballroom M2
# At-a-Glance Agenda

## Thursday, September 29, 2016 (cont.)

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<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location/Notes</th>
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<tbody>
<tr>
<td>10:15-11:45 am</td>
<td>Concurrent Sessions 2</td>
<td>M M1 M2 M3</td>
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<tr>
<td>Noon-1:30 pm</td>
<td>Lunch Plenary <em>Our Voices, Our Democracy</em></td>
<td>Marquis Ballroom M2</td>
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<tr>
<td>1:45-5 pm</td>
<td>Capitol Hill Visits</td>
<td>Buses depart from L Street Entrance</td>
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<tr>
<td>2 - 5:30 pm</td>
<td>EITC Funders Briefing</td>
<td>Silver Linden M</td>
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<td>7 pm</td>
<td>Choose Your Own Adventure Night</td>
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## Friday, September 30, 2016

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<tr>
<th>Time</th>
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<td>7:30 am-noon</td>
<td>Registration open Sponsored by PNC Bank</td>
<td>Registration Desk M2</td>
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<tr>
<td>7:30-8:30 am</td>
<td>Breakfast available</td>
<td>Marquis Ballroom M2</td>
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<tr>
<td>8:30-10 am</td>
<td>Morning Plenary <em>Building Bridges to Financial Well-Being</em></td>
<td>Marquis Ballroom M2</td>
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<td>10:15-11:30 am</td>
<td>Concurrent Sessions 3</td>
<td>M M1 M2 M3</td>
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<tr>
<td>11:45 am-1 pm</td>
<td>Concurrent Sessions 4</td>
<td>M M1 M2 M3</td>
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<tr>
<td>1-2:30 pm</td>
<td>Closing Lunch Plenary <em>The Price of Hope</em></td>
<td>Marquis Ballroom M2</td>
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<tr>
<td>2:30 pm</td>
<td>Conference adjourns</td>
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Asset building is key to advancing economic progress.

Citi is proud to work with community organizations like CFED to help families build assets and empower them to achieve their financial goals like buying a home, starting a business or enrolling in further education.

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By partnering for the common good, we can achieve uncommon results. We proudly support CFED in their work to open the doors of economic opportunity for all.
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Whether you’re a company providing for your employees or a parent providing for your family, every day brings new challenges. For more than 140 years, Prudential has worked with people and organizations to turn these challenges into opportunities. Count on us for the financial strength and solutions you need to help build lasting financial security.

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Like the organization you represent, Wells Fargo understands that the strength of a community is made up of individuals. We believe in empowering individuals, and the communities they are part of, with the guidance and resources needed to support financial health.

$230 million committed to our LIFT programs since 2012, helping more than 8,500 people and families buy homes in 32 communities.

$17 billion provided in loans and investments for community development since 2012.

$18 billion provided in new loan commitments to small businesses across the U.S. in 2014.

$1 billion spent with diverse suppliers in 2014, achieving our goal of spending 10% of our annual procurement budget with diverse businesses.

$281.2 million provided in philanthropic giving in 2014.

Talk with your local Wells Fargo community relations representative or visit wellsfargo.com/about for more information.
Exhibitors

CFED is grateful to the following exhibitors for enhancing the value of the ALC experience for our attendees.

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<tr>
<th>#</th>
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<td>1</td>
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<td>D2D Fund</td>
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<td>Intuit Financial Freedom Foundation</td>
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<td>NeighborWorks America</td>
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<td>National Disability Institute</td>
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<td>The Financial Clinic</td>
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<td>Citi - Asset Building Policy Network</td>
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<td>Capital Area Asset Builders (CAAB)</td>
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<td>TD Bank</td>
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More detailed information about these exhibitors, including an interactive map of the exhibit space on Levels M1 and M2, can be found in the ALC Mobile App.
VISIT THE
ASSETS LEARNING SHOP
ON LEVEL M1!

New to this year’s conference experience!

What is the Assets Learning Shop you ask?
It’s only the best store in DC! Stop by to:

Enter for a chance to win a signed copy of one of several books about economic opportunity and financial security.

Pick up your free copy of *What It’s Worth: Strengthening the Financial Future of Families, Communities and the Nation.*

Get cool swag and show your opportunity economy pride! For a small suggested donation, you can get yourself or a loved one some fun merchandise that helps spread the message of economic opportunity.

Open daily, the Assets Learning Shop is located on Level M1 near the escalator that takes you down to the plenary sessions on Level M2.

Supplies are limited, so grab a friend and make your way to the Assets Learning Shop today!

#ALC2016
An Inclusive ALC: Services for Attendees with Disabilities

This year, we’ve partnered with the World Institute on Disability to make the ALC fully accessible to our friends with disabilities!

With generous support from JPMorgan Chase & Co., the World Institute on Disability has advised CFED on how to make the ALC as accessible as possible so we can better include our colleagues with disabilities. If there are any accommodations we can make to facilitate your full participation in the conference, we encourage you to stop by our Disability Concierge, located near the escalators on Level M2.

Ways we’ve worked to make the ALC more accessible this year include:

- Integrating captioning technology during plenary and select concurrent sessions.
- Making sign language interpreters and sighted guides available to attendees for concurrent sessions, workshops and other ALC programming.
- Providing our slate of 300+ speakers with tips for how to ensure their presentations are inclusive and accessible.
- Offering wheelchair-accessible transportation to Capitol Hill Visits to ensure federal lawmakers can hear from all voices at the ALC.
- Designing communications tools and materials (including the program book, Mobile App, signage and more) that are optimal for viewing by attendees with visual impairments.
- Stationing a Disability Concierge (available near the elevators on Level M2) to help attendees with disabilities navigate their ALC experience.

CFED extends its gratitude to the World Institute on Disability for helping us to make the ALC as inclusive as possible!
Pre-Conference Events

Taxpayer Opportunity Network Pre-Conference Convening
Tuesday, September 27 | 2-5:30 pm | Georgetown

Attending the 2016 Assets Learning Conference and a member of the Taxpayer Opportunity Network? Join peers and colleagues from across the country for the first-ever convening of Taxpayer Opportunity Network members at a pre-convening event on Tuesday, September 27 from 2-5:30 pm. This event will feature an in-depth training on TaxSlayer by representatives from the software company, as well as networking opportunities for you to connect with peers in the community tax preparation field. Capacity is capped at 150 individuals, so pre-registration is required. Email taxpayeropportunity@cfed.org for more information.

Planning for Your Money, Your Goals Integration
Tuesday, September 27 | By invitation only | Silver Linden

Past and present participants in the Your Money, Your Goals technical assistance cohorts will learn how to use the tools in Building Financial Capability: A Planning Guide for Integrated Services to integrate financial capability services into their existing programs and receive training on a new resource from the Consumer Financial Protection Bureau, Behind on Bills. Participation is by invitation only.

Race, Wealth and Inequality: What Drives the Racial Wealth Gap and What We Can Do About It
A special pre-conference event hosted by the Asset Building Policy Network

Tuesday, September 27 | Noon-4:30 pm | University of DC

This half-day pre-conference event, open to ALC attendees and others, will bring together national and local experts to discuss how financial institutions and civil rights, advocacy and community development organizations are working to close the racial wealth gap. Participants will dive deep into the potential for federal policy to empower low-income communities of color to build long-term financial security.
Plenary Sessions

Opening Breakfast Plenary
The State of the Field: Reclaiming Hope

Wednesday, September 28 | 9-10:30 am | Marquis Ballroom M2 | CC

CFED President Andrea Levere will kick off the Assets Learning Conference with a vibrant assessment of the State of the Field, a look back at how far we’ve come and an agenda for where we go together over the next several years. The speech will be supported by stories from the field to illustrate that the solutions we are implementing together are essential to reclaiming hope and realizing the full promise of people and communities. She will describe for attendees how the ALC will both showcase the best ideas in the field today, and generate new ideas to guide us into the future. Andrea’s remarks will be followed by Mike Rizer, Executive Vice President and Director of Community Relations at Wells Fargo Bank, who will share insights on transformational trends in the financial marketplace and how these trends are changing the “what, how and why” of financial services. Finally, IRS Commissioner John Koskinen will welcome the many attendees at this year’s conference who leverage tax time to build financial security for taxpayers in their communities. This plenary is sponsored by Wells Fargo.

Speakers:
• Juliet Garcia, University of Texas System
• John Koskinen, Internal Revenue Service
• Andrea Levere, CFED
• Mike Rizer, Wells Fargo

Captioning will be available during this session.
Plenary Sessions

Lunch Plenary
P pennies on the Dollar: How Racial Wealth Inequality Fractures the Nation, and Why We Must Act

Wednesday, September 28 | 12:30-2 pm | Marquis Ballroom M2 | cc

Despite the success of many asset-building programs and policies, the level of income and wealth inequality has increased to historic levels not seen since the Great Depression, and households of color are suffering most. This honest, thought-provoking conversation about addressing the racial wealth divide will feature a panel of leaders representing organizations of color. This plenary is sponsored by JPMorgan Chase & Co.

Speakers:
• Dedrick Asante-Muhammad, CFED
• Carmen Berkley, AFL-CIO
• Janis Bowdler, JPMorgan Chase & Co.
• Naomi Camper, JPMorgan Chase & Co.
• Melany de la Cruz-Viesca, Asian-American Studies Center; UCLA
• Noel Poyo, NALCAB
• Sherry Salway Black, CFED Board of Directors

Captioning will be available during this session.
Plenary Sessions

Breakfast Plenary
From Grassroots to Government: Changemaking for Economic Opportunity

Thursday, September 29 | 8:30-10 am | Marquis Ballroom M2

How does change happen in this country? Sometimes from the top down—and sometimes from the ground up. This plenary will examine both sides of the equation. We’ll begin with a conversation about the powerful momentum that has been generated at the federal level around the notion of financial inclusion and security, and the role of government in making changes to ensure our financial system works for everyone. Then, Assets & Opportunity Network Steering Committee Chair Dave Snyder will facilitate a dialogue with the Reverend Starsky Wilson, Co-chair of the Ferguson Commission. Rev. Wilson will share insights on how change has unfolded in the St. Louis region subsequent to the death of Michael Brown, how local leaders are advancing financial and economic opportunity in the region as part of the path to rebuilding and healing, and what the rest of the country can learn from this experience as we seek to make lasting, meaningful change at the local, regional and national levels.

Speakers:
• Tishaura Jones, City of St. Louis Treasurer
• Dave Snyder, Minnesota Asset Building Coalition
• The Reverend Starsky Wilson, Deaconess Foundation

Captioning will be available during this session.
Plenary Sessions

Lunch Plenary
Our Voices, Our Democracy

Thursday, September 29 | Noon-1:30 pm | Marquis Ballroom M2 | cc

This two-part plenary will focus on the impact that our field has on shaping the policies, programs and products that can make or break a household’s path to financial well-being. We will begin with remarks from Richard Cordray, Director of the Consumer Financial Protection Bureau, who will speak about the impact of the Bureau’s work to promote financial well-being for consumers, and his sense of the direction of this work in years to come.

In the second portion of the plenary, attendees will consider how policy affects the lives of the low- and moderate-income households we’re working to serve, and hear powerful stories from their peers about why advocacy matters and how it has made a difference in their work and their communities. Finally, we’ll share a capsule review of our key federal policy priorities before hundreds of attendees march off to Capitol Hill to educate and inform their elected officials about the issues that matter to us all.

Speakers:
• Bill Bynum, HOPE
• Richard Cordray, Consumer Financial Protection Bureau
• Jeremie Greer, CFED
• Francesca Jean Baptiste, Maryland CASH Campaign
• David Newville, CFED
• Christine Tiddens, Catholic Charities of Idaho

Captioning will be available during this session.
Plenary Sessions

Breakfast Plenary
Building Bridges to Financial Well-Being

Friday, September 30 | 8:30-10 am | Marquis Ballroom M2 | CC

The journey to financial well-being requires us, as a field, to place our work in multiple contexts—contexts of race and place; of where our clients work, live and learn; and of actions that can be taken at local, state, federal and tribal levels. Using the book, *What It’s Worth*, as a frame, this plenary will examine how those who work outside our field—such as health professionals, large employers, criminal justice advocates and workforce development professionals—are participating as key partners in the journey to financial well-being. Beginning with insights from Citi Foundation President Brandee McHale and including an engaging panel of thought leaders from these sectors, we will explore the powerful partnerships we can all commit to building in order to remove barriers to financial health. This plenary is sponsored by Citi.

Speakers:
• David Erickson, Federal Reserve Bank of San Francisco
• Kate Griffin, CFED
• Brandee McHale, Citi
• Regis Mulot, Staples
• The Reverend Vivian Nixon, College & Community Fellowship
• Jason Purnell, Washington University in St. Louis

Captioning will be available during this session.
Plenary Sessions

Closing Lunch Plenary
The Price of Hope

Friday, September 30 | 1-2:30 pm | Marquis Ballroom M2 | cc

Our closing plenary, The Price of Hope, will reflect on all that has been shared and discussed over the previous three days, and leave us with a sense of renewed direction and purpose. The plenary will feature a performance and remarks from actor Anna Deavere Smith, whose recent efforts to document the “poverty to prison” pipeline etch into sharp relief the urgency and importance of creating pathways to prosperity for all children and families. Making these pathways a reality, though, requires investment. As we look to the future, partnerships with philanthropy and public agencies will be critical to our movement’s success. In this final session, leaders from some of the nation’s most respected foundations and public agencies will share their vision for promoting equality and financial security for all U.S. families, including highlighting the unique role philanthropic institutions play in advancing prosperity for all. This plenary is sponsored by Prudential.

Speakers:
• Asheesh Advani, Junior Achievement Worldwide
• Anna Deavere Smith, Actor & Activist
• Bob Friedman, CFED
• Lisa Hall, Anthos Asset Management
• Jocelyn Harmon, CFED
• Jamie Kalamidas, Prudential Retirement
• Lisa Mensah, U.S. Department of Agriculture
• Lata Reddy, Prudential Foundation
• Kevin Walker, Northwest Area Foundation
• Dalila Wilson-Scott, Comcast Foundation

Captioning will be available during this session.
Applied Research Forum

The ALC Research Forum will highlight cutting-edge research on household financial security and decision-making and the latest evidence of effectiveness of solutions to key financial problems. Papers to be presented were selected through a highly competitive process; we received over 120 papers to be considered for inclusion in the Forum.

