Pathways to Prosperity

Innovations in Community Based Asset Development

2011 Regional Conference

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Acknowledgments

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2011 REGIONAL CONFERENCE

Pathways to Prosperity

Innovations in Community Based Asset Development

KEYNOTE SPEAKERS

José Cisneros

Bob Schnorbus

Jennifer Tescher

Leslie J. Winner

José Cisneros

Treasurer of the City and County of San Francisco

José Cisneros is the elected Treasurer of the City and County of San Francisco. As Treasurer, José serves as the City's banker and chief investment officer, and manages tax and revenue collection for San Francisco. Treasurer Cisneros believes that his role of safe-guarding the city's money should extend to all San Franciscans and, as such, has embarked upon an ambitious financial empowerment agenda since taking office. The most known of these programs is an innovative public-private partnership to bank the unbanked called *Bank on San Francisco*, launched in 2006. Today *Bank On* programs are being replicated by nearly 100 cities and states nationwide, spurring the creation of *Bank On USA* by the US Department of the Treasury.

Treasurer Cisneros has since launched the San Francisco Office of Financial Empowerment (OFE). Its newest initiatives include

Kindergarten to College, the first universal matched children's savings account program in a public school system in the country and *CurrenC SF*, an employer-focused initiative designed to make electronic pay universal for all workers in San Francisco.

To further this work on a national level, San Francisco joined with New York City to create the *Cities for Financial Empowerment* coalition, a group of pioneering municipal governments from across the country working to advance innovative financial empowerment initiatives.

Bob Schnorbus

Regional Economics Manager, Federal Reserve Bank of Richmond

Bob Schnorbus is Regional Economics Manager at the Federal Reserve Bank of Richmond. He is responsible for analyzing economic developments in the Fifth District (which includes the Carolinas, Maryland, Virginia, and West Virginia), with special attention to regional growth and business cycle developments. He oversees the preparations of the Beige Book for the Fifth District and the Bank's surveys on manufacturing and service activity, as well as assisting in briefing the Bank's President prior to Federal Open Market Committee meetings.

Before joining the Richmond Fed in 2009, Bob was chief economist at J.D. Power and Associates for over ten years. He was responsible for tracking economic and automotive developments globally and developing vehicle sales forecasts for North America, South America and Asia within the Global Forecasting Group. Bob was a monthly contributor to the *J.D. Power and Associates Sales Report* and contributed to the production of the *U.S. Weekly Light-Vehicle Sales Report*.

Prior to J.D. Power and Associates, Bob was assistant vice president at the Federal Reserve Bank of Chicago, with responsibilities for monitoring and forecasting economic activity in the Midwest, as well as providing analysis and research of the automotive industry and other heavy manufacturing industries.

Bob is a member of the National Business Economic Issues Council and the Society of Automotive Analysts. He was elected to a three-year term on the Board of Directors for the National Association for Business Economics and served as President of the Chicago Association for Business Economics.

Bob earned a bachelor's degree at the University of Michigan and a Ph.D. in economics from Case Western Reserve University.

Jennifer Tescher

President and CEO, Center for Financial Services Innovation

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

Ms. Tescher founded CFSI in 2004 and has since achieved notable success in raising the profile of underbanked access and asset-building as an objective for the industry. She has become a nationally known expert on this topic, with a monthly column in American Banker, frequent interviews and articles in the financial press, and major speaking engagements at a broad spectrum of industry events, including: Best Practices in Retail Financial Services; ATM, Debit and Prepaid Forum; BAI's Retail Delivery; AARP's Diversity and Aging Crisis; Commission on the Future of Economic Development; CFED's Asset Learning Conference; Financial Service Centers of America's (FiSCA's) Annual Conference; and CFSI's own Underbanked Financial Services Forum, which she chairs as co-producer. Additionally, Ms. Tescher previously served on the Federal Reserve Board's Consumer Advisory Council.

Ms. Tescher serves as a member of the Board of Directors for Project Match and the Credit Builders Alliance and is a member of Bank of America's National Community Advisory Council. A recipient of the Crain's Chicago Business "40 Under 40" Award for 2006, Ms. Tescher received undergraduate and graduate degrees in journalism from Northwestern University and a public policy degree from the University of Chicago.

Leslie J. Winner

Executive Director, Z. Smith Reynolds Foundation

Leslie J. Winner is the Executive Director of the Z. Smith Reynolds Foundation located in Winston-Salem, North Carolina. The Foundation is a private philanthropic grant-making organization with assets exceeding 400 million dollars. Prior to January 2008, Leslie served as Vice-President and General Counsel to the University of North Carolina beginning in 2000, where she provided legal advice to UNC's Board of Governors, president, and senior administrators concerning matters of importance to the 17-constituent institutions. She served as general counsel to the Charlotte-Mecklenburg Board of Education from 1998 to 2000. Leslie served in the North Carolina Senate from 1993-98; was an adjunct professor at UNC-CH School of Law in 1994 and 2004-06; was partner in the law practice of Ferguson, Stein, Watt, Wallas, Adkins & Gresham from 1981 to 1992; was staff and managing attorney for Legal Services of Southern Piedmont, Inc. from 1977-1981 and served as law clerk to the Honorable James B. McMillan, Judge of the US District Court for the Western District of North Carolina from 1976 to 1977.

Leslie has been featured as the Tar Heel of the Week in the Raleigh *News and Observer*, received Mecklenburg County Women's Equality Day Award, NC Council of Churches' Faith Active in Public Life Award; NC School Boards Association's Friend of Education Award; Easter Seal of NC's Outstanding Advocacy Award; named the National Association of the Mentally Ill's Outstanding Legislative Advocate; NC Association of Educator's President's Award; NC Emergency Room Physicians Outstanding Advocacy; NC Mental Health Association's Voland Award and NC First Congressional District's Award for Pioneering and Leadership in Voting Rights.

Leslie received an A.B. degree from Brown University in 1972 and a JD degree from Northeastern University School of Law in Boston, Massachusetts in 1976. She also received the Award for Outstanding Public Interest Advocacy from Northeastern University in 1986. A native of Asheville, NC, she is the mother of one child, Lilian Schorr, who is currently attending Washington University in St. Louis, Missouri.

PRE-CONFERENCE WORKSHOPS
Concurrently, 8:30 -11:00AM

Steps to Success: Lessons Learned from an Entrepreneur-Development Pilot Program in Eastern NC

8:30–11:00 AM | Imperial I

SPEAKERS: *Dr. Selva Staub, Director, Small Business Center, Pamlico Community College; Suzanne Julian*

The Small Business Center at Pamlico Community College will share the details of a new initiative, the Entrepreneurial Economic Enhancement (E3) Program. E3 engages low-wealth community members, particularly ex-offenders, to help them become successful entrepreneurs and small-business owners. Each year, the program will work with a tight-knit cohort of roughly 15 participants, offering them: access to increased capital through an Individual Development Account; individual mentoring relationships with experienced mentors; education and training in financial literacy, business skills, and entrepreneurship; and support services designed to address common barriers to success.

Session presenters will offer details about the program, its development, and its funding sources; will answer questions; and will facilitate a group discussion of this program model.

The session also includes individual and small-group activities and guided exercises to help attendees strategize about creating similar initiatives in their own communities.

FDIC's Money Smart Curriculum

8:30–11:00 AM | LOCATION: Imperial II

SPEAKER: *John Meeks, Community Affairs Specialist, FDIC*

This session will provide information about the FDIC's award winning and free financial education curriculum, Money Smart. 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. The recent updates to the curriculum as well as upcoming new Money Smart products will also be addressed.

Asset-Building in NC Native Communities: Innovations in Partnerships, Practice, and Research

8:30–11:00 AM | LOCATION: Imperial VI

SPEAKERS: *Christina Theodorou, Program Manager, NC Indian Economic Development Initiative; John Parker, Executive Director, Goodwork; Amy Locklear Hertel, Project Manager, Center for Social Development*

This preconference session will begin with a brief overview of American Indians and tribes in the state of North Carolina, the social and economic conditions of North Carolina American Indians and Native communities, and the public and private institutions specifically designed to serve this population. Particular attention is given to brainstorming and identifying partners for asset-building initiatives in Native communities. The second presenter will provide a case example of a successful partnership already taking place in North Carolina tribal communities. This is accomplished by providing an overview of the Pathways Program. The third presenter will review recent evidence that explores saving for education by American Indian adults in North Carolina and indicators associated with saving by this population. Suggested research methods for collaborating with tribal communities are also provided.

The Benefit Bank

Sponsored by The Benefit Bank of NC, an initiative of MDC

8:30–11:00 AM | LOCATION: Empire C

SPEAKER: *Lucy Gorham, Senior Program Director, MDC, Inc.*

If your organization is a Benefit Bank of North Carolina site (or intend to become one), this pre-conference is for you! We will cover three important areas of how to use The Benefit Bank to meet your organization's mission:

- Using storytelling, social media, and other communications strategies to get the word out;
- Successful strategies used by several types of organizations for incorporating TBB-NC into their daily operations; and
- New options for tax season: Worried that preparing taxes will strain your organization's resources? Learn how we can support you in using both self-serve tax prep and one-time community tax clinics to "get your feet wet" preparing tax returns.

Please come join us! This is a great opportunity to meet your TBB-NC organizers and fellow site sponsors to share successes and challenges in a lively format.

Credit Matters

8:30–11:00 AM | LOCATION: Imperial VII

SPEAKER: *Speaker: Patricia Scott, Kanawaha Institute for Social Research and Action, Inc.*

Learn about assessing credit for clients in your program, and motivating clients to improve their credit ratings.

OPENING LUNCHEON

11:45 AM - 1:15 PM | LOCATION: Imperial III, IV, and V

PRESIDERS: *Donna Gallagher, Executive Director, The Collaborative; Joanna LeClair, Vice President and Senior Community Development Officer, Central North Carolina, Wells Fargo Bank*

Keynote Speaker

Finding True North - Excellence in Financial Services

Jennifer Tescher, President & CEO,

Center for Financial Services Innovation

WORKSHOP SERIES 1
1:20 - 2:50 PM

All WORKSHOPS ARE CONCURRENT

Keeping Money in Consumers' Pockets! Innovative Savings Programs and Practical Applications

1:20–2:50 PM | LOCATION: Imperial II

SPEAKERS: *Leigh Brady, SVP, Education Services, State Employee's Credit Union; Joanna Smith-Ramani, Director of Strategy, Doorways to Dreams (D2D) Fund; Lauren Whaley, Director of Legislative and Regulatory Affairs for the NC Credit Union League (NCCUL)*

MODERATOR: *John Meeks*

This comprehensive workshop will educate participants on new savings strategies that have a positive impact on low-to-moderate income Americans. As pioneers in consumer-friendly products and services, credit unions in North Carolina are looking at today's financial challenges and offering viable solutions to build savings. State Employees' Credit Union will share its success of a payday lending alternative with a forced savings component, basic transportation loans, tax-preparation services and controlled spending accounts (with no overdraft fears). With nearly 1.7 million members, SECU's programs are saving participants millions of dollars a year.

Also to be highlighted in this session is an innovative alternative to traditional savings programs, known as prize-linked savings, which is set to change how Americans think about saving now and in the future. Different applications will be featured so participants can learn about successful pilot programs from across the country as well as consider how key learnings can be adapted to their local environment. State policy work happening in North Carolina and across the country to help expand prize linked-savings will also be discussed as the path to build a stronger financial future continues.

