

Pathways to Prosperity

Integrating Asset-Building Throughout Communities

KEYNOTE SPEAKERS

Nancy O. Andrews

President and CEO, Low Income Investment Fund (LIIF)

Nancy O. Andrews is the President and Chief Executive Officer of the Low Income Investment Fund (LIIF). LIIF is a \$700 million Community Development Financial Institution (CDFI) that has invested \$1.3 billion in community projects. LIIF's investments have leveraged \$6.6 billion in private capital for poor communities in 26 states across the U.S. and generated more than \$22 billion in benefits for families and society.

Established 27 years ago, LIIF has served more than a million low income people by providing capital for 61,000 affordable homes for families and children, 191,000 spaces of child care and 62,000 spaces in school facilities. LIIF is a national CDFI with staff and offices in San Francisco, Los Angeles, New York City and Washington, D.C.

Ms. Andrews' career spans 30 years in the community development field. In addition to her work at LIIF, she serves on numerous boards and committees, including Housing Partnership Network, Bank of America's National Community Advisory Council, Morgan Stanley's Community Development Advisory Committee, Capital One's Community Advisory Council, National Housing Law Project and the Center for International Forestry Research. Ms. Andrews was also previously a member of the Federal Reserve Board's Consumer Advisory Council. She is a recognized expert on the challenges facing America's neighborhoods and is frequently asked to testify before Congress and speak at conferences and events. Her most recent book, jointly edited with David Erickson, is titled *Investing in What Works for America's Communities: Essays on People, Place, and Purpose*. It is available at: <http://whatworksforamerica.org>.

Previously, Ms. Andrews served as the Deputy Director of the Ford Foundation's Office of Program Related Investments, where she assisted in the management of a \$130 million social investment portfolio. She also designed and launched the foundation's housing policy program. Ms. Andrews was the Chief Financial Officer of the International Water Management Institute, a World Bank-supported international development organization. Additionally, Ms. Andrews has been an independent consultant on community development, social investment, financial analysis and housing policy. In this capacity, she consulted for the Department of Housing and Urban Development and the Department of Treasury during the Clinton administration.

Ms. Andrews received an M.S. in Urban Planning with a concentration in Real Estate Finance from Columbia University.

Elaine Arkin

Consultant, Robert Wood Johnson Foundation

Elaine Arkin has worked with the Foundation for more than a dozen years on issues including health care coverage, nursing, childhood obesity and health innovation. In 2007, she turned to addressing how factors outside of health care can affect health. She managed the RWJF Commission to Build a Healthier America that released 10 recommendations to make America healthier— outside of the health care system-- in 2009. As an outgrowth of the Commission, she manages a partnership between Federal Reserve Banks and RWJF to more closely align community development and public health, each working to improve low-income neighborhoods. She is managing the Commission again this year, with new recommendations to be released in early 2014.

The Honorable Janet Cowell

State Treasurer of North Carolina

Janet Cowell is the State Treasurer of North Carolina, the state's 27th popularly elected Treasurer and the first woman to win the post.

Treasurer Cowell oversees more than \$80 billion dollars in pension fund investments for more than 875,000 teachers, firefighters, and public employees of North Carolina. She is the Chair of the State Banking Commission, supervising the state's banking system, and serves on the boards of State Education and Community Colleges. Under her executive leadership as Treasurer, the state has maintained a triple-A Bond rating for strong financial and debt management practices, and is recognized as one of only eight states to earn the rating by all three rating agencies.

North Carolina's pension system is ranked 2nd in the nation by Pew Center on the States. In addition, North Carolina has outperformed the national average for public pension funds by 22%, ranking 3rd in the nation by Standard and Poor's in 2012.

Ian Galloway

Senior Research Associate, Federal Reserve Bank of San Francisco

Ian Galloway is a senior research associate at the Federal Reserve Bank of San Francisco. He is the author of "Peer-to-Peer Lending and Community Development Finance" (2009), "Create a More Robust LIHTC Market by Attracting Individual Investors" (2009), and "Charter School Tax Credit: Investing in Human Capital" (2010). Most recently he co-edited *Investing in What Works for America's Communities* (2012), a collection of essays on the future of antipoverty policy, and edited Volume 9, Issue 1 of the *Community Development Investment Review* (2013), which explored Pay for Success financing tools such as the social impact bond. Previously, Ian developed a social enterprise (virginiawoof.com) for the Portland, Oregon homeless youth agency Outside In. He holds a master's degree in public policy from the University of Chicago and a bachelor's degree in political science and philosophy from Colgate University.

Mack Koonce

CEO Greater Triangle United Way

With more than 30 years of successful leadership in major corporations, including Wyndham Hotels and American Express, he has an aptitude for leading organizations through

transformational times. Mack's current position represents his desire to return to his home state of North Carolina and a fervent belief in the role of United Way as a catalyst for meaningful community change in Durham, Johnston, Orange, and Wake counties, a region known for its innovation with Research Triangle Park, its significant population growth, and its college basketball rivalries.

Mack is a visible presence and an avid voice advocating for a collaborative approach among area businesses, nonprofits, community and county leaders to create long-term solutions for some of the area's most pressing issues including workforce development, homelessness, hunger, literacy, and poverty. He recognizes United Way's distinct opportunity to use its stature as a funder, partner, and its connection to corporations—as well as the considerable network of the national United Way system—to help communities embrace a broad, collective vision for good. An alumnus of the University of North Carolina at Chapel Hill and its Kenan-Flagler Business School, he and his wife, Hope live in Chapel Hill.

Thomas E. Stokes III

Community Affairs Officer, Federal Deposit Insurance Corporation (FDIC)

Thomas is the Community Affairs Officer of the Atlanta Region of the Division of Depositor and Consumer Protection ("DCP") of the Federal Deposit Insurance Corporation ("FDIC"). The Region includes the states of Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, and West Virginia. He is responsible for the administration and management of its community outreach, financial education and related technical assistance activities.

He has served on numerous interagency assignments with the US Treasury (Office of Comptroller of the Currency), US Commerce Department (International Trade Administration, Economic Development Administration and Minority Business Development Agency), and the Georgia Department of Economic Development (International Trade). He has developed partnering efforts with the Federal Reserve Bank's Retail Payments Office on lowering the cost of remittance services and served as a subject matter resource with the InterAmerican Development Bank for a project to bank Latin American and Caribbean Basin immigrants and to educate the US Banking Industry about this market.

Tom is a graduate of the Center for Creative Leadership (Greensboro, NC campus).

Day One

Wednesday, October 16, 2013

MINI-CONFERENCE WORKSHOPS

Concurrently, 8:00AM - 12:00PM

Race and Poverty: Building or Taking Power? The relationship of race to the wealth gap in the U.S. and how service providers respond.

8:00am-12:00pm LOCATION: Empire A

SPEAKERS: *Cynthia Brown and Jes Kelley, co-trainers, dRworks Dismantling Racism Training Collaborative*

Participants will examine systemic racism in the US economic system. We will look to history to help us better understand the present realities of the wealth gap in America. The workshop will also look at ways of responding to poverty that can either further disempowering dynamics, or help to alter them. Participants engage in an interactive process to examine: How race and class impact policy advocacy and service delivery, the implications of people and communities who have limited/no power to control decisions impacting their lives, and how committed service provider responses can help people and communities build power over their lives.

Life Business™

8:00am-12:00pm LOCATION:Empire B

SPEAKER: *Jerry Bergner, Financial Advisor, Edward Jones*

This special 4-hour version of the 1-day class based on the book, "If Your Life Were a Business, Would You Invest in It?" by John Eckblad & David Kiel will introduce you to a unique and powerful process to align your time, money, energy and dreams into a comprehensive life plan. **Service providers** can use this methodology to assist clients with clarifying their goals and objectives, and aid them in creating a vision that will pull them forward through their barriers to success. **Individual participants** will be given the structure to help them live their dreams now while paying full attention to their financial realities.

Credit Solutions

8:00am-12:00pm LOCATION:Imperial VII

SPEAKER: *Greg Frank, Owner, Superior Credit Care*

Can you really be expected to effectively advise your clients with debt and credit issues if you don't thoroughly understand how credit works yourself? In today's economy, FICO scoring is used for a lot more than just granting credit, so achieving and maintaining Superior credit is more important than ever. Unfortunately, most people have very little understanding of how the credit system works. In this workshop, you will learn the rules of the "credit game" so you can not only improve your own credit, but better assist your clients, as well. Topics include: how your FICO score is determined, how credit bureaus operate, how to read and understand credit reports in different formats, how to build and maintain positive credit, how to address inaccurate and derogatory items on a report, how to deal with collection accounts, understanding the Fair Credit Reporting Act and Fair Debt Collections Practices Act, and actual case studies showing how to solve a variety of common credit issues.

Financial Coaching

8:00am-12:00pm LOCATION:Imperial II

SPEAKER: *Saundra Davis, Executive Director and Founder, Sage Financial Solutions, Inc.*

This training will provide an introduction to financial coaching models and explore possible ways to implement coaching practices into your existing programs. It will also offer an opportunity for service providers to experience the process first-hand via practice exercises and to gain an understanding of the emotional obstacles that prevent clients – and perhaps themselves – from making positive financial decisions.

Integrating Financial Education into Youth Programs

8:00am-12:00pm LOCATION: Imperial VI

SPEAKERS: *Sunaena Chhatry, K-12 Senior Policy and Innovation Analyst, Office of Financial Education, Consumer Financial Protection Bureau; Kimberly Knox, Founder and CEO, Youth Education for Savings (YES) Consortium, Inc.; Diane Skog, Project Leader of the Harold Alfond College Challenge Program, Finance Authority of Maine, Augusta, Maine; Sarah Cherne, CEO, Junior Achievement of Central Carolinas and Chair, NC Financial Literacy Council, Charlotte, NC; Laura Rosen, Opportunity Texas™ Coordinator, Center for Public Policy Priorities*

MODERATOR: Stan Holt, Board Member, The Collaborative, and Vice President, Community Impact, United Way of the Greater Triangle

Laura Rosen will provide program overview and desired outcomes from the pilot: Smarter Texans Save, targeted at 4th graders.

Kimberly Knox will share how YES provides entrepreneurship and financial education skills through after-school programs and summer camps.

Sarah Cherne will focus on the innovative curriculum and how it addresses workforce readiness, entrepreneurship, and financial literacy. Sarah will also address the new term of the NC Financial Literacy Commission, which she Chairs, appointed by Governor McCrory.

Diane Skog will provide an overview of the Harold Alfond College Challenge (www.500forbaby.org), a program sponsored by the Harold Alfond Foundation to provide a \$500 grant to every Maine resident baby when a nextGen (529) College Savings Plan is opened before the baby's first birthday.

Sunaena Chhatry will present recent innovations from around the nation in youth programs, as identified by the CFPB.

Asset-Building and the Affordable Care Act--What is the connection between health and wealth?

8:00am-12:00pm LOCATION: Imperial I

SPEAKER: *Kimberly Alexander-Bratcher, Project Director and Research Associate, North Carolina Institute of Medicine; Ralph Gildehaus, Senior Fellow, MDC; Kim Manturuk, University of North Carolina Center for Community Capital*

MODERATOR: *Dan Kornelis, Board Member, The Collaborative and Director of Housing and Economic Development, Forsyth County, NC*

How are health and wealth affected by the provisions of the Affordable Care Act? Learn the basics of the Act, plans for implementation in North Carolina, the effects of health on wealth, and how communities can coordinate efforts for the benefit of their residents.