CFED would like to thank the members of the advisory panel for the Applied Research Forum who assisted us in selecting the papers highlighted in the Forum: Ray Boshara, Michal Grinstein-Weiss, Darrick Hamilton, Genevieve Melford, Laura Rosen and Trina Shanks.

The Forum will kick off with a discussion of research highlighting the state of household balance sheets and financial well-being and the impact of financial shocks and income volatility. Then, participants will select from one of seven breakout sessions, each of which will focus on the effectiveness of key financial capability interventions. Finally, the afternoon will conclude with a discussion among leaders representing diverse perspectives from within the field about which key challenges still lack solutions and what we can do to address those gaps.

General Sessions

Opening Discussion: The State of Household Financial Security

Wednesday, September 28 | 2:15-3:15 pm | Marquis Ballroom M2 | cc

This session will kick off the Applied Research Forum with a panel discussion on recent research related to household balance sheets and economic decision-making. Experts will discuss volatility in income and consumption, household savings and preparedness for an emergency, and credit and debt.

Opening Remarks:
• Gail Hillebrand, Consumer Financial Protection Bureau

Moderator:
• Kasey Wiedrich, CFED

Presenters & Papers:
• Fiona Greig, JPMorgan Chase Institute, Paychecks, Paydays and the Online Platform Economy
• Clinton Key, Pew Charitable Trusts, The Role of Emergency Savings in Family Financial Security
Applied Research Forum (cont.)

**Closing Discussion: Directions for Future Research**

**Wednesday, September 28 | 4:45-5:30 pm | Marquis Ballroom M2 | CC**

The closing session of the Research Forum will feature a discussion among thought leaders from research, practice and policy focused on future directions for research in the assets and financial capability fields, gaps between key financial problems and current solutions, and the big unanswered research questions.

**Moderator:**
- Jeremie Greer, CFED

**Presenters:**
- Mark Greenberg, U.S. Department of Health and Human Services
- Lisa Hasegawa, National CAPACD
- Anne Price, Insight Center for Community Economic Development
- Ida Rademacher, Financial Security Program at The Aspen Institute
- Michael Sherraden, Center for Social Development, Washington University in St. Louis

**Breakout Sessions: Evidence of Effective Solutions (3:30-4:30 pm)**

**Behavioral Nudges | Chinatown M3**

Behavioral economists draw on psychological insights into human behavior in order to better understand why individuals often don’t make economic decisions in their own best self-interest. The growing field has helped us to understand key barriers to saving and other financial behaviors and develop low- and no-cost strategies that motivate people to achieve their financial goals. This session looks at the results of three behaviorally informed interventions and provides insight into how and when these nudges were successfully integrated into program or product design and when they were less successful in overcoming clients’ barriers.

**Moderator:**
- Genevieve Melford, Consumer Financial Protection Bureau

**Presenters & Papers:**
- Cäzilia Loibl, The Ohio State University, *Testing Strategies to Increase Saving and Retention in IDA Programs*
- Emory Nelms, Center for Advanced Hindsight, *Use Reciprocal Contracts to Expand Financial Inclusion*
Applied Research Forum (cont.)


**Credit-Building Loans | Salon 13 #2**

Credit is an important asset, and good credit opens the door to safe and affordable capital, which helps consumers weather emergencies, build assets and climb the economic ladder. Without good credit scores, consumers pay higher interest rates on everything from credit cards to car loans to mortgages. Programs and products designed to help consumers build credit have proliferated over the past several years, and in this session, new research on two credit-building loan products will provide evidence of their effectiveness on establishing and improving credit scores, building positive credit histories and overall financial health. In addition, participants will hear about the findings of qualitative research with low- and moderate-income borrowers using lending circles about the role of credit in their lives and the impact of building better credit.

Moderator:
- José Quiñonez, Mission Asset Fund

Presenters & Papers:
- Frederick Wherry, Yale University, *Family, Tradition & Financial Citizenship: What Lending Circles Mean for Families*
- Sarah Wolff, Center for Responsible Lending, *Fresh Start Credit Building Loans*

**Financial Capability for Youth & Children | LeDroit Park #3**

As they grow into maturity, children develop the financial skills, attitudes and habits they need to successfully navigate financial matters as adults. This panel will share research on programs and products designed to help children and youth build financial capability. Panelists will present the findings of three research projects: a college savings account pilot combined with financial education for elementary-age students, a four-country initiative to enroll adolescents in youth savings accounts, and the integration of financial capability services into a workforce development program for young adults. Panelists will discuss the impact of the programs on the financial behavior, knowledge and attitudes of youth participants, as well as lessons learned from the implementation of the projects.
Applied Research Forum (cont.)

**Moderator:**
- Frank DeGiovanni, Ford Foundation (retired)

**Papers & Presenters:**
- Rani Deshpande, Save the Children, *Lessons from YouthSave*
- Lauren Larin, MyPath, *Boosting the Power of Youth Paychecks: Integrating Financial Capability into Youth Employment Programs*
- Laura Rosen, Center for Public Policy Priorities, *Dollars for College: An Evaluation of Two Children’s Savings Accounts for College Pilot Programs*

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**Financial Coaching | Salon 14 M2**

The field of financial coaching has grown considerably over the past several years as one-on-one interventions focused on achieving clients’ financial goals have shown promise for building financial capability and well-being. However, rigorous research on the impact of financial coaching has been limited. In this session, you’ll hear the findings from two rigorous evaluations that tested the impact of coaching—provided both in person and remotely—on credit, financial capability, financial behaviors and the achievement of financial goals (e.g., saving or paying down debt). In addition, you will hear from financial coaching practitioners who participated in the research on the implications of the findings for their programs and organizations.

**Moderator:**
- Mae Watson Grote, The Financial Clinic

**Presenters & Papers:**
- Karina Ron, Branches
- Brett Theodos, Urban Institute, *Client-Led Coaching: A Random Assignment Evaluation of the Impacts of Financial Coaching Programs*

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**Encouraging People to Save | Judiciary Square M3**

The lack of household savings for emergencies is a widespread issue in America: almost half of adults reported that they could not cover a $400 dollar expense without borrowing money or selling something in a recent survey conducted by the Federal Reserve System Board of Governors. Anyone who has ever managed a savings product or program knows that it can be hard to get people to save, but in this session, you’ll hear about new research on interventions at tax time and using prepaid cards designed to encourage people to save, including behavioral nudges and motivational prompts, small incentives and gamified savings tools. Speakers will
Applied Research Forum (cont.)

present the impact of the different interventions on product use and savings rates and discuss the implications of the findings for other types of savings programs and products.

Moderator:
• Louisa Quittman, U.S. Department of the Treasury

Presenters & Papers:
• Michal Grinstein-Weiss, Washington University in St. Louis, Refund to Savings 2015: The Impact of a Large-Scale Tax Time Savings Experiment
• Melissa Knoll, Consumer Financial Protection Bureau, Saving on Prepaid Cards: A Field Study using the American Express Serve Card
• Nick Maynard, Doorways to Dreams Fund, SavingsQuest: Creating Savings through Gamification

Impact of Incentivized Savings | Mount Vernon Square M3

Matched savings programs have been a centerpiece of the asset-building movement for many years, starting with Individual Development Accounts (IDAs) and expanding to Children’s Savings Accounts (CSAs) and other experiments with incentivizing unrestricted savings. In this session, participants will learn about recent research on the long-term impact of CSAs in the Michigan SEED program and the tax-time SaveUSA program. The initial findings of the first randomized evaluation of the federal Assets for Independence IDA program will also be presented, along with impacts of families’ financial well-being, material hardship and financial behavior.

Moderator:
• Jennifer Johnson, Southern Bancorp Community Partners

Presenters & Papers:
• Gregory Mills, Urban Institute, Assets for Independence (AFI) Program Evaluation: First-Year Effects on Participants from a Two-Site Randomized Study
• Caroline Schultz, MDRC, Final Impact Findings from the SaveUSA Evaluation
• Trina Shanks, University of Michigan, Long-Term Impacts of Michigan SEED and the Experience of Low-Income Families with Child Savings Accounts

Integrated Financial Empowerment Services | Shaw M3

Innovative nonprofits and governments have embraced the idea of “bundling” social services with financial capability or empowerment services as a way to address the multiple needs of families and enhance the financial well-being of their clients and
residents. In many cities around the country, there have been efforts to integrate these services at scale at a local level by working in a network model with multiple service points through municipal governments or intermediaries. Join us in this session to hear research on three different integrated services models: The CFE Fund’s Financial Empowerment Centers, LISC’s Financial Opportunity Centers and the National League of Cities’ LIFT-UP pilot. Presenters will discuss the impact of integrating services such as financial coaching, financial counseling, access to public benefits and employment assistance into social service and workforce programs on financial outcomes and behaviors, as well as discuss lessons learned from the implementation of services across cities and sites.

Moderator:
• Gretchen Lehman, U.S. Department of Health and Human Services

Presenters & Papers:
• Nicky Grist, Cities for Financial Empowerment Fund, What Works for Whom at Municipal Financial Empowerment Centers: Evaluation Findings from a Five-City Replication
• Stephanie Moulton, The Ohio State University, Financial Empowerment Services for Delinquent Municipal Utility Customers: Evidence from a Field Experiment
• Sarah Rankin, LISC, Impact Report on LISC’s Financial Opportunity Centers
Workshops (Wednesday, 2:15-5:15 pm)

CSAs 101: A Road Map to Designing and Launching Your Children’s Savings Program | Scarlet Oak

Join us for an introductory workshop on Children’s Savings Accounts (CSAs) based on CFED’s program design guide, Investing in Dreams. We will provide an overview of key considerations when establishing a new CSA program. Representatives from four CSA programs will also be present to share how their programs work, as well as to address participants’ questions. This workshop is brought to you by the Campaign for Every Kid’s Future; visit savingsforkids.org to learn more.

Speakers:
- Carol Lei, San Francisco Office of Financial Empowerment
- Colleen Quint, Alfond Scholarship Foundation
- Yiming Shuang, Inversant
- Erin Thiemann, St. Louis College Kids
- Monica Copeland, CFED (facilitator)

Financial Coaching 101 | Silver Linden

In this interactive workshop, participants will have the opportunity to learn from experts and practitioners first-hand about the elemental foundations of financial coaching. Guest speakers and presenters will share best practices from the field and share the basic building blocks of what financial coaching is, what it looks like and how practitioners might integrate financial coaching in some way into their own service delivery. Additionally, participants will have the opportunity to showcase and demonstrate their coaching model, product or curriculum with participants. This workshop is intended to be a primer for those with little to no experience with financial coaching. This workshop is sponsored by PNC Bank.

Speakers:
- Haidee Cabusora, The Financial Clinic
- Terri Copeland, PNC Bank
- Rebecca Fritze, WiNGS
- Melissa Grober-Morrow, CFED
- Anne Leland Clark, Prepare + Prosper
- Sue Rogan, Maryland CASH Campaign
- Peter Rubenstein, My Budget Coach
Workshops (Wednesday, 2:15-5:15 pm)

**Human Insights Workshop: Client Journey Mapping | Dogwood**

Interested in improving how clients experience your service or finding opportunities for new programs? Client journey mapping is a valuable tool to help spark inspiration and innovation in your work and to ensure you programs meet your clients’ needs. It creates a guide to assessing clients’ lives and perspectives and is one of the best places to begin understanding where successes and failures in the client experience might be. Join us for this workshop on client journey mapping to explore what client journey mapping is, why it’s beneficial, how to start a map and how to use it to continually improve and refine your offerings. This session pairs well with “Human Insights 101: Discovering Clients’ Context and Perspective,” “Human Insights 201: Designing and Testing Solutions that Fit Clients’ Lives” and “Consumer Engagement: Helping People Want What They Need.”

**Speakers:**
- Pamela Chan, CFED
- Alicia Hadley, CFED
- Lisa Henderson, Doorways to Dreams Fund
- Carla James, John H. Boner Community Center

**VITA 301: Hot Topics & Promising Practices | Cherry Blossom**

Do you work with a Volunteer Income Tax Assistance (VITA) program? Are you looking to gain critical information for the upcoming tax season? Do you want tips for how to retain volunteers and enhance your quality review process? Then join us for an in-depth, engaging workshop designed to build knowledge and connections among VITA practitioners and partners! Experts in the community tax preparation field will review the latest hot topics, such as the transition to TaxSlayer, EITC refund delays, ITINs and more. They’ll also share their tips and experiences for operating a successful VITA program. Representatives from IRS SPEC and TaxSlayer will also be in the room with us, and we will allow plenty of time for questions, networking and peer sharing.

**Speakers:**
- Sharon Baldwin, Baltimore CASH Campaign
- Barbara DelBene, Taxpayer Opportunity Network
- Marshall Hunt, Accounting Aid Society
- Tara Straw, Center on Budget and Policy Priorities
- German Tejeda, Food Bank for New York City
- Fran Rosebush, CFED (facilitator)
Concurrent Sessions 1 (Wednesday, 10:45 am-12:15 pm)

Boosting Retirement Security: State and Federal Efforts to Narrow the Retirement Savings Gap | Magnolia | M

This session will highlight the latest developments at the state and federal levels aimed at expanding the pool of workers saving for retirement. Attendees will gain a better understanding of current retirement models like the federal myRA program and state-level Auto-IRA programs, including an in-depth analysis of the Secure Choice Program in California. Discussions will explore the implementation challenges faced by these programs, as well as what has worked to move them forward. Panelists will also consider what directions retirement policies will take in the near future, and recommend ways to make these policies more effective. This session is sponsored by Prudential.