Bank On Financial Capability & Financial Inclusion - What's Next

1:20–2:50 PM | LOCATION: Imperial VI

SPEAKERS: *Louisa Quittman, Director of Community Programs, Office of Financial Education and Financial Access, U.S. Department of Treasury; Daniel Dodd, Executive Director, Step-Up Savannah*

MODERATOR: *Carl Rist, VP, Assets & Opportunities Programs, CFED*

Hear from a national perspective and from a leading local project about how financial education and banking partnerships can work to promote the economic well being of community residents and communities across the region. Learn about innovative ways financial capability initiatives can work with employers and other key community stakeholders and what role the federal government can play to support these local partnerships. Share your ideas for the future direction for financial inclusion and weigh in on *Bank on USA*.

Assets and Human Capital: Can Matched Savings Accounts Impact Education Outcomes?

1:20–2:50 PM | LOCATION: Empire C

SPEAKERS: *Michal Grinstein-Weiss, Associate Professor at the UNC-Chapel Hill School of Social Work; Barb Gosse, Social and Enterprise Development Innovations (SEDI); Youngmi Kim, Center for Social Development;*

MODERATOR: *Lucy Gorham, Senior Program Director, MDC, Inc.*

Asset building programs, such as individual development accounts (IDAs), are intended to help people increase their financial security through building assets. These matched savings accounts and similar programs may also increase individuals' ability to respond to opportunities and invest in the future, such as higher education, broadening their range of opportunities.

Do matched savings accounts increase access to higher education and improve human capital? This panel, with a national (and international) focus, contributes to our understanding of the impact that asset-building programs can have on the educational outcomes of participants and how assets can shape their opportunity structure by presenting evidence from three randomized control trials (RCTs). Presentations will highlight findings from the American Dream Demonstration, the SEED OK child development account experiment, and the Canadian learn$ave demonstration.

Family Self Sufficiency – America's Best Kept Secret

1:20–2:50 PM | LOCATION: Imperial VII

SPEAKER: *Dina Lehmann-Kim, Program Manager ROSS and PH FSS, HUD; Le-Andra N. Ratlliff, Program Service Administrator, Burlington Housing Authority/Burlington Development Corporation; Tia Gilliam-Wilson, Elementary School teacher and program participant, Burlington Housing Authority*

MODERATOR: *LaTasha Best-Gaddy, Executive Director, Public Allies North Carolina*

Did you know that the Family Self-Sufficiency program is the largest asset-building program in the nation? Come and find out about the FSS program that serves public housing and housing choice voucher residents across the country and learn how you can partner with Public Housing Authorities to serve these residents as they move to employment, higher education and even homeownership!

WORKSHOP SERIES 2
3:00-4:30 PM

Accessible Assets: Asset Building in the Disability Community

Sponsored by the North Carolina Council on Developmental Disabilities

3:00–4:30 PM | LOCATION: Imperial VII

SPEAKERS: *Joyanne Cobb, Social Security Administration; William Gorman, Executive Director of the Statewide Independent Living Council (SILC) of Illinois; Karen Harris, Director of Asset Opportunity Unit at the Sargent Shriver National Center on Poverty Law*

MODERATOR: *Lucy Gorham, Senior Program Director, MDC, Inc.*

This session will highlight asset building strategies for individuals with disabilities to achieve self-sufficiency and introduce new and innovative asset building programs. Attendees of this session can expect to learn the following: asset development strategies and helpful hints for people with disabilities; innovative ways to utilize the Social Security Administration's programs; and rules and regulations that need improvement to promote asset building and help people with disabilities achieve self-sufficiency.

Organizing Community-based Microenterprise Development and Peer Lending Programs for Under-resourced Entrepreneurs in Rural and Urban Virginia Markets

3:00–4:30 PM | LOCATION: Imperial II

SPEAKER: *Robert Martin, Managing Director, United Virginia*

MODERATOR: *John Meeks, Community Affairs Specialist, FDIC*

With the Great Recession in full swing, entrepreneurial activity is as necessary as ever for job creation. To answer this need, United Virginia has developed an innovative microenterprise development program empowering under-resourced entrepreneurs who would have never thought it possible to start their own business. Through community-based programming, aspiring entrepreneurs are provided the technical assistance, financial support and community resources they need to succeed. United Virginia pursues five principles of microenterprise development to augment existing small business development resources in the communities where it serves. Guiding economic development principles behind United Virginia's approach to microenterprise development are: 1) Economic gardening for job creation, 2) Entrepreneurial ecosystem development 3) Place-based investment, 4) Linking through technology and, 5) Creating regional networks.

These approaches are supported by financial capital (peer lending), human capital (volunteering) and social capital (networking) United Virginia organizes to grow local economies through financial education, entrepreneurship, and advocacy in distressed localities.

Asset Building for Children: Strategies for Developing a Successful Children's Savings Account or IDA Program for Youth

3:00–4:30 PM | LOCATION: Imperial VI

SPEAKERS: *Barb Bradley, President & CEO, Action for Children North Carolina; Deborah Brooks, Project Lead/YFE, NYC Administration for Children's Services; Stephanie Halligan, Program Manager, CFED*

MODERATOR: *Michal Grinstein-Weiss, Associate Professor at the UNC-Chapel Hill School of Social Work*

This session will present the basic elements of a successful matched savings account program, share new research findings linking children's future aspirations and college success with asset ownership, and profile current projects both locally and at scale. Panelists will describe the essential ingredients needed for a successful program and discuss how children's savings accounts can compliment other programs and policies to increase the financial security of low-income children and families. Participants will gain particular insight on the applications of savings and financial literacy programs when serving foster youth.

Upside Down: How Federal and State Budgets Invest in Asset Building

3:00–4:30 PM | LOCATION: Empire C

SPEAKERS: *Alexandra Forter Sirota, Director, NC Budget & Tax Center; Ida Rademacher, Director of Research, CFED*

MODERATOR: *LaTasha Best-Gaddy, Executive Director, Public Allies North Carolina*

Federal and state governments invest significant resources in encouraging their citizens to build their wealth for a whole host of activities from homeownership to higher education. Research by CFED on the federal budget has consistently found that these investments support wealth-building for the already wealthy. Many of these federal policies are adopted and added to at the state level creating a further distortion in the public dollars invested in asset-building for the wealthy. There are other options available at the federal and state levels to support public policies that can build wealth for low-income families. This session will present the findings of analysis of the federal and North Carolina budget with an eye to its investment in asset building and provide solutions to ensure that these dollars are equitably invested.

The Bully Pulpit: Working Effectively with Elected Officials

3:00–4:30 PM | LOCATION: Imperial I

SPEAKERS: *Derwin Dubose, Outreach Director, Office of the Lieutenant Governor (NC)*

MODERATOR: *Linda Shaw, Board Member, The Collaborative*

Learn how your organization can effectively work with elected officials to increase awareness of your organization, secure more funding, advocate for policy changes and help make your communities more financially literate.

CONCURRENT ROUNDTABLE
4:45-6:00 PM

The Assets Initiative: How to Connect Asset Building Tools to More Individuals and Families Served by the Administration for Children and Families

4:45–6:00 PM | LOCATION: Empire C

SPEAKER: *Amy Shir, Consultant, Assets for Independence*

MODERATOR: *Carl Rist, VP, Assets & Opportunities Programs, CFED*

Amy Shir will introduce the Asset Initiative – an exciting project to promote interoperability among programs housed within the Administration for Children and Families (ACF). Ms. Shir will describe the initiative and highlight opportunities for asset builders to connect with families served by ACF programs, including: Head Start, Child Care, Child Support Enforcement, Child Welfare, Fatherhood and more.

New Age Legislative and Advocacy Techniques

4:45–6:00 PM | LOCATION: Imperial VI

SPEAKERS: *Al Huntoon, President, Catalyst Consulting; Racquel Williams, President, Can I Live, Incorporated*

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

This high powered, motivational and interactive session will walk participants through the flow of how legislation is crafted. Participants will walk away with tools, advocacy and new age sophistication that are necessary to combat the schemes that tend to stifle the legislative process. Technology has shown us that it possesses the ability to make our lives easier and more effective. Utilizing social networking platforms to advance issues are vital to creating innovative and effective outreach campaigns.

Small break out groups, strategy storming and role-playing will keep participants engaged in this informative and interactive session. This session will serve as a train-the-trainer on what advocacy is and will show how one moves through the different stages of the advocacy model. This model created by Al Huntoon, President of Catalyst Consulting, explains how advocacy evolves from self to others and from reactive/entrepreneurial to dynamic and transformational.

HOPE Accounts for Women: Addressing Poverty and Health in Rural Women

4:45–6:00 PM | LOCATION: Imperial II

SPEAKERS: *Salli Benedict, MPH, Project Director, UNC Center for Health Promotion and Disease Prevention; Marci K. Campbell, PhD, Program Leader for Prevention & Control, UNC Lineberger Comprehensive Cancer Center; Rachel Page, MPH, Graduate Research Assistant, HOPE Accounts for Women Project in Robeson County; Amy Ries, PhD, Research Assistant Professor, UNC-Chapel Hill, Department of Nutrition.*

MODERATOR: *Michael Grinstein-Weiss, Associate Professor at the UNC-Chapel Hill School of Social Work*

HOPE Accounts for Women is a unique program targeting obesity, health and poverty in minority women in rural NC. Obesity and poor health are strongly related to poverty, which impacts women's ability to participate in health-enhancing behaviors such as eating a healthy diet, exercising, and accessing quality health care. Community women are trained to lead HOPE Circles of 8-12 women that meet twice a month for 7 months. In the Circles, women receive support, education and skills for improving health, losing weight, and improving their financial status. A matched savings program is offered to each woman, and funds can be used for education, job skills and small business development. Savings are matched 1-1 up to $600. Materials developed for the program, including a website for tracking savings, a "Health and Wealth Journal" and a comprehensive train-the-trainer curriculum will be available for dissemination following a rigorous evaluation.

The Next Frontier in Public Benefits: Electronic Benefit Cards

4:45–6:00 PM | LOCATION: Imperial VII

SPEAKERS: *Karen Harris, Director, Asset Opportunity Unit, Sargent Shriver National Center on Poverty Law; Margot Freeman Saunders, National Consumer Law Center*

MODERATOR: *Claudette Smith, Family Economics Specialist, North Carolina Cooperative Extension*

This session will highlight implications of public benefit payments through electronic payment cards (EPCs) for low-income people and the problems and solutions associated with using EPCs and other prepaid cards. The speakers will discuss consumer protection issues that arise with respect to prepaid cards and highlight the difference between using government issued cards and direct deposit to general prepaid cards, as well as the role of advocates as EBT transitions to prepaid cards, and state EBT laws that might apply to prepaid cards, new garnishment regulations, and issues with predatory lending (e.g. overdraft, advance loans, master-sub account arrangements).

Asset-Building for Persons with Disabilities

4:45–6:00 PM | LOCATION: Imperial I

SPEAKER: *Brian Moeller, Qualified Professional and Site Coordinator for The Benefit Bank & VITA, The Arc of NC*

MODERATOR: *Bryan Lewis, Administrative Director, Office of North Carolina State Treasurer*

This session will provide an overview of a series of programs that address saving towards a future with financial security, including Individual Development Accounts (housing, education and micro-enterprise creation); Volunteer Income Tax Assistance (earned income tax credits, energy credit, and making work pay); The Benefits Bank (NC property tax relief, Free Application for Federal Student Aid, food stamps, Medicaid, prescription assistance, Medicare-extra help); budgeting for success; and predatory financial practices.