OPENING LUNCHEON

12:15-1:45 PM LOCATION: Imperial III, IV and V (Ballroom)

PRESIDERS:

Donna Gallagher, Executive Director of The Collaborative

Bryan Lewis, Board Chair of The Collaborative and Investment Director/Chief Administrative Officer, NC Department of State Treasurer

Lucy Gorham, Board Member, The Collaborative and Senior Research Associate, UNC Center for Community Capital

Keynote Speakers

North Carolina State Treasurer Janet Cowell

Elaine Arkin, Robert Wood Johnson Foundation

ALL WORKSHOPS ARE CONCURRENT

WORKSHOP SERIES 1

2:00-3:30 PM

Racial Wealth Gap

2:00-3:30 PM LOCATION: Imperial VI

SPEAKERS:

Gene Nichol, Professor of Law and Director of the Center on Poverty, Work & Opportunity at the University of North Carolina; Tom Shapiro, Director of the Institute on Assets and Social Policy (IASP) and the Pokross Professor of Law and Social Policy at The Heller School for Social Policy and Management at Brandeis University

MODERATOR: Bryan Lewis, Board Chair of The Collaborative and Investment Director/Chief Administrative Officer, NC Department of State Treasurer

This session will present history, national and state trends on the racial wealth gap. The goals of the session are to inform how racial wealth disparities prevent minority families from being upwardly mobile economically, and introduce practical solutions to create more equitable policies.

Best Practices in Financial Education

2:00-3:30 PM LOCATION: Imperial VII

SPEAKERS: *Nathaniel Sillin, Head of U.S. Financial Education, Visa Inc.; Susan Sharkey, Director, High School Financial Planning Program (HSFPP), National Endowment for Financial Education (NEFE)*

MODERATOR: Claudette Smith, Family Resource Management Specialist, NC Cooperative Extension Program--North Carolina A & T State University

Giants in the financial literacy movement will share insights that will help you take your financial literacy efforts to new heights. Information provided will include developing successful partnerships, national trends in financial education, and the value of sound curriculum. Materials that help classroom teachers and community based educators successfully implement financial education programs will also be shared. Session participants will learn how to access free, award winning tools that target adults and youth.

Entrepreneurship and Personal Finances

2:00-3:30 PM LOCATION: Empire A

SPEAKERS:

Edward Timberlake, Jr., Small Business Lending Manager & Underwriter, The Support Center; Evelyn Williamson, Sr. Tax Specialist/Stakeholder Liaison, Internal Revenue Service

MODERATOR: LaTasha Best Gaddy, Board Member, The Collaborative and Executive Director, Public Allies North Carolina, a project of the North Carolina Institute For Minority Economic Development

Evelyn Williamson will present information on **Federal Tax Resources to Help All Small Businesses Succeed!** This session will provide valuable information on managing your business. IRS research has identified two issues that frequently trip-up business owners: Poor recordkeeping and failure to recognize all items that constitute taxable business income. A good accounting system is essential and the failure to account for and report gross receipts has significant implications.

The IRS has prepared outreach and educational materials to help business owners avoid these pitfalls, and they are seeking partners who will assist in sharing these materials through their business channels to help business owners succeed.

During this presentation we will discuss the Federal tax pitfalls and the educational materials IRS has designed to help entrepreneurs overcome them as well as other programs and resources that will contribute to the general success of any small business. We will also share ways that our potential partners can further deliver this information to their local small business communities.

The Support Center will address **Understanding Small Business Lending - How to Apply for a Loan**. This session will provide valuable information directly from the lender on what lenders look for in a loan, details in a business plan, understanding cash flow, credit, and The Support Center's product information.

Municipal Economic Opportunity Profiles and Local Asset-Building Coalitions

2:00-3:30 PM LOCATION: Imperial I

SPEAKERS:

Carl Rist, Executive Director 1 to 1 Fund; Raquel Lynch, Director of Strategic Initiatives, Crisis Assistance Ministry; Peter Laroche, President and CEO, Financial Pathways of the Piedmont

MODERATOR: Dan Kornelis, Board Member, The Collaborative, Director of Housing and Economic Development, Forsyth County, NC

This session will describe a Z. Smith Reynolds Foundation-funded initiative in three NC communities (Charlotte, Durham, Winston-Salem) to provide local leaders with a data tool to both assess wealth and financial security at the local level and generate a local conversation about wealth, poverty and opportunity. In particular, panelists will share the results of local "Assets and Opportunity" profiles prepared by CFED for their community and will describe the local coalition-building and advocacy work that followed.

Modeling Progressive Law for States and Cities: Joel Rogers Introduces ALICE (American Legislative and Issue Campaign Exchange)

2:00-3:30 PM LOCATION: Imperial II

SPEAKER: *Joel Rogers, University of Wisconsin - Madison*

MODERATOR: Lucy Gorham, Senior Research Associate, UNC Center for Community Capital

For nearly forty years, ALEC has secretly disseminated model laws to a network of more than 2,000 state legislators -- resulting in increased big-business dominance in American public life and a weakened democracy. Now, progressives are coming together to build the state and local political infrastructure necessary to support working families and the middle class, promote sustainability, and revitalize democracy. The American Legislative and Issue Campaign Exchange, or ALICE, is a small but vital piece of this infrastructure.

ALICE is an online public library of progressive state and local law. It brings together both “exemplary” laws (those introduced or enacted somewhere and worthy of replication) as well as “model” laws (those with suggested general language, ready to be tailored to a particular jurisdiction). There’s also background research, talking points, and other aids for effective communication. This is all available at www.alicelaw.org. Joel Rogers will speak about how ALICE fits into a progressive strategy at the state and local level. He’ll also describe how people in advocacy organizations, think tanks, the academy and beyond are using and contributing to the ALICE library.

COOKIE BREAK 3:30-3:45 PM

WORKSHOP SERIES 2

3:45-5:15 PM

Expanding the Financial Stability of Persons with Disabilities

3:45-5:15 PM LOCATION: Imperial I

SPEAKERS: Elizabeth Jennings, Director of Training and Technical Assistance, National Disability Institute; Michael R. Roush, MA, Manager of Financial Empowerment & Innovation, National Disability Institute

MODERATOR: Shayna Simpson-Hall, NC Council on Developmental Disabilities

For individuals with disabilities to benefit from the multitude of financial stability opportunities over the past decade, individuals must become economically empowered. Economic empowerment is a paradigm shift that moves individuals from the acceptance of a life of poverty due to the need for public assistance to the expansion of the right to equality of opportunity, full participation, independent living and financial stability. Strategies to move an individual from poverty to financial stability exist. Customized for individuals with disabilities who rely on public benefits, the strategies of work incentives, financial literacy, favorable tax provisions, protected savings accounts, micro-enterprise opportunities and home ownership can help build the financial stability of persons with disabilities.

This workshop will identify unique challenges for persons with disabilities to obtain and maintain employment and identify key strategies that individuals can access to build a life of work, savings and asset development.

Innovations in Savings

3:45-5:15 PM LOCATION: Imperial II

SPEAKERS: Geoff Finken, Project Manager, North Carolina Credit Union League (NCCUL); Kim Manturuk, Senior Research Associate in Financial Services, Center for Community Capital

at the University of North Carolina; Michal Grinstein Weiss, Associate Professor at the Brown School of Social Work and Associate Director for the Center for Social Development at Washington University in St. Louis; Krista Comer, Program Manager, Center for Social Development at Washington University in St. Louis; Jessica L. Dorrance, Research Associate, Center for Community Capital at the University of North Carolina

MODERATOR: Lucy Gorham, Senior Research Fellow, Center for Community Capital, University of North Carolina

This session will explore recent research, program studies and innovations in savings: Save to Win, Piggy Mojo, Save NYC, and Intuit Saving at Tax Time. Learn how programs that support small changes in behavior, and opportunities to save, can result in big wins for families looking to build savings.

Community Reinvestment Act for Community Development Organizations

3:45-5:15PM LOCATION: Imperial VI

SPEAKERS: *Atrice Campbell Long, Community Development Manager, SunTrust Bank; James Hinton, Jr., Vice President - Certified Community Bank Security Officer (CCBSO), Community Reinvestment Officer, and Director of Security - Loss Prevention, Hampton Roads Bankshares; John Stokes, CRA and Community Development, BB&T*

MODERATOR: John Meeks, Community Affairs Specialist, Federal Deposit Insurance Corporation (FDIC)

This session will explore how banks which are regulated by the Community Reinvestment Act approach partnerships with Community Development Organizations. What activities qualify for credit under the Act, and how can nonprofits best position themselves to forge strong partnerships with their banking colleagues, to work for successful community solutions for low-to-moderate income households? You will hear from national and regional banking professionals.

Bankruptcy and Foreclosure Prevention as Strategies for Asset-Protection

3:45-5:15 PM LOCATION: Imperial VII

SPEAKERS: *Lewis Dancy, Director of Loss Mitigation, Self-Help Credit Union; Mark Lindblad, Research Director at the Center for Community Capital at the University of North Carolina; Sandy Parker, Loss Mitigation Associate, Self-Help Credit Union; Kevin Park, Doctoral Candidate, UNC Department of City and Regional Planning*

MODERATOR: Kati Sessoms, Board Member, The Collaborative, and Assistant Vice President and Financial Center Manager, Gateway Bank and Trust

We draw from the experiences and data of Self-Help, a North Carolina lender with a presence in the 48 contiguous states, to consider how filing for personal bankruptcy might protect financially distressed homeowners from a foreclosure of their home. We first identify patterns of foreclosures, bankruptcies, mortgage denials, and subprime mortgage originations for all 100 North Carolina counties. We do this using interactive maps that are available online: <http://www.unc.edu/~kapark/NC/home.html>. Next, we review Federal bankruptcy law and identify the legal distinctions between Chapter 7 and Chapter 13 filings. We also discuss relevant state laws such as homestead exemptions, wage garnishment, and judicial review versus power of sale foreclosure. We then present an empirical analysis of Self-Help data that links bankruptcy chapters and mortgage servicing to foreclosure auctions. Finally, representatives from Self-Help discuss their experiences with bankruptcy as a foreclosure prevention tool. Has it really worked to their borrowers' benefit?

Health Care Reform: Are You Ready?

3:45-5:15 PM LOCATION: Empire A

SPEAKER: Walker Wilson, Director of the Health Policy Office, Blue Cross Blue Shield NC (BCBSNC)

MODERATOR: Elsie Gilmore, Associate Director, Kingdom Community Development Corporation

This session is a broad overview of the Affordable Care Act, with highlights that affect the uninsured and/or low-income people in North Carolina. You will receive information about the exchanges, enrollment, advanced premium tax credit, and cost-sharing reductions, along with other specifics that are beneficial for those serving low-income people.