Speakers:
• Grant Boyken, Office of the California State Treasurer
• Mark Iwry, U.S. Department of the Treasury
• Jeremy Smith, Financial Security Program at The Aspen Institute
• Jamie Kalamarides, Prudential Retirement (moderator)

Bridging Economic Inequality with the Racial Wealth Audit | Cherry Blossom | M

The Institute on Assets and Social Policy (IASP) at Brandeis University, along with DEMOS and CFED, are highlighting the learning from a racial wealth audit that assesses the effect of asset-building policy on bridging racial economic inequality. Utilizing the IASP-Demos Racial Wealth Audit, these efforts will be critical to ensuring that policies are designed to close, not widen, the racial wealth divide. Experts in this session will discuss design features of policies that affect racial wealth inequality and the importance of a racial wealth audit for developing the best possible policies to create opportunity for all.

Speakers:
• David Newville, CFED
• Tom Shapiro, Institute on Assets and Social Policy, Brandeis University
• Amy Traub, DEMOS
• Dedrick Asante-Muhammad, CFED (moderator)
Concurrent Sessions 1 (Wednesday, 10:45 am-12:15 pm)

Creating Opportunity and Financial Well-Being in Native Communities | Salon 14 M2

This session will explore the challenges/obstacles to building financial well-being in Native communities. Participants in this session will hear from experts about programs, strategies and solutions that are building financial well-being in Indian Country and will have the chance to engage in discussions about how to create long-term, scalable opportunities to build financial well-being and economic opportunity.

Speakers:
- Sarah Dewees, First Nations Development Institute
- Tanya Fiddler, Native CDFI Network
- Krystal Langholz, Oweesta
- Lakota Mowrer, Four Bands Community Fund
- Christianne Lind, Northwest Area Foundation (moderator)

Encouraging the Power of Municipal Leadership in Financial Security | Dogwood M

Cities and their mayors play a critical, frontline role in encouraging financial security for millions of families. This session focuses on national efforts to engage local elected officials and decision-makers in improving financial security by offering technical assistance, new data and research, and communications support. Participants in this session will learn about ways practitioners and advocates can encourage their local elected officials to take leadership on policies, establish administrative commitment, access funding and use their convening power to advance financial security.

Speakers:
- Eileen Auld, Citi
- James Kirby, U.S. Conference of Mayors
- Tamara Lindsay, Cities for Financial Empowerment Fund
- Heidi Goldberg, National League of Cities (moderator)
Concurrent Sessions I (Wednesday, 10:45 am-12:15 pm)

**From Crisis to Financial Stability: How Organizations Can Best Address the Financial Needs of Vulnerable Populations |**

*George Washington University*  
M1  
cc

Individuals and families who experience financial instability may frequently find themselves on the verge of a crisis. The loss of a home, a sudden health emergency or safety issues may make it difficult for people to meet their financial needs. These incidences, combined with financial shocks like losing a job, can create a situation where it feels impossible to reach financial security. During this session, you will hear from experienced practitioners who are serving vulnerable populations about the breadth of services that can be offered to families experiencing a crisis, and explore which financial capability services may be appropriate at different points in time. This session is sponsored by TD Bank.

**Speakers:**
- Andrea Miller, Kentucky Coalition Against Domestic Violence
- Soneyet Muhammad, Clarifi
- Allison Pendell Jones, AHC Greater Baltimore
- Maggie West, Community Empowerment Fund
- Jane Stenson, Catholic Charities USA (moderator)

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**Human Insights 101: Discovering Clients’ Context and Perspectives |**

*Georgetown University*  
M1

Great innovations in the design of programs and services often start with a deep understanding of the customer or end user. In this session, we’ll learn about the work practitioners are doing to discover their clients’ context and perspectives in three settings—a nonprofit credit counseling agency, a citywide tax-time collaborative in New York City and the U.S. Department of Veterans Affairs. We’ll hear about the methods they used to gather insights about the needs and challenges of their clients; how they channeled those insights and identified key challenges to address; and the impact—both intended and unintended—that their discoveries had on projects, organizations and clients. This session pairs well with “Human Insights 201: Designing and Test Solutions that Fit Clients’ Lives,” “Human Insights Workshop: Client Journey Mapping” and “Consumer Engagement: Helping People Want What They Need.” This session is sponsored by Citi.

**Speakers:**
- Sarah Brooks, U.S. Department of Veterans Affairs
- Elaina Johannessen, Lutheran Social Service of Minnesota
Concurrent Sessions I (Wednesday, 10:45 am-12:15 pm)

- Grace Louis, New York City Office of Financial Empowerment
- Marshall Sitten, Citi
- Pamela Chan, CFED (moderator)

The Impact of Student Loan Debt on Underserved Households

As adults with only a high school degree face an increasingly hostile job market, accessing higher education has become a necessity for American households. For many low- and middle-income families, however, student loans are the sole means of financing their aspirations for higher education, and this investment can become a burden they carry for decades. This panel highlights research on the challenges underserved individuals and families face when confronted with rising student loan debt, and the effects that student loan burdens have on their long-term financial decision-making.

Speakers:
- Michal Grinstein-Weiss, Center for Social Development, Washington University in St. Louis
- Janie Oliphant, Center for Social Development, Washington University in St. Louis
- Hector Ortiz, Consumer Financial Protection Bureau
- Daniel Pollard, U.S. Department of Education

Innovations in Education IDAs

In recent years, many organizations have found innovative ways to help low-income IDA participants pay for higher education expenses. These approaches include new ways to fund IDA programs and partner with higher education institutions to deliver services. Panelists will discuss how these models work and present research about the effects of these models and their policy implications.

Speakers:
- Rodolfo Acosta-Pérez, Community Action Agency of Southern New Mexico
- Kate Hoffman, Earn to Learn
- Sarah Savage, Federal Reserve Bank of Boston
- Martha Kanter, College Promise Campaign (moderator)
Let a Thousand Flowers Bloom: Nurturing Racial Equity in Our Networks and Nonprofits | Shaw M3

How can nonprofits take on the racial leadership gap and the racial wealth divide within our own sector? How can grassroots community-based organizations led by people of color gain access to and influence the asset-building field? How can organizations and funders deepen their commitment to racial equity internally and within their coalitions? In this session, we will share findings from Building Movement Project’s 2016 Nonprofits, Leadership & Race Survey. We’ll explore how organizations can advance the inclusion of people of color in our sector though strategic hiring, mentoring and leadership development. We’ll discuss strategies and best practices for funders and coalitions to increase influence and access for organizations led by people of color, and for building internal opportunities for employees of color within our own organizations.

Speakers:
- A. Adar Ayira, Associated Black Charities
- Iris Drayton-Spann, Goodwill Industries International
- Francesca Jean Baptiste, Maryland CASH Campaign
- Oona Mayne, Humanim
- Sean Thomas-Breitfeld, DEMOS
- Maria Yactayo, Goodwill Industries International
- Carmen Shorter, CFED (moderator)

Providing Financial Services that Meet the Needs and Preferences of Low-Income Consumers | University of DC M1 C

How can we help low-income consumers build and maintain lifelong relationships with mainstream financial institutions? How well are banks and credit unions meeting the needs and preferences of underserved consumers? In this panel, you will hear the findings of recent research studies that explore these questions. The FDIC will present its qualititative research on the strategies, products and programs banks have developed to reach and serve low- and moderate-income communities. In addition, panelists will present in-depth research on the banking experiences and financial services use of immigrants and people with disabilities.

Speakers:
- Thomas Foley, World Institute on Disability
- Cathie Mahon, National Federation of Community Development Credit Unions
Concurrent Sessions 1 (Wednesday, 10:45 am-12:15 pm)

- Kristopher Rengert, FDIC
- Ron Grzywinski, CFED Board of Directors (moderator)

**State Policy: Where the Action Is! | Scarlet Oak**

This session will feature lightning-round presentations from seasoned financial capability advocates. Presentations will highlight a range of state policies to advance financial security (removing asset limits, VITA funding, stopping the consumer debt trap and more). Presenters will share policies that are high impact, in progress and need action! Participants will have the opportunity to discuss details of the policies, as well as the advocacy process, including educating policymakers, developing partnerships, organizing and drafting compelling case-making materials.

**Speakers:**
- Ginger Haggerty, Midas Collaborative
- Sheryl Lane, EARN
- Lucy Mullany, Illinois Asset Building Group
- Dave Snyder, Minnesota Asset Building Coalition
- Kamolika Das, CFED (moderator)

**Top-Down & Bottom-Up Integration Successes | Chinatown**

Successful integration of financial capability services into direct service programs requires the thoughtful planning and implementation of organizations and programs on the ground. However, support by federal agencies and legislation can pave the way for taking integration to scale. This session will explore what successful integration into Head Start and workforce development programs looks like on the ground, and how federal agency support and legislation can take integration to the next level. This session is sponsored by Bank of America.

**Speakers:**
- Kiersten Beigel, Office of Head Start, U.S. Department of Health and Human Services
- Jennifer Kemp, U.S. Department of Labor
- Katy Kibbey, Wayne Metro Community Action Agency
- Robynne Rose-Haymer, Goodwill Industries Sacramento Valley and Northern Nevada
- Ximena Delgado, Bank of America Charitable Foundation (moderator)
Concurrent Sessions 1 (Wednesday, 10:45 am-12:15 pm)

**Upping Your Advocacy Game: Engaging Practitioners as Advocates**  
| Salon 15 | M2 |

This session will explore how state-based and national organizations have engaged and mobilized practitioners, service delivery providers, coalition partners and other stakeholders to advocate for change. The session will help participants understand the importance of advocacy and share some concrete ways to build skills and comfort in participating in effective advocacy. This session is not intended to be an introduction to advocacy, but rather is aimed at organizations who are already engaged in advocacy and are interested in expanding the effectiveness of their advocacy efforts.

**Speakers:**
- Sara Johnson, Baltimore CASH Campaign
- Anna Odegaard, Minnesota Asset Building Coalition
- Jessica Sotelo, Partners for Prosperity
- Megan Tracz, United Way Worldwide
- Arohi Pathak, CFED (moderator)

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**VITA: A Hub for Innovation**  
| Mount Vernon Square | M3 |

Every year, Volunteer Income Tax Assistance programs across the country train thousands of volunteers to enable millions of low- and moderate-income taxpayers to file their taxes accurately and for free. These programs are also continuously developing and testing innovative service delivery models and outreach methods to build capacity and better serve taxpayers and their communities. Come to this session to hear from leaders working to build financial capability at tax time, including through such strategies as self-tax preparation, Facilitated Self Assistance and collaborative EITC outreach efforts. Participants will learn more about innovative programs and have a chance to ask questions about how to boost the financial well-being of vulnerable taxpayers. This session is sponsored by Intuit.

**Speakers:**
- Satori Bailey, Center for Economic Progress
- Lee Davenport, Davenport Consulting
- Anne Leland Clark, Prepare + Prosper
- Holly Martinez, CalEITC4Me
- Susan Mason, Intuit (moderator)
Concurrent Sessions 1 (Wednesday, 10:45 am-12:15 pm)

**What Does it Take to Support African-American Financial Capability?** | Silver Linden

Participants in this session will hear from African-American-led organizations that are working collaboratively in six communities to improve financial capability and inclusion. Panelists in this session will share information about the African-American Financial Capability Initiative, an exciting investment the Northwest Area Foundation is making to encourage collaboration, foster peer learning and support collective impact strategies. With the first year nearly complete, you’ll hear about progress and next steps for the upcoming phases of the initiative.

**Speakers:**
- Teree Caldwell, Oakridge Neighborhood Services
- David McGee, Build Wealth Minnesota
- Solana Rice, CFED
- Victoria Woodards, Tacoma Urban League
- Nikki Foster, Northwest Area Foundation (moderator)

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**What’s Next for Small-Dollar Lending? The role of Safe Loan Alternatives in Helping Borrowers Dodge the Debt Trap** | Judiciary Square

This past June, the Consumer Financial Protection Bureau released its long-awaited proposed regulations aimed at curbing the most abusive practices of the small-dollar lending industry. The Bureau’s proposal is a strong step towards reining in an industry that strips $9 billion each year from the pockets of vulnerable consumers. However, given that nearly half of all American households are living paycheck-to-paycheck—one medical bill or fender bender away from a financial crisis—and that more than half (51%) of the nation’s credit users lack the credit scores needed (720+) to borrow money at prime rates, the needs of financially vulnerable consumers to access cash during a time of need will continue to exist long after the Bureau’s final regulations are put in place. This session will examine how researchers, financial institutions, nonprofit lenders and other community-based groups are coming together to make safe small-dollar loan alternatives a viable option for consumers as they work to dodge the payday debt trap.

**Speakers:**
- Nick Bourke, Pew Charitable Trusts
- Doug Farry, Employee Loan Solutions
Concurrent Sessions 1 (Wednesday, 10:45 am-12:15 pm)

• David Rothstein, Cities for Financial Empowerment Fund
• Emanuel Nieves, CFED (moderator)
CONCURRENT SESSIONS 2

Thursday, September 29

Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

A FinTech and a Nonprofit Walk into a Bar…  |  Magnolia

It seems like everywhere you turn, a slick new “FinTech” app is proclaiming to be the latest solution to your clients’ financial challenges. With promises to help people manage income volatility, save effortlessly, pay bills, access benefits and more, it should be easy to incorporate these seamlessly into the solutions nonprofits are using to build financial capability. But we all know it isn’t quite that easy. Using case studies from both the nonprofit and FinTech worlds, participants will work together to identify lessons learned from successes and failures in offering FinTech solutions. By the end of this session, we will have generated a list of key questions and emerging best practices for nonprofit service providers and FinTech companies to work together in delivering trusted solutions to clients. This session is sponsored by CFSI.

Speakers:
• Gretchen Beesing, Catalyst Miami
• Colleen Briggs, JPMorgan Chase & Co.
• Tyler Griffin, Center for Financial Services Innovation
• Kate Griffin, CFED (moderator)
• Joshua Sledge, Center for Financial Services Innovation (moderator)

Boosting Financial Capability for Older Americans  |  Howard University

Older Americans face a unique set of financial challenges, including retirement decisions, financial abuse and debt collection. This session will explore these challenges and the strategies and resources that can help support older Americans and their caregivers as they navigate complex financial situations. This session is sponsored by JPMorgan Chase & Co.