BREAKFAST: ***Regional Economic Update***

8:00–8:40 AM | Imperial III, IV, and V

Keynote Speaker
Bob Schnorbus, Regional Economics Manager, Federal Reserve Bank of Richmond

WORKSHOP SERIES 3
8:45-10:15 AM

All WORKSHOPS ARE CONCURRENT

Integrating Asset-Building Into Affordable Housing

8:45–10:15 AM | LOCATION: Imperial VII

SPEAKER: *Theresa Gibbons, Associate Director, Asset Building, Heartland Human Care Services, Inc.*

MODERATOR: *Bryan Lewis, Administrative Director, Office of North Carolina State Treasurer*

Heartland Human Care Services has developed a participant-based economic empowerment model which has proved successful in assisting residents of federally subsidized housing and formerly homeless families and individuals in increasing their financial knowledge and attaining assets. Asset development staff work collaboratively with property management and case management staff, where applicable, in creating a supportive culture within which each participant receives holistic services instrumental in assisting the participant in reaching their self-identified goals. Participants attend financial education groups through which concepts such as debt management, credit awareness, budgeting and banking skills are taught. Additionally, participants are involved in a cognitive behavioral incentive program through which they adjust their spending and savings habits, take greater control of their finances and reduce their financial fear to achieve long term success. This model has led to participant's greater self-efficacy, an enhanced ability to weather financial difficulties and increased long-term financial and housing stability.

Tax Time Savings: Lessons from $ave NYC

8:45–10:15 AM | LOCATION: Imperial II

SPEAKERS: *Clinton Key, Research Associate, UNC-Chapel Hill Assets Building Research Group; Janelle Richardson, Deputy Director of Financial Empowerment, Office of Finanical Empowerment, NYC Department of Consumer Affairs; Kea Turner, Master's Student, Health Behavior and Health Education Department, UNC Gillings School of Global Public Health.*

MODERATOR: *Jess Dorrance, Research Associate, Center for Community Capital at UNC-Chapel Hill*

This session will provide key research findings from the $aveNYC program, an innovative, matched savings account that leverages the 'windfall moment' of tax time and provides individuals with an opportunity for a non-goal directed savings account. The $aveNYC program was created by New York City's Department of Consumer Affairs Office of Financial Empowerment and was first piloted in 2008. The UNC Center for Community Capital, along with the UNC School of Social Work, have been tracking $aveNYC account holders and a comparison group of individuals in order to help determine the efficacy of the program as a strategy for increasing financial security and building assets for low-income populations. Data have been analyzed to determine the impact of the account on savings behavior and the implications of the program for scale and replication. Our findings also offer insights on the behavioral principles of savings that underpinned program design.

Hands on Banking®: Train the Trainer MiniSession

8:45–10:15 AM | LOCATION: Imperial VI

SPEAKERS: *Joanna LeClair, Vice President and Community Development Officer, Wells Fargo Bank; Kim Davis, Community Development Officer, South Carolina, Wells Fargo Bank*

MODERATOR: *John Meeks, Community Affairs Specialist, FDIC*

Hands on Banking "Train-the-Trainer" Mini Session:
As a nonprofit organization, one of your challenges is reaching a broad audience with differing skills and education. To help teach this wide range of participants, Wells Fargo has developed a broad-based, free financial program and curriculum that you can tailor to reach any audience. This session will show you how to accommodate various teaching and learning styles.

Available in both Spanish and English, the *Hands on Banking®* program consists of fun, accessible self-paced online courses, downloadable Instructor Guides, and other valuable resources. Your client participants will gain basic financial and money management skills without exposure to endorsements, product sales pitches, or commercials with *Hands on Banking®*.

New Municipal Strategies in Asset-Building and Financial Empowerment

8:45–10:15 AM | LOCATION: Imperial I

SPEAKERS: *Lisa Buckley, Program Associate, Assets & Opportunities Programs, CFED; Dan Kornelis, Housing Director, Forsyth County (NC); Carl Rist, VP, Assets & Opportunities Programs, CFED*

MODERATOR: *Keir Morton-Manley, Program Development Officer, North Carolina Housing Finance Agency*

This session will describe the emerging role of local governments as new and powerful players in helping individuals and families create sustainable pathways to wealth creation and financial stability. Based on the experience of the Cities for Financial Empowerment (CFE), this session will describe how innovative local leaders are leveraging municipal power and politics to advance assets building. In addition, this session will highlight a new

Z. Smith Reynolds-funded initiative in North Carolina, designed to provide city leaders in this state with a set of tools and strategies to help build and protect household assets and strengthen community economic development. Community leaders will gain information that enables them to address local financial insecurity, and to do so by working across traditional silos.

WORKSHOP SERIES 4 **10:30 AM - 12:00 PM**

Racial Wealth Gap: Confronting Barriers to Minority Wealth Accumulation

10:30 AM–12:00 PM | LOCATION: Imperial I

SPEAKERS: *Karen Harris, Director of Asset Opportunity Unit at the Sargent Shriver National Center on Poverty Law; Anne Elaine Price, Director, Closing the Racial Wealth Gap Initiative, Insight Center for Community Economic Development; Thomas Shapiro, Pokross Professor of Law and Social Policy and Director, Institute on Assets and Social Policy, Brandeis University*

MODERATOR: *Lucy Gorham, Senior Program Director, MDC, Inc.*

This session will present on the history of and current rate of the racial wealth gap, and will discuss disparities in ownership and offer possible policy solutions. The goals of the session are to inform how racial wealth disparities prevent minority families from being upwardly mobile and introduce practical solutions to create more equitable policies. Attendees of this session can expect to learn the following: the extent of current racial wealth disparities; historical factors contributing to those disparities; current programs and policies that contribute to the racial wealth gap; and policy solutions encouraging minority wealth accumulation.

NC REAL Entrepreneurship

10:30 AM–12:00 PM | LOCATION: Imperial VII

SPEAKER: *Arlene Childers, Assistant Director and Malinda Todd, Associate Director, NC Real Entrepreneurship*

MODERATOR: *Carolyn Perry, Director, Microenterprise Loan Program, North Carolina Rural Economic Development Center*

Entrepreneurship skills help youth and adults develop the skills to think critically, assess opportunities in their communities for business enterprises, develop strong financial skills and identify resources in their communities to be sustainable if they start enterprises. NC REAL provides curriculum and training to adults who wish to implement REAL Entrepreneurship programs in their organizations. This session will provide an interactive overview of the components of REAL and how entrepreneurship connects to economic development in communities.

Bankruptcy, Foreclosure, and the Protection of Assets in North Carolina and Beyond

10:30 AM–12:00 PM | LOCATION: Imperial VI

SPEAKERS: *Melissa Jacoby, George R. Ward Professor of Law, UNC-Chapel Hill; Mark Lindblad, Research Director, Center for Community Capital, UNC-Chapel Hill; Kevin Park, Graduate Research Assistant, Center for Community Capital and Doctoral Student, Department of City & Regional Planning, UNC-Chapel Hill; Ling Wang, Graduate Research Assistant and Doctoral Student, Department of Statistics, UNC-Chapel Hill*

MODERATOR: *Claudette Smith, Family Economics Specialist, North Carolina Cooperative Extension*

We examine how filing for personal bankruptcy can protect homeowners from foreclosure of their home. We first review personal bankruptcy law and identify legal distinctions between Chapter 7 and Chapter 13 filings. We compare North Carolina laws to other states with particular attention to homestead exemptions and wage garnishment restrictions. We then present North Carolina housing data using interactive maps that display county-level rates of mortgage denials, subprime mortgage originations, foreclosures, bankruptcies, and related economic data from 2000 to present. Finally, we present an empirical analysis that links mortgage lending, bankruptcies, and foreclosures. We analyze a national panel of 3,700 lower-income homeowners from 2001-2011. We identify factors that lead debtors to choose a Chapter 13 rather than Chapter 7 filing. We also present empirical links between mortgage delinquencies, bankruptcies and foreclosures.

Bringing it All Home: Building the Future of Affordable Housing with Manufactured Housing

10:30 AM–12:00 PM | LOCATION: Imperial II

SPEAKERS: *Lewis Dancy, Assistant Director of Home Lending, Self-Help Credit Union ; Chris Estes, Executive Director, North Carolina Housing Coalition; Richard Haughey, Director of Affordable Housing Initiatives, Corporation for Enterprise Development*

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

This session will illustrate the importance of manufactured housing as the largest source of affordable homeownership in the U.S., introduce the audience to the I'M HOME strategy and demonstrate how the strategy plays out in a local setting by showcasing the work of North Carolina Housing Coalition (NCHC) and Self-Help Credit Union, both located in NC. Through improvements in home and installation quality, long-term land control, fair and secure financing and public policy reforms, owners of manufactured homes can take advantage of factory-built housing's affordability and build wealth. Since 2005, I'M HOME has provided funding and TA to innovative programs, advocated for policy change and built a national partner network to unlock the potential of high quality manufactured housing as a key source of affordable and appreciating housing. NCHC and Self-Help Credit Union take innovative approaches to guarantee that owners of manufactured homes can reap benefits from the homeownership experience comparable to those enjoyed by buyers of traditional, site-built homes.

LUNCH

12:00–1:30 PM | Imperial III, IV, and V

Keynote Speaker

Leslie Winner, Executive Director, Z. Smith Reynolds Foundation

José Cisneros, Treasurer of the City and County of San Francisco

All WORKSHOPS ARE CONCURRENT

WORKSHOP SERIES 5
1:45 - 3:15 PM

Creating a Multi-State Savings Collaboration

12:00–1:30 PM | LOCATION: Imperial II

SPEAKERS: *Donna Gallagher, Executive Director, The Collaborative; Michelle Foster, President and CEO, Kanawha Institute for Social Research and Action, Inc. Kate Pratt, Program Director, South Carolina Association of Community Development Corporations; Teresa Walker, VP and Savings Manager, Virginia Community Capital*

MODERATOR: *Dan Kornelis, Housing Director, Forsyth County, NC*

The Four State Savings Partnership was formed in 2010 to promote savings for low wealth individuals and families. One of the chief strategies examined by the group is the role of employers in creating an economically secure workforce. The role of workplace based financial education and savings, along with feedback from employers will be explored. The presentation will include strategies by each of the states to increase savings.

Asset-Building Initiatives and Wealth in Low-Income Communities: Evidence from Recent Research

12:00–1:30 PM | LOCATION: Imperial VI

SPEAKERS: *Richard Fry, Senior Research Associate, Pew Research Center; Michal Grinstein-Weiss, UNC- Chapel Hill, School of Social Work; Krista Holub, Research Assistant, UNC School of Social Work; Clinton Key, Research Associate, Assets Building Research Group, UNC- Chapel Hill, School of Social Work*

MODERATOR: *Lucy Gorham, Senior Program Director, MDC, Inc.; Krista Holub, Research Assistant, UNC School of Social Work*

The accumulation of wealth is associated with an array of positive life outcomes. However, wealth disparities within the United States are vast. A very small portion of the population holds a large percentage of the wealth in this country, and low-income households have very little accumulated wealth. This disparity in levels of wealth underscores the need to research whether wealth-building interventions are in fact successful in various communities, with a primary focus on interventions designed for low-income individuals and other communities that are likely to differ in their accumulation and receipt of wealth.