Day Two

Thursday, October 17, 2013

BREAKFAST: *What Works for America's Communities*

8:00-9:30 AM LOCATION: Imperial III, IV, and V (Ballroom)

Keynote Speakers

Mack Koonce, CEO, Greater Triangle United Way

Nancy O. Andrews, President and CEO, Low-Income Investment Fund

Ian Galloway, Senior Research Associate, Federal Reserve Bank of San Francisco

ALL WORKSHOPS ARE CONCURRENT

WORKSHOP SERIES 3

9:45-11:15 AM

Accessing Capital and other Economic Development Resources

9:45-11:15 AM LOCATION: Imperial I

SPEAKERS: John Bryson, Development Advisor, PNC Community Development Banking, The Carolinas; Creighton Blackwell, Manager Business Development, Coastal Federal Credit Union

MODERATOR: Dan Kornelis, Board Member, The Collaborative, and Director of Housing and Economic Development, Forsyth County, NC

Learn about the range of community development support offered by large and small financial services organizations. How does community development lending and other financial services differ from traditional commercial services? Take advantage of this opportunity to hear from leaders in the community development field.

Predatory Lending

9:45-11:15 AM LOCATION:Imperial VI

SPEAKERS: Ellen Harnick, Senior Policy Counsel, Center for Responsible Lending, Representative from the Consumer Financial Protection Bureau

MODERATOR: John Meeks, Community Affairs Specialist, Federal Deposit Insurance Corporation (FDIC)

Recent changes in public policies have changed the level of protection for consumers from lenders which charge excessive fees and interest rates to consumers, while trapping them in a cycle of debt. Learn about recent changes that protect or can victimize consumers. Examine recent changes in public policy initiatives in North Carolina and around the country.

Train the Trainer Mini-Session: New Additions to Hands on Banking – Senior and Military Financial Education

9:45-11:15 AM LOCATION: Imperial II

SPEAKERS: Rodrick Banks and Kimberly Davis, Carolinas Community Development Officers, Wells Fargo Bank; Joanna LeClair, Vice President, Community Development Manager, Carolinas Region, Government and Community Relations, Wells Fargo Bank

MODERATOR: Stan Holt, Board Member, The Collaborative and Vice President, Community Impact, United Way of the Greater Triangle

As a nonprofit organization, one of your challenges is reaching a broad audience with differing skills, education and needs. To help teach this wide range of participants, Wells Fargo provides a broad-based, commercial-free, no-cost financial education program and materials that you can tailor to your needs, employing it as your core curriculum or as a supplement to your existing program. This session will premiere two new segments: **Senior Financial Education**, designed to assist in preventing financial abuses to the elderly and help them prepare/enjoy retirement; **Military Financial Education**, instruction to help preserve the financial security of our military families whether they are deployed or on the home front. Hands on Banking is available in both Spanish and English, includes downloadable Instructor Guides, and interactive learning actions.

Recent Changes in NC Asset-Building Policies

9:45-11:15 AM LOCATION: Imperial VII

SPEAKERS: Alexandra Sirota, Director, Budget and Tax Center, North Carolina Justice Center; Satana Deberry, Executive Director, North Carolina Housing Coalition; Brandy Bynum, Director of Policy and Outreach, Action for Children North Carolina; Chris Kukla, Senior Counsel for Governmental Affairs, Center for Responsible Lending

MODERATOR: Carl Rist, Executive Director, 1 to 1 Fund

Recent changes in North Carolina public policies will be examined for their potential to advance, or hinder asset development among low-to-moderate income households in the state. Learn from the experts on the issues affecting sufficient and sustainable state revenue, housing, children's services and education, and credit and lending.

WORKSHOP SERIES 4

11:30AM-1:00PM

Effective Asset-Building Policies at the State and Federal Levels

11:30 AM - 1:00PM LOCATION: Imperial I

SPEAKERS: Lucy Gorham, Senior Research Associate, UNC Center for Community Capital; Don Baylor, Senior Analyst, Texas Center for Public Policy Priorities; Jeremie Greer, Director of Government Affairs, CFED

MODERATOR: Lucy Gorham, Senior Research Associate, UNC Center for Community Capital

The unprecedented loss of household wealth during the Great Recession has heightened the need for effective state and federal policies to help families build and protect assets for emergencies, homeownership, education, and retirement. Presenters will discuss promising state and federal policy initiatives, as well as the essential role of federal and state support for

and regulation of the home mortgage and financial services industries in supporting households to build wealth.

North Carolina Housing Finance Agency Mortgage Lending

3:45-5:15 PM LOCATION: Imperial VII

SPEAKERS: *Sonia Joyner, Team Leader for Strategic Investment Services, North Carolina Housing Finance Agency and Kim Hargrove, Lead Underwriter for the Affordable Home Ownership Program, North Carolina Housing Finance Agency*

MODERATOR: LaTasha Best Gaddy, Board Member, The Collaborative, and Executive Director Public Allies North Carolina, a project of the North Carolina Institute for Minority Economic Development

If you are trying to make homeownership happen for your housing IDA clients in an ever-changing lending environment, NCHFA's homeownership programs can help. If your clients are looking for first mortgage financing, consider a mortgage product available through NCHFA. Did you know that NCHFA's strategic gap-financing Community Partners Loan Pool (CPLP) makes homeownership a possibility for housing IDA clients who need gap financing to purchase in certain markets? Come hear from the NCHFA staff on recent changes and how the programs are making homeownership possible for clients enrolled in local IDA programs. This session has a statewide focus. Housing IDA practitioners may also chime in to share how NCHFA programs have helped them successfully move clients to homeownership, as well as, have an opportunity to provide feedback on how NCHFA can aid them with making their programs productive.

Financial Behavior and Educational Games

11:30 AM - 1:00PM LOCATION: Imperial VI

SPEAKERS: *Syble Solomon, President, LifeWise Strategies, LLC; Amanda Hahnel, Innovation Strategist, Doorways to Dreams (D2D) Fund*

MODERATOR: Jess Dorrance, Research Associate, UNC Center for Community Capital

Syble Solomon will discuss **Demystifying Credit**: How can we demystify credit reports, credit scores and the do's and don'ts of credit cards? A new tool will give facilitators easy, effective, engaging activities to make the credit class relevant, lively and fun. Tested on college students and adults, people were motivated to go home and follow through with checking their reports, paying bills on time and paying more than the minimum. Others reported feeling smarter about reading ads, asking questions and making good choices instead of blindly opening up new cards and making other common mistakes that could increase their debt or lower their credit score.

In **Using Video Games to Improve Financial Capability: The Fun and Effective Way to Engage Users**, participants will learn about Financial Entertainment (FE). FE is an innovative approach that uses the fun of casual gaming to build financial capability. FE captures the imagination and engagement of users while reducing the stress traditionally associated with topics such as debt, budgeting, retirement planning, and spending. This session will explore how video games can impact users, pilot results, and showcase FE in action.

Strategies for Building Emergency Savings

11:30 AM - 1:00PM LOCATION: Imperial II

SPEAKERS: *Vicky Garcia, Vice President - Operations, Latino Community Credit Union; Leigh Brady, Executive Vice President - Organizational Development, State Employees' Credit Union*

MODERATOR: Bryan Lewis, Board Chair, The Collaborative and Investment Director/Chief Administrative Officer, North Carolina Department of State Treasurer

We will discuss how Latino Community Credit Union empowers members with ethical financial products and education to help them access wealth-building opportunities for their families and communities. Find out how we became one of the largest community development credit unions in the country, serving a diverse membership from the U.S. and 110 other countries around the world.

State Employees' Credit Union's Salary Advance Loan Program (with its savings feature) will be covered during the session, along with other savings programs designed for the Credit Union's members. Come learn about how members who traditionally did not save, have now amassed \$29 million in savings.

LUNCH

1:00-2:30PM LOCATION: Imperial III, IV and V (Ballroom)

Keynote Speaker

Thomas E. Stokes III

WORKSHOP SERIES 5

2:45-4:15PM

2012 National Mortgage Settlement

2:45-4:15pm LOCATION: Imperial II

SPEAKER: *Keir Morton Manley, Team Leader, North Carolina Housing Finance Agency*

MODERATOR: Kati Sessoms, Assistant Vice President and Financial Center Manager, Gateway Bank and Trust

The 2012 National Mortgage Settlement is the outcome of work between state attorneys general and the five, leading home mortgage servicers— Ally/GMAC, Bank of America, Citi, JPMorgan Chase, and Wells Fargo. Funded by contributions from the five servicers, the \$25 billion Settlement offers assistance to distressed homeowners and resulted in changes in how mortgage loans are being serviced. A portion of the Settlement's proceeds was awarded to states to fund local priorities. This session will focus on the benefits the Settlement offers homeowners and explain how the funding awarded to North Carolina is used to support critical housing counseling and legal services.

The Role of Prepaid Cards in Consumer Outcomes

2:45-4:15pm LOCATION: Imperial VI

SPEAKERS: *Adam Rust, Research Director, Reinvestment Partners; Soni Sinha, Associate Manager of Learning & Innovation, National Community Tax Coalition*

MODERATOR: Lucy Gorham, Senior Research Associate, UNC Center for Community Capital

The use of prepaid cards by consumers has exploded, and with that explosion has come a series of questions about safety, consumer protections, fees and more. Hear from our experts on how consumers are using prepaid cards to participate in the electronic economy, and how, depending on the product, prepaid cards can provide a ladder to asset development, or a trap for wealth-stripping practices by card issuers.

Money Smart

2:45-4:15pm LOCATION: Imperial I

SPEAKER: John Meeks, Community Affairs Specialist, Federal Deposit Insurance Corporation (FDIC)

This session covers Money Smart, FDIC's award-winning and free financial education curriculum. The session will provide present and prospective financial education providers information on the range of content presented in the curriculum and the various formats it is provided in. The curriculum has been used by financial education professionals nationally with both adults and young adults in a variety of settings, primarily to low- and moderate-income individuals.

Engaging the Community in College Access Through Financial Literacy and College Savings Plans

2:45-4:15pm LOCATION: Imperial VII

SPEAKERS: *Sarita Broadway, Senior Regional Representative, College Foundation of North Carolina; Carol Cutler-White, State Director, GEAR UP North Carolina; Michael Lane, Family Services and Community Partnership Director, GEAR UP North Carolina*

MODERATOR: Jess Dorrance, Research Associate, UNC Center for Community Capital

College access for low-income and first generation students is dependent upon financial literacy and early savings. This session will provide an overview of Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP). GEAR UP North Carolina's plans to incorporate financial literacy and college savings as a strategy to increase college access and enrollment within 11 K-12 districts serving over 22,000 students. GEAR UP NC's goals are to increase participation in postsecondary education through student and families' knowledge of postsecondary options and financing.

The GEAR UP team is in the early phases of mapping programmatic intervention for the districts served. The seven year federal grant will provide direct service and support to families navigating the college pathway within the school districts.

