Don Baylor, Jr. is Senior Policy Analyst, Economic Opportunity for the Center for Public Policy Priorities. He joined the center in 2004 and focuses on asset building, postsecondary education, and workforce-economic development within the mission of expanding economic opportunity in Texas. Before coming to the center, he joined New York ACORN as Legislative Director, and advocated on issues such as the Earned Income Tax Credit (EITC), the minimum wage, job training, affordable housing, and predatory lending.

From 1998-2000, he served as Senior