This panel, with a national focus, contributes to our understanding of the wealth gap and the success of various kinds of wealth-building interventions for low-income individuals by presenting evidence from three recent studies. Research covered includes the American Dream Demonstration, the Community Advantage Program, and an analysis of the growing racial wealth gap using SIPP data.

North Carolina Housing Finance Agency Programs and Your Housing IDA Clients

12:00–1:30 PM | LOCATION: Imperial VII

SPEAKER: *Keir Morton-Manley, Program Development Officer, NC Housing Finance Agency*

MODERATOR: *Tina Morris Anderson, Director, Research and Policy, North Carolina Department of Labor*

If you're 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, why not consider a "safe," long-standing mortgage product, that's available in all 100 counties like NCHFA's *FirstHome*? Did you know that NCHFA's strategic, gap-financing IDA Loan Pool makes homeownership a possibility for housing IDA clients who require a bit more preparation and need gap financing to purchase in certain markets? Come hear from NCHFA staff who work closely with its homeownership programs about recent changes and how the programs are helping to make homeownership a possibility for clients enrolled in local housing IDA programs. Housing IDA practitioners from across the state may also chime in during this session to share how NCHFA programs have helped them successfully move their clients into homeownership. This session has a statewide focus.

112th Congress and Asset-Building: What to Expect, Hope for and Fear

12:00–1:30 PM | LOCATION: Imperial I

SPEAKER: *Carol Wayman, Director of Federal Policy, CFED*

MODERATOR: *Evelyn Zoldak, IDA Program Manager, North Carolina Department of Labor*

The 112th Congress confronts a deficit crisis, high levels of unemployment and a big learning curve for the ¼ of the body that are new members. This session discusses what this policy environment means for asset-building advocates. We will discuss the opportunities inherent in tax and GSE reform, the challenges of budget cuts and GSE reform and specific opportunities related to asset-building legislation including accounts at birth, through nonprofits and schools, with employers and at tax time. We will pay special attention to the proposal for a national savings match in the Saver's Credit and how it can be used for homeownership and college education. Learn about how partnerships with UNCF, Head Start centers, community development organizations and financial institutions can help you expand your activities even in a hostile legislative environment.

WORKSHOP SERIES 6
3:30 - 5:00 PM

Why Buying a Car is Trickier Than You Think

3:30 PM–5:00 PM | LOCATION: Imperial VII

SPEAKERS: *Chris, Kukla, Center for Responsible Lending; Susan Lupton, Senior Policy Associate, Center for Responsible Lending*

MODERATOR: *Bryan Lewis, Administrative Director, Office of North Carolina State Treasurer*

Come learn about the tricks and traps you will face when you buy a car through a dealer. Learn how dealers mark-up the interest rate on your car loan, costing North Carolinians hundreds of millions of extra dollars every year. Learn about loan packing and bait and switch scams. And learn about ways to protect yourself from these abusive lending practices.

Economic Development Strategy: Rural Asset-Building

3:30 PM–5:00 PM | LOCATION: Imperial II

SPEAKERS: *N. Yolanda Burwell, Senior Fellow, NC Rural Economic Development Center; Phyllis Chavis, Director, Regeneration Development Group.*

MODERATOR: *Carolyn Perry, Director, Microenterprise Loan Program, North Carolina Rural Economic Development Center*

North Carolina is a state of small towns. After the loss of factories and the recent Great Recession, many small towns are working to revitalize their economies and create new economic opportunities for residents. Family and community asset development must become an integral part of economic development. Following a brief overview on trends in rural North Carolina, this session will describe asset development in rural communities and showcase some examples that participants can take back to their home communities.

Update on the Consumer Financial Protections Bureau

3:30 PM–5:00 PM | LOCATION: Imperial I

SPEAKER: *Peter Skillern, Executive Director, Community Reinvestment Association of North Carolina (CRA-NC)*

MODERATOR: *Dan Kornelis, Housing Director, Forsyth County, NC*

What is the role of the Consumer Financial Protection Bureau, where are they in recruiting the leadership, and what is the potential impact of the CFPB on consumers? Join us for an informative session on recent developments in the formation of this new government agency.

Assets & Opportunity in NC: A look at household wealth in NC and the strength of NC policies focused on family financial security

3:30 PM–5:00 PM | LOCATION: Imperial VI

SPEAKER: *Carl Rist, VP of Assets & Opportunities Programs, CFED; Chris Estes, Executive Director, North Carolina Housing Coalition*

MODERATOR: *Tina Morris Anderson, Director, Research and Policy, North Carolina Department of Labor*

This will be a joint session led by CFED and the NC Assets Alliance. It will highlight state data on wealth accumulation and policies related to household financial security. Presenters will offer ideas for how advocates can advance NC's policies to help families build and protect assets. State policy data will be presented from CFED's Assets & Opportunity Scorecard, a tool which uses the latest data from a range of measures that are vital to families' financial success to see where each state is strong or vulnerable, and whether policies help or hinder people in moving to better financial positions. The session will include an overview from the NC Assets Alliance on policy priorities and progress in 2011. Participants will discuss opportunities to build effective policy advocacy strategies to advance asset policies in 2012.

CONFERENCE PRESENTERS

SALLI BENEDICT

Salli Benedict, MPH, directs community-based participatory research projects for the UNC Chapel Hill Center for Health Promotion and Disease Prevention. The HOPE Projects, including HOPE Works, Seeds of HOPE, and HOPE Accounts for Women, address obesity, hope and economic empowerment among ethnically diverse low income women in rural NC. HOPE Accounts for Women is an alternative Individual Development Account project that combines obesity prevention with financial literacy and a matched savings program for American Indian and African-American women. Salli is an adjunct faculty in the Department of Health Behavior and Health Education, UNC School of Public Health. She received the department's Eunice N. Tyler Practice Award (1994), and the UNC Center for Public Service/Office of the Provost Public Service Award (2001). She is a fitness instructor specializing in exercise programs for special populations, including overweight women. She has been teaching "Salli's Senior Workout" since 1987.

BARBARA BRADLEY

Barbara Bradley joined Action for Children North Carolina as President and CEO in October 2004. A child advocate for more than 30 years, Barb has served as special consultant to the founding of Community Anti-Drug Coalitions of America and provided leadership as Vice President to such national organizations as United Way of America, Communities In Schools, Inc. and America's Promise-The Alliance for Youth. At the community-level, Barb founded and led multiple multi-disciplinary coalitions to address teen pregnancy, drug-addicted mothers and their families, youth substance abuse as well as youth and gang violence.

Ms. Bradley served as clinical instructor in the Department of Pediatrics for the University of Kansas School of Medicine – Wichita, where she played a lead role in the founding of the first school-linked health clinic in the state.

A native of Kansas, Ms. Bradley holds a Masters in Regional and Community Planning from Kansas State University.

LEIGH BRADY

Leigh Brady has worked with State Employees' Credit Union, a not-for-profit financial cooperative serving over 1.6 million members, for over twenty-three years. Passionate about the Credit Union's "People Helping People" philosophy, she currently holds the position of Senior Vice President - Education Services, overseeing member, employee and volunteer education as well as communications for the $23 billion dollar Credit Union. She holds a BA in Accounting from NC State University, a MBA from Meredith College, and has attained the Credit Union Development Educator designation. Mrs. Brady serves as Treasurer of the NC JumpStart Coalition, on the Board of the NC Council on Economic Education, as Chairman of the NC Credit Union League's Financial Education Committee and as a working member of the National Cooperative Business Association. She is also a member of numerous other credit union affiliated organizations. Recently, Mrs. Brady was appointed by Governor Beverly Perdue to serve a three-year term on the NC Financial Literacy Council. Active in St. Paul's Christian Church in Raleigh, she serves as a Trustee, teaches the high school Sunday school class and is a member of the Pastor Relations Committee. Leigh and her husband Chris, a CPA in Apex, NC, have three children.

DEBORAH BROOKS

Deborah Brooks has spent the past few decades providing a bridge of educational support to adults re-entering the workforce, high school and college students, and at-risk youth both here and abroad so that they can continue to achieve self actualization, a commodity that often eludes them under traditional pedagogical leads that do not embrace lifelong learning. To her, this begs the question of quality of life.

Deborah's commitment to work in advocacy and support for youth and other under-represented populations was fostered while growing up in New York City's Lower East Side and was further strengthened during the civil rights era. She developed programs that promoted cultural tolerance and education in various schools, and later at the United Nations Association of the USA (UNA-USA). With these experiences, and her twenty-plus years of teaching and advocacy work, Deborah has become skilled in strategic planning, program design and development with community organizations, for profit and non-profit, organizations, as well as municipalities. Currently serving as Project Lead for the Youth Financial Empowerment Program (YFE) in New York City, Deborah continues to monitor a full spectrum of program activities that direct youth in care to access supports that are essential in their transition to adulthood.

LISA BUCKLEY

Lisa Buckley is a Program Associate at CFED and works on several North Carolina based projects. She coordinates the Municipal Economic Opportunity Project (MEOP) with the cities of Charlotte, Durham, and Winston-Salem. MEOP provides cities with a data-rich profile on local, state, and national economic conditions through an asset-building lens. She also leads the Work Ready Communities Initiative, a place-based economic development effort that motivates communities to enhance their workforce through an assessment and recognition process. In addition to these key efforts, Lisa has contributed to research on the expanded role of community foundations in incentivized savings and rural philanthropy. She holds a master's degree in Regional Planning from UNC Chapel Hill.

N. YOLANDA BURWELL

N. Yolanda Burwell is a Senior Fellow working on poverty reduction and asset development with North Carolina Rural Economic Development Center. Prior to this position she taught in social work programs in Louisiana and North Carolina for 25 years. Her research and writings focus on social welfare history in African-American communities. She holds a Ph. D. from Cornell University, a MSW from Washington University and earned her BSW from NC A&T State University.

MARCI CAMPBELL

Marci Campbell's research focuses on nutrition behavior change for health promotion and disease prevention. Her research focuses on investigating health communication strategies aimed at reducing risk factors for cancer and chronic diseases in minority and under-served communities. Approaches include testing effectiveness and cost-effectiveness of computer-generated, individually tailored interventions on diet, physical activity, and cancer screening behaviors for health promotion and disease prevention in diverse populations; impact of multi-level interventions including individual, social, organization and environmental approaches to address social and economic determinants and encourage healthy behaviors; and dissemination research using evidence-based interventions for obesity prevention and health promotion on a population-wide level. Dr. Campbell is a member of the Society for Behavioral Medicine and is program leader for prevention and control at the UNC Lineberger Comprehensive Cancer Center.

PHYLLIS CHAVIS

Phyllis Chavis directs Regeneration Development Group, Inc. which serves Halifax and Northampton Counties. Her organization provides educational resources and supports that empower individuals and families to become productive workers and citizens. Phyllis earned a B.B.A Degree from National University in San Diego, CA. She is a graduate of the NC Rural Economic Development Leadership Institute. She is an Ordained Minister of the Gospel of Jesus Christ; and a sought after facilitator, trainer, and motivational speaker.

ARLENE CHILDERS

Arlene Childers, Assistant Director, joined the NC REAL staff in January, 2008. Formerly a public school teacher, she is a REAL certified facilitator and has offered REAL in both the public schools and also as a part-time facilitator at the community college level. Arlene has been a staff member for a REAL Institute and helped develop and deliver the first K-8 REAL Institute in 2007. She has experience working with Broyhill Furniture Industries and Blue Ridge Healthcare as a Computer Programmer and Senior Systems Analyst. She also worked as a Project Manager for ITP Business Communications. Prior to accepting the position of Program Coordinator for NC REAL, Ms. Childers integrated the REAL Entrepreneurship Curriculum into computer technology classes at Liberty Middle School in Morganton, NC. She has a B.S. in Computer Science from Appalachian State University; and has additional certifications in Business Education and as a CWNA, Certified Wireless Networking Administrator.