CONFERENCE PRESENTERS

KIMBERLY ALEXANDER-BRATCHER

Kimberly Alexander-Bratcher is a Project Director at the North Carolina Institute of Medicine (NCIOM), where she coordinates projects focused on the Affordable Care Act, early childhood obesity prevention, and rural health. Through the Safety Net Advisory Council, she serves as the NCIOM reviewer for the community health grants for the Office of Rural Health and Community Care and contact person for the safety net resource NCHealthcareHelp.org. She writes the Spotlight on the Safety Net series for the North Carolina Medical Journal and will translate selected products into Spanish. Her prior work at the NCIOM involved coordinating projects focused on behavioral health services for the military and their families, access to healthcare, healthcare quality, and awareness and prevention of chronic kidney disease. She also helped to staff Task Forces examining children's oral health, adolescent health, the impact of low health literacy on access to healthcare, the predicted shortage of healthcare professionals in primary care and certain specialty areas, and the ethical guidelines that the Division of Public Health should use to make decisions during the emergence of a pandemic influenza.

Prior to her work at the NCIOM, Ms. Alexander-Bratcher served as Executive Director of Pitt County Care, Inc., an organization that operates volunteer-run free medical clinics with a focus on migrant workers and their families. She earned a Master in Public Health degree from the Brody School of Medicine at East Carolina University in 2006 and a Bachelor of Arts in Spanish, a minor in Chemistry, and a Certificate of Spanish for Business from Wake Forest University in 2000.

RODRICK BANKS

Rod is a Vice President and Community Development Officer for the Charlotte and Western North Carolina regions for Wells Fargo. He provides leadership for Wells Fargo's philanthropy,

community development, financial education, Community Reinvestment Act (CRA) compliance and statewide/local community partnerships.

Rod holds a Bachelors of Science degree in Finance and Management from the University of South Carolina and a Masters of Business Administration from Gardner Webb University. He serves on the boards and committees of several nonprofits including Goodwill Industries of Northwest NC, Charlotte Housing Authority, Belmont CDC and Olympic High Academy of Finance.

Rod joined Wells Fargo in 2007. He has over 17 years of experience in community and economic development in the public and private sector.

DON BAYLOR

An eighth-generation Texan, Don Baylor joined the center in 2004 and focuses on asset building, postsecondary education, and labor markets within the mission of expanding economic opportunity in Texas. He directs OpportunityTexas™, a statewide initiative to increase income and financial stability, create pathways to good jobs, and promote savings.

He earned a Bachelor of Arts in Psychology from Georgetown University and a Master of Arts in African American and Southern History with honors from The University of Wisconsin at Madison.

He currently serves on the Board of Directors of CFED, RAISE Texas, United Way for Greater Austin and the Texas Match the Promise Foundation. He also serves in advisory capacity for the Asset Funders Network, Consumer Financial Protection Bureau (CFPB), National Community Tax Coalition, and the Texas Association of Community Development Corporations.

JERRY BERGNER

Jerry Bergner, Certified Life Business Financial Adviser, has been in the financial services industry since 1994. Jerry spent the 17 years prior to 1994 in the construction business. He built new homes, custom furniture, and ran a residential renovation company outside of Boston, MA for 12 years.

He has been teaching classes based on the book “If your life were a business, would you invest in it?” since 2007. Jerry has offered classes for, Duke OLLI program, Carolina Club, Durham Public Library System, Chapel Hill Senior Center, Chapel Hill Shared Learning, and UNC Wellness among others.

One of Jerry’s Life Businesses is to assist others in simplifying and focusing their lives so that they can spend **more time, energy, and money** doing the things they feel are important and create the most satisfaction for themselves and those around them.

You can read more, or get in touch with Jerry via his website: www.lifebiz.biz

CREIGHTON BLACKWELL

Creighton P. Blackwell has been an accomplished financial professional and financial education advocate for over 18 years within the Triangle. He currently serves as the Vice President of Branch Networks and Community Engagement at Coastal Federal Credit Union and has held upper level management positions at RBC Bank such as Director of Sales Communications, Community Development Specialist, Manager of Business Banking Strategy, Chapel Hill Market Executive and Banking Center Manager of 9 different locations.

Creighton also has extensive community service experience serving on non-profit boards such as Triangle Family Services, Orange County Partnership for Young Children, the Chapel Hill/Carrboro Chamber of Commerce Executive Board, the Executive Board North Carolina Council for Economic Education, NC Jumpstart, the Membership Service Department Board of the Raleigh Chamber of Commerce, the Business Advisory Council of Durham Public Schools, the Foundation for a Sustainable Community, NC Community Shares and the YMCA. He is also currently the Chairperson for the Morrisville Innovation Foundation.

Creighton is a former member of the State and Legislative Committee of the Durham Chamber of Commerce and is recognized as a contributor and partner with the North Carolina Department of Public Instruction concerning financial literacy. Creighton also is a graduate of the Leadership North Carolina program and was the founder of the Business and Education Partnership in Chapel Hill and the University Banking initiative which mobilized bankers to present financial literacy topics throughout the Triangle. Creighton is a graduate of the University of North Carolina in Chapel Hill as well as the North Carolina School of Banking. He enjoys spending time presenting at public events, as well as with his wife and 3 small kids.

LEIGH BRADY

Leigh Brady has worked with North Carolina State Employees' Credit Union, a not-for-profit financial cooperative serving 1.85 million members, for 26 years. She is Executive Vice President of Organizational Development for the \$27 billion Credit Union, overseeing human resources, member and employee education, and communications. Mrs. Brady holds a BA in Accounting from NC State University and a MBA from Meredith College. An advocate in the financial education field, she was appointed by NC Governor Pat McCrory in 2013 to serve on the NC Financial Literacy Council. She is also a member of the NC JumpStart Coalition, serves on the Board of the NC Council on Economic Education, as Chairman of the NC Credit Union League's Financial Education Committee and on the Executive Committee of the Credit Union National Association's HR/Training & Development Council. Leigh and her husband Chris, a CPA in Apex, NC, have three children.

SARITA BROADWAY

Sarita Broadway is employed by College Foundation, Inc. as Senior Regional Representative for the college and career information service, College Foundation of North Carolina. She focuses on the area of North Carolina within the 919/984 telephone area code and also assists CFNC representatives in other regions as needed. A graduate of St. Augustine's University with a Bachelor of Science in business administration, she has worked at the Foundation for 24

years and is a member of the North Carolina Association of Student Financial Aid Administrators. She makes presentations and conducts training related to careers, financial literacy, and how to plan, apply and pay for college to students, families and educators from K-12 and colleges and universities as well as community groups, such as churches, youth programs and service organizations.

CYNTHIA BROWN

Cynthia Brown, a native of Reidsville, North Carolina received her undergraduate degree in Political Science from Bennett College in Greensboro, N.C. and her Masters of Public Affairs from the University of North Carolina in Greensboro (UNC-G). She is the founder and principal consultant of The Sojourner Group, an organizational development company established in 2001, a fulltime employee of The Conservation Fund and a trainer with the dRWorks (Dismantling Racism) facilitation team. With 32 years of social justice activism, she has used training to increase grassroots community people's capacity to build their own organizations, build effective alliances, and advocate for public policies-- laws that addresses their needs. She has explored the impact of racial oppression through extensive international travel. Cynthia is a former city councilwoman in Durham, a 2002 U.S. Senatorial Candidate, and she co-chaired the first U.S. Truth and Reconciliation Commission in Greensboro, NC.

JOHN BRYSON

John Bryson is the Development Advisor, Community Development Banking for PNC Bank, with over 25 years of experience in Community Development Banking. He is a graduate of North Carolina Agricultural and Technical State University.

John is active in civic organizations and serves on several community boards including the Museum of Durham History and the Raleigh Area Development Authority.

BRANDY BYNUM

Brandy joined Action for Children North Carolina in June 2002. She conducts research and analysis of public policy issues on a variety of topics, with a primary focus on juvenile justice and delinquency prevention. She is also responsible for building and mobilizing local support in key areas across the state to raise awareness about issues affecting children.

Prior to joining Action for Children, she worked in the public policy arena for various nonprofits, including the North Carolina Center for Nonprofits where she assisted in the production of a bimonthly newsletter and monitored sources related to public policy issues for the nonprofit sector. She also worked at the Mental Health Association of Greensboro where she planned and organized discussions and actions on mental health reform.

Brandy graduated cum laude from the University of North Carolina at Greensboro, receiving a BA in Psychology with a minor in Sociology. She completed her master's degree in public administration (MPA) from North Carolina State University, with a concentration in mental health policy. Brandy can be reached at (919) 834-6623 extension 234 or at brandy@ncchild.org.

SARAH CHERNE

Sarah Cherne is the President & CEO of Junior Achievement of Central Carolina, an Organization whose mission and purpose is to inspire and prepare youth to succeed in a global economy with an end result of empowering young people to own their economic success. JACC serves 53 counties in both North and South Carolina since 1958.

Sarah is considered a visionary and strategic leader who is committed to casting positive organizational change in the non-profit arena and has served in various leadership roles for nationally recognized organizations for the past 15 years. Utilizing her entrepreneurial spirit and business background, she has been successful in achieving increased revenue, branding, and overall program performance for the American Red Cross, Big Brothers Big Sisters and currently with Junior Achievement. Experienced in all aspects of executive management, Sarah excels at "turn around" operations and considered a "change agent" by the boards and staff she has worked with across the eastern seaboard.

Sarah was recently appointed the Chair of the NC Financial Literacy Council, has run for public office as well as served on various boards both for non-profit and professional development organizations. Sarah is married to husband, Damon and they have two boys and live in Charlotte, NC.

SUNAENA K. CHHATRY

Sunaena K. Chhatry joined the CFPB in January 2013 as the K-12 Senior Policy and Innovation Analyst of the Office of Financial Education. In this capacity, she manages the Bureau's youth financial education portfolio.

Before joining the Bureau, Ms. Chhatry was the Public Policy and Communications Manager at EARN, the leading non-profit provider of micro-savings services to low-income families in the United States. At EARN, Ms. Chhatry helped build and manage a statewide coalition, developed State-level policy proposals, and led financial access advocacy campaigns. Previously, Ms. Chhatry served as an Academy Associate at the Greenlining Institute. After completing the leadership training program, she worked at the Delaware Financial Literacy Institute where she helped develop the foundation for the launch and implementation of a statewide social marketing campaign called First State Saves, an offshoot of the National America Saves campaign. Ms. Chhatry holds a Bachelor of Arts from the University of California, Berkeley.

KRISTA COMER

Krista Comer is a Program Manager at the Center for Social Development at Washington University in St. Louis where she plays an instrumental role in developing the Refund to Savings interventions and experimental research. Prior to joining CSD, Mrs. Comer worked on asset building and savings initiatives for economically vulnerable families at the University of North Carolina, Chapel Hill and managed grassroots community development and civic engagement programs in Pennsylvania. Mrs. Comer received her Master's Degree in city and regional planning at the University of North Carolina at Chapel Hill and holds a BA in social work from the University of Iowa in Iowa City.

CAROL CUTLER-WHITE

Carol Cutler-White is State Director of GEAR UP North Carolina having joined the grant in March 2013. Most recently, Carol was Dean of Sponsored Programs and Federal Relations at Wake Technical Community College in Raleigh, NC where she directed the seven campus grant program and represented Wake Tech before members of Congress. From 2010-2013, Carol served as Associate Director of the Bill and Melinda Gates funded Raleigh College and Community Collaborative (RCCC). The RCCC's mission is to double the number of low income youth who achieve a college credential by the year 2025. Carol was Principal Investigator of Wake Tech's Gates funded Massive Open Online Course (MOOC) grant enabling community college students to prepare for the COMPASS entrance exam by reviewing college algebra. The grant was one of ten grants awarded across the nation. Prior to Wake Tech, Carol held positions in economic development and STEM college access programs.