Speakers:
• Stacy Canan, Consumer Financial Protection Bureau
• Corey Carlisle, American Bankers Association Foundation
• Roslyn Quarto, Empowering and Strengthening Ohio’s People
• Bob Zdenek, National Community Reinvestment Coalition
• Nan Gibson, JPMorgan Chase & Co. (moderator)
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

Boosting Financial Capability for People with Disabilities | George Washington University

In this session, national and local experts will share innovative policies, strategies and tools that participants can use to help people with disabilities build financial capability. Specifically, experts will address benefits access and management, banking and savings mechanisms, and strategies for ensuring financial capability services are accessible for people with disabilities. This session is sponsored by JPMorgan Chase & Co.

Speakers:
- Thomas Foley, World Institute on Disability
- Janet Gordon, FDIC
- Melanie Magill, CareerSource Broward
- Michael Morris, National Disability Institute
- Naomi Camper, JPMorgan Chase & Co. (moderator)

Broadening the Tent: The Benefits of Diversity for Building Bolder Movements | Scarlet Oak

This session will examine how engaging communities of color in coalition building can lead to positive outcomes that benefit diverse stakeholders. Practitioners will share their effective coalition-building strategies and practices at the national, state and local levels. Participants will have a chance to think about their own coalition-building challenges, including getting feedback and input on how to resolve these challenges.

Speakers:
- Seema Agnani, National CAPACD
- Tuleah Palmer, Northwest Indian Community Development Center
- Shely Secrest, Seattle-King County NAACP
- Dave Snyder, Minnesota Asset Building Coalition
- Brent Kakesako, Hawai‘i Alliance for Community-Based Economic Development (moderator)

Building Successful Futures: Engaging Youth in Financial Capability Services | University of DC

With more than 40% of U.S. households living in liquid asset poverty, it is critical
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

To start building financial capability at an early age. This session will explore how education systems, workforce and training programs, and youth accounts can serve as powerful platforms to help youth prepare for long-term financial well-being. Participants will discuss innovative methods for engaging young people in financial capability services and learn how the use of technology, simulations and behavioral approaches can help create pathways for successful financial futures. This session is sponsored by Prudential.

Speakers:
- Jack Harris, Junior Achievement of Georgia
- Tishaura Jones, City of St. Louis Treasurer
- Margaret Libby, MyPath
- Dan Rhoton, Hopeworks 'N Camden
- Dominique Derbigny, CFED (moderator)

Challenges and Opportunities Ahead for Tax Time and Tax Preparation | Dogwood

Tax time is one of the most significant financial opportunities for millions of American households every year. But tax time isn’t just about filing taxes and getting refunds; it’s a time that presents considerable complexity, uncertainty and strained resources for low- and moderate-income taxpayers. This session will present a broad range of perspectives from the field, as well as from government and the tax preparation industry. Participants will glean an understanding of the most timely tax-time policy issues and the advocacy efforts underway behind them, not limited to but including VITA reauthorization, paid preparer regulations and savings programs like myRA. This session is sponsored by H&R Block.

Speakers:
- David Marzahl, Center for Economic Progress
- David Sieminski, Consumer Financial Protection Bureau
- Megan Tracz, United Way Worldwide
- Marie van Luling, H&R Block
- Robin McKinney, Maryland CASH Campaign (moderator)

Consumer Engagement: Helping People Want What They Need | Georgetown University

Helping consumers change behaviors is hard work. Engaging low-income consumers who face tremendous stress about their financial lives and have
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

significant demands on their time is even harder. In this session, you’ll learn about a new framework for thinking about engaging low-income consumers in financial empowerment efforts and participate in an interactive workshop to think about reframing your own consumer engagement challenges. This session is sponsored by MetLife Foundation.

Speakers:
• Tim Flacke, Doorways to Dreams Fund
• Annika Little, Asset Funders Network
• Evelyn Stark, MetLife Foundation (moderator)

Ensuring Entrepreneurship Can Be a Pathway to Wealth | Cherry Blossom

For entrepreneurs, access to capital isn’t just about business start-up and it isn’t just about loans; it’s also about weathering the ups and downs of the marketplace so the business can stay afloat in good times and in lean times. For business ownership to be a pathway to wealth in America, we need to understand what transforms a business from a job into an asset and how we can meet financially vulnerable entrepreneurs with creative strategies. In this session, panelists will dive into research that helps us understand how business ownership builds wealth and explore innovative savings and credit solutions designed to meet the complex cash flow needs of vulnerable entrepreneurs.

Speakers:
• Ben Durfee, Micro Enterprise Services of Oregon
• Deborah McKetty, Community Works Carolina
• Claudia Viek, CAMEO (moderator)

Entrepreneurship and the Racial Wealth Divide: Challenges and Opportunities for Black-Owned Business in the South | Gallaudet University

African-American entrepreneurs in the South face a unique set of challenges as they work to transform their businesses into assets for themselves and their communities. Prior research suggests that cash flow difficulties are a particular challenge for low- and moderate-income entrepreneurs and that the greatest disparities in business outcomes are experienced by African-American entrepreneurs in the South. The racial wealth divide puts African-American entrepreneurs in an even
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

more precarious financial position from the beginning. This session highlights new research drawn from conversations with practitioners in nine states and in-depth interviews with 30 African-American entrepreneurs in North Carolina, Georgia and Mississippi about the underlying drivers of cash flow inconsistency. Panelists and participants will share their reactions to these findings and consider their implications for program, policy and service-oriented solutions that might help entrepreneurs achieve financial security through business ownership. This session is sponsored by Capital One.

Speakers:
• Thelma Johnson, Albany Community Together
• Spectra Myers, CFED
• Jessica Norwood, Emerging Change Makers Network & The Runaway Problem
• Sharon Oxendine, The Support Center
• Gary Cunningham, Metropolitan Economic Development Association (moderator)

The 2016 Election and Homeownership | Shaw M3

Homeownership is still Americans’ greatest source of wealth, but the recent housing crisis has altered our conversation. The two political parties have very different views of the causes of the crisis, how federal housing policies impacted it and how policies can help prevent a new housing crisis. This session will explore how the two parties address homeownership, how they frame the housing collapse and what prescriptions they suggest to avoid another one. What should be the federal government’s role, if any, in expanding and sustaining homeownership?

Speakers:
• Michael Stegman, Bipartisan Policy Center
• Mitria Wilson, Committee on Financial Services, U.S. House of Representatives
• Laura Kusisto, Wall Street Journal (moderator)

Everything You Need to Know to Tackle Capitol Hill | Silver Linden M

This interactive training session will leave ALC Capitol Hill Visit participants well-prepared to talk to their lawmakers about policies that promote financial health and well-being. This training will help participants understand the mechanics of the
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

Capitol Hill Visits, as well as the policy “asks” and how to be most effective during ALC attendees’ short time on the Hill.

Speakers:
- Ezra Levin, CFED
- David Newville, CFED
- Emanuel Nieves, CFED

The Health-Wealth Connection | Judiciary Square M3

We know that an individual’s health outcomes are based on many different factors, including housing, socioeconomic status, employment conditions and other determinants. Individuals’ financial lives thus play a significant role in their health, and this session will bring together health and financial capability practitioners to discuss the social determinants of health and identify new ways to collaborate to increase both health and financial outcomes.

Speakers:
- Elizabeth Colvin, Foundation Communities
- Dalton Paxman, U.S. Department of Health and Human Services (moderator)

Human Insights 201: Designing and Testing Solutions that Fit Clients’ Lives | Salon 14 M2

New programs or services sometimes fall short of their expected outcomes. Formerly successful programs sometimes fade in effectiveness or popularity as client needs and behaviors change. What approaches can enable us to better respond to the complex and ever-evolving needs of our clients? In this session, practitioners from a community development financial institution, a citywide tax time collaborative and a national nonprofit will share what they did to bring potential clients into the center of their program and service development process. They’ll highlight what they did to make the design process more participatory, how they tested the viability of new service or program concepts, and how the insights they gathered from designing and testing impacted their projects and organizations. This session pairs well with “Human Insights 101: Discovering Clients’ Context and Perspective,” “Human Insights Workshop: Client Journey Mapping” and “Consumer Engagement: Helping People Want What They Need.” This session is sponsored by Citi.
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

Speakers:
- Amanda Blondeau, Northern Initiatives
- David Colby Reed, DESIS Lab
- Amanda Hahnel, Doorways to Dreams Fund
- Marshall Sitten, Citi
- Pamela Chan, CFED (moderator)

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**Immigration and the Path to Financial Well-Being**

Historically, immigrant communities across the US have struggled to be part of the financial mainstream and have lacked the resources to achieve full financial inclusion. There is a growing need to provide targeted services that specifically address these shortcomings and increase the support offered to immigrant communities. The goal is to help this group overcome structural barriers and a lack of information on how best to build assets and save. In this session, experts and leaders in the field will focus on the programs and services their organizations are offering to alleviate challenges while highlighting their present and future work to boost financial well-being among immigrants. This session will also explore ways that innovative programs and state and federal policies can help immigrants get ahead. This session is sponsored by PayPal.

Speakers:
- Usman Ahmed, PayPal
- Neill Goslin, Self-Help
- Mohan Kanungo, Mission Asset Fund
- Joyce Pinsanont, National CAPACD
- Bea Stotzer, NEWCapital (moderator)

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**Research on Children’s Savings: Recent Findings and Implications for Policy and Practice**

Recent research indicates that Children’s Savings Accounts (CSAs) may have profound effects on both participating children and their families. Speakers in this session will discuss their latest findings, including how CSAs affect children’s and parents’ college expectations, the savings behavior of families, children’s development and more. Speakers will also discuss the implications of these findings for CSA policy and program design. This session is brought to you by the Campaign for Every Kid’s Future; visit savingsforkids.org to learn more.
Concurrent Sessions 2 (Thursday, 10:15-11:45 am)

Speakers:
• Margaret Clancy, Center for Social Development, Washington University in St. Louis
• William Elliott, Center on Assets, Education and Inclusion, University of Kansas
• Trina Shanks, University of Michigan
• Shira Markoff, CFED (moderator)

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**Scorecard 101: How to Shape and Deploy the Assets & Opportunity Scorecard throughout the Year | Chinatown M3**

This session will reveal the basics of how CFED builds its annual Assets & Opportunity Scorecard, as well as its key components and how to navigate the wealth of data and resources that accompany the Scorecard. Participants will also learn from advocates about ways to contribute to the development of the Scorecard, how to communicate the information contained in the Scorecard, and how to use Scorecard data and resources to fuel advocacy efforts throughout the year.

Speakers:
• Lucy Mullany, Illinois Asset Building Group
• Jessica Shappley, Hope Policy Institute
• Lebaron Sims, Jr., CFED
• Holden Weisman, CFED (moderator)

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**Setting Children Up for a Lifetime of Financial Well-Being | Mount Vernon Square M3**

What do children need to learn in order to become financially stable in adulthood? And what role can parents or other caregivers play in helping children develop these necessary skills and attitudes? Using recent research as a starting point, this panel will share some answers to these questions with the audience and seek their input into how this information can help programs better serve parents and children.

Speakers:
• Emily Hoagland, CFED
• Sunaena Lehil, Consumer Financial Protection Bureau
• Elizabeth Odders-White, University of Wisconsin-Madison
• Jackson Swearer, Interfaith Housing Services
• Anne Mosle, Ascend at The Aspen Institute (moderator)
Concurrent Sessions 3 (Friday, 10:15-11:30 am)

Back Office, Front Office: How Technology Is Paving the Way to Financial Well-Being | Scarlet Oak

Technology can be a powerful tool to increase efficiency, reduce barriers to entry and increase the overall effectiveness of our programs. In this session, experts will explore how consumers are engaging with technological solutions, drawing on lessons from two organizations that are leveraging technology to deliver matched savings and financial coaching services in a more streamlined and efficient way. In discussing lessons learned about consumer’s preferences and the pathways organizations are taking to better use technology, we will highlight opportunities in this space for other financial institutions and nonprofit providers. This session is sponsored by the National Credit Union Foundation.

Speakers:
- Sarah Newcomb, Morningstar
- Alana Perrone, Neighborhood Trust Financial Partners
- Leigh Phillips, EARN
- Gigi Hyland, National Credit Union Foundation (moderator)

CSA Fundraising 102: How to Pitch Your CSA Program to Funders | Silver Linden

One of the most critical—and often most challenging—steps in launching a CSA initiative is securing a commitment of resources from those willing and able to fund such an effort. The ability to secure such commitments depends not only on identifying the right set of potential donors, but also on making the case effectively to these donors. Attendees in this session will learn about the potential sources of funding for CSA programs and how they can use research and other tools to build the case for their CSA program to foundations, corporations and individuals. This session is intended for a beginner-level audience.

Speakers:
- Gill Holland, Louisville Goes to College
- Michael Mirra, Tacoma Housing Authority
- Eugena Oh, ‘I Have A Dream’ Foundation
- Anne Yeoman, Asset Funders Network
- Carl Rist, CFED (moderator)
Concurrent Sessions 3 (Friday, 10:15-11:30 am)

**Data Tracking Challenges and Solutions | George Washington University**

This session will address some of the most common challenges of tracking data: Which data should I track? What’s the best way to track it? How do I turn my outcomes into good indicators? How do I track data over time? Participants will hear from researchers and practitioners who will share lessons they have learned with respect to these challenges and the strategies and tools they have used to effectively track the outcomes they need to help measure the impact of their programs.

**Speakers:**
- Nicky Grist, Cities for Financial Empowerment Fund
- Sarah Parker, Center for Financial Services Innovation
- Anita Drever, Flamboyan Foundation (moderator)

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**Effective Communications Strategies that Won’t Break the Bank | Salon 13 M2**

A lot has changed in the past five years: nonprofits across the country have become more networked, funding streams for our work have stabilized and income inequality has become a central focus of the national dialogue. What probably hasn’t changed, however, is the size of your strategic communications budget. But light on dollars does not have to mean low on impact. Starting with the resources you DO have—plus targeted digital investments—we’ll show you how a smart communications strategy can help you do more with less. In this session, you’ll hear from experts in policy, advocacy, media relations and digital communications who will show you how strategic use of communications tools can help you reach your goals and make the case for a more inclusive economy. You’ll walk away from the session with concrete tips for making the most of your strategic communications efforts.