JOYANNE COBB

Joyanne Cobb is an Analyst and Project Officer for the Office of Program Development and Research (OPDR) at the Social Security Administration (SSA). Joyanne assists with the design and implementation of research projects that help to inform policy change. She provides technical assistance to all aspects of the project and is instrumental in data collection and operations.

In addition to numerous articles and presentations, she authored the book "Learning How To Learn: Getting into and Staying in College when you have a Learning Disability."

She is the in-house expert on disabled youth and transition and has 15 years of experience in the area of Vocational Rehabilitation with numerous populations. Prior to joining SSA, Ms. Cobb worked in the private sector in various settings serving patients with mental illness and at risk youth. She managed numerous projects for the Department of Education, Rehabilitation Services Administration, and the Social Security Administration. Ms. Cobb holds dual degrees in Psychology and Biology from The George Washington University, and a dual Master's degree in Education and Human Development also from The George Washington University. She is a Certified Vocational Rehabilitation Counselor.

LEWIS DANCY

Lewis joined Self-Help Credit Union in 1999 as a loan officer. Since then, Lewis has worked in all aspects of the home lending process: originating, processing, underwriting, closing, post-closing/quality control, transfer of loans to the secondary market, regulatory compliance, loss mitigation and product development. Lewis is currently Assistant Director of Home Lending and he directs the Credit Union's loss mitigation efforts. He also serves on the credit committee of the Latino Community Credit Union.

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.

DANIEL DODD

As Executive Director of Step Up Savannah since 2005, Daniel Dodd brings with him more than 16 years of experience in non-profit leadership, fundraising and community organizing. Under his leadership, Step Up has earned national recognition for bringing together business and government leaders, social service agencies, neighborhoods, and individuals to work to reduce poverty in Savannah and Chatham County. This year Mr. Dodd was chosen with eighteen other leaders from around the country for the Annie E. Casey Foundation's 2010-2011 Children and Family Fellowship Class. Prior to Step Up, Mr. Dodd served as education project director and community organizer for People Acting for Community Together (PACT) in Miami, Florida. At PACT Mr. Dodd engaged hundreds of volunteer parents, teachers, administrators and community partners in an education reform and poverty reduction effort by partnering with local government, corporations, and churches. From 1998 to 2000, Mr. Dodd was the human resources director for Families First, a social services agency in southern Vermont.

Mr. Dodd earned an M.A. in International/Intercultural Training from the School for International Training in Southern Vermont, and a B.A. in Hispanic Studies from the University of Southern Maine.

DERWIN DUBOSE

Derwin Dubose is a public affairs strategist who connects people to policy. He currently serves as Lieutenant Governor Walter Dalton's outreach director, managing public engagement, and legislative advocacy focused on economic development, environmental protection, early childhood education, and education reform. Previously, he served as Director of Financial Literacy Policy and Programs for the State Treasurer and reached 11 million residents with information on weathering the financial crisis. Derwin holds a history degree from UNC-Chapel Hill, a non-profit management certificate from Duke University, and is a fellow of the North Carolina Institute of Political Leadership.

CHRIS ESTES

Chris Estes became the Executive Director of the North Carolina Housing Coalition in the fall of 2003. Formed in 1988, The NC Housing Coalition is a statewide nonprofit membership organization that provides advocacy and resource information on affordable housing for low -to -moderate income North Carolinians. The Housing Coalition works on a broad range of issues from housing and services needed to end homelessness, workforce housing, housing for persons with disabilities, people in crisis and fixed income seniors, manufactured housing, foreclosure prevention, energy efficiency, access to transportation and entry-level homeownership.

Chris graduated from UNC-Chapel Hill with a double major in Economics and Industrial Relations. He was also a member of the 1986 NCAA Mens' Lacrosse Championship team there.

Chris worked for seven years in nonprofit fundraising for Triangle area nonprofits including the United Way, YMCA of the Triangle and Durham's Partnership for Children.

He holds two master's degrees from UNC-Chapel Hill: from the School of Social Work with a concentration on Community Practice and from the Department of City & Regional Planning with a concentration in Housing and Community Development.

Prior to coming to the Housing Coalition Chris worked for a regional tax-credit equity syndicator and a nonprofit affordable housing developer in Raleigh.

In 2007 he co-authored The Economic Cost of Substandard Housing Conditions Among North Carolina Children with Dr. David Chenoweth and was selected as a Fannie Mae Fellow to attend the State and Local Leaders Program at the Kennedy School of Government at Harvard. In 2008 he was named a Local Urban Community Advisor for the Triangle Chapter of the Urban Land Institute. In 2009 he was appointed to the Join Legislative Study Committee on Housing by the NC General Assembly. In 2010 he was certified as a Manufactured Housing Manager.

Chris serves on the Board of Directors of CRA-NC, United Way of NC and Blueprint NC.

MICHELLE FOSTER

Dr. Michelle Foster has thirteen years of experience as a community economic development practitioner and CEO of a West Virginia-based community development corporation – Kanawha Institute for Social Research & Action, Inc. (KISRA). During this time, she has developed, implemented and evaluated an array of education, workforce development, economic empowerment and behavioral health programs. Michelle has a doctorate in community economic development (CED) and two master's degrees - one in CED and another in engineering management. She is also a certified economic development financial professional and a certified housing development financial professional (National Development Council). Prior to her CED career, Dr. Foster was a chemical engineer.

RICHARD FRY

Richard Fry is a Senior Research Associate at the Pew Research Center. Fry is a demographic economist, with expertise in the analysis of established U.S. education and labor market data sets. He pursues an empirical research agenda on participation in education, the benefits and costs of education, and trends in economic well-being.

His research has been published in numerous journals, including the American Economic Review, Industrial and Labor Relations Review, and International Migration Review.

At the Pew Research Center, Fry has recently authored reports for the Social and Demographic Trends Project that document the growth of college enrollment during the Great Recession and the impacts on the nation's colleges and universities. He co-authored the widely read Women, Men and the New Economics of Marriage, a study on the economic implications of the growing gender disparity in the completion of college degrees. Fry most recently co-authored the widely noted Pew study on household wealth gaps by racial/ethnic groups before and after the Great Recession.

DONNA GALLAGHER

Donna Gallagher is the Executive Director of The Collaborative, a statewide agency whose mission is to build assets among North Carolina's low income residents through financial education and savings strategies.

Donna worked as a banker for 15 years, and is a Certified Public Accountant (state of Georgia). As an advocate for the needs of low income and at risk families for over 20 years, she has served on nonprofits boards and in leadership roles for child welfare, housing, and juvenile justice agencies.

In 2008, she was honored by Auburn University as one of their 40 outstanding graduates of the College of Business, marking the College's 40th anniversary.

She is married to husband Bob, and they are the proud parents of grown sons Matt and James.

THERESA GIBBONS

Theresa Gibbons is the Associate Director for Asset Building programs at Heartland Human Care Services, Inc. She has worked in affordable housing programs for nine years and in asset-building programs for more than 5 years. Her direct service experience has focused on housing advocacy and tenants' rights, case management, and adult education. Since joining Heartland in 2006, she helped implement a Family Self-Sufficiency program for residents of public housing in Chicago and currently oversees asset-building programs for formerly homeless adults, low-wage earners, and residents of federally subsidized housing.

TIA GILLIAM-WILSON

Tia Gilliam-Wilson received an Associates in Applied Science degree from Alamance Community College, a Bachelor of Science degree in Human Development and Family Studies (Birth - Kindergarten) and a Bachelor of Arts degree in African American Studies from the University of North Carolina at Greensboro, and a Master's degree in Educational Management from Strayer University. Ms. Gilliam-Wilson is currently an elementary school teacher. She has taught Pre-K, Kindergarten and 2nd Grade. She is married to Kojo Wilson and has one son, Trevonte.

Ms. Gilliam-Wilson participated in Burlington Housing Authority's Family Self-Sufficiency (FSS) Program while a resident and single parent. Her goals were to complete her college education and to become an entrepreneur. Both of her goals have been accomplished.

BARBARA GOSSE

Barbara is Director of Saving and Asset-Building Initiatives with SEDI (Social and Enterprise Development Innovations), a national, charitable organization that is dedicated to finding solutions to assist Canada's low-income population to become economically self-sufficient. Barbara's duties have included development, design and managerial responsibility of SEDI's $34 million learn$ave project as well as the development, implementation and on-going operation of the Independent Living Account Project for persons living within transitional housing. She is also responsible for the development, and implementation of new opportunities and project innovations.

Before joining SEDI, in 2000, Barbara held positions with both the private and public sectors including a large Toronto Law Firm, Provincial and Municipal governments.

She is a Board Member for the Equal Futures Society which is dedicated to securing financial futures for individuals with disabilities. She resides in Toronto with her husband and three boys.

WILLIAM L. GORMAN

William L. Gorman is currently the Executive Director of the Statewide Independent Living Council of Illinois. He has over 38 years of experience in the field of disabilities including service provision, management, administration, advocacy and public policy. Past positions include Administrator of the Division of Mental Health, Developmental Disabilities and Brain Injury for the state of Iowa; Executive Director of the Colorado Developmental Disabilities Planning Council and Executive Director of Systems Unlimited, Inc.- a large non-profit agency providing supported living, supported employment, respite, vocational, representative payee and child welfare services in 40 cities in eastern Iowa. Germane to this conference, in 2008, Mr. Gorman developed a major white paper and seven helpful hints pamphlets on asset development / self-sufficiency strategies for individuals with disabilities for the Center for Disabilities and Development at the University of Iowa.

MICHAL GRINSTEIN-WEISS

Michal Grinstein-Weiss is an Associate Professor at the UNC-Chapel Hill School of Social Work and one of the leading researchers in the asset-building field. Early in her career, Dr. Grinstein-Weiss analyzed data from the American Dream Demonstration (ADD), the first large-scale test of IDAs. She is currently the Principal Investigator for a 10-year follow-up study of ADD participants. Additionally, she is working on an evaluation of the innovative $aveNYC program, which is designed to increase savings of low-income New York City residents. Dr. Grinstein-Weiss is also an influential voice in the design of policies aimed at increasing child savings, both in the United States and internationally. She has written numerous scholarly research articles on asset building and her research on IDAs has been supported by several government agencies, several leading national research centers, and numerous philanthropic foundations. Dr. Grinstein-Weiss received a Ph.D. in Social Work at Washington University in St. Louis and a Master's degree in Economics from the University of Missouri, St. Louis.

STEPHANIE HALLIGAN

Stephanie Halligan is a Program Manager with the Savings and Financial Security team at CFED. Stephanie helps promote children's savings accounts and financial education systems for youth in low-income families as cost-effective, anti-poverty tools. Stephanie collaborates on the conception, development and implementation of multiple demonstration projects and provides technical assistance and capacity-building support to Individual Development Account practitioners.