LEWIS DANCY

Lewis joined Self-Help in 1999 as a loan officer. Since then, he has worked in all aspects of the home lending process: originating, underwriting, closing, post-closing/quality control, transfer of loans to the secondary market, regulatory compliance, product/program design and loss mitigation.

He currently serves as Director of Loss Mitigation, managing the North Carolina and Illinois mortgage portfolios. As a part of this work, Lewis created and implemented a comprehensive case management program for delinquent mortgage customers. His efforts have led to a reduction in seriously delinquent mortgage loans of over 50% in the past three years.

In addition to his work at Self-Help, Lewis has served on the Latino Community Credit Union's Credit Committee and the Uniform Law Commission's Drafting Committee on a Manufactured Housing Act.

Lewis earned his bachelor's degree from the University of North Carolina at Chapel Hill and his master's degree from Duke University.

KIMBERLY DAVIS

Kimberly Davis is Senior Community Development Officer for the East Region-Carolinas In Columbia, SC for Wells Fargo Bank. A 23-year veteran, she has held previous positions in small business lending, commercial lending, loan administration, and community development lending.

Kimberly earned a BS in Finance and Marketing from the University of South Carolina and an MBA from Clemson University.

Current service on boards includes the Affordable Housing Coalition of South Carolina, TN Development Corporation, Southern Association of Financial Empowerment and United Way of the Midlands Financial Stability Committee.

In March 2010, Kimberly was named one of South Carolina's Top 100 Black Women of Influence by The Community Times and The Times Upstate newspapers, for her professional, community and civic accomplishments in South Carolina. In November 2010, Kimberly was named a Palmetto Center for Women TWIN Award nominee for outstanding achievement as a leader and role model in business and in the community. Kimberly was recognized with the Member of the Year Award in 2013 by the Affordable Housing Coalition of South Carolina.

SAUNDRA DAVIS

Saundra Davis is a financial coach, educator, and consultant who is nationally recognized for her work with community-based organizations that focus on asset building for the working poor. She is the executive director and founder of Sage Financial Solutions, an organization dedicated to helping communities develop comprehensive financial education programs.

Saundra was instrumental in the development of the San Francisco Office of Financial Empowerment's *Smart Money Network* and is a co-founder of EARN's work in financial coaching. She has collaborated with several organizations to develop and expand their financial capability projects and provides technical assistance and capacity-building to support new and expanded financial education and coaching programs.

Saundra has developed and facilitated numerous financial management trainings that provide the participants the skills necessary to understand their financial behavior and to develop their own financial plan. Saundra believes in linking financial choice to personal values and in helping individuals become their own financial experts.

Saundra has 15 years' experience as a management and development consultant for nationwide non-profit organizations and government agencies. She has served on several Boards for local non-profit organizations and she conducts workshops for local government agencies to increase their responsiveness to the non-profit community. Saundra's innovative approach to financial capability was selected as an Echoing Green semi-finalist in 2008.

Saundra is the Past-President of the Financial Therapy Association and is active in the Financial Planning Association (FPA) San Francisco Chapter Pro Bono Committee. She has served on the FPA Pro Bono National Advisory Committee, the Diversity Task Force. She has received numerous awards for her work including the Heart of Financial Planning award and the Pro Bono Planner of the Year.

Saundra holds B.S.in Management and an M.S. in Financial Planning from Golden Gate University (GGU). She is an adjunct professor in the GGU and the University of California at Berkeley Personal Financial Planning programs. She has also served on the University of California at Berkeley Financial Planning Program Advisory Committee.

SATANA DEBERRY

Satana Deberry, Executive Director of the North Carolina Housing Coalition is a native of Hamlet, North Carolina, and is a graduate of Princeton (B.A.) and Duke Universities (J.D. and

M.B.A.). She brings nearly two decades of experience in policy, regulatory, governmental, administrative, human resource and contractual/legal matters. She's worked for the Annie E. Casey Foundation in Washington, the North Carolina Department of Health and Human Services, and Durham's Self Help Credit Union. Recently, during 2011-12, she served as Interim Executive Director of Durham Habitat for Humanity.

JESS DORRANCE

Jessica Dorrance is a Research Associate at the UNC Center for Community Capital. She assists with the center's work in asset-building, consumer financial services, and financial capability. She helps conduct research and analysis to understand what types of products and programs best promote financial security for low-wealth households. She focuses specifically on opportunities for households to build savings for both short- and longer-term goals. Jessica holds an MPA from the University of North Carolina at Chapel Hill and a B.A. in Sociology from Skidmore College.

GEOFF FINKEN

Geoff Finken is a Project Manager for the North Carolina Credit Union League (NCCUL), the state's trade association for the 87 credit unions and their 3.4 million members. In his role, Geoff serves as NCCUL's Save to Win project manager. Save to Win is an innovative prize-linked savings program which launched in seven NC credit unions in 2013. In addition to his work with Save to Win, Geoff also provides support for a number of other projects and initiatives which benefit the League and affiliated credit unions. He joined the NC Credit Union League in February 2012 from Buies Creek First Baptist Church where he served as the administrator. Geoff is also active in community service, serving as the Secretary-Treasurer of his local chapter of the Lions Club.

GREG FRANK

Greg Frank, owner of Superior Credit Care, the Superior Consumer Advocacy Network and the Financial Fitness Center is an international speaker and coauthor of *Invest in Your Debt*, a textbook used in adult education classes at colleges and universities across the United States. Through seminars, writing and, especially, his work as a Consumer Advocate, Greg empowers people to free themselves from financial helplessness and bondage through education and advocacy services. But it hasn't always been this way.

After graduating high school near the top of his class and receiving his college education from the Temple University School of Communications, Greg realized that he had learned many things, but virtually nothing about money. "In school, we're not taught about Credit or Money Management 101", Greg laments, "Instead, we learn about things like the War of 1812 which have absolutely no bearing on our ability to successfully navigate adult life in 21st century America." As a young adult, Greg made many poor choices with money and his subsequent financial education came from hard experience in the school of life.

In 1989, Greg experienced first-hand the pain and vulnerability that result from a credit- based lifestyle when an unexpected loss of income drove him to the brink of personal and spiritual

bankruptcy. After losing just about everything possible to debt – including his home, his car, and his marriage - Greg dedicated himself to learning everything he could about the credit “game” as well as the mindset and habits of financially successful people. His quest for personal knowledge soon evolved into a passion for helping others, eventually becoming a full time vocation and successful business. Greg’s mission to free others from financial bondage has benefited thousands of families since its humble beginnings in 1996.

In 2003 Greg relocated from New Jersey to North Carolina where he established the Financial Fitness Center. In 2006 he formed Superior Credit Care and, in 2012 added the Superior Consumer Advocacy Network to both continue, and expand, that mission.

VICKY GARCIA

Vicky Garcia is the Vice President of Operations of the Latino Community Credit Union where she manages the lending program, participates as a product development head, operations and also serves as the compliance officer. Vicky has served in various capacities as both staff and as a volunteer since 2001. She has also served as manager of the LCCU’s flagship branch in Durham. Prior to that, she served as a volunteer loan officer and member of the credit committee. Ms. Garcia joined the Credit Union after 8 years in corporate relationship management and risk analysis in Citibank Colombia in the global and top tier local corporate business. She has a B.S. in Industrial Engineering from Pontificia Universidad Javeriana in Bogotá, Colombia and an M.B.A. from the University of North Carolina at Chapel Hill.

RALPH GILDEHAUS

Ralph Gildehaus is a Senior Fellow with MDC, a nearly 50-year-old nonprofit organization based in Durham, N.C., that helps organizations and communities close the gaps that separate people from opportunity. MDC creates programs that employ integrated, sustainable solutions to connect people with the work supports that can stabilize their lives, the education and training they need to get better jobs, and the employers who will benefit from their labors and improve the entire community.

Ralph leads MDC’s Work Supports Initiative (WSI), which combines grassroots outreach by community-based organizations with use of an online service called The Benefit Bank[®] to connect low- and moderate-income families with work supports in the form of tax credits; health, nutrition, and energy assistance; student financial aid; and veterans’ education and training benefits.

Within the WSI, MDC sponsors and manages The Benefit Bank[®] of North Carolina, which involves more than 200 community-based organizations in 60 counties and over 1,300 volunteers and staff trained, certified, and supported by MDC as counselors who have used The Benefit Bank to help more than 30,000 North Carolina families claim nearly \$50 million in work supports since 2010. MDC is also sponsoring projects through The Benefit Bank of North Carolina to help vulnerable populations succeed (veterans, low-income students, uninsured families).

Previously, Ralph served as the director of The Ohio Benefit Bank (OBB) in Ohio Governor Ted Strickland's Office of Faith-Based and Community Initiatives. According to an Ohio University report, under the leadership of the Governor's Office and the Ohio Association of Foodbanks, the OBB in its first two years of operations generated economic impacts exceeding \$60 million—consisting of more than \$38 million in work supports, over \$25 million in multiplier effects, \$2.5 million in new state and local tax revenue, and 450 new jobs. The OBB is now the largest effort of its kind in the United States, with more than 1,200 sites and 4,000 counselors. The OBB has helped Ohioans claim more than \$1 billion in work supports since 2006.

Prior to joining Governor Strickland's staff, Ralph was a trial attorney and partner with the law firm of Porter Wright Morris and Arthur. He graduated from Amherst College with a degree in political science, served as a Legislative Assistant for Congressman Bob Edgar, graduated from George Washington University Law School, and served as a Law Clerk for Judge Lawrence Margolis, U.S. Court of Federal Claims. He also served on the board of trustees for a settlement house in a low-income neighborhood in Columbus for six years, graduated from Leadership Columbus, and received a "40 Under 40" leadership award from the Columbus *Business First* newspaper.

LUCY GORHAM

Lucy Gorham is senior research associate for asset-building programs and policy at the UNC Center for Community Capital. She conducts research and analysis to understand what products, services and public policies hold promise for increasing the economic stability and upward mobility of low- and moderate-wealth families and communities. She focuses particularly on how state and national savings and asset-building incentives can be restructured to be of greater benefit to low- and middle-income households.

Gorham brings diverse experience in both asset-building program implementation and policy development. Her past research considered the changing shape of the U.S. labor market for less educated workers and its impact on growing economic inequality; trends in wealth and earnings inequality in urban and rural geographies; best practices in asset-building programs and policy; post-purchase housing counseling; and the Earned Income Tax Credit.

Before joining the center, she spent nine years designing and implementing asset-building programs at MDC, a Durham, N.C. nonprofit, where she continues as a Research Fellow. She also conducted research through the UNC Center for Urban and Regional Studies and held professional staff positions in the U.S. Congress on the Joint Economic Committee and the House Subcommittee on Intergovernmental Relations and Human Resources.

Gorham serves on the boards and steering committees of several nonprofits, including the CFED Assets and Opportunity Network, the National Community Tax Coalition, the North Carolina Assets Alliance, the Center for Economic Justice, and The Collaborative of NC. She holds a PhD in urban studies and planning from MIT.