**Speakers:**
- Alex Field, Burness
- Elaina Jackson, HOPE
- Amy Saltzman, The Hatcher Group
- Meredith Dodson, RESULTS (moderator)
Emerging Challenges and Solutions in Credit Counseling
| Howard University

This session will highlight some of the emerging challenges facing the credit counseling field, including funding issues, changes in regulations, and clients with new and different types of debt. Panelists will also discuss some of the innovative solutions and products currently being used to address some of these challenges, leading to a broader discussion of where the field is headed and what can be done to help and support both credit counseling agencies and their clients.

Speakers:
- Megan Kiesel, Clarifi
- Seth Lutter, Rural Dynamics
- Richard Reeve, Consumer Credit Counseling Service of Savannah
- Kim Allman, Capital One (moderator)

Fundraising for Advocacy and Coalition Building | Georgetown University

Advocates and coalition leaders often report that fundraising for their work is a major challenge in the field. In this session, participants will hear from experts about the current funding landscape and how to craft a compelling message for funders. This session will be interactive and participants will practice pitching their fundraising message with their peers.

Speakers:
- Judith Bell, San Francisco Foundation
- Caryn Sweeney, CFED

Leveraging the Tax Moment: How Can We Help Low- and Moderate-Income Taxpayers Build Financial Security? | University of DC

The tax moment is a key time when people reflect on their finances, planning how they’ll spend their refund, budgeting for how they’ll pay the taxes they owe or catching up on previous tax years. VITA programs and other community tax providers have been identifying innovative ways to leverage this key moment to help people build financial security through opening checking and savings accounts, incentivizing savings, pulling credit scores, enrolling in benefits and more. Experts
Concurrent Sessions 3 (Friday, 10:15-11:30 am)

in this session will discuss some of the latest innovations, pressing challenges for replication and lessons learned from the field. This session is sponsored by BB&T.

Speakers:
• Cally Ingebritson, Prepare + Prosper
• Trinh Nguyen, City of Boston
• David Sieminski, Consumer Financial Protection Bureau
• Marissa Guananja, W.K. Kellogg Foundation (moderator)

Meeting the Financial Challenges of 1099 Workers | Catholic University

The “gig” economy, or freelancing, is changing the nature of work in America. Whether it is through any number of emerging online platforms (Uber, TaskRabbit, Upwork, etc.) or in informal, cash-based transactions, more and more people are patching together income through a variety of freelance gigs. This session will address what we know so far about this part of the economy and what financial challenges these “1099 workers” are facing. With interactive dialogue among participants, we will discuss how to design an inclusive system and a set of products and services that will help workers access this part of the economy, while also helping them smooth and patch income, save, pay their taxes and access reliable benefits. This session is sponsored by PayPal.

Speakers:
• Libby Reder, The Aspen Institute
• Corrie Watterson Bryant, SEIU
• Tyler Spalding, PayPal (moderator)

Old School, New School: The Influence of Financial Coaching on the Financial Education Field | Salon 12

Over the last decade, the ways we think about and provide financial education have changed dramatically. An important development in this evolution has been the emergence of financial coaching as a way to help clients set and attain financial goals. Practitioners and researchers in this session will explore the evolution of financial education and financial coaching and how the two fields interact, with a particular focus on how the learnings from financial coaching are strengthening the way financial education is delivered.
Concurrent Sessions 3 (Friday, 10:15-11:30 am)

Speakers:
- Carmen Amigon, Community HousingWorks
- Sarah Bainton Kahn, Consumer Financial Protection Bureau
- Moses Mouanoutoua, Baltimore CASH Campaign
- J. Michael Collins, Center for Financial Security, University of Wisconsin-Madison (moderator)

Race and Homeownership: How Housing Contributes to the Racial Wealth Divide, and What Should be Done about It | Chinatown M3

Housing is the single greatest contributor to the racial wealth divide in this country, and this session will explore what can be done to create more parity in this space. Discussions will include how we got here (what policies produced the divide historically) and what the housing policy landscape looks like today, including how it helps or exacerbates racial wealth disparity. This session will also explore what needs to be done in the future to reduce racial wealth inequality.

Speakers:
- Jordana Barton, Federal Reserve Bank of Dallas
- Jim Carr, Roosevelt Institute
- Rob Randhava, Leadership Conference on Civil and Human Rights
- Ellen Lazar, CFED Board of Directors (moderator)


For financially vulnerable entrepreneurs, safe, affordable loan capital has always been hard to come by. Entrepreneurs seeking alternatives to bank loans are left to face a complex, ever-changing landscape of options when they seek to borrow money to start, grow or sustain their small businesses. In this session, participants will gain an understanding of alternative loan offerings—those offered by non-bank institutions—in the market and their potential benefits and risks. Panelists will explore how nonprofit lenders and CDFIs are employing creative strategies to expand their lending capacity and offer competitive, appealing products to their clients. Together, panelists and participants will investigate what potential business borrowers need to know about safely navigating the broader alternative lending landscape and discuss potential policy and market interventions that might support more comprehensive protections for borrowers.
Concurrent Sessions 3 (Friday, 10:15-11:30 am)

Speakers:

- Gwendy Brown, Opportunity Fund
- Nick Elders, Community Reinvestment Fund USA
- Joyce Klein, FIELD at The Aspen Institute (moderator)

Volunteer Recruitment, Retention and Management: Model Practices | Salon 14 M2

Volunteers are vital to the success of community tax preparation sites and often support other types of financial capability programs, such as financial coaching and benefits screening. In this session, presenters will explore best practices for volunteer management, strategies for recruiting volunteers for different types of financial capability services, and how to retain volunteers in financial capability programs over the long term. This session is sponsored by Bank of America.

Speakers:

- Sharon Baldwin, Baltimore CASH Campaign
- Diane McCants, United Way of Greater Atlanta
- Wes Moe, New York Cares
- Wynne Lum, Bank of America Charitable Foundation (moderator)

What’s Next for the CFPB? Regulatory and Research Priorities for the Bureau’s Next Two Years | Mount Vernon Square M3

This session will examine what the Consumer Financial Protection Bureau (CFPB) is planning to do in the near future to protect consumers from predatory and abusive lending practices on a number of fronts, such as payday lending, prepaid cards, mortgages and more. The discussion will highlight some of the significant victories the Bureau has achieved since it was created five years ago, unpack what challenges remain, and explore what research, consumer engagement and regulatory priorities the CFPB is going to undertake to address them.

Speakers:

- Brandon Coleman, Center for Responsible Lending
- Lindsay Daniels, National Council of La Raza
- Daniel Dodd-Ramirez, Consumer Financial Protection Bureau
- Michael Barr, University of Michigan (moderator)
Who Are the First-Time Homebuyers of the Future? | Judiciary Square

It’s largely accepted that new homeowners, especially young homebuyers and homebuyers of color, face significant challenges to entering or reentering the homeownership market. In this session, discussants will explore how the homeownership market looks today and how it will look in 5-10 years. The session will discuss demographics, household formation, location and housing stock preference. What are the policy and program solutions to address the problems of the past and the challenges of the future? How are we setting these future homebuyers up for success? This session is sponsored by Wells Fargo.

Speakers:
- Maurice Jones, LISC
- Mike Loftin, Homewise
- Ellen Seidman, Urban Institute
- Martin Sundquist, Wells Fargo (moderator)

Working It: Creating Financial Wellness Programs that Work for Employees | Shaw

Employee wellness programs have been bringing FitBit challenges and healthy snacks into office spaces for years. What about adding financial capability services into the mix? PWC’s Employee Financial Wellness Survey of 2015 reveals that more than one-third of employees spend three or more hours at work each week dealing with personal finances. Bringing financial wellness programs to scale is a win-win for both employees and employers. In this session, participants will gain an understanding of the wants and needs of young workers and the financial wellness program trends we are seeing in the workplace. Participants will glean insights from leaders in the field on how we can best move these financial wellness programs forward. This session is sponsored by Prudential.

Speakers:
- Kent Allison, PricewaterhouseCoopers
- Pamela Chan, CFED
- Meredith Covington, Center for Social Development, Washington University in St. Louis
- Vishal Jain, Prudential
Concurrent Sessions 3 (Friday, 10:15-11:30 am)

- Justine Zinkin, Neighborhood Trust
- Joanna Ain, CFED (moderator)
Concurrent Sessions 4 (Friday, 11:45 am-1 pm)

Achieving Greater Impact through Partnerships | Howard University

Strong partnerships can strengthen the collective impact possible for the communities you serve. Additionally, leveraging partnerships builds internal capacity, stakeholder buy-in and legitimacy, and has the potential to lead to innovative solutions through collaborative thinking. In this session, participants will glean lessons and tips about establishing, maintaining, operationalizing and evaluating partnerships aimed at building clients’ financial capability from leading practitioners throughout the country. This session is sponsored by JPMorgan Chase & Co.

Speakers:
- Kelsey Clayton, Indiana Assets & Opportunity Network
- Tina Lentz, Louisville Metro Government
- Darren Liddell, Catalyst Miami
- Lucy Arellano, Mission Economic Development Agency (moderator)

Advocating for Change: Advancing CSA Policy at the State and Local Levels | Silver Linden

This session will focus on the opportunities and challenges for further adoption of children’s savings policies by elected and administrative policymakers. Officials and advocates from the state and city levels will discuss the reasons they support children’s savings programs and share ideas for gaining additional support from public officials across the political spectrum. This session is brought to you by the Campaign for Every Kid’s Future; visit savingsforkids.org to learn more.

Speakers:
- Janet Byrd, Neighborhood Partnerships
- Tishaura Jones, City of St. Louis Treasurer
- Alayna Van Tassel, Massachusetts Office of the State Treasurer
- Jeremie Greer, CFED (moderator)

Closing the Women’s Wealth Gap | Georgetown University

This panel discussion will focus on the causes and effects of the women’s wealth gap, with a focus on emerging policy and practical strategies to narrow the gap
Concurrent Sessions 4 (Friday, 11:45 am-1 pm)

by expanding savings and investment opportunities for low-income women and women of color:

Speakers:
- Heidi Hartmann, Institute for Women’s Policy Research
- Kilolo Kijakazi, Urban Institute
- Lillian Singh, CFED
- Heather McCulloch, Asset Building Strategies (moderator)

The Economic Well-Being of Communities | Salon 15 M2

Little has proven to be more important in determining an individual’s financial success than their ZIP Code. Location—and the relative economic health of communities—plays a significant role in whether a person can access credit, affordable financial products, quality education, health care services and more. This session will explore the ways that the collective financial well-being of a community can impact the long-term outcomes of its residents, and offer potential solutions for increasing access to the drivers of financial success. This session is sponsored by Enterprise.

Speakers:
- Terri Friedline, Center on Assets, Education and Inclusion, University of Kansas
- Kausar Hamdani, Federal Reserve Bank of New York
- Signe-Mary McKernan, Urban Institute
- Tiffany Manuel, Enterprise (moderator)

Financial Coaching 201: Overcoming Challenges and Seizing Opportunities | George Washington University M1

This session, designed for experienced financial coaching providers, will explore coaching implementation challenges and opportunities. Particularly, speakers will address common issues and strategies around managing coaching programs, tracking and evaluating coaching programs, and the professionalization of the coaching field.

Speakers:
- Courtney Bettle, Baltimore CASH Campaign
- Saundra Davis, Sage Financial Solutions
- Peggy Olive, Center for Financial Security, University of Wisconsin-Madison
- Regina Salliey, Annie E. Casey Foundation (moderator)
Concurrent Sessions 4 (Friday, 11:45 am-1 pm)

**The Future of Philanthropy | Mount Vernon Square M3**

The goal of this session is to help ALC attendees, especially nonprofit practitioners, understand and navigate the changing face of philanthropy. Specifically, speakers in this session will help attendees diversify their fundraising by engaging more and new high-net-worth individuals and corporations in their work to address the financial insecurity facing millions of U.S. families. Speakers will also explore how to access and work with donor-advised funds and engage new corporations in your work to help low-income families build assets.

**Speakers:**
- Joe Antolin, Asset Funders Network
- Elizabeth Brister, Entergy
- John Brothers, T. Rowe Price Foundation
- Jocelyn Harmon, CFED (moderator)

**Housing Stability as a Foundation for Financial Well-Being | Scarlet Oak M**

Increasingly, we are seeing promising results when programs help to stabilize housing, ending a revolving door of evictions, poor housing and uncertainty for families, which can lead to improved outcomes in health, employment and long-term financial security. This session will provide attendees with an understanding of what it means to focus on housing stability and how these issues intersect with one’s overall financial health. Speakers in this session will dissect a few key program innovations and emerging lessons, along with the policy issues at play at the local and federal levels. This session is sponsored by NeighborWorks America.

**Speakers:**
- Mary Cunningham, Urban Institute
- Jennifer Endo, Arlington Housing Corporation
- Katherine Nzive, U.S. Department of Housing and Urban Development
- Tom Deyo, NeighborWorks America (moderator)
Measuring Financial Well-Being and Financial Capability: Similarities, Differences and Implications | Gallaudet University

While the field lacks an agreed-upon set of metrics to measure financial outcomes, researchers in recent years have developed measures and concepts that can help provide a deeper and more personal perspective on the financial situations of individuals. In this session, attendees will learn about the financial health framework and have the opportunity to assess their own financial well-being with the Consumer Financial Protection Bureau’s Financial Well-Being Scale and the Center for Financial Security’s Financial Capability Scale. Discussions will explore when and how these kinds of scales can be most useful to practitioners, clients and the broader field. This session is sponsored by Wells Fargo.

Speakers:
• Genevieve Melford, Consumer Financial Protection Bureau
• Greg Morishige, Wells Fargo
• Collin O’Rourke, University of Wisconsin-Madison
• Kasey Wiedrich, CFED (moderator)

No Place Like Home: Helping Formerly Incarcerated Individuals Overcome Financial Barriers | Salon 13

Formerly incarcerated individuals face many barriers to financial stability. These barriers include discrimination from employers who know about a potential employee’s criminal history, restrictions on housing, lack of skills or training to meet the demands of today’s job market, and high fines or fees associated with parole or probation. In this session, participants will hear from organizational leaders who are working to develop programs and policies that help formerly incarcerated individuals navigate these complex challenges.