KAREN K. HARRIS

Karen K. Harris became the supervising attorney of the Shriver Center's Asset Opportunity Unit in October 2008. Ms. Harris has advocated for the development of asset- building policies and programs for low- income and minority communities including, an Illinois Task Force on Children's Savings Accounts, a statewide multi-entity public and private working group on improving financial education in Illinois schools, and leading the movement to develop alternatives to payday loans by encouraging mainstream financial institutions to offer small dollar loan products. Ms. Harris has testified before the FDIC as well as written and presented on numerous asset-building topics. She also initiated a webinar series on topics such as Universal Voluntary Retirement Accounts, Asset-Building in the Disability Community, Integrating Asset-Building into Domestic Violence Advocacy and Alternative Credit Reporting. A graduate of Princeton University and Harvard Law School, she worked in private law firms for over fourteen years in the area of health care law. A native of Chicago, she lives with her family in the West Loop.

RICK HAUGHEY

Rick Haughey is Director of Affordable Housing Initiatives at CFED. In this role, he serves as project director of the Innovations in Manufactured Homes Initiative (I'M HOME) which seeks to offer owners of manufactured housing the same benefits enjoyed by owners of site-built housing. The initiative coordinates with national, local and regional partners seeking policy and financing changes that will enable market transformation and bring manufactured housing to scale as a viable national affordable housing option. Through these efforts and others, Mr. Haughey seeks to strengthen CFED's ties to the affordable housing community and raise the profile of manufactured housing.

Prior to CFED, Mr. Haughey worked in the land use profession for over twenty years in the public, private, and nonprofit sectors. Most recently, he completed a MacArthur Foundation funded fellowship at the National Housing Conference and the Center for Housing Policy. Prior to the fellowship, he served for nine years as senior research director and director of multifamily development at the Urban Land Institute (ULI), specializing in workforce housing issues.

Prior to ULI, he worked as a market and feasibility analyst for affordable and market-rate housing development proposals, also assisting with low-income housing tax credit applications and with HUD's Mark to Market program. Mr. Haughey started his career as an urban planner and has worked in that capacity at the town level for the Town of Vienna, VA, the regional level working for the Maryland National Capital Park and Planning Commission, and finally at the county level as chief of redevelopment in Harford County, MD. He holds a B.A. in Urban Planning from the University of Maryland and an M.S. in Real Estate from Johns Hopkins.

AMY LOCKLEAR HERTEL

Amy Locklear Hertel (Lumbee/Coharie) is a doctoral student at the George Warren Brown School of Social Work at Washington University in St. Louis and is currently a Project Manager at the Center for Social Development. She holds a Bachelor of Arts in Interpersonal Communications, which she earned from the University of North Carolina at Chapel Hill and a Master of Social Work as well as a Juris Doctorate, which she earned from Washington University. Prior to entering the doctoral program, Mrs. Hertel acted as Corporate Council for a publicly traded company in St. Louis. She currently serves as a Trustee for the G.A., Jr. & Kathryn M. Buder Charitable Foundation, which seeks to improve the social and economic conditions of American Indian families and communities. Mrs. Hertel is particularly interested in collaborating with American Indian tribes and organizations to conduct research investigating culturally appropriate asset-building strategies for American Indian families and communities.

KRISTA HOLUB

Krista Holub, Research Assistant with the Assets Building Research Group in the School of Social Work at the University of North Carolina (UNC) at Chapel Hill, has been an integral part of the development of and research on innovative, scalable programs and policies to promote economic security and social mobility. Recently, she has co-authored several peer-reviewed journal articles on savings and wealth accumulation for low-and-moderate income individuals. Prior to joining the Assets Building Research Group, she worked on equity issues as a grassroots community and political organizer with disadvantaged communities in Philadelphia and across Pennsylvania. Holub holds a Master's degree in City and Regional Planning from the University of North Carolina at Chapel Hill and a BA in Social Work from the University of Iowa in Iowa City.

AL HUNTOON

Al Huntoon is a seasoned professional with years of experience at every level in a variety of nonprofit organizations. He became a consultant out of a deep passion for his work and is able to draw on his considerable knowledge of the public and nonprofit sectors as well as his consulting experience to formulate concrete, actionable recommendations to increase the effectiveness of the organizations he works with. Al has a special interest in public policy advocacy and building capacity in grassroots organizations to conduct policy campaigns; he has gained significant practical political experience through his efforts. His experience includes public policy advocacy work with legislators, businesses, and non-profit corporations.

MELISSA JACOBY

Melissa Jacoby is the George R. Ward Professor of Law at the University of North Carolina at Chapel Hill, where she recently won the Robert G. Byrd Award for Excellence and Creativity in Teaching and where she teaches debtor-creditor and commercial law courses. Jacoby's research takes multidisciplinary approaches to exploring bankruptcy, debtor-creditor and commercial law problems. She is a co-principal investigator of the 2007 Consumer Bankruptcy Project, a nationally-representative dataset on families in bankruptcy. She is a member of the faculty seminar on Rethinking Regulation at Duke University's Kenan Institute for Ethics, an elected member of the American Law Institute and the National Bankruptcy Conference, through which she remains actively involved in law reform projects. A committee of the Judicial Conference of the United States retained Jacoby to help revise the Federal Rules of Bankruptcy Procedure and Official Forms to reflect the 2005 amendments to the Bankruptcy Code. Earlier in her career, she clerked for the Honorable Robert E. Ginsberg of the United States Bankruptcy Court for the Northern District of Illinois and the Honorable Marjorie O. Rendell of the United States Court of Appeals for the Third Circuit, and worked in Washington D.C. as a senior staff attorney for the National Bankruptcy Review Commission.

SUZANNE JULIAN

Suzanne Julian is a recent graduate of the Master of Public Administration program at UNC-Chapel Hill. She served as a Carolina Economic Revitalization Corps member with the School of Government at UNC-CH, working with the STEP (Small Town Economic Prosperity) advisory committee in Pamlico County on community and economic development initiatives. She now works with UNC on economic development and community engagement efforts across the system's 17 campuses. Suzanne's previous experience includes working with Gulf Coast communities to rebuild after Hurricane Katrina, and helping to facilitate partnerships between non-profits and local government agencies in North Carolina.

CLINTON KEY

Clinton Key is a Research Associate for the UNC Assets Building Research Group. Clint's training is in Sociology and he is working on his dissertation for UNC's Sociology Department. His research focuses on stability and instability in labor force relationships and the consequence of instability for workers, careers, and communities. He did his undergraduate work at the University of Chicago and is originally from Great Falls, MT.

YOUNGMI KIM

Youngmi Kim is an Assistant Professor in Virginia Commonwealth University School of Social Work. Her research interests include poverty dynamics and impacts of parents' resources on child outcomes. She is particularly involved in research on distinctive roles of assets and material hardship. In related research, she has worked on asset-building social policies and programs at both national and international levels. She is working on research for Saving for Education, Entrepreneurship and Downpayment for Oklahoma Kids (SEED OK), a large-scale social experiment testing universal Child Development Accounts. She is also a Principal-Investigator in the study of the Hope Plus Savings Accounts program, Individual Development Accounts demonstration project for working poor families in Korea. She completed her MSW and PhD at the Brown School of Social Work of Washington University in St. Louis. Prior to joining VCU, She was a Post-Doctoral research fellow at the Center for Social Development in Washington University.

DAN KORNELIS

Dan serves as the Housing Director for Forsyth County, North Carolina and has held this position since 1988. Dan graduated with a Masters Degree in Community and Regional Planning from North Dakota State University in 1982. Dan has a broad range of housing and community development experience. He is a licensed REALTOR, a residential and commercial appraiser trainer and performs real estate market analysis studies. Dan has provided training and consultation services for many local governments and non-profits throughout the United States. Dan, a native of Winston-Salem, is married to a teacher, has two daughters and lives in Pfafftown North Carolina, a suburb of Winston-Salem.

CHRISTOPHER KUKLA

Christopher Kukla is Senior Counsel for Government Affairs 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 $5 billion in financing to homeowners, small businesses, and non-profit organizations nationwide.

Chris has been with CRL since 2002, and is primarily responsible for representing CRL in the North Carolina General Assembly. Chris also 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. in Political Science 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.

JOANNA LeCLAIR

As a Senior Community Development Officer covering Central North Carolina for Wells Fargo Bank, Joanna uses the skills and experiences acquired during 28-plus years in banking to assist nonprofit groups, and government and public agencies in accessing the services of the bank, creating a win for the community and living Wells' vision of helping individuals and communities succeed financially.

She has held various positions within the bank: CRA and Regulatory Compliance Manager, IT and Special Projects, Retail and Deposit Operations Director, and Branch Manager.

Joanna grew up in Southern Vermont and attended college in Montreal, Quebec, at Concordia University, graduating with an Honors BA in Linguistics. Later, she went on to earn her Teaching Certification at Brock University in St. Catharines, Ontario. She spent 19 years with the bank in South Carolina and has covered the Triangle and Triad markets for the past 4 years.

Joanna currently serves on the following boards: North Carolina Housing Coalition, The Association of Housing Counselors, The Raleigh Area Development Authority, The United Way's Regional Initiatives & Investment Cabinet, North Carolina Council on Economic Education, Triangle Family Services, and the Wake County EITC Coalition.

DINA LEHMANN-KIM

Dina came to HUD in 1998 under the Presidential Management Intern program (now the Presidential Management Fellows program). She has spent most of her HUD career working with the Multifamily Housing and Public Housing Neighborhood Networks programs which provide resources for establishing computer labs in HUD-assisted and public housing developments. Since 2006, she has also been a HOPE VI Grant Manager and she has recently taken on the role of coordinating the Public Housing Family Self-Sufficiency and Resident Opportunity and Self-Sufficiency programs. Dina has a Master's degree in International Development from American University, and a Bachelor of Arts degree in French from Wellesley College.

MARK LINDBLAD

Mark Lindblad is Research Director at the UNC-Center for Community Capital, where he manages a panel study evaluation of an affordable secondary mortgage market initiative. The longitudinal study examines the financial and social impacts of homeownership among lower-income households. Lindblad holds a Ph.D. in Psychology and he is broadly interested in community economic development. His current research focuses on household decisions that relate to debt and bankruptcy.

SUSAN LUPTON

Susan Lupton is Senior Policy Associate 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 $5.5 billion in financing to homeowners, small businesses, and non-profit organizations nationwide.

Susan has been with Self-Help since 1997 and with CRL since 2002. She serves as Project Director for the NC Coalition for Responsible Lending, a coalition of over 200 NC organizations working for 12 years to pass strong predatory lending protections.

Before coming to Self-Help, Susan worked in private health consulting, state government, and for many years served as co-director of the North Carolina Occupational Safety and Health Project. She has a Masters in City and Regional Planning, UNC-Chapel Hill.

ROB MARTIN

Rob Martin is a 1991 graduate of Virginia Commonwealth University with a Masters in Social Work. He co-founded and directs a non-profit microenterprise development and micro-lending organization (United Virginia) and community wealth-building initiative (Enterprise Virginia) providing community organizing, business planning training, and micro-lending for low wealth and under-resourced individuals and communities in Central and Southern Virginia. With public and private partners, United Virginia organizes community support and volunteer resources to assist in economic gardening for job creation in underserved communities and among under-resourced entrepreneurs. Since its formation in March 2010, United Virginia has raised $300,000 in public and private support and made "peer" loans to 20+ under-banked entrepreneurs totaling approximately $100,000. The Enterprise Virginia initiative develops economic ecosystems based in four underserved urban and rural localities across Virginia including East Richmond, Petersburg, South Boston/Halifax and Martinsville - organizing, empowering and financing entrepreneurs to revitalize their own communities through economic gardening.