JEREMIE GREER

Jeremie Greer is Director of Government Affairs at CFED. In this role, Jeremie leads CFED's Policy and Government Affairs team, which is responsible for developing and executing the organization's policy agenda and advocacy strategy.

Previously, Jeremie served as the 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.

MICHAL GRINSTEIN-WEISS

Michal Grinstein-Weiss is associate professor in the George Warren Brown School of Social Work at Washington University in St. Louis and the associate director of the Brown School's Center for Social Development. She is a leading expert and researcher in household financial security, social and economic mobility, and innovative savings policies. She is also an influential voice in the fields of asset building and financial capability.

The work of Dr. Grinstein-Weiss has been supported by the U.S. Department of Housing and Urban Development, the U.S. Department of Health and Human Services, several leading national research centers, and numerous philanthropic foundations. She is currently leading the *Refund to Savings* initiative, the largest savings experiment ever conducted in the United States, with leading behavioral economist Dan Ariely and Intuit, Inc., maker of TurboTax. She is the principal investigator for a 10-year follow-up study of the American Dream Demonstration, the first large-scale test of Individual Development Accounts. She also leads the first federal evaluation of the U.S. Department of Education's GEAR UP program, which tests effective strategies for expanding the use of college savings accounts. She serves as consultant to the Israeli government, advising in the development of innovative universal savings policies and Child Development Accounts. Her work has been featured by American Public Media's *Marketplace*, the *Chicago Tribune*, *Bankrate*, *Yahoo Finance*, *Mother Nature Network*, the *St. Louis Post-Dispatch*, and other news outlets.

In 2011, the Society for Social Work and Research honored Dr. Grinstein-Weiss with the Deborah K. Padgett Early Career Achievement Award. She received her PhD in social work at the George Warren Brown School of Social Work at Washington University in St. Louis and an MA in Economics from the University of Missouri–St. Louis

AMANDA HAHNEL

Amanda Hahnel is an Innovation Strategist at D2D Fund. She works to understand how gamification and behavioral economics based solutions can improve family balance sheets as well as to innovate and refine prize-linked savings based solutions to financial instability. Prior to D2D, she worked on microfinance policy in Chennai, India as well as implementing a microfinance program in Haiti. She holds a MBA from Penn State University, and a BA in economics from Tufts University.

KIM HARGROVE

Kim Hargrove is Lead Underwriter for the Affordable Home Ownership Program at NC Housing Finance Agency where she works closely with lenders, local government and non-profit groups. She has worked in the banking and mortgage industry for a total of 22 years upon graduating from UNC-Chapel Hill. She later obtained her broker and general contractor's license to better understand all facets of the real estate business. Kim enjoys working with first time homebuyers and witnessing their excitement when they are shown how they can save by layering different affordable loan products offered by NCHFA and other partners.

ELLEN HARNICK

Ellen Harnick is Senior Policy Counsel at the Center for Responsible Lending ("CRL"), a nonprofit, nonpartisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. CRL is affiliated with Self-Help, one of the nation's largest community development financial institutions.

Ms. Harnick's work has focused on mortgage lending policy and consumer lending reform, including the Dodd-Frank Wall Street Reform and Consumer Protection Act. She has testified on mortgage- and consumer protection- related matters at Congressional and Regulatory hearings, including on interventions needed to mitigate the impacts of the foreclosure crisis. Her federal work has included the new mortgage lending rules under the Dodd-Frank Act and their likely impact on access to credit by middle income and lower income families, as well as abuses by payday lenders and debt settlement companies. At the state level, she is currently focused on abuses by, consumer finance companies, car title lenders and payday lenders.

Prior to joining CRL, Ms. Harnick was a partner in the New York law firm of Friedman Kaplan Seiler & Adelman LLP, where she represented corporate clients. During 2001-2002, she served with the United Nations Mission in Kosovo on the legal team advising the Special Representative of the Secretary General, focusing on the development of market economic laws and the transition to self-government.

Ms. Harnick graduated from Brandeis University and Georgetown University Law Center.

JAMES HINTON

In his roles as Community Reinvestment Officer and Director of Security – Loss Prevention, James is responsible for Hampton Roads Bankshares' corporate community

development and security programs. As Community Reinvestment Officer, James establishes, participates, and maintains relationships with community based, charitable and non-profit organizations in all of the bank's markets. As Director of Security, James oversees the bank's physical security and fraud programs.

James has over 34 years of banking experience which includes retail, lending, operations, and compliance. James is Vice Chairman of the Virginia Bankers Association's Security Committee; a member of the American Bankers Association and the Independent Community Bankers of America; a Certified Community Bank Security Officer (CCBSO); former Hampton Roads Bankshares BSA Officer; and a 2010 alumnus of the FBI Norfolk, Va. Citizens Academy Program. James also serves the local community on various non-profit boards.

Hampton Roads Bankshares has 33 branch and (2) LPO locations in four states, (Maryland, Delaware, Virginia, and North Carolina).

ELIZABETH JENNINGS

Elizabeth Jennings is Director of Training and Technical Assistance for National Disability Institute. Jennings is a national trainer on social security benefits, asset development strategies for persons with disabilities (favorable tax provisions, financial education, and protected savings opportunities), and expanding relationships between the disability and asset building communities. Her varied experience includes spearheading Asset Development initiatives to increase access for individuals with disabilities, creating collaborative agreements, building partnerships, executing grant allocations, providing technical assistance on Federal disability policy, and assisting implementing employment and benefits planning programs.

Jennings is currently Assistant Director of NDI's LEAD Center, a national training center with a mission to advance sustainable individual and systems level change that results in improved, competitive integrated employment and economic self-sufficiency outcomes for individuals across the spectrum of disability.

Ms. Jennings has a B.A. in Sociology and minors in Black Studies and Women's Studies from Florida State University.

SONIA JOYNER

Sonia Joyner's professional experience in lending, housing, and community development has involved both private and public sector work since 1979. Sonia is a Team Leader for Strategic Investment Services with the North Carolina Housing Finance Agency, a self-supporting state agency whose mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. Sonia has worked with the Agency since 1997 and has focused on first mortgage lending and underwriting, community-based homeownership programs, and outreach and technical assistance to Agency partners. Her most recent work has focused on program compliance and case management for the Agency's two community-based homeownership programs – the Self-Help Loan Pool and the Community Loan Pool, which includes IDAs. Though Sonia currently oversees the work that supports some of the Agency's

homeownership production programs, her work with IDAs began in 1999 with the first partnership between the Agency and the NC Department of Labor around IDAs and asset-building. Sonia received a bachelor's degree from St. Augustine's College in Organizational Management.

JES KELLEY

Jes Kelley is a white anti-racist who has trained with dR works (Dismantling Racism) out of Durham N.C. She has spent the last decade focusing on food justice and women's reproductive health advocacy. She is a graduate of the Anne Braden Program in California which was designed to strengthen the racial analysis of white social justice activists. She currently works at the Stone House, a spiritually based retreat center for activists and artists located in Mebane NC.

KIMBERLY KNOX

Kimberly Knox is the Founder & CEO of the Youth Education for Savings (YES) Consortium Inc. - a nonprofit 501(c)3 organization emphasizing the importance of learning, understanding and practicing sound financial management through youth enrichment programs. With YES, she orchestrates opportunities to educate, encourage and inspire youth to learn from the past, maximize present opportunities and aspire to achieve a healthy future. Her experience in the nonprofit industry spans 16 years and includes marketing, program development, community outreach, strategic planning, event management, fundraising and government relations. Kim holds a Bachelor of Arts in Political Science from North Carolina Central University. She volunteers in church and community activities and is a member of the Jump\$tart Coalition of NC and Community Investment Network.

CHRISTOPHER KUKLA

Christopher Kukla is Senior Vice President at the Center for Responsible Lending in Durham, North Carolina. The Center is a nonpartisan, non-profit policy and research affiliate of Self-Help, a community development lender that has provided more than \$6 billion in financing to homeowners, small businesses, and non-profit organizations nationwide.

Chris has been with CRL since 2002, and is primarily responsible for directing CRL's work in the North Carolina General Assembly. In that role, Chris leads CRL's work on auto lending issues, and works with lawmakers and advocates in other states on consumer lending legislation. He received his law degree from the University of Notre Dame Law School, and received his B.A. with honors from Alma College in Alma, Michigan. Prior to joining the Center, Chris worked for five years on Capitol Hill, most recently as Appropriations Associate and Counsel to U.S. Representative Nita M. Lowey of New York.

MICHAEL LANE

Michael Lane, Family Services and Community Partnership Director with GEAR UP North Carolina, completed his undergraduate studies at Gardner-Webb University and his graduate studies at North Carolina Agricultural and Technical State University. Michael has dedicated over fifteen years to educational empowerment, family engagement and sustainable community

partnership efforts. He has continued his work at the state level with UNC General Administration and the GEAR UP North Carolina program. He provides programmatic leadership and design, implementation and sustainability best practices along with innovative strategies to increase family engagement. Michael is a strong advocate of academic rigor, student awareness and alternative learning practices. Booker T. Washington stated “Character, not circumstance makes the Man”. Those are the words of wisdom that Michael uses as a personal testimonial as he impacts the lives of youth, parents and community leaders throughout the nation.

PETER LAROCHE

Peter Laroche is President and CEO of Financial Pathways of the Piedmont. Peter has more than 25 years of non-profit leadership experience. He joined Financial Pathways of the Piedmont as President in 2002. Immediately prior he had served as executive director of Consumer Credit Counseling Services of Western North Carolina. Early in his career he worked in budget and fiscal management in state government and public university settings.

Under his leadership Financial Pathways has become one of the state’s most effective and highly respected consumer financial counseling and education agencies. He reorganized service delivery to expand the number and variety of client services; doubled the agency’s annual budget; increased financial reserves; increased staff size by 30%; and emphasized professional and leadership development among management and staff.

He also updated and strengthened agency policies and procedures, implemented a comprehensive quality improvement system, and strengthened internal financial controls. A 2012 external assessment of the agency praised Peter for ensuring financial management that “exceeds standards . . . they could teach classes about financial management for nonprofits.”

Given the agency transformation, Peter led the 2012 effort to rename and rebrand Financial Pathways, which for 40 years had been known as Consumer Credit Counseling Services of Forsyth County.

He is sought after in the state and beyond as a thought leader and adviser in his field. He informally consults with many nonprofits in the areas of governance, planning, resource development, and program development, as well as serving as a resource and collaborator to government agencies.

JOANNA LECLAIR

As the Carolinas Community Development Manager for Wells Fargo Bank, Joanna LeClair uses her 31 years of banking experience to assist nonprofit groups in accessing the services of the bank, with a goal of helping individuals and communities succeed financially. She has a passion for financial literacy, draws upon her background as a teacher and enjoys sharing financial knowledge that can change lives.

A New Englander by birth, Joanna has had the pleasure of sharing in community life in Canada and in the Southeast, where she has lived for the past 25 years. Now she is pleased to call the Triangle her home.

Joanna graduated with an Honors BA in Linguistics from Concordia University in Montreal, Quebec, and earned her Teaching Certification at Brock University in St. Catharines, Ontario.

