Research Symposium Presenters (P), Moderators (M), & Industry Respondents (R)

Session A: Advancing Retirement Security
Hon. Daniel Biss, Illinois State Senator (P)
Spencer Cowan, Woodstock Institute (P)
Anna Rappaport, Society of Actuaries (P)
David John, AARP Public Policy Institute (M)
Natalie Abatemarco, Citi (R)

Session B: Saving for College and Reducing Student Loan Debt
Margaret Clancy, Washington University in St. Louis (P)
William Elliott LLL, University of Kansas (P)
Caroline Ratcliffe, The Urban Institute (P)
Min Zhan, University of Illinois (M)
Janis Bowdler, Chase (R)

Session C: Exploring Emerging Technologies: Mobile, Prepaid, and More
Lauren Saunders, National Consumer Law Center (P)
Max Schmeiser, Federal Reserve Board of Governors (P)
Angela Peoples, Consumer Financial Protection Bureau (P)
Kathleen Engel, Suffolk University Law School (M)
Cathy Niederberger, PNC (R)

Session D: Accessing Credit and Avoiding Debt Traps
Nick Bourke, Pew Charitable Trusts (P)
Spencer Cowan, Woodstock Institute (P)
Amy Traub, Demos (P)
Tom Feltner, Consumer Federation of America (M)
Melissa Borino, US Bank (R)

Session E: Rebuilding Wealth: Homeownership, Savings, and Debt Before and After the Recession
Jim Carr, Center for American Progress / The Opportunity Agenda (P)
Williams Emmons, Federal Reserve Bank of St. Louis (P)
Rebecca Tippett, University of North Carolina (P)
Juanita Irizarry, Chicago Community Trust (M)
Julie Chavez, Bank of America (R)

Session F: Increasing Equity by Re-Thinking Old Systems
Aleta Sprague, New America Foundation (P)
Gabriela Sandoval, Insight Center and Center for Family Policy and Practice (P)
Josh Silver, National Community Reinvestment Coalition (P)
Grace Hou, Woods Fund of Chicago (M)
Carl Jenkins, BMO Harris Bank (R)
Speaker Biographies

Keynote speakers

Steve Antonakes
Deputy Director
Consumer Financial Protection Bureau

Steven L. Antonakes currently serves as both the Deputy Director at the Consumer Financial Protection Bureau (CFPB) as well as the Associate Director for the Division of Supervision, Enforcement, and Fair Lending. As the Deputy Director, Mr. Antonakes provides leadership in various ways across the CFPB. As the Associate Director for Supervision, Enforcement, and Fair Lending, he is responsible for the supervision of all banks and non-banks under the CFPB’s jurisdiction and the enforcement of federal consumer protection and fair lending laws. Mr. Antonakes most recently served as the CFPB’s Assistant Director of Large Bank Supervision and was charged with establishing the consumer protection supervision program for the largest financial institutions in the country which collectively account for over 75 percent of the nation’s banking assets.

Mr. Antonakes began his professional career as an entry level bank examiner with the Commonwealth of Massachusetts Division of Banks in 1990. He later served in numerous managerial capacities before being appointed by successive Governors to serve as the Commissioner of Banks from December 2003 until November 2010, becoming only the second career bank examiner to ever serve in that capacity.

Mr. Antonakes also previously served as the first state voting member of the Federal Financial Institutions Examination Council, as the Vice Chairman of the Conference of State Bank Supervisors, and as a founding member of the governing board of the Nationwide Mortgage Licensing System. In March 2007, Mr. Antonakes received NeighborWorks America’s Government Service Award for his work in combating foreclosures.

Mr. Antonakes received a Bachelor of Arts degree from Penn State University, a Masters of Business Administration from Salem State College, and a Doctorate of Philosophy in Law and Public Policy from Northeastern University.