JOHN MEEKS

John Meeks is a Community Affairs Specialist for the Federal Deposit Insurance Corporation (FDIC) and as part of the FDIC's Atlanta Region is responsible for FDIC Community Affairs activities in North Carolina, Virginia and West Virginia.

FDIC's Community Affairs is involved in various activities, initiatives and coalitions that generally involve asset-building for low- and moderate-income individuals and communities. Examples would include personal financial education, bringing unbanked individuals into insured financial institutions, affordable housing, foreclosure prevention and remediation, and small business creation.

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 Examiner. John is a graduate of the University of North Carolina Charlotte and North Carolina Central School of Law.

BRIAN MOELLER

Brian Moeller began working for The Arc of Essex County, NJ in 1994 as a Behavior Specialist. After seven years of incredible experience with The Arc he relocated to NC. He worked for five years with Easter Seals UCP NC as a child placing coordinator serving foster families. In 2008 he began working with The Arc of NC, and helped initiate the Cape Fear Asset Building Coalition. In February of 2010, he opened the first Benefit Bank site for The Arc of NC. Since that time, over fifty employees have been trained as counselors. In January 2011, the Arc of NC has become a Volunteer Income Tax Assistance site, blending the Benefit Bank services with VITA services. This year, The ARC of NC served over 150 families with tax and benefit services with a total impact of $380,000 for low-income families. Brian has provided "Money Smart" training to over 18 individuals with disabilities at a local program called Brunswick Interagency Program.

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 IDAs began in 1996 with the state's first IDA demonstration in Durham and she's now a Program Development Officer 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. At NCHFA since 1998, she's focused on housing policy, program development, and other special projects, including developing the state's Home Protection Pilot Program. Among other duties at NCHFA, Keir currently coordinates the IDA Loan Pool. She's well-versed in housing policy and community development principles, has experience in legislative outreach and providing technical assistance to local organizations, and works in partnership with the NC Department of Labor and The Collaborative around asset-building. Keir's a graduate of both Duke University and UNC-Chapel Hill.

RACHEL PAGE

Rachel Page received her MPH from the UNC Gillings School of Global Public Health in May, 2011. During her studies she served as the graduate research assistant for the HOPE Accounts for Women project and was instrumental in developing the program materials and intervention strategies. Her background includes managing an IDA program in Washington D.C. for education savings for low-income Latina students, and three years in the Peace Corps in Paraguay where she assisted rural communities in developing sustainable agriculture practices. Her interests include developing programs that address the social and economic determinants of health, international health, and sustainable agriculture.

KEVIN PARK

Kevin Park is a graduate research assistant at the Center for Community Capital and doctoral candidate in the Department of City & Regional Planning at the University of North Carolina at Chapel Hill. Research specialties include analysis of the Home Mortgage Disclosure Act database, and housing and mortgage markets in the United States generally, as well as use of geographic information systems.

JOHN PARKER

John Parker works with others to help people and communities become more self-reliant and resilient. He coaches entrepreneurs with special interests in nurturing creative, sustainable, and community development entrepreneurs. John wants to pass along his knowledge and experience to those that help, inspire, and teach others. He coordinates Good Work's collaborative efforts. John Parker currently serves on the board of the National Center for Rural Entrepreneurship. Other experience in his 18+ year intentional career includes directing the Triad Regional Office of Self-Help, research and teaching cultural and applied anthropology at the University of Memphis, extensive ethnographic research in Central America and the U.S. American South, and a variety of work with small businesses, nonprofits, and philanthropic organizations. John is from North Carolina's Sandhills area in the Piedmont region and received his masters in applied anthropology from the University of Memphis and bachelors at Wake Forest University.

KATE PRATT

Kate Pratt is the Program Director for the SC Association of Community Development Corporations where she oversees all programs including the SC IDA program, the Compliance Academy training program, the Community Impact Fund grant program and an Energy Efficiency and Weatherization Construction training program.

Kate is a graduate of the University of South Carolina with a degree in public relations. She was Development Director for the Cultural Council of Richland and Lexington Counties, Executive Director of Summerville D.R.E.A.M. and Resource Development Director for Pro Bono Legal Services before joining the SCACDC staff in 2008.

ANNE ELAINE PRICE

Anne is the current director of the Closing the Racial Wealth Gap Initiative at the Insight Center for Community Economic Development. Her 20 year career spans the fields of child welfare, hunger, workforce and community development, postsecondary education, and other social justice issues. Prior to joining the Insight Center, Anne served as Project Director for California Tomorrow's Community College Access and Equity Initiative, where she worked to infuse attention to community college equity issues into a wide range of existing state, system and campus level conversations and to garner increasing support for equity-based reforms aimed at increasing success for underrepresented students. As a Senior Associate at the Philadelphia Workforce Investment Board, she distributed new data and new thinking on the city's undereducated labor market. Anne also spent several years at Seattle's Human Services Department where she served as the Community Development Block Grant Administrator and Strategic Advisor to the Director.

Anne holds a B.A. in Economics from Hampton University and earned her M.A. in Management and Policy Analysis from the New School's Milano Graduate School of Management and Urban Policy in New York City.

LOUISA M. QUITTMAN

Louisa M. Quittman is the Director of Community Programs in the Office of Financial Education and Financial Access of the U.S. Department of the Treasury. Ms. Quittman is responsible for policy development and coordination related to financial education and financial access in traditionally underserved communities in order to promote Americans' financial empowerment, including the Bank On USA initiative. Most recently, she managed the Community Financial Access Pilot to expand financial access and financial education for low- and moderate-income Americans in communities across the country. She has also overseen research related to non-bank consumer lending and other related topics. Additionally, Ms. Quittman serves as the Director of the U.S. Community Adjustment and Investment Program, which provides capital to small businesses that create and retain jobs in trade-impacted areas of the U.S. Previously, Ms. Quittman was Program Manager at the Community Development Financial Institutions Fund, and served a total of nearly nine years in various positions at the CDFI Fund. Ms. Quittman holds an M.P.A. from North Carolina State University and a B.A. from Williams College.

IDA RADEMACHER

Ida Rademacher has over 15 years of experience evaluating programs and policies that build assets and expand economic opportunities for disadvantaged population. She leads CFED's Policy and Research teams in their efforts to advance comprehensive policy and research agendas that expand asset- and wealthbuilding opportunities for all Americans. She oversees production of the Assets and Opportunity Scorecard, and recent publications include Upside Down: The $400 Billion Federal Asset-Building Budget and Weathering the Storm: Have IDAs Helped Low-Income Households Avoid Foreclosure? Prior to joining CFED, she worked as Associate Director of the Workforce Strategies Initiative at the Aspen Institute and as a Senior Research Officer with the Center for Applied Behavioral and Evaluation Research at the Academy for Educational Development. She undertook graduate studies in economic anthropology at the University of Melbourne, Australia, and received her Master's Degree in Public Policy from the University of Maryland. Her undergraduate degree is in anthropology and economics from James Madison University.

LE-ANDRA N. RATLIFF ("NIKKI")

Nikki is a native of Burlington, NC. She received a B.A. in Political Science from UNC-Greensboro. She has worked in the Human Services field since before her graduation. Nikki is currently employed at Burlington Housing Authority/Burlington Development Corporation as the Program Service Administrator. In this role she serves as the ROSS Service Coordinator, supervises the FSS, Community Service, Homeless Prevention and Rapid Re-Housing Programs, as well as the Supportive Housing Programs for the homeless. She is actively involved in her community. She serves as a member of the Family Support Committee of Habitat for Humanity, 1st Vice President of the Burlington Junior Woman's Club, Advisory Board member of The Exchange Club's Family Center of Alamance, an Alamance County Guardian ad litem, a member of the Board of Directors of United Way of Alamance County, a member of the Pi Omicron Omega chapter of Alpha Kappa Alpha Sorority, Inc., President of Community Council (United of Alamance County affiliate), a certified Housing Counselor and the co-advisor of the Alamance County Youth Advisory Council.

JANELLE RICHARDSON

Janelle Richardson is Deputy Director of Financial Empowerment Research at the Office of Financial Empowerment. Ms. Richardson develops evaluation metrics and methodology for OFE and engages in ongoing monitoring and evaluation of all OFE programs, including overseeing and coordinating primary research projects, designing research methodology, developing surveys, and coordinating field work. Ms. Richardson was instrumental in the implementation and evaluation of the $aveNYC Account Program, and its national replication, SaveUSA. Previously, Ms. Richardson worked as a Research Assistant for the DeKalb County Public Works Department and as an Investigator Assistant for the DeKalb County Child Advocate Center. Ms. Richardson earned a Bachelor's degree from Emory University and a Masters in Urban Policy from Georgia State University.

AMY RIES

Amy Ries' research focuses on the influence of physical and social environments on physical activity and nutrition. She is also interested in the development and testing of nutrition and physical activity interventions, with a focus on programs utilizing social and environmental approaches to behavior change. She has extensive experience using formative and participatory research strategies for the development of behavioral interventions targeting low-income and minority populations. Dr. Ries holds a master's degree in health science and a doctoral degree in public health from the Johns Hopkins Bloomberg School of Public Health. She is a research assistant professor in the Department of Nutrition at the University of North Carolina at Chapel Hill.

CARL RIST

Carl Rist is CFED's vice president for Assets & Opportunity Programs. Mr. Rist is responsible for CFED's work to develop, test, support and expand innovative community practices and programs that help create greater economic opportunity. For the last six years, he has been the director of CFED's Saving for Education, Entrepreneurship and Downpayment (SEED) Policy and Practice Initiative, a multi-year, multi-site demonstration of matched savings accounts for children and youth in low-income families. The primary goal of the initiative has been to set the stage for a large-scale, universal, progressive policy for asset building among American children, youth and families. Mr. Rist has been responsible for coordinating the many programmatic elements of the SEED Initiative, including 12 demonstration sites, public policy development and advocacy (primarily at the state level), communication and market development activities. He is the co-author of numerous publications, including Hope in Concrete Form: Children's Savings Accounts and the Save and Invest Economy, and numerous articles and papers about children, youth and asset building.

MARGOT FREEMAN SAUNDERS

Margot is currently "of counsel" to the National Consumer Law Center, after serving as Managing Attorney of the Center's Washington office from 1991 to 2005. Margot has testified before Congress on dozens of occasions regarding a wide range of consumer law matters, including predatory lending, payments law, electronic commerce, and other financial credit issues. She is a co-author of NCLC's Consumer Banking and Payments Law and a contributor to numerous other manuals. Margot often serves as an expert witness for legal services and private attorneys, as well as several state attorneys general, providing opinions on predatory lending, banking issues, electronic benefits, servicing and credit math issues. Prior to joining NCLC she was the consumer law specialist for North Carolina Legal Services. In 1991, Margot was the second recipient of the Vern Countryman Award. She is a graduate of Brandeis University and the University of North Carolina School of Law.

PATRICIA SCOTT

Patricia A. Scott serves as the Economic Empowerment Programs Manager for Kanawha Institute for Social Research & Action, Inc. (KISRA). She is responsible for the day to day operations, management, leadership and direction of the homeownership, homebuyer education, financial education, small business development, technical assistance, business plan development, micro-loan program, and the WV Individual Development Account Initiative and program related trainings. She works extensively with low to moderate income, returning citizens to the community, and individuals with various socio-economic backgrounds and experiences.