Speakers:
• Maria Kim, Cara
• Pauline Sylvain, North Lawndale Employment Center
• Caryn York, Job Opportunities Task Force
• The Reverend Vivian Nixon, College & Community Fellowship (moderator)
**Path to Prime: Access to Safe, Responsible Credit for Subprime Borrowers | University of DC M1**

Accessing safe, affordable credit can be hard to navigate for the more than half of Americans with subprime credit scores. In this session, experts from for-profit and nonprofit markets will explore the state of credit access and credit building in the subprime market, as well as the role lenders play in building the financial security of their borrowers who have subprime scores. This session is sponsored by OneMain Financial.

**Speakers:**
- John Anderson, OneMain Financial
- Chrystel Cornelius, Owesta
- Laura Cummings, Center for Financial Services Innovation
- Mohan Kanungo, Mission Asset Fund
- Dara Duguay, Credit Builders Alliance (moderator)

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**Policy Options and Political Opportunity for Reforming Unfair Tax Programs | Salon 12 M2**

When it comes to helping people build wealth, there is no more significant public policy tool than the tax code. Every year, Congress chooses to spend hundreds of billions of dollars on tax programs to help Americans build wealth, but low-income households—and particularly households of color—receive little or no support. The result of these unfair, upside-down tax programs is growing financial insecurity, a widening racial wealth divide and skyrocketing wealth inequality. Speakers in this session will discuss the scope of these problems, their ideas for reforming and redeploying these tax programs, opportunities for advocacy engagement from the field, and the potential for real change with a new Congress and Administration in 2017.

**Speaker:**
- Christopher Brown, PolicyLink
- Christopher Faricy, Syracuse University
- Ellen Nissenbaum, Center on Budget and Policy Priorities
- Harry Stein, Center for American Progress (moderator)
Concurrent Sessions 4 (Friday, 11:45 am-1 pm)

The Power of Rent Reporting as a Credit-Building and Financial Capability Tool | Chinatown M3

A person’s credit history is no longer just used to determine credit-worthiness; employment prospects, housing and other aspects of one’s life can all be negatively impacted by poor or no credit. Luckily, monthly reporting of on-time rental payments can provide renters with the opportunity to establish a positive trade line on their credit report, especially for low- and moderate-income families. Participants in this session will learn about two rent reporting pilots in Portland, Oregon, and Tacoma, Washington. Practitioners who participated in these pilots will discuss the value of integrating financial education, while residents who have benefitted from their participation in the pilot will discuss how rent reporting helped them. Individuals and organizations interested in alternative credit, financial integration, ‘Housers,’ and those with existing connections to credit reporting entities and the organizations they partner with are encouraged to attend.

Speakers:
- Sarah Chenven, Credit Builders Alliance
- Michael Mirra, Tacoma Housing Authority
- David Moreland, U.S. Department of Veterans Affairs
- Rachel Stein, Innovative Changes
- Brian Stewart, JPMorgan Chase & Co (moderator)

Preparing Filers for Delays in Tax Refunds: The Messages and Information You Need to Know | Catholic University M1

This coming tax season, the IRS is anticipating a delay in the disbursement of the Earned Income Tax Credit and the Additional Child Tax Credit. Practitioners and advocates should join this session to learn what we can do to help filers prepare for potential delays and avoid predatory short-term loans.

Speakers:
- Roxy Caines, Center on Budget and Policy Priorities
- Elaine Maag, Urban Institute
- Pamela Owens, National Federation of Community Development Credit Unions
- Tanya Ladha, Center for Financial Services Innovation (moderator)
Concurrent Sessions 4 (Friday, 11:45 am-1 pm)

Putting Homeownership within Reach for Low- and Moderate-Income Buyers | Salon 14 M2

Many low- and moderate-income families aim to become homeowners, but barriers to entry complicate their efforts. How can new and existing homeownership strategies improve housing options for low- and moderate-income buyers? This session will examine shared equity, cooperatives and other homeownership models that can lower costs for owners. The session will also offer an overview of new downpayment assistance programs, credit challenges and housing quality issues. Participants will walk away with a deeper understanding of how we can put homeownership within reach for rural homebuyers and homebuyers of color? This session is sponsored by Wells Fargo.

Speakers:
• Suzanne Anarde, Rural LISC
• Paul Bradley, ROC USA
• Connie Wright, Wells Fargo Housing Foundation
• Doug Ryan, CFED (moderator)

Uplift America: Investing in Rural Communities | Judiciary Square M3

The session will focus on the newly launched Uplift America Fund and how it represents a new kind of partnership that leverages federal resources, bank financing and private grants to target much-needed capital to persistently low-wealth areas. The Uplift America Fund makes low-interest U.S. Department of Agriculture loans and private grant support available to community lenders, particularly Community Development Financial Institutions, that fund in the economically distressed areas of Appalachia, the Texas-Mexico border, the rural South and Native American reservations.

Speakers:
• Bill Bynum, HOPE
• Jim King, Federation of Appalachian Housing Services
• Dan Letendre, Bank of America
• Justin Maxson, Mary Reynolds Babcock Foundation
Weathering Unexpected Storms: Research and Policies on Short-Term Financial Security | Shaw M3

You can’t build assets if unexpected expenses and income interruptions constantly throw you off financial course. In recent years, researchers have illustrated the complex financial lives of low-wage workers, and program administrators and policymakers have taken note of the importance of emergency savings for financial stability. Speakers in this session will cover the exciting developments in this field, including new research, innovative programs and creative public policies to expand financial security by boosting emergency savings for low-income Americans. This session is sponsored by Citi.

Speakers:
- Ezra Levin, CFED
- Leigh Phillips, EARN
- Daria Sheehan, Citi
- Joanna Smith-Ramani, Financial Security Program at The Aspen Institute
- Justin King, New America (moderator)

Where the Magic Happens: Workforce Strategies as a Path to Financial Well-Being | LeDroit Park M3

Integrating financial capability services into workforce development programming has proven to be an excellent strategy for helping low- and moderate-income clients get ahead in both their work and their financial lives. Programs across the country that are linking employment and financial wellness are finding that clients who participate in these services are more likely to gain and maintain employment and see greater financial outcomes down the road. Practitioners and funders in this session will discuss the impact of this “magic bundle” and how others across the country can replicate it. This session is sponsored by LISC.

Speakers:
- Chara Jackson, Urban League of Cincinnati
- Matt King, YWCA Seattle
- Julie Riddle, United Way of Greater Kansas City
- Seung Kim, LISC (moderator)
Networking Opportunities & Special Events

Wednesday Evening Reception: D.C. Street Fair

Wednesday, September 28 | 5:30-7 pm | M1 & M2

Attendees will mix and mingle with each other and with our awesome ALC exhibitors at this D.C. street fair-themed evening reception. Food carts featuring local dishes and signature drinks will bring the tastes of DC to the ALC. Love a good lawn game? Active on social media? Make your way to Levels M1 & M2, where you’re sure to find something you love!

Capitol Hill Visits

Thursday, September 29 | 1:45-5 pm | Buses depart from L Street Entrance

Capitol Hill Visits give ALC attendees the opportunity to educate federal lawmakers and their staffers about strategies that build financial health and well-being. Most attendees indicated whether they would participate in the Hill Visits during the registration process, but if you didn’t sign up and want to participate, it’s not too late! Stop by the CFED Information Desk, located inside the Assets Learning Shop on Level M1 to sign up.
Networking Opportunities & Special Events (cont.)

A Funder-to-Funder Conversation on Maximizing the Golden Triangle: Savings, the EITC and Financial Coaching

Thursday, September 29 | 2-5:30 pm | Silver Linden M

An invitation-only briefing hosted by the Asset Funders Network

This briefing, designed especially for funders, is available to ALC attendees by invitation only, and advanced registration is required. For more information, contact Ami Nagle at ami@eitcfunders.org.

Thursday Evening Reception: Choose Your Own Adventure

Thursday, September 29 | 7 pm | M2

It’s Choose Your Own Adventure Night at the ALC! Spend the evening checking out all that DC has to offer with a night on the town with friends and colleagues, or join us Level M2 for a night of fun. Starting with cocktails and light snacks at 7 pm, you’ll have the choice to attend the ALC Theater with a special ALC-specific comedy show or to network and play board games in the ALC lounge. As always, we’ll close the evening with dancing at the ALC After Dark. Download the ALC Mobile App to get the 4-1-1 on ALC After Dark!
Plenary Speaker Biographies

For biographies of speakers in other sessions, download the ALC mobile app.

Asheesh Advani, Junior Achievement Worldwide
Asheesh is the CEO of Junior Achievement (JA) Worldwide, a global NGO dedicated to educating young people about entrepreneurship, financial literacy, and workforce readiness. With offices in over 100 countries, JA serves over 10 million young people annually.

Asheesh is an accomplished entrepreneur, having served as CEO of Covestor (a financial marketplace acquired by Interactive Brokers) and Founder/CEO of CircleLending (a social lending company acquired by Richard Branson’s Virgin Group). He helped pioneer the social finance industry by working with regulators and credit bureaus to develop guidelines for peer-to-peer lending. In addition to his role as Vice Chair of the Board at CFED, he has served as the Board Chair of Credit Builders Alliance upon its founding and has been on the board of one of the nation’s first B corporations and several technology companies. Asheesh’s experiences have been chronicled in case studies at Harvard Business School and Babson College.

He is a graduate of the Wharton School and Oxford University, where he was a Commonwealth Scholar. Asheesh is actively involved with the World Economic Forum as a member of the Global Agenda Council on Employment, Skills and Human Capital.

Dedrick Asante-Muhammad, CFED
Dedrick Asante-Muhammed is Director of the Racial Wealth Divide Project at CFED. As Director, Dedrick’s responsibilities include strengthening CFED’s outreach and partnership with communities of color, as well as strengthening CFED’s racial wealth divide analysis in its work. CFED’s Racial Wealth Divide Initiative leads wealth-building projects that seek to establish best practices and policy recommendations to address racial economic inequality.

Before CFED, Dedrick worked for the NAACP, where he was the Senior Director of the Economic Department and Executive Director of the Financial Freedom Center.
Plenary Speaker Biographies

**Carmen Berkley, AFL-CIO**
Carmen Berkley is currently fighting for workers’ rights as the Director of the Civil, Human & Women’s Rights at the AFL-CIO. Carmen’s passion for uplifting people of color and the LGBTQ community has allowed her to work as the Executive Director of the Generational Alliance, Digital Strategist at AFSCME, Field Director of Choice USA and Regional Field Director of NAACP. The job that catapulted this Pittsburgh native into a progressive organizer was the United States Student Association, where she served as President and Vice President. Carmen’s love of trainings and leadership development allows her to work as a lead trainer for Wellstone Action and Principal Consultant and Co-Founder of Can’t Stop Won’t Stop, LLC. In her spare time you can find her tasting new hot sauces, going to concerts and tweeting about all issues @CarmenSpindiego.

**Janis Bowdler, JPMorgan Chase & Co.**
Janis Bowdler is a Managing Director within Global Philanthropy at JPMorgan Chase & Co., a global leader in corporate philanthropy with more than $200 million invested in communities annually.

Janis joined JPMorgan Chase’s Global Philanthropy team in 2013 to lead the firm’s philanthropic strategy in three strategic areas: Financial Capability, Small Business and Community Development. Under her leadership, the firm invests more than $80 million each year to advance strategies that connect distressed communities and underserved individuals and entrepreneurs from around the world with the tools, resources and opportunities necessary to prosper. In her short time at the firm, she has launched several high-profile initiatives, including Financial Solutions Lab, PRO Neighborhoods, the National African American Loan Fund and blight mitigation initiatives in Detroit, MI.

Janis has authored a number of publications on financial opportunity and economic mobility. Recent publications include All In: Building the Path to Global Prosperity through Financial Capability and Inclusion, Latino Financial Access and Inclusion in California and Affording Citizenship and Securing a Sound Financial Future.

**Bill Bynum, HOPE**
Bill Bynum is Chief Executive Officer of Hope Enterprise Corporations/Hope Credit Union, a nationally respected community development financial institution, intermediary and policy center that addresses development needs confronting low-wealth people and communities in Arkansas, Louisiana, Mississippi and Tennessee. Since 1994 Hope Enterprise Corporations/Hope Credit Union has provided
over $1 billion in financing and related assistance for entrepreneurs, homebuyers and community development projects in the Delta, areas affected by Hurricane Katrina and other distressed Mid South communities, benefiting more than 60,000 individuals. Prior to joining Hope Enterprise Corporations/Hope Credit Union, Bill helped establish Self-Help, a pioneer in the development banking industry, and directed programs at the North Carolina Rural Economic Development Center. Bill is a recipient of the National Federation of Community Development Credit Unions Annie Vamper Award, National Rural Assembly Rural Hero Award; Ernst & Young/ Kauffman Foundation National Supporter of Entrepreneurship Award and University of North Carolina Distinguished Alumnus Award. He serves as a trustee/director the Winthrop Rockefeller Foundation, Foundation for the Mid South, Regions Bank Community Development Corporation, William Winter Institute for Racial Reconciliation, Mississippi Children’s Museum, Mississippi Access to Justice Commission and is Chairman of the President’s Community Development Advisory Board.

Naomi Camper, JPMorgan Chase & Co.
Naomi Gendler Camper is Managing Director and the head of JPMorgan Chase’s new Office of Nonprofit Engagement. In this role, Naomi is responsible for building a comprehensive plan of sustained engagement with strategic nonprofit partners who are involved in advocacy, thought leadership and services related to low-and moderate-income communities. She is also working with JPMC’s Global Philanthropy group to develop financial capability and community development initiatives. Immediately prior to this role, Naomi was Head of Consumer Public Policy.

Naomi holds a J.D. from Harvard Law School, a Master in Public Policy from Harvard’s Kennedy School of Government and a B.A. from Columbia University. She is a native of Andover, Massachusetts, and currently resides in Chevy Chase, Maryland, with her husband and three children.