MARK LINDBLAD

Mark Lindblad is research director at the UNC Center for Community Capital and adjunct associate professor of psychology at North Carolina State University. He conducts research to better understand economic mobility among lower-income populations.

Lindblad's work connects the psychological, social and legal factors that influence consumer financial decision making. His research examines how financially constrained households manage debt when faced with income shocks and life stressors, such as unemployment, medical troubles and home foreclosure. He also seeks to understand housing decisions and factors that underlie the benefits of homeownership. Lindblad brings extensive experience in survey design, research methods, data collection, and statistical programming and analysis. He has more than a dozen years of experience designing and implementing quality controls for large-scale data collection efforts. Since 2005, he has managed the center's longitudinal study of financial decisions of lower- income households and directed the center's supervision of a survey team at RTI International in Research Triangle Park, N.C. Before joining the center, Lindblad worked at the Southern Technology Council of the Southern Growth Policies Board in Research Triangle Park, N.C. He also worked at the nation's 20th-largest school district, the Wake County Public School System, in Raleigh, N.C., where he studied the effectiveness of tutoring interventions for elementary and middle school students who were performing below grade level. Lindblad managed the National Science Foundation's Industry- University Cooperative Research Center Evaluation Project at N.C. State University. He also conducted program evaluation research at the university's Division of Undergraduate Affairs and University Planning and Analysis. Lindblad holds a Ph.D. and M.S. in Psychology from North Carolina State University. He holds a B.A. in Human Development from St. Mary's College of Maryland.

AUTRICE CAMPBELL LONG

Atrice Campbell Long is the Community Development Manager for SunTrust Bank's Central Carolina Region overseeing the Community Reinvestment Act initiatives. Her work includes the programming in 100 branches in 22 counties; reaching from Wilmington to Morganton, North Carolina.

Her career in the Financial Services industry spans more than 35 years. Prior to her move to the Triangle in 2006, Ms. Long served at the Workforce Development Manager for the Peninsula Council for Workforce Development in Hampton, Virginia.

In addition to her professional responsibilities, Ms. Long serves on the Durham Workforce Board, The North Carolina Housing Coalition, NC Jumpstart, and Triangle United Way African

American Leadership Initiative. She is a past chair of the Durham Affordable Housing Coalition, and member of the Executive Committee for Durham's 10-Year Plan to End Homelessness.

Autrice is a graduate of Old Dominion University in Norfolk, Virginia and a Life Member of Alpha Kappa Alpha Sorority. She is married to Donald Long who is the Director of Solid Waste for the City of Durham. They are members of Union Baptist Church where she serves on the Women's Chorale. In her spare time she and Donald love to cook, entertain, travel and attend North Carolina A & T sporting events.

RAQUEL LYNCH

Raquel Lynch, a native of Venezuela, is the Director of Strategic Initiatives for Crisis Assistance Ministry, Charlotte-Mecklenburg's leading agency geared toward providing assistance and advocacy to families experiencing financial crises. Her primary functions include guiding the strategic plan of the agency, overseeing the organization's advocacy program, special projects, and technology. Ms. Lynch holds a BA in Communications from Hofstra University and is also a graduate of the American Leadership Forum and the Leadership Development Initiative. Ms. Lynch has geared both her volunteer and work activities toward design, development, implementation and support of community programs which provide positive impact to immigrants and working families. Before joining Crisis Assistance Ministry's Leadership Team, Ms. Lynch previous work focused on community and infrastructure development at two of Charlotte's leading immigrant rights organization, the Latin American Coalition and the International House respectively.

Her commitment to community has led her to serve as the past chair of the North Carolina Justice Center, a member of State Advisory Panel of the Z. Smith Reynolds Foundation, a member of the Selection Committee for Job Access and Reverse Commute Transportation Funds, and as a panel chair of the Arts and Science's Cultural Project & Access Programs grants. Currently she serves on the board of Legal Services of Southern Piedmont and the Theatre Charlotte Diversity Task Force. Ms. Lynch shares her home in Charlotte with her husband Ken Mooneyham and their son Pablo.

KIM MANTURUK

Kim Manturuk is the Senior Research Associate in Financial Services at the Center for Community Capital, a research institute at the University of North Carolina at Chapel Hill. She has conducted research on the costs and benefits of various short-term credit products and has provided expert testimony to several state legislatures on this topic. Presently, her research focuses on consumer debt and credit use and the social and financial impacts of homeownership in urban neighborhoods. She is the Principal Investigator on the Manejo de Efectivo (Effective Money Management) project, a partnership with Bank of America to bring financial services to underbanked consumers. Her recent research has appeared in *Socio-Economics*, *Social Service Review*, *Social Science Research*, and the *Journal of Urban Affairs*. She received her PhD in sociology from the University of North Carolina in Chapel Hill.

KEIR MORTON-MANLEY

Keir Morton-Manley's professional experience in housing and community development has involved both private and public sector work since 1994. Keir's work with asset-building began

in 1996 with the state's first IDA demonstration. Since 1998, Keir has worked with the North Carolina Housing Finance Agency, a self-supporting state agency whose mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. Working closely with nonprofit and government partners, Keir's work has focused on housing policy, program development, and affordable housing initiatives, including IDAs for homeownership and foreclosure prevention programs. Keir earned a bachelor's degree from Duke University and a master's degree in City and Regional Planning from the University of North Carolina at Chapel Hill.

JOHN MEEKS

John Meeks is a Community Affairs Specialist for the Federal Deposit Insurance Corporation (FDIC) in the Atlanta Region and is responsible for activities in North Carolina, Virginia and West Virginia. FDIC Community Affairs is involved in activities and initiatives that promote asset building for low- and moderate- income individuals and communities. John is involved with personal financial education, small and micro business development, Community Reinvestment Act (CRA) activities, initiatives targeting the unbanked, affordable loan and deposit products, and at risk homeowners among others.

Prior to becoming a part of Community Affairs, John's FDIC experience includes working in bank closure and asset liquidation functions and as a bank Compliance and CRA Examiner. John is a graduate of the University of North Carolina Charlotte and North Carolina Central School of Law.

GENE NICHOL

Gene Nichol is the Boyd Tinsley distinguished professor of law and Director of the Center on Poverty, Work and Opportunity at the University of North Carolina. From 2005-2008, he was president of the College of William and Mary. Nichol was the Burton Craige professor and Dean of the law school at UNC (1999-2005); law Dean at the University of Colorado (1988-1995); and Cutler professor and director of the William & Mary Bill of Rights Institute (1985-1988).

Nichol is co-author of *FEDERAL COURTS* (West, 2011) and contributor to *WHERE WE STAND: Voices of Southern Dissent* (2004). He's published essays in the Harvard, Yale, Chicago, Michigan, Penn, California, Duke and Virginia law reviews; been a political columnist for the Rocky Mountain News; and hosted a public affairs television show, *Culture Wars*, for KBDI in Denver. He's been a monthly op-ed writer for the Raleigh News & Observer for over a decade; and is author of the series, "Seeing the Invisible," appearing in the N&O throughout 2013. He publishes frequently in *The Progressive Populist* and has written for *The Nation* and the *Washington Post*.

In 2003, Nichol received the ABA's Edward Finch Award for delivering the nation's best Law Day address. In 2004, he was named Carolina's Pro Bono Professor of the Year. The next year, Nichol was inducted into the Order of the Long Leaf Pine, North Carolina's highest civilian honor; and Equal Justice Works named him Pro Bono Law Dean of the year. In 2008, he

received Oklahoma State University's Distinguished Alumnus Award; the "Courage To Do Justice Award" from the National Employment Lawyers Association; and the Thomas Jefferson Award, for courage in the defense of religious liberty, from the Military Religious Freedom Foundation. In 2013, the NC Council of Churches gave Nichol its Faith Active in Public Life Award; the NC-ACLU named him its W.W. Finlator Award recipient; and the University of North Carolina gave him its prestigious Thomas Jefferson Award.

Nichol attended Oklahoma State University, receiving a degree in philosophy (1973) and playing varsity football. He obtained his J.D. from the University of Texas in 1976, graduating Order of the Coif.

KEVIN PARK

Kevin A. Park is a doctoral candidate in the Department of City and Regional Planning at the University of North Carolina at Chapel Hill and a graduate research assistant at the UNC Center for Community Capital. Before coming to Chapel Hill, he was a research assistant at Harvard University's Joint Center for Housing Studies and a research fellow at the Rhode Island Economic Policy Council. He holds a graduate certificate in geographic information sciences from the University of North Carolina, a masters of public affairs from Brown University and a bachelors in economics from the College of William and Mary. His interactive website of housing and other economic data (<http://www.unc.edu/~kapark/NC/home.html>) received an Impact Award from the Graduate Education Advancement Board for exceptional research with direct benefits to North Carolina.

SANDY PARKER

Sandy joined Self-Help in 2004 as a Loss Mitigation Associate. Since then, she has worked in all aspects of loss mitigation and servicing for Self Help's portfolio loans and secondary market program. Self-Help is one of the nation's leading and largest community development financial institutions.

She currently serves as the Servicing and Home Retention Supervisor for the secondary market program, a \$4.5 billion affordable housing program that has provided home loan financing to over 50,000 low and moderate-income families across the country. Sandy, and those that report to her, are responsible for ensuring that Self-Help sub-servicers do in depth outreach to borrowers and meet our aggressive home retention guidelines. Sandy's work is critical in keeping hundreds of families from losing their homes to foreclosure.

As a part of her work, she maintains a relationship with Fannie Mae and the subservicers that are currently in Self-Help's secondary market program. She is also responsible for making sure that the servicers are complying with Fannie Mae loss mitigation and foreclosure prevention guidelines.

In addition, Sandy is a certified housing counselor through the Association of Housing Counselors of North Carolina.

CARL RIST

Carl Rist has spent the past 20 years at the Corporation for Enterprise Development (CFED), working on a variety of strategies to expand economic opportunity and help lower-income households build wealth. Presently, Mr. Rist is the Executive Director of the 1:1 Fund, CFED's newest social enterprise, an online community that connects low-income students with individual donors who match their savings in qualified children's savings accounts (CSAs). Mr. Rist has extensive experience in the area children's savings accounts. From 2003 – 2009, he was the director of the SEED (Savings for Education, Entrepreneurship and Downpayment) Policy and Practice Initiative, a multi-year, multi-site demonstration of matched savings accounts for children and youth in low-income families. Mr. Rist also led the development and design of the initial version of CFED's Assets & Opportunity Scorecard, a comprehensive tool that examines wealth, poverty and the financial security across the 50 states using performance and policy measures.

Mr. Rist earned an M.A. in public policy in 1991 from the Sanford Institute of Public Policy at Duke University. He also holds an undergraduate degree from Davidson College.

JOEL ROGERS

Joel Rogers is professor of law, political science, public affairs, and sociology at the University of Wisconsin-Madison and director of COWS, the national high-road strategy center. He has written widely on American politics and democratic theory; advised many politicians and movements; and helped found and operate several progressive NGOs (e.g., Center for a New Democracy, New Party, Economic Analysis Research Network, Apollo Alliance, Emerald Cities Collaborative, and now ALICE). Along with many academic honors, he's a recipient of the MacArthur Foundation "genius" prize. Newsweek identified him as one of the 100 living Americans most likely to shape U.S. politics and culture in the 21st century.