Julia Stasch
Vice President of US Programs
John D. and Catherine T. MacArthur Foundation

Julia Stasch is Vice President of US Programs at the John D. and Catherine T. MacArthur Foundation. She is responsible for all aspects of the Foundation’s major grantmaking in the U.S. Prior to joining the Foundation in 2001, she served as Chief of Staff to Chicago Mayor Richard M. Daley, and as Commissioner of the City of Chicago’s Department of Housing. Stasch also served as President and Chief Executive Officer of Shorebank Chicago Companies.

During the first Clinton Administration Stasch was Deputy Administrator of the General Services Administration in Washington, D.C. Previously, Stasch was President and Chief Operating Officer of the Cherokee-
go-based real estate development firm Stein & Company. She is a summa cum laude graduate of Loyola University, and has a master’s degree from the University of Illinois at Chicago. Currently, she is a member of the Economic Club of Chicago, the Executives’ Club of Chicago, the Chicago Network, and the board of directors of the Chicago Architecture Foundation. She also served as the chair of the Mayor’s Advisory Council on Closing the Digital Divide.

**Fernando M. Torres-Gil**
Professor, Social Welfare and Public Policy and Director, Center for Policy Research on Aging
UCLA Luskin School of Public Affairs

Fernando M. Torres-Gil is a Professor of Social Welfare and Public Policy at UCLA, an Adjunct Professor of Gerontology at USC, and Director of the UCLA Center for Policy Research on Aging. He has served as Associate Dean and Acting Dean at the UCLA School of Public Affairs, and most recently Chair of the Social Welfare Department. He has written six books and over 100 publications and is a member of the Academies of Public Administration, Gerontology and Social Insurance. His research spans important topics of health and long-term care, disability, entitlement reform, and the politics of aging.

Professor Torres-Gil was appointed by President Jimmy Carter to the Federal Council on Aging in 1978. He was selected as a White House Fellow and served under Joseph Califano, then Secretary of the U.S. Department of Health, Education, and Welfare (HEW), and continued as a Special Assistant to the subsequent Secretary of HEW, Patricia Harris. He was appointed (with Senate Confirmation) by President Bill Clinton as the first-ever U.S. Assistant Secretary on Aging in the U.S. Department of Health and Human Services (DHHS). As the Clinton Administration’s chief advocate on aging, Torres-Gil played a key role in promoting the importance of the issues of aging, long-term care and disability, community services for the elderly, and baby boomer preparation for retirement. In 2010, he received his third presidential appointment (with Senate Confirmation) when President Barack Obama appointed him as Vice Chair of the National Council on Disability, an independent federal agency that reports to the Congress and White House on federal matters related to disability policy.

He is a board member of the AARP Foundation, and he is a former board member of The California Endowment, National Steinbeck Center in Salinas, California and the Los Angeles Chinatown Service Center. Dr. Torres-Gil was born and raised in Salinas, California, the son of migrant farm workers. He earned his AA in Political Science at Hartnell Community College, a BA with honors in Political Science from San Jose State University, and an MSW and PhD in Social Policy, Planning and Research from the Heller Graduate School in Social Policy and Management at Brandeis University.

**Panelists, moderators, and respondents**

**Natalie Abatemarco:**
Natalie Abatemarco is Managing Director of Citi Community Development. Ms. Abatemarco joined Citi in 1996 and has served in a variety of roles. As managing director of Community Development, she provides grants and contributions that support Citi’s efforts to strengthen existing and new strategic community initiatives with non-profits and consumer advocacy organizations that impact policies and programs affecting low- and moderate-income communities as well as communities of color. Ms. Abatemarco is responsible for Citi’s Office of Homeownership Preservation and Citi Salutes, an initiative that serves currently military members as well as veterans.
Prior to joining Citi, Ms. Abatemarco was the executive director and co-founder of a management consulting organization that provides assistance and training in all areas of fundraising and organizational development. She serves on the Board of Directors for the American Bankers Education Foundation, the Long Island Community Foundation, and Woodstock Institute.

**Daniel Biss:**
Daniel Biss is an Illinois State Senator representing the 17th District starting in 2013 and has been a member of the Illinois General Assembly since 2011. Biss serves on the Senate Licensed Activities and Pensions, Education, Higher Education, Environment and Local Government Committees. Raised in Bloomington, Indiana, Biss moved to Illinois after completing a Bachelor of Arts at Harvard University and a PhD in mathematics at the Massachusetts Institute of Technology. He joined the University of Chicago’s mathematics faculty in 2002 and was elected to the Illinois House (17th district) in 2010. Biss has passed legislation on issues including environmental policy, economic growth in the high-tech sector, political reform, higher education, consumer protection and equal rights for individuals with autism. He has focused much effort on finding solutions to the state’s public pension crisis, crafting proposals that aim to bring long-term stability to the pension systems. Sen. Biss resides in Evanston with his wife, Karin, and their two children, Elliot and Theodore.

**Melissa Borino:**
Melissa Borino is Senior Vice President and National Community Outreach Manager for U.S. Bank, responsible for all community engagement activities within the bank’s 25 state retail footprint. Melissa manages the bank’s 20 Community Affairs Managers, who work to promote good corporate citizenship in the communities where U.S. Bank does business and help the bank achieve an outstanding CRA rating. She received her Bachelor of Arts in Economics and Spanish from the University of Wisconsin - Madison. Her professional career spans more than 21 years in the banking and nonprofit sector, managing home buyer counseling programs and community development programs. She currently serves on several boards and committees that focus on affordable housing and community development and was instrumental in the inception of Take Root Milwaukee.

**Nick Bourke:**
Nick Bourke is the Director of The Pew Charitable Trust’s Small-dollar Loans Research Project, which conducts research on consumer needs and perceptions, market practices, and potential regulations of payday and other small-dollar loan providers. As the lead on Pew’s analysis and advocacy efforts on consumer lending issues, Bourke oversees a team of researchers, publishing unique analyses and proposing evidence-based regulation for the credit card and small-dollar loan industries. Bourke previously led Pew’s successful campaign to reform regulation of the credit card industry. Before joining Pew, he worked with financial services and high tech companies, serving as product manager, marketing specialist, strategy consultant, and legal advisor, with particular expertise in electronic payments. Bourke holds a bachelor’s degree in science, technology, and society from Stanford University and a juris doctor degree from the University of California, Davis.

**Janis Bowdler:**
Janis Bowdler is a Managing Director within Global Philanthropy at JPMorgan Chase & Co, a global leader in corporate philanthropy with $200 million invested in communities annually. As Senior Program Director, she is responsible for setting and driving the firm’s philanthropic and corporate responsibility strategy in two key focus areas: Financial Empowerment and Affordable Housing. Ms. Bowdler joined the firm in 2013.

Ms. Bowdler has authored a number of publications on Hispanic homeownership and access to financial oppor-
Margaret Clancy is the Policy Director at the Center for Social Development (CSD) at Washington University in St. Louis. At CSD, Margaret is responsible for the account design and leadership of SEED for Oklahoma Kids, an experimental study of universal, progressive Child Development Accounts. Since 2001, she has been researching
features of 529 college savings plans as a model for inclusive asset-based policy, and is an expert on state progressive 529 policies.

Clancy led the savings data collection and management in SEED, a multi-year, national children and youth savings policy and research initiative, and in the American Dream Demonstration, the first national study of Individual Development Accounts. Prior to joining CSD, Margaret administered corporate 401(k) and defined benefit pension plans. She received her Bachelor of Science degree in Business Administration from Southern Illinois University at Edwardsville and a Master of Social Work degree from Washington University. She is a Certified Employee Benefits Specialist.

Spencer Cowan:
Spencer Cowan is Vice President of Woodstock Institute, a leading research and policy organization focusing on fair lending, wealth creation and financial systems reform. He joined Woodstock in 2011 after nine years as Senior Research Associate at the Center for Urban and Regional Studies at University of North Carolina - Chapel Hill. His research has evaluated the effectiveness of foreclosure prevention programs and programs to bank the unbanked, analyzed the extent of negative equity in Chicago, and examined the evolving roles of the public- and private-sectors in providing social housing. He has published articles in numerous peer-reviewed journals and has written papers for the Federal Reserve Banks in Richmond and Boston. Mr. Cowan received his PhD from UNC-Chapel Hill and a JD from Boston University School of Law.

William Elliott:
Dr. William Elliott III is an Associate Professor at the University of Kansas (KU) and founder of the Assets and Education Initiative (AEDI), an Office in KU's School of Social Welfare. He also serves as a faculty associate for the Center for Social Development at Washington University in St. Louis and he is a Senior Research Fellow for New America Foundation's Asset Building Program.

Dr. Elliott is a leading researcher in the field of children's savings and college matriculation. His research has been featured in the US News, The Washington Monthly, Politico, Money&Happiness, and CBS's MoneyWatch.com. Recently the Federal Reserve in St. Louis highlighted his work in their Annual Report. Further, his research has served as the impetus for Children's Savings Account (CSA) programs and policies across the United States, such as Kindergarten to College (K2C) in San Francisco and the American Dream Accounts Act recently introduced into Congress.

William Emmons:
Bill Emmons is an Assistant Vice President, Economist, and Senior Policy Advisor with the Center for Household Financial Stability at the Federal Reserve Bank of St. Louis. He speaks frequently on topics including household financial conditions, the economy, and housing. Mr. Emmons has been with the St. Louis Fed since 1995. He also serves as an Adjunct Professor of Finance in the John M. Olin Business School at Washington University in St. Louis. Prior to joining the St. Louis Fed and Washington University, he was on the faculty of the Amos Tuck School of Business at Dartmouth College, in Hanover, New Hampshire. Mr. Emmons received a PhD in Finance from the J.L. Kellogg School of Management at Northwestern University. He received bachelor's and master's degrees from the University of Illinois at Urbana-Champaign.
Kathleen Engel:
Professor Engel is Professor of Law and Associate Dean for Intellectual Life at Suffolk Law School. She is a national authority on mortgage finance and regulation, subprime and predatory lending, and housing discrimination. Her many publications include the book The Subprime Virus: Reckless Credit, Regulatory Failure and Next Steps and articles in Harvard Business Law Review, the Harvard Journal of Law and Public Policy, Texas Law Review, Washington University Law Quarterly, Fordham Law Review, and Housing Policy Debate. Professor Engel presents her research in academic, banking, and policy forums around the world and her analysis of financial services markets regularly catches the attention of outlets such as The New York Times, Business Week, The Economist, and The Wall Street Journal. Prof. Engel has advised federal and state agencies on the financing of loans and served on the Federal Reserve Board Consumer Advisory Council. Professor Engel is an honors graduate from Smith College and the University of Texas School of Law.

Tom Feltner:
Tom Feltner is the Director of Financial Services at the Consumer Federation of America (CFA), an association of non-profit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. At CFA, Feltner heads coalition building, policy development and advocacy in the areas of automobile insurance reform, high-cost lending, and financial services regulation. In this position, he is regularly engaged in state and national efforts to further the consumer interest in the financial services marketplace and protect consumers, particularly lower-income consumers, from abusive practices. From 2003 to 2012, Feltner directed policy and communications at Woodstock Institute, most recently as the organization's vice president. At Woodstock, Feltner oversaw the Institute's consumer lending, foreclosure, vacant property and wealth creation agenda, and worked to connect Chicago economic development stakeholders with key, practical information on the impact of financial services policy on lower-income communities and communities of color. Feltner received a BA in Philosophy and Sociology from DePaul University and a Master of Urban Planning and Policy from the University of Illinois at Chicago.

Grace Hou:
Grace Hou is the President of the Woods Fund of Chicago. She was appointed in February 2012 to lead this grant-making foundation whose goal is to promote social, economic, and racial justice through the support of community organizing and public policy advocacy that engages people who are most impacted. Grace's career has been dedicated to systems change improvement through public policy change, social services provision, community organizing and education, and now, philanthropy. Prior to joining the Woods Fund, Grace Hou served as Assistant Secretary at the Illinois Department of Human Services (IDHS) from 2003 to 2012, one of Illinois’ largest agencies, with more than 13,000 employees and an annual budget of approximately $5 billion. She was responsible for the oversight of the agency’s six program areas. Grace is currently a board member of the Community Memorial Foundation and the Asian American Action Fund of Greater Chicago.

Juanita Irizarry:
Juanita Irizarry is a bilingual/bicultural, Illinois-born Puerto Rican whose role in philanthropy builds upon 20 years of experience in the non-profit sector, with an emphasis on housing and community development work in Chicago's Latino community. She currently serves as a Senior Program Officer in Human Services and Community Development at The Chicago Community Trust, the Chicago region's community foundation. Her grant-making at the Trust has focused on housing, homelessness, hunger, disabilities, immigration, early child-
hood education for the Latino community, and capacity-building for small nonprofits. She founded and leads the Latina Leadership Circle, a mentorship group for young Latina professionals in Chicago, and currently serves as a Vice President of the Board of Community Renewal Society. She also co-chairs Chicago Latinos in Philanthropy and serves on the Diversity and Inclusion Committee of the Donors Forum. Ms. Irizarry received her Masters of Public Administration from Harvard Kennedy School and her bachelor's degree from Greenville College.

Carl Jenkins:
Carl A. Jenkins is Vice President and Director of Community Investments for BMO Harris Bank N.A., the U.S. banking subsidiary of Canada’s BMO Financial Group. He oversees Community Reinvestment Act investments targeting lower-middle market companies and community-centric real estate development in all BMO Harris markets. Presently, Carl manages a team and investment portfolio with commitments exceeding $500 million and covering the states of Arizona, Florida, Illinois, Indiana, Minnesota, Missouri, Washington and Wisconsin. Prior to his current position, he served as a commercial real estate lender and relationship manager for BMO Capital Markets and the BMO Harris Community Development Lending team.

Prior to joining the bank, Carl worked for the Local Initiatives Support Corporation (LISC), a national community development financial institution. He earned his bachelor's degree in architecture from Washington University in St. Louis and holds an MBA from the Kenan-Flagler School of Business at the University of North Carolina. He serves on the board of directors for several organizations, including; the National Association of Affordable Housing Lenders, the Cook County Land Bank Authority, IFF (f/k/a the Illinois Facilities Fund, past chair), the Disability Opportunity Fund, the Small Business Investor Alliance and the Chicago Sinfonietta. Carl also serves on the advisory committee of several lower-middle market private equity funds.

David John
David C. John is a Senior Strategic Policy Advisor at the AARP Public Policy Institute focusing on pension and retirement savings issues. John also serves as a Nonresident Senior Fellow and the Deputy Director of the Retirement Security Project (RSP) at the Brookings Institution. RSP focuses on improving retirement savings in the United States, especially among moderate- and low-income workers. Prior to joining AARP, John was a Senior Research Fellow at The Heritage Foundation.

John has written and lectured extensively on the importance of reforming the nation’s retirement programs. He is the co-author, along with J. Mark Iwry, of the Automatic IRA, a small business retirement savings program for firms that do not sponsor any other form of retirement savings or pension plan. John is a co-editor of the 2009 book, Automatic: Changing the Way that America Saves. He has been published and quoted extensively in the press, and has also appeared on a number of major television channels and national and syndicated radio shows.

Cathy Niederberger:
Cathy Niederberger is Managing Director of Community Development Banking for PNC Bank. In this role, she oversees PNC’s community development teams in 19 states and the District of Columbia, directing the community development lending, investment and services results for the PNC footprint. This is accomplished by assessing community and customer needs in low- and moderate-income communities and delivering resources, both financial and intellectual, to meet those needs through company-wide goals and strategies.

Throughout her community development career, Cathy has provided expertise to several community organizations and has been the recipient of distinguished community development awards. Cathy has been a faculty
member of the Federal Reserve Bank of San Francisco's National Community Development Lending School since 2000, is a member of the Rural LISC National Advisory Council, the Consumer Bankers Association's Community Reinvestment Committee, the National Community Reinvestment Coalition's Banker Community Collaborative Council, and serves as a Board member of the National Association of Affordable Housing Lenders.

**Angela Peoples:**
Angela Peoples currently serves as a Policy Analyst in the Office for Students. She came to the Bureau in November of 2011 after working as Policy and Advocacy Manager for Campus Progress, the youth outreach arm of the Center for American Progress. Angela also served as Legislative Director for the United States Student Association where she worked with consumer groups to enact student friendly program integrity and college affordability policies on the federal level. She is a graduate of Western Michigan University where she studied Political Science and Africana studies.

**Anna Rappaport:**
Anna Rappaport is an actuary, consultant, author, and speaker, and is a nationally and internationally recognized expert on the impact of change on retirement systems and workforce issues. Anna is a past- President of the Society of Actuaries and chairs its Committee on Post-Retirement Needs and Risks. She is a strong advocate for women's retirement security. Anna formed Anna Rappaport Consulting in 2005 after retiring from Mercer Human Resource Consulting at the end of 2004 after 28 years with the firm. She serves on the WISER Board and the Advisory Board of the Pension Research Council. She previously serviced on the ERISA Advisory Council and is on the GAO Retirement Security Advisory Panel. For more information about Anna Rappaport, see www.annarappaport.com.

**Caroline Ratcliffe:**
Dr. Caroline Ratcliffe is an economist and Senior Fellow at the Urban Institute. She is an expert in the asset-building and poverty fields, and her research focuses on low-income families and underserved consumers. She has published extensively on the role of emergency savings, homeownership, consumer use of alternative financial sector products, and poverty dynamics. She recently published a chapter in the Oxford Handbook of the Economics of Poverty entitled “Is Poverty Incompatible with Asset Accumulation?” Among other studies, she directed the evaluation of a Treasury Department pilot project aimed at facilitating low-income tax filers’ use of direct deposit, moving them into the financial mainstream, and accumulating savings. She held previous positions at the Congressional Budget Office and Brookings Institution, and has been a Visiting Associate Professor at Georgetown University.

**Gabriela Sandoval:**
Gabriela Sandoval is the Director of Research and Policy for the Insight Center for Community Economic Development. She brings more than 15 years of research experience in inequality to bear on her current work with Insight’s Closing the Racial Wealth Gap Initiative. Her research interests are situated at the intersection of race, class and gender. From this perspective, she has examined such varied issues as tobacco production, voting and self-injurious behaviors. Gabriela has experience with numerous qualitative and quantitative methodological approaches including survey development and application, case study research, interviews, focus groups, and secondary data analysis. Prior to joining Insight, she was a faculty member in the Department of Sociology at the University of California, Santa Cruz. Gabriela holds BAs in Psychology and Ethnic Studies from the University of California, San Diego, a Masters in Regional Planning and a PhD in Sociology from Cornell University.
Lauren Saunders:  
Lauren Saunders is Managing Attorney of the National Consumer Law Center (NCLC) in Washington, DC, where she directs NCLC’s federal legislative and regulatory work. She regularly speaks, writes and testifies in areas including the Consumer Financial Protection Bureau, prepaid cards, mobile payments, small-dollar loans, credit cards, bank accounts, and preemption. She contributes to NCLC legal treatises, including Consumer Banking and Payments Law, Consumer Credit Regulation, and Fair Credit Reporting, and has authored several reports and white papers. She previously directed the Federal Rights Project of the National Senior Citizens Law Center; was Deputy Director of Litigation at Bet Tzedek Legal Services; and was an associate at Hall & Phillips. She graduated magna cum laude from Harvard Law School and was an Executive Editor of the Harvard Law Review, and holds a Masters in Public Policy from Harvard’s Kennedy School of Government and a BA, Phi Beta Kappa, from Stanford University.

Max Schmeiser:  
Max Schmeiser is a Senior Economist at the Board of Governors of the Federal Reserve System, where he conducts research on consumer financial products and household financial behavior to inform Board policy formation and financial regulations. Max also oversees the Board’s annual survey of consumers’ use of mobile financial services, and co-chairs the Financial Literacy and Education Commission’s (FLEC) Research and Evaluation Committee. Before joining the Board he was an Assistant Professor in the Department of Consumer Science at the University of Wisconsin-Madison, and the Associate Director for Research and Computing at UW’s Center for Financial Security. Max received his MS and PhD in Policy Analysis and Management from Cornell University, his MA in Economics from McMaster University, and his BA in Economics from the University of Regina in Canada.

Josh Silver:  
Mr. Silver has 20 years experience in the housing and community development field. As Vice President of Research and Policy at the National Community Reinvestment Coalition (NCRC), Mr. Silver develops NCRC’s policy positions, produces research studies, engages in proposal writing and fundraising, and supervises a staff of research and policy analysts. He has written NCRC testimony submitted to the Senate and House Banking Committees on topics including financial modernization, predatory lending, and the effectiveness of the Community Reinvestment Act (CRA). He has also written several comment letters to federal banking agencies on subjects ranging from the merger application process, the content and accuracy of home mortgage and small business data, and fair lending issues. Mr. Silver has testified before Congress, and municipal and state legislative bodies and has represented NCRC on television and radio.

Prior to NCRC, Mr. Silver worked at the Urban Institute for five years, where he specialized in housing market analysis and program evaluation. Mr. Silver holds a Master’s degree in public affairs from the Lyndon Johnson School of Public Affairs at the University of Texas in Austin and earned a Bachelor’s degree in economics from Columbia University in New York City. He lives in Bethesda, Maryland, with his wife and daughter.

Aleta Sprague:  
Aleta Sprague is a Policy Analyst in the Asset Building Program at the New America Foundation, where she provides research and analysis on state and federal policies to increase savings among low-income households. In particular, Ms. Sprague focuses on asset limit reforms in public assistance programs and new approaches to promoting retirement savings. Prior to coming to New America, she served as an Emerson National Hunger Fellow.
with the Idaho Hunger Relief Task Force in Boise, Idaho. Ms. Sprague received a BA from New York University and a JD from UCLA School of Law, with a specialization in Critical Race Studies.

**Rebecca Tippett:**
Rebecca Tippett heads Carolina Demography, an applied demography unit at the Carolina Population Center at the University of North Carolina, Chapel Hill. She specializes in translating demographic and economic data into specific, usable information to better understand broad patterns of change and better inform decision-making, planning, and program evaluation at the local level. Her writing on economic well-being includes papers on income and assets, payday lending and alternative financial services, and poverty and program participation.

**Amy Traub:**
Amy Traub is a Senior Policy Analyst at Dēmos, a public policy organization working for an America where we all have an equal say in our democracy and an equal chance in our economy. Amy has a broad research focus on consumer debt, job quality, and policies to build the American middle class. Among other projects, Amy is the principal researcher on Dēmos’ 2012 National Survey on Credit Card Debt of Low- and Middle-Income Households and is the author of several reports based on the research including “The Plastic Safety Net” (with Catherine Ruetschlin) and “In the Red: Older Americans and Credit Card Debt,” published in partnership with AARP. Amy is also the author of “Discredited: How Employment Credit Checks Keep Qualified Workers Out of a Job,” and is a leading advocate on the effort to restrict employment credit checks. You can find her on Twitter @AmyMTraub.

**Min Zhan:**
Min Zhan is an Associate Professor with the School of Social Work, University of Illinois at Urbana-Champaign. She is also a Faculty Associate of the Center for Social Development at Washington University in St. Louis. Her research centers on examining the impact of financial asset development and financial management training in the economic well-being of low-income families and educational outcomes of their children. Dr. Zhan’s recent projects include evaluating the impact of education loans on college graduation and postgraduate career choices, and examining financial assets, debt, and financial service utilization of low-income populations (including low-income immigrants). Her research has been published in high-profile social work journals, such as Social Service Review, Social Work Research, Families in Society, and Children and Youth Services Review. She received her PhD in Social Work from Washington University in St. Louis.