Richard Cordray, Consumer Financial Protection Bureau
Prior to joining the Bureau, Mr. Cordray served on the front lines of consumer protection as Ohio’s Attorney General. Mr. Cordray recovered more than $2 billion for Ohio’s retirees, investors and business owners and took major steps to help protect its consumers from fraudulent foreclosures and financial predators. In 2010, his office responded to a record number of consumer complaints, but Mr. Cordray went further and opened that process for the first time to small businesses and nonprofit organizations to ensure protections for even more Ohioans. To
Mr. Cordray also served as Ohio Treasurer and Franklin County Treasurer, two elected positions in which he led state and county banking, investment, debt and financing activities. As Ohio Treasurer, he resurrected a defunct economic development program that provides low-interest loan assistance to small businesses to create jobs, re-launched the original concept as GrowNOW and pumped hundreds of millions of dollars into access for credit to small businesses. Mr. Cordray simultaneously created a Bankers Advisory Council to share ideas about the program with community bankers across Ohio.

Earlier in his career, Mr. Cordray was an adjunct professor at the Ohio State University College of Law, served as a state representative for the 33rd Ohio House District, was the first solicitor general in Ohio’s history, and was a sole practitioner and of counsel to Kirkland & Ellis. Mr. Cordray has argued seven cases before the United States Supreme Court, including by special appointment of both the Clinton and Bush Justice Departments. He is a graduate of Michigan State University, Oxford University and the University of Chicago Law School. Mr. Cordray was Editor-in-Chief of the University of Chicago Law Review and later clerked for U.S. Supreme Court Justices Byron White and Anthony Kennedy.

Mr. Cordray lives in Grove City, Ohio, with his wife Peggy—a professor at Capital University Law School in Columbus—and twin children, Danny and Holly.

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**Melany de la Cruz-Viesca, Asian-American Studies Center, UCLA**

Melany de la Cruz-Viesca is the Assistant Director of the UCLA Asian American Studies Center (AASC) and the Managing Editor of AAPI Nexus, a nationwide journal focusing on Asian American & Pacific Islanders policy, practice, and community issues. She also serves as the Director of the AAPI Community Development Census Information Center, a joint partnership between UCLA AASC, the National Coalition of Asian Pacific American Community Development (CAPACD) and the U.S. Census Bureau.

Her research focuses on Asian American, Native Hawaiian, and Pacific Islander demographics and policy, in relation to asset building, housing, community and economic development, and education. She has sixteen years of experience in providing training and technical support on using census data, developing articles, fact sheets and reports on Asian American, Native Hawaiian, Pacific Islander
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subpopulation groups, and advocacy to meet the specific needs of community-based organizations.

She is a member of the Insight Center for Community Economic Development’s Experts of Color Network. She was appointed by Los Angeles Mayor Antonio Villaraigosa in 2008 and recently re-appointed by Mayor Eric Garcetti to the City’s Human Relations Commission. She holds a master’s degree in urban planning from UCLA and a bachelor’s degree in ethnic studies and urban studies and planning from UC San Diego.

Anna Deavere Smith, Actor & Activist

Actress, playwright, and teacher, Anna Deavere Smith is said to have created a new form of theater. She received the National Humanities Medal, presented to her by President Obama in 2013. She was the 2015 Jefferson Lecturer for the National Endowment for the Humanities.

She is a MacArthur Fellow, and received The Dorothy and Lillian Gish Prize. She is recipient of two Tony nominations, and two Obie awards. She was runner-up for the Pulitzer Prize for her play Fires in the Mirror. She has created over 15 one-person shows based on hundreds of interviews, most of which deal with social issues. Twilight: Los Angeles, about the Los Angeles race riots of 1992, was performed around the country and on Broadway. Let Me Down Easy focused on health care in the U.S. Her current work-in-progress, the Anna Deavere Smith Pipeline Project, examines the school to prison pipeline.

In popular culture you have seen her in Nurse Jackie, Black-ish, The West Wing, The American President, Rachel Getting Married, and Philadelphia. Books include Letters to a Young Artist and Talk to Me: Listening Between the Lines. Honorary degrees include those from Yale, Juilliard, the University of Pennsylvania, Barnard, Radcliffe, Wesleyan, Williams, and Northwestern. She sits on the board of trustees for the American Museum of National History, the Aspen Institute, Grace Cathedral in San Francisco and the Museum of Modern Art in New York. She is University Professor at New York University, where she also directs the Institute on the Arts and Civic Dialogue.

David Erickson, Federal Reserve Bank of San Francisco

David J. Erickson is Director of the Center for Community Development Investment at the Federal Reserve Bank of San Francisco and edits the Federal Reserve journal, Community Development Investment Review. His research areas in the Community Development department of the Federal Reserve include community
development finance, affordable housing, economic development and institutional changes that benefit low-income communities. Erickson has a Ph.D. in History from the University of California, Berkeley, with a focus on economic history and public policy. He also holds a Master’s degree in public policy from Berkeley and an undergraduate degree from Dartmouth College. He has also been a leader in the collaboration between the Federal Reserve and the Robert Wood Johnson Foundation on bringing health together with community development.

**Bob Friedman, CFED**
Robert (Bob) Friedman is General Counsel, Founder and Chair Emeritus of CFED’s board. A recognized pioneer in the asset-building and economic development movement, he received the Presidential Award for Excellence in Microenterprise Development from President Bill Clinton in 1999. He helped create the U.S. microenterprise, savings and asset-building fields and the international economic development and child savings fields. Currently, he is focused on economic development strategies that ensure an inclusive economy where all children and adults have a reasonable opportunity to save, go to college, start a business, buy a home and otherwise build an economic future for themselves, their families and the country as a whole. Bob is based in San Francisco (too far from his granddaughter) and serves on a number of Boards including Ecotrust, Child and Youth Finance International, the Rosenberg Foundation, Friedman Family Foundation and the Family Independence Initiative. He is a past board member of Levi Strauss & Co., a graduate of Harvard College and Yale Law School, and author of *The Safety Net as Ladder: Transfer Payments and Economic Development.***

**Juliet García, University of Texas System**
Dr. Juliet V. García is a national thought leader who has devoted her life’s work to higher education, focused on sustaining the democracy of our nation by empowering first generation college students. As Senior Advisor to the Chancellor for Community, National and Global Engagement, she is committed to developing creative ways to expand the impact The UT System can have in accelerating success for all Texans.

**Jeremie Greer, CFED**
Jeremie Greer is Vice President of Policy & Research at CFED. In this role, Jeremie oversees CFED’s Government Affairs and Applied Research teams, which are responsible for developing and executing the organization’s policy and research agendas and advocacy strategies.
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Previously, Jeremie served as CFED’s Director of Government Affairs. Prior to joining CFED, he was a Senior Policy Officer at the Local Initiatives Support Corporation where he led LISC policy advocacy on an array of federal issues including public housing, workforce development, asset building, green development, community service, smart growth, transportation and community safety. Jeremie also spent time at the United States Government Accountability Office (GAO), where he provided non-partisan and fact-based federal policy analysis to the United States Congress in the areas of housing, community development, workforce, education, human services and environmental protection. He began his career at the community level working in the Columbia Heights and Shaw neighborhoods in the District of Columbia where he provided capacity building and technical support to small community-based organizations to help enhance their ability to serve low- and moderate-income DC residents.

Jeremie has a Bachelor’s of Social Work from the University of St. Thomas in St. Paul, MN, and a Master’s of Public Policy from George Mason University in Fairfax, VA.

Kate Griffin, CFED
Kate Griffin is CFED’s Vice President for Programs, providing strategic oversight for CFED’s asset-building and financial capability programs, including savings, homeownership and entrepreneurship. In her tenure at CFED, she has led programs to scale asset-building strategies within other large systems, such as TANF, Head Start, child welfare, public health and other social services. She has consulted with community-based organizations and government agencies on developing financial capability and matched savings projects and developed tools, case studies and resources for the field. In 2015, Ms. Griffin edited What It’s Worth: Strengthening the Financial Future of Families, Communities and the Nation, published by the Federal Reserve Bank of San Francisco. Prior to CFED, she worked internationally in the microfinance field, helping to expand savings practices among financial institutions focused on serving low-income households in Asia, Africa and Eastern Europe. She holds a B.A. from Kenyon College and an M.A. from American University.

Jocelyn Harmon, CFED
Jocelyn Harmon is CFED’s Chief Philanthropy Officer. Prior to joining CFED, Ms. Harmon was vice president of development for the Global Fund for Children, an international grant-making organization, where she led a multi-faceted, multi-million dollar fundraising effort. Before joining GFC, she served as vice president of sales, marketing, and customer success at Network for Good, which helps thousands of grassroots nonprofits raise money and engage supporters online.
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She was director of business development for Care2.com, a web-based social action network that supports the advancement of socially responsible causes. She has held senior roles in sales, marketing, development and communications at InfoGroup Nonprofit, NPower DC (now 501cTECH) and the National Council for Nonprofits.

Ms. Harmon holds a Bachelor’s degree in literature from New York University and a Master’s degree in sociology from the University of Washington.

Francesca Jean Baptiste, Maryland CASH Campaign
Francesca Jean Baptiste is the Senior Program Manager at the Maryland CASH Campaign. She leads the Maryland CASH Campaign’s statewide network of Volunteer Income Tax Assistance (VITA) partners. Ms. Jean Baptiste joined Maryland CASH in 2011. Ms. Jean Baptiste received her J.D. from Washington and Lee School of Law with a concentration in tax law. She is currently working towards her LLM in Taxation at the University of Baltimore.

Tishaura Jones, City of St. Louis Treasurer
Tishaura O. Jones is the first woman to hold the office of Treasurer in the history of St. Louis, MO.

Treasurer Jones is the chief investment and cash management officer of the city and also manages the city’s parking division. Treasurer Jones increased transparency in city government, modernized the parking division, saved the city hundreds of thousands of dollars through streamlining treasury operations, and embarked on an ambitious agenda to improve the overall financial health of city residents by opening the city’s first Office of Financial Empowerment, offering free financial literacy classes and counseling.

Treasurer Jones has a Master’s degree in Health Administration from the Saint Louis University School of Public Health, a Bachelor’s degree in Finance from Hampton University, and is a graduate of the Executives in State and Local Government program at Harvard University’s Kennedy School of Government.

Jamie Kalamarides, Prudential Retirement
John J. (“Jamie”) Kalamarides is a senior vice president at Prudential Retirement, where he leads the Institutional Investment Solutions business which includes stable value funds, institutional retirement income products, institutional investments
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and Prudential Bank & Trust, FSB. Kalamarides oversees more than $170 billion in account values.

Recognized as one of the “Most Influential People in Defined Contribution,” Kalamarides’ expertise includes retirement coverage, savings adequacy, guaranteed income and pensions. He is a frequent speaker at industry, academic and public policy forums, including the AARP, Aspen Institute, Heritage Foundation, and the US Chamber of Commerce.

Prior to joining Prudential, Kalamarides was senior vice president of Marketing & Strategy for CIGNA’s full-service retirement business. Previously, Kalamarides led strategy projects for Accenture. Kalamarides also developed new products and services for Greenwich Associates, a strategic consulting firm. Kalamarides is a graduate of Colgate University and earned a master’s in business administration with high distinction from the Amos Tuck School of Business Administration at Dartmouth College.

John Koskinen, Internal Revenue Service

John Koskinen is the 48th Commissioner of the IRS. As Commissioner, he presides over the nation’s tax system, which collects approximately $3.1 trillion in tax revenue each year. This revenue funds most government operations and public services. Mr. Koskinen manages an agency of about 90,000 employees and a budget of approximately $10.9 billion.

In his role leading the IRS, Mr. Koskinen is working to ensure that the agency maintains an appropriate balance between taxpayer service and tax enforcement and administers the tax code with fairness and integrity.

Prior to his appointment, Mr. Koskinen served as the non-executive chairman of Freddie Mac from 2008 to 2012 and its acting Chief Executive Officer in 2009. Previously, Mr. Koskinen served as President of the U.S. Soccer Foundation, Deputy Mayor and City Administrator of Washington, DC, Assistant to the President and Chair of the President’s Council on Year 2000 Conversion and Deputy Director for Management at the Office of Management and Budget. Mr. Koskinen also spent 21 years in the private sector in various leadership positions with the Palmieri Company, including President and Chief Executive Officer, helping to turn around large, troubled organizations. He began his career clerking for Chief Judge David L. Bazelon of the DC Circuit Court of Appeals in 1965, practiced law with the firm of Gibson, Dunn and Crutcher and served as Assistant to the Deputy Executive Director of the National Advisory Commission on Civil Disorders, also known as the Kerner Commission. Mr. Koskinen also served as Legislative Assistant to New York Mayor
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John Lindsay and Administrative Assistant to Sen. Abraham Ribicoff of Connecticut.

Mr. Koskinen holds a Law Degree from Yale University School of Law and a Bachelor’s Degree from Duke University. He also studied International Law for one year in Cambridge, England. He and his wife Patricia have two grown children and live in Washington, DC.

Kristin Lawton, CFED
Kristin Lawton is the Director of Communications for CFED where she leads strategic communications for the organization. In this position, she directs communications efforts for all brand-level initiatives and oversees all communications functions including media relations, online communications, graphic design and social marketing efforts for publication releases. Ms. Lawton also oversees all of CFED’s major events, including the biennial Assets Learning Conference.

Since joining CFED in 2005, Ms. Lawton has led a number of major communication undertakings, including the annual public release of the annual Assets & Opportunity Scorecard and the redesign and launch of www.cfed.org in 2010. She also launched CFED’s social media strategy and led CFED’s outreach for a major charitable giving competition by a national retailer where CFED was a finalist; led and executed the planning of CFED’s 30th Anniversary Gala; and directed the communications efforts for all events and publication releases.

Ms. Lawton is a graduate of Furman University in Greenville, S.C. She holds a Bachelor’s Degree in Communication Studies and Political Science.

Andrea Levere, CFED
Andrea Levere has led the Corporation for Enterprise Development (CFED) as its President since 2004. CFED’s work makes it possible for millions of people to achieve financial security and contribute to an opportunity economy.

Prior to joining CFED in 1992, Ms. Levere was a director with the National Development Council. At NDC, she was a lead trainer for the Economic Development Finance Certification Program and designed and conducted “Taking Care of Business,” a financial management program for entrepreneurs, while also working with cities and states to structure financing for small businesses, affordable housing and urban development projects.
Ms. Levere served as chair of the board of the Ms. Foundation for Women from 2002-2005, after being on its board since 1998. Currently, she serves as the Chair of ROC USA (Resident Owned Communities USA), a national social venture that converts manufactured home parks into resident-owned cooperatives. She is a member of the FDIC’s Committee on Economic Inclusion, Morgan Stanley’s Community Development Advisory Board, Capital One’s Community Advisory Council and JPMC’s Consumer Advisory Council. In 2013, President Obama appointed Ms. Levere to the National Cooperative Bank’s (NCB) Board of Directors to represent the interests of low-income consumers.

Ms. Levere holds a Bachelor’s degree from Brown University and an MBA from Yale University. In 2001, she received the Alumni Recognition Award from the Yale School of Management and in 2008 was named to the inaugural class of its Donaldson Fellows Program, which recognizes alumni who help educate business and society leaders.

**Brandee McHale, Citi**

Brandee McHale is the President of the Citi Foundation. Brandee is responsible for all of the Foundation’s investment activity and Citi’s Office of Financial Capability whose mission is to leverage Citi’s people and products to increase low-income consumer financial capabilities. Brandee also oversees Citi Volunteers, which leverages the commitment of our employees to make a difference in their communities, reflecting the Foundation’s “more than philanthropy” approach to its investments. Brandee joined Citi in 1991 and has a long history in both business management and philanthropy. Before joining the Foundation, she served as the Director of Operations for Citi Community Capital the largest community development financing entity in the United States.

Brandee holds a Master’s Degree in Urban Policy from the New School for Social Research and is currently Chair of the Board of Directors of the CFED, as well as a member of the Board of Directors of the Asset Funders Network. Brandee also serves as the co-chair for the Living Cities Local Integration Initiative, a ground breaking effort to promote neighborhood transformation innovations that focus on both people and place.

**Regis Mulot, Staples**

Based in Framingham, MA, Regis is Senior Vice President of Human Resources, responsible for Staples’ global HR strategies and programs that advance the company’s commitment to be the world’s best office products company and supporting its 87,000 associates located in 25 countries. Before being named SVP,
HR, Regis served as the VP, HR for Staples International, based in Amsterdam, Netherlands, where he built an integrated HR team in Europe, Asia, Australia and Latin America. Regis is also a Staples Foundation director and Staples Global Diversity Council member. Prior to joining Staples, Regis served as VP, HR, Community and Corporate Citizenship for Levi Strauss, based in Brussels, Belgium, supporting employees in 24 countries in Europe, the Middle East and Northern Africa. Earlier in his career, located in Paris, Brussels or London, Regis has held senior HR leadership roles at Broadnet Europe (Telecom Start-up Company), GTECH EMEA (world leader Lottery system supplier) and Chronopost (French Post Office company). Regis, a French national, earned his BA in Public Law at Paris II-Assas University and his Master's Degree in Public Administration at Paris IX-Dauphine & Paris XI-Sceaux Universities. Regis relocated permanently from Europe to Cambridge in 2012 with his wife and son. He enjoys travelling across the world and playing golf with his family, and running half-marathons.

David Newville, CFED
David Newville is Director of Government Affairs at CFED, where he oversees CFED’s federal policy and advocacy work.

David was previously a Senior Policy Advisor in the U.S. Department of the Treasury’s Office of Consumer Policy. His work focused on emerging payments innovations, consumer financial protection regulations, small-dollar credit products and financial inclusion issues. Prior to that, David was a Policy Manager at the Center for Financial Services Innovation (CFSI), where he focused on financial services policies for underserved consumers in specific areas such as prepaid debit cards, nonbank financial regulation, small-dollar credit and financial access barriers. He also worked on improving savings and financial services policies for low- and moderate-income individuals, in the Asset Building Program at the New America Foundation. Before coming to Washington, DC, David worked on state child care, early childhood education, and health care policy and advocacy issues at Illinois Action for Children. He was also a producer for Chicago Public Radio, where he worked on a variety of news, public affairs, and music productions.

David is a graduate of the Gerald R. Ford School of Public Policy at the University of Michigan and Grinnell College.

The Reverend Vivian Nixon, College & Community Fellowship
The Reverend Vivian Nixon is Executive Director of College and Community Fellowship (CCF), an organization committed to removing individual and
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structural barriers to higher education for women with criminal record histories and their families. As a formerly incarcerated woman and prior CCF program participant, Rev. Nixon is uniquely positioned to lead the charge to help justice-involved women and their families have a better future. While incarcerated, Rev. Nixon spent time as a peer educator at Albion State Correctional Facility in New York. Following her release, she was ordained by the African Methodist Episcopal Church (AMEC) and currently serves as an associate minister at Mt. Zion AMEC in New York City. She is a Columbia University Community Scholar and a recipient of the John Jay Medal for Justice, the Ascend Fellowship at the Aspen Institute, the Soros Justice Fellowship, and the Petra Foundation Fellowship. She is a co-founder of the Education from the Inside Out Coalition (EIO), a collaborative effort to increase access to higher education for justice-involved students and serves on the advisory board of JustLeadershipUSA. Rev. Nixon holds a Bachelor of Science degree from the State University of New York Empire College.

Noel Poyo, NALCAB
Noel Andrés Poyo represents and serves a diverse national network of over 100 Latino-led community and economic development organizations in 36 states and the District of Columbia. He advocates nationally on behalf of the NALCAB membership, as well as for low-income Latino and immigrant communities.

Poyo is a national leader in the community development and asset-building industry, with more than 15 years of experience in residential real estate and neighborhood economic development. His career has focused on integrating low-income people and immigrants into mainstream financial services and real estate sectors of the economy, as well as improving the livability and economic resilience of low-income neighborhoods and affordable housing communities.

Jason Purnell, Washington University in St. Louis
Jason Q. Purnell is an Assistant Professor in the George Warren Brown School of Social Work, Faculty Scholar in the Institute for Public Health and Faculty Director for community engagement in the Center for Social Development at Washington University in St. Louis. Trained in applied psychology and public health, he studies socioeconomic factors contributing to disparities in health behaviors and health outcomes. He leads For the Sake of All, an initiative to improve the health and well-being of African-Americans in St. Louis through strategic communication of research evidence, community engagement and policy change.
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**Lata Reddy, Prudential Foundation**
Lata N. Reddy is Vice President and Head of Corporate Social Responsibility for Prudential Financial, Inc. Reddy joined Prudential in 1997 to manage The Prudential Foundation’s education grant-making activities. In 2002, she became Vice President of the Foundation with responsibility for developing and leading the company’s overall philanthropic efforts.

Before joining Prudential, Reddy held positions in the public and nonprofit sectors. Reddy previously worked in the New York regional office of the U.S. Department of Education where she was an attorney in the Office for Civil Rights and as director of Finance and Legal Services at the Council for Educational Development and Research, a nonprofit education policy association in Washington, DC. Reddy has a BA degree in economics from the University of Michigan and a law degree from Emory University School of Law.

**Mike Rizer, Wells Fargo**
Executive Vice President, Michael (Mike) Rizer is the director of Community Relations for Wells Fargo & Company. In this role he manages the community development and community affairs teams companywide that are responsible for CRA performance, community outreach, stakeholder engagement, philanthropy and reputation risk. In addition, Rizer oversees the CRA Risk Management team that manages controls and processes associated with honoring Wells Fargo’s longstanding commitment to outstanding CRA performance.

Prior to his current position, Rizer was the Director of Community Relations at Wachovia Corporation. In that role he managed the corporation’s community development, philanthropy, community lending and investing, environment and employee involvement programs. Previously, he led Fair Lending and CRA Programs teams, managing the bank’s fair lending risk as well as products, services and marketing initiatives for low- to moderate-income customers for Wachovia Corporation. Rizer was also a Senior Compliance Manager and Counsel for PNC Bank Corporation from 1991-1996. He started his professional career as an attorney with the Legal Aid Society of Cincinnati.

**Sherry Salway Black, CFED Board of Directors**
Sherry Salway Black, Oglala Lakota, has worked for more than 40 years in American Indian issues at the American Indian Policy Review Commission; Indian Health Service, First Nations Development Institute, and the National Congress of American Indians. She serves on the boards of directors of the Johnson
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Scholarship Foundation, the Hitachi Foundation, Board of Governors for the Honoring Excellence in the Governance of Tribal Nations, and as chairperson of First Peoples Fund. She was appointed by President Obama and served on the President’s Advisory Council on Financial Capability for Young Americans. Other past board positions includes First Nations Development Institute and Oweesta Corporation, Council on Foundations, American Indian Business Leaders, Native Americans in Philanthropy, the Hopi Education Endowment Fund, Trillium Asset Management Corporation, and Women and Philanthropy. Ms. Black received the 2016 Special Recognition Award from NCAI. She has a Master of Business Administration degree from the University of Pennsylvania.

Dave Snyder, Minnesota Asset Building Coalition

Dave Snyder is the Coordinator of the Minnesota Asset Building Coalition (MABC). Born and raised in Minnesota, Dave’s family helped to establish Shir Tikvah Synagogue in 1988. Prior to his asset-building work, Dave worked at Jewish Community Action, where he was instrumental in the creation of the Northside Community Reinvestment Coalition (NCRC), an interfaith, multi-racial coalition that supported resident leaders to challenge foreclosures and advocated for economic justice locally and nationally. Prior to that, Dave worked as an organizer with Baltimore’s Hotel Employees and Restaurant Employees Union, Local 7 and as a student economic justice activist. He holds an M.A. in Political Science from Johns Hopkins University and a B.A. in Philosophy from Goucher College in Towson, MD. He serves on the Board of Directors of the National Community Reinvestment Coalition (NCRC) and is the Chair of the Network Steering Committee for the Assets & Opportunity Network of CFED.

Leigh Tivol, CFED

Leigh Tivol has spent her entire career in the asset-building field, and has twenty years of policy and program experience in financial capability, affordable housing and community development. She has worked in a range of settings, including direct service delivery, statewide policy advocacy, association services and technical assistance to community organizations, state government and, since 2006, at CFED.

In 2015, Ms. Tivol became CFED’s Vice President for Strategy & Impact, working to ensure the strategic and operational effectiveness of CFED’s programmatic work. In this role, she leads in identifying and resolving operational and strategic challenges, tracks progress against key metrics and deliverables, and serves as an advisor to and surrogate for CFED’s President and other Vice Presidents on a broad array of programmatic and strategic issues.
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Ms. Tivol holds Bachelor’s degrees in Sociology and French from Brown University, and a Master’s in Public Affairs from Indiana University.

Kevin Walker, Northwest Area Foundation
Kevin Walker is president and CEO of the Northwest Area Foundation, which seeks to reduce poverty and build sustainable prosperity in a region that stretches from Minnesota to the Pacific Northwest, including the 75 Native nations that share that geography. A graduate of Harvard University and the University of Michigan, Walker is vice chair of Philanthropy Northwest and past chair of the Minnesota Council on Foundations. Prior to joining the Northwest Area Foundation in 2008, Walker spent 13 years with the Charles Stewart Mott Foundation, including nine as director of Mott’s national anti-poverty program. He lives in St. Paul, Minnesota.

The Reverend Starsky Wilson, Deaconess Foundation
Reverend Starsky D. Wilson is a pastor, philanthropist and activist pursuing God’s vision of community marked by justice, peace and love. He is president & CEO of Deaconess Foundation, pastor of Saint John’s Church (The Beloved Community) and co-chair of the Ferguson Commission. Through Saint John’s, Wilson has led congregational activism on myriad issues, including youth violence prevention, Medicaid expansion, public school accreditation, voter mobilization, capping payday lending and raising the minimum wage. In 2014, Missouri Governor Jay Nixon appointed Rev. Wilson co-chair of the Ferguson Commission, a group of sixteen citizens empowered to study the underlying conditions and make public policy recommendations to help the region progress through issues exposed by the tragic death of Michael Brown, Jr. On September 14, 2015 they released the ground-breaking ‘Forward Through Ferguson: A Path Toward Racial Equity’ Report, calling for sweeping changes in policing, the courts, child well-being and economic mobility.

Dalila Wilson-Scott, Comcast Foundation
Dalila Wilson-Scott serves as Senior Vice President of Community Investment for Comcast Corporation and as President of the Comcast Foundation. Dalila joined Comcast in 2016 after more than 16 years at JPMorgan Chase & Co., where she served as Head of Global Philanthropy and President of the JPMorgan Chase Foundation. Prior to joining the Office of Corporate Responsibility, she served in the firm’s Corporate Merger Office. Before this role, she was a Senior Strategic Planning Director focused on evaluating new business initiatives and
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acquisition opportunities for the retail and commercial banking businesses. Dalila has been named one of the “Most Influential Blacks in Corporate America” by Savoy Magazine and an “Innovative Rising Star: Building Communities” by Forbes magazine. She earned an MBA in Finance and Management from New York University’s Leonard N. Stern School of Business and a B.A. in Economics from New York University’s College of Arts and Science.
When the community works together, the community works

Every community is made up of people with their own goals and ideas about how to reach them. So bringing a neighborhood together to work for positive change is no small accomplishment.

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Welcome to DC!

The Washington Marriott Marquis is conveniently located in the heart of Downtown Washington, DC, adjacent to the Shaw and Mt. Vernon Square neighborhoods. The Shaw neighborhood, immediately to the north of the hotel and the adjacent Walter E. Washington Convention Center, grew out of freed slave encampments in what used to be the rural outskirts of the city. In the late nineteenth and early twentieth centuries, Shaw was an early center for intellectual and cultural life, and over the decades, it has evolved as a vibrant hub of Washingtonian culture.

Present-day Shaw offers an array of food and drink options, and below are our favorites near the hotel. We hope you’ll take advantage of what this area has to offer. For CFED’s staff picks of the best spots around the Marriott Marquis, download the ALC Mobile App.

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Baby Whale
1124 9th Street NW

Bantam King
501 G Street NW

Corduroy
1122 9th Street NW
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