Ms. Scott is also a Financial/Money Management Educator and Counselor, homeownership and credit educator & counselor, microenterprise planning & development educator & counselor, a nationally recognized Certified Economic Development Finance Professional and Certified Housing Development Finance Professional. She has a Bachelor's Degree in Business and Accounting from West Virginia State University and has certifications in housing counseling, housing development finance, homebuyer education, financial literacy education, project management, Loss Mitigation and Foreclosure Prevention, and various other business development and housing related certifications. She is a licensed Real Estate Agent, a passionate entrepreneur and business owner and has served as a business counselor for SCORE. She is the Senior Trainer/Career Coach providing lead instruction, seminars and workshops on basic financial literacy, technical assistance on entrepreneurship and business plan development and cash flow projections. Currently she instructs KISRA Business Planning and Business Basics classes and provides various Economic Empowerment train-the-trainer workshops and webinars.

THOMAS SHAPIRO

Professor Thomas Shapiro directs the Institute on Assets and Social Policy (IASP) 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, for which IASP released a brief in May 2010 ("The Racial Wealth Gap Increases Fourfold"). He is a leader in the asset development field with a particular focus on closing the racial wealth gap. The Hidden Cost of Being African American: How Wealth Perpetuates Inequality, published by Oxford University Press, 2004 was widely reviewed. 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, and the 1995 C. Wright Mills Award from the Society for the Study of Social Problems. A Tenth Anniversary Edition of Black Wealth/ White Wealth, with two new chapters, was published in 2006.

His media appearances include Tony Brown's Journal, The Tavis Smiley Show, Talk of the Nation, CNN, On Point, and the Rachel Maddow Show (MSNBC). His work has been reviewed or discussed in The Washington Post, The Boston Globe, The American Prospect, The Chicago Sun-Times, The St. Louis Post-Dispatch, CommonWealth Magazine, Newsweek, The Village Voice, and others. In 2011 he was awarded a Fulbright Scholarship to study the wealth gap in South Africa.

AMY SHIR

Amy Shir, national asset building consultant and financial educator, has been working in the asset-building field for eleven years. Ms. Shir launched the refugee IDA program for Jewish Family and Vocational Service in Louisville, KY in 2000. In 2005, Ms. Shir became the Director of Economic Development at the Institute for Social and Economic Development (ISED), serving as the leading provider nationwide of training and technical assistance for refugee economic development programs.

Ms. Shir oversaw ISED's IDA MicroEnterprise (ME), Small Business, Tax Credit and financial education consulting work. Funders for this work included the Office of Refugee Resettlement (ORR), the Office of Community Service (OCS), the Small Business Administration (SBA) and American Express.

Ms. Shir currently serves as a Regional Consultant for the Asset Initiative funded by OCS. Ms. Shir is the Director of "Raise KY," the statewide asset building coalition in Kentucky. She holds an MPA from Syracuse University's Maxwell School and a BA in psychology from Wesleyan University. Ms. Shir currently lives in Louisville, KY.

ALEXANDRA FORTER SIROTA

Alexandra Forter Sirota joined the N.C. Budget and Tax Center as a Public Policy Analyst in April 2010. She became 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.

PETER SKILLERN

Peter Skillern is the Executive Director of the Community Reinvestment Association of North Carolina, a nonprofit agency that uses advocacy and social entrepreneurship to promote and protect community wealth. Skillern has twenty years experience in the field of housing and community development at the local, state and national levels. He graduated with Highest Honors from the University of California at Santa Cruz and earned a Masters in City and Regional Planning at UNC Chapel Hill. He is a member of the North Carolina William Friday Fellowship for Human Relations and the International Eisenhower Fellowship. Under Skillern's leadership, CRA-NC has won recognition at the local, state and national level for outstanding contribution to advocacy for affordable housing and fair lending.

JOANNA SMITH-RAMANI

Joanna Smith-Ramani is the Director of Strategy for D2D Fund, working on the expansion of successful innovation pilots. Prior to joining the D2D Fund, Joanna was the Director of the Baltimore CASH (Creating Assets, Savings and Hope) Campaign, an asset building, tax preparation, and EITC coalition in Baltimore, MD. Joanna has over 12 years experience working in community development, community development finance, and personal finance/asset development. She has worked for Self Help Credit Union, ShoreBank, several Habitat for Humanity affiliates and the Policy Development and Research Division of the U.S. Department of Housing and Urban Development. Joanna currently serves on the National Community Tax Coalition Steering Committee and is an Executive Committee member of the Maryland CASH Campaign. Joanna holds a master's in Public Policy from the John F. Kennedy School of Government at Harvard University and a B.A. in Urban Studies from Barnard College.

SELVA STAUB

Dr. Staub is Director of the Small Business Center at Pamlico Community College.

ANDRÉA TAYLOR

Andréa Taylor is a Research Associate for the Assets Research Group at UNC School of Social Work. Ms. Taylor currently leads a research and analysis project for the federal Assets for Independence program and plays a pivotal role in the American Dream Demonstration follow-up study, as well as the policy and research design of Child Development Accounts in Israel. Prior to joining the faculty at UNC, Ms. Taylor served as a policy analyst for the U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration. Her work in that administration included the review and analysis of data collection procedures as well as leading the design and evaluation of behavioral health pilot programs, both nationally and internationally. Ms. Taylor holds a master's degree in social service administration from the University of Chicago.

CHRISTINA THEODOROU

Christina Theodorou's career path as Program Manager for the NC Indian Economic Development Initiative has led to greater economic development for 98,000+ Americans Indians that live in North Carolina. Theodorou's work ethic is to help tribal communities, individuals and youth achieve economic development via: 1) creating wealth and asset-building strategy; 2) the power of tribal priorities in setting goals and financial standards; 3) identifying entrepreneurial skills for small businesses, or tribal goals for corporate relations; and 4) harnessing the strength an individual or tribe has from culture and traditions; and the role tribes have in determining community, state or national economic prosperity. She has worked to educate NC natives on the importance of the Minority Supplier and Diversity; helps shape modern day business opportunities for state tribes to participate in, and create more opportunities for tribal individuals to save and build personal wealth via community asset projects.

MALINDA TODD

Malinda Todd, Associate Director, joined the NC REAL staff in February of 2006. Her primary responsibilities include overseeing the programs and budget at NC REAL. She is a REAL certified facilitator and has developed and led a range of REAL facilitator trainings. Her previous experience with entrepreneurship includes working at the NC Rural Center in entrepreneurship development and microfinance. She also served as the Volunteer and Outreach Coordinator for Orange County Habitat for Humanity. She has an undergraduate degree in Anthropology and Latin American Studies and master's degree in Public Administration both from the University of North Carolina at Chapel Hill.

KEA TURNER

Kea Turner is a master's student in the Health Behavior and Health Education Department at the UNC Gillings School of Global Public Health. She received her B.S in chemistry from Tulane University and her M.A in education from UNC. Prior to graduate school, she served with Teach for America as a high school science teacher. She currently works as a research assistant for the UNC Center for Health Promotion where she is working on a NIH funded study, Focus on Youth, an HIV prevention program for African American adolescents. She also works as a research assistant at the UNC Center for Community Capital where she is working on a study, $ave NYC, a matched-savings account program for low-income families. At UNC, her research interests include community-based participatory research, health disparities, and adolescent health. She was recently awarded the UNC Graduate School Merit Scholarship and the Lucy Morgan Fellowship.

TERESA WALKER

Teresa is a Vice President and Savings Manager at Virginia Community Capital (VCC), a statewide community development financial institution (CDFI) in Virginia. With over 30 years of banking experience, Teresa joined VCC in 2010 to expand savings products and financial education programs at the community development bank. Currently, she serves on the Virginia Saves leadership committee and coordinates the New River Valley Saves Partnership. Teresa directs VCC's participation in a Four-State Savings Partnership to advance savings initiatives in NC-SC-WV-VA region. Teresa is active with Habitat for Humanity in the Roanoke Valley and serves on the Selection Committee for prospective homeowners. Some of Teresa's past community involvement includes: Virginia Microenterprise Network, Treasurer; Virginia Individual Development Account (VIDA) Leadership Advisory Group; City of Roanoke, Community Development Block Grant Community Advisory Committee; and a member of the Roanoke Valley IDA Partnership. Past awards include: Small Business Administration (SBA) Financial Services Advocate and NAACP-Roanoke Citizen of the Year. Teresa is a graduate of the Virginia Bankers School of Bank Management and Virginia Western Community College. She is a native of Roanoke Virginia, where she currently resides.

LING WANG

Ling Wang is a doctoral student in the department of statistics at the University of North Carolina at Chapel Hill, where she also completed her master's in economics with a concentration on health. Her current research interests include statistical methodology, environment and health outcomes and nonparametric statistics.

CAROL WAYMAN

Carol Wayman is the Director of Federal Policy at CFED. She leads CFED's federal policy efforts to expand economic opportunity through federal legislative and regulatory research and advocacy. She has led efforts to improve the Small Business Administration's microenterprise programs, permit savings bonds to be purchased from tax returns, expand access to economic development funds from financial institutions and created numerous coalitions. Her current priorities are to reauthorize and improve the Assets for Independence program (HR 1603); raise asset limits for Social Security Income recipients (HR 2103); and expand the Saver's Credit for all tax filers below an income threshold and make contributions to college savings accounts eligible. Prior to joining CFED in 2005, Ms. Wayman served as the Director of Policy at the National Congress for Community Economic Development for nearly a decade. She is the author of numerous publications including Stroke of the Pen: 40 Recommendations for Policymakers; At Your Fingertips: An Annotated Bibliography for CED Practitioners; Practitioner's Guide to Federal Community Economic Development Programs, and two guidebooks on the New Market Tax Credit. She participated in city community economic development offices in Burlington, Vermont and Las Vegas, New Mexico. She has a B.A. (Political Science) from the University of Michigan (Ann Arbor) and a M.P.P. (Tax Policy concentration) from American University.

LAUREN WHALEY

Lauren Whaley is the Director of Legislative and Regulatory Affairs for the North Carolina Credit Union League (NCCUL), the state's trade association for the 93 credit unions and their 3.1 million members. In her role, Lauren serves as NCCUL's lobbyist, managing state legislative matters at the NC General Assembly. In addition, she monitors regulatory issues at the state and federal levels that impact North Carolina credit unions. She joined the NC Credit Union League from Jennings public relations, branding and advertising agency in Chapel Hill, where she served as an account executive and crisis communication consultant. Previous to her experience at Jennings, Lauren handled marketing and public relations at Truliant Federal Credit Union in Winston-Salem. She is a Cum Laude graduate of NC State University with a B.S. in Business Management and minor in Psychology.

RACQUEL WILLIAMS

In 2006, Racquel was chosen to represent the 2nd Congressional District in the Model House of Representatives Program held on Capitol Hill. There she introduced and defended legislation, which she wrote. An aspiring public policy maker, Racquel has recently concluded her Masters of Public Administration from North Carolina Central University (NCCU), where she graduated with national honors. She is currently obtaining her Master's in Business and Jurist Doctorate Degree from NCCU.

Racquel has served as the assistant to Durham's 29th District Representative and Democratic Majority Whip, Larry D. Hall and Charlotte's 99th District, Representative Nick Mackey. Ms. Williams is President and Chief Executive Officer of Can I Live, Inc. Can I Live, is a neophyte social welfare nonprofit whose mission is to inspire, train and develop people suffering from poverty and its affects to become determined, self-reliant leaders who learn to advocate for themselves and others.

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