LAURA ROSEN

Laura Rosen joined the Center for Public Policy Priorities in 2010. She is the Coordinator of OpportunityTexas™, a joint initiative of CPPP and RAISE Texas to move more Texas families toward greater economic opportunity through academic and financial education and savings. Rosen completed her Master of Public Policy from the University of Michigan in 2010 and received a Bachelor of Business Administration in Finance and a Bachelor of Arts in Government from the University of Texas at Austin in 2004. Before returning to graduate school, Laura worked in commercial banking as a relationship manager at Wells Fargo and was a Fulbright Scholar in Peru where she researched microfinance.

MICHAEL R. ROUSH

Michael R. Roush, MA is Manager of Financial Empowerment & Innovation at National Disability Institute. Roush provides training and technical assistance on VITA, financial education and other asset development strategies to empower individuals, organizations and other stakeholders on the importance of economic self-sufficiency for persons with disabilities. Roush has developed new innovative projects including the *Building Economic Strength Together (B.E.S.T.) Florida*, the *My American Dream* Video Contest, Virtual VITA Pilot, and NDIs E-

Learning project. Roush is currently spearheading the efforts to bring the *Building Economic Success Together (B.E.S.T). Alliance*, a student to student mentoring Program to college campuses across the country.

Roush has completed the required competency-based educational and assessment Activities to be certified as a CWIC within the WIPA Initiative and is a VITA Volunteer. Roush is a founding board member of the Florida Prosperity Partnership and has a Master of Arts degree in Human Behavior.

ADAM RUST

Adam Rust has been Director of Research at Reinvestment Partners since 2005. He writes about alternative financial services in his blog Bank Talk. In 2012, he testified at the CFPB's field hearing on prepaid cards. He regularly speaks at conferences about how advocates should define a path to reforming the prepaid card.

He has master's degrees in journalism from the University of Missouri and in City and Regional Planning from UNC-Chapel Hill. He is currently pursuing a Master's of Science in Finance at Indiana University.

In 2006, Carolina Academic Press published his book "This is My Home: The Challenges and Opportunities of Manufactured Housing." In 2009, FHA Secretary David Stevens nominated him to represent consumers on the Department of Housing and Urban Development's Manufactured Housing Consensus Committee. He testified on the need to reform manufactured housing finance before a Congressional subcommittee in 2012.

THOMAS SHAPIRO

Dr. Thomas Shapiro directs the Institute on Assets and Social Policy and is the Pokross Professor of Law and Social Policy at The Heller School for Social Policy and Management, Brandeis University. Professor Shapiro's primary interest is in racial inequality and public policy. He is a leader in the asset development field with a particular focus on closing the racial wealth gap. In February of this year he co-authored a groundbreaking study, *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*, which statistically validates five "fundamental factors" that together largely explain why white households accumulate wealth so much faster over time than African-American households. *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*, published by Oxford University Press, 2004 was widely reviewed, including by the Washington Post, Boston Globe, and others. The book was named one of the Notable Books of 2004 by The St. Louis Post-Dispatch. With Dr. Melvin Oliver, he wrote the award-winning *Black Wealth/ White Wealth*, which received the 1997 Distinguished Scholarly Publication Award from the American Sociological Association.

SUSAN SHARKEY

As director of the High School Financial Planning Program® (HSFPP), Susan Sharkey's primary role is to work with teachers and the HSFPP national network to continue NEFE's legacy of

providing quality, free financial education to teens. Since its inception in 1984, the program has reached more than seven million students in all 50 states and military bases in over 100 countries.

Susan and her NEFE colleagues work to provide financial educators and consumers with personal finance resources to empower inspired decision making through every stage of life. This work extends to recently contributing to the development of Jump\$tart's teacher training program as well as the White House Financial Capability Guide.

Susan has experience as a business educator, instructional designer, office manager, and school board president. But most importantly, she is the proud mother of two debt-free college students who will graduate on time! She is passionate about using her skills and experiences to support educators and youth mentors as they equip teens with the skills needed for financial independence.

NATHANIEL SILLIN

Nathaniel Sillin is Head of U.S. Financial Education at Visa Inc., and runs the company's financial literacy program in the United States, which includes the award-winning Practical Money Skills for Life and What's My Score programs. As part of his work at Visa, Sillin is a frequent public speaker and an active voice in the financial literacy community. Prior to joining Visa, Sillin managed communications for the National Republican Congressional Committee, acting as a spokesman for the committee and counseling congressional candidates and Members of Congress. Sillin has also served as the communications director for two Members of Congress, and as a government relations professional representing clients in the defense, energy and military base enhancement industries. Sillin currently sits on the National Board of Directors for the Jump\$tart Coalition for Personal Financial Literacy® and is a member of the University of Vermont alumni board.

SONI SINHA

Soni Sinha is Associate Manager of Learning & Innovation, National Community Tax Coalition. Soni Sinha has over 10 years of experience in the non-profit sector, working with low to middle income families in areas of Education, Financial Services, Public Health, and Community Engagement. Previous involvement includes working with the YMCA of Wisconsin, Children's Outing Association, JPMorgan Chase, and the Center for Economic Progress (CEP). For the past 3 years, Soni has helped manage and oversee the NCTC & Netspend Prepaid Pilot, Prepaid Initiative, and other work providing financial management solutions. Other NCTC work includes planning and offering training and technical assistance to community tax advocates and practitioners nationwide. Additionally, Soni also has been a CEP Site Manager for one of the largest Volunteer Income Tax Assistance sites in the United States for nearly 6 years.

ALEXANDRA SIROTA

Alexandra Forter Sirota joined the N.C. Budget and Tax Center as a Public Policy Analyst in April 2010 and became project director in November 2010. Before joining N.C. Justice Center, Sirota coordinated research on child well-being and policy analysis on family economic security

at Action for Children North Carolina. Sirota has a broad range of experience at non-profit organizations and government agencies both in the United States and abroad in the areas of human rights, community development and anti-poverty programs and asset building policy. Sirota received a bachelor's degree from Haverford College in Pennsylvania and a joint master's degree from the University of Chicago.

DIANE SKOG

Diane Skog is the Project Leader of the *Harold Alfond[®] College Challenge Program*, which is housed at the *Finance Authority of Maine*. Previous to joining FAME, Diane worked for the MaineHealth System for many years, most recently overseeing several childhood programs and initiatives, including serving as Director of the as the Director of Raising Readers, a nationally recognized statewide health and literacy program funded by the Libra Foundation, that provides books to all Maine children, ages birth to five, during well child visits with their healthcare provider. Diane received her undergraduate degree from the University of Southern Maine and a Master's of Science in Business from Husson University. She has two daughters ages 22 and 27, and lives in Saco, Maine.

CLAUDETTE SMITH, Ph.D.

Claudette Smith, Ph.D., is the Family Resource Management Specialist for the North Carolina Cooperative Extension Program at North Carolina A&T State University. She designs, develops and trains individuals to implement programs that help families manage their money to achieve their financial goals. Dr. Smith has thirty four years of experience focusing on consumer behavior and financial management needs of limited resource audiences. She holds a B.S. degree, magna cum laude, in home economics education from North Carolina A&T State University, a M.S. in consumer economics from Cornell University and the Ph.D. degree in family economics from The Ohio State University. In order to provide high quality programs and training experiences to audiences Dr. Smith earned designations as a Certified Instructional Designer, Certified Instructional Technologist, and Certified Performance Consultant.

SYBLE SOLOMON

Syble Solomon is the founder of LifeWise Strategies, LLC, a popular speaker on the psychology of money and the creator of Money Habitudes[®]. This deck of cards is both a quick conversation starter about money and an in-depth money personality tool. She is the co-author with Amanda Mills of *Bringing Money into the Conversation; a quick start for therapists* and the author of *Inspired Savings: take control of your money and your life one day at a time*.

The Association of Financial Counseling and Planning Education named her the Educator the Year and she was recently honored as the North Carolina Outstanding Contributor to the Financial Education of Youth. Money Habitudes cards won the Smart Marriages Impact Award and they were a Book Club Selection of the Month by the Washington Post financial columnist, Michelle Singletary. She is a Board Certified Coach affiliated with the Center for Creative Leadership since 1995 and was a child develop specialist in her first career.

JOHN STOKES

John Stokes, BB&T Vice President, is the Community Development Specialist for North Carolina and South Carolina. John serves as a liaison between the community and the bank to facilitate community development loans, services, and investment opportunities.

The Goldsboro, NC native joined BB&T in 1997. After completing BB&T's Leadership Development Program, he served as a Regional Analyst and a Business Banker in the Charlotte Metro Region. Most recently, he worked as the CRA Technical Compliance Manager in the CRA/ Community Development Department. In this role, John helped ensure BB&T's compliance with the Community Reinvestment Act (CRA) by interpreting the regulation, assessing the bank's performance and communicating with regulatory agencies.

John earned his Bachelor's degree from the University of North Carolina at Chapel Hill. He earned his Master of Business Administration from Winthrop University in Rock Hill, South Carolina. He has completed his Housing Development Finance Professional Certification and his Economic Development Finance Professional certification from the National Development Council.

John serves on the following Boards: the Charlotte Mecklenburg Housing Partnership, the North Carolina Association of Community Development Corporations and the South Carolina Association of Community Development Corporations.

EDWARD TIMBERLAKE, JR.

Edward Timberlake, Jr. is Small Business Lending Manager & Underwriter at The Support Center. As Small Business Lending Manager, Edward helps to oversee underwriting, marketing, and serves as the contact person for The Support Center's business lending programs. He has worked at The Support Center since October 2010. Along with his previous position as Commercial Loan Officer, Edward has also served as branch manager and business banker at a large community bank, credit union, and finance company; collectively he has more than 14 years of lending experience. Edward graduated from NC Agricultural and Technical State University in 1999 with a Bachelor's degree in Political Science (and Finance minor) and has plans to begin pursuing an MBA in 2014.

EVELYN WILLIAMSON

Evelyn Williamson is a Stakeholder Liaison for the Small Business/Self Employed (SBSE) Division of the Internal Revenue Service. The mission of the SBSE organization is to provide Small Business/Self-Employed customers top-quality service by educating and informing them of their tax obligations, developing educational products and services, and helping them understand and comply with applicable laws. As a Stakeholder Liaison, Evelyn focuses on local engagement of the tax practitioner and small business industry communities to provide information about IRS policies, practices and procedures to ensure compliance with the Federal tax laws.

Evelyn attended the University of North Carolina at Chapel Hill. She began her career with the Internal Revenue Service in 1983. Since that time, she has held various positions to include;

Taxpayer Service Staff Assistant/Analyst, Technical Tax Law Specialist; Disclosure Program Specialist, and Customer Assistance Group Manager for the state of NC.

WALKER WILSON

Walker Wilson is the Director of the Health Policy Office at BCBSNC. After graduating from UNC Chapel Hill and then receiving a Master of Public Health degree from Boston University, Walker worked as a Senior Manager for the Boston Public Health Commission and then returned to NC to serve as a Senior Policy Advisor to Governor Mike Easley. Since then she held two Senior Advisor roles in the Division of Public Health and NC Department of Health and Human Services. She has been with BCBSNC since April 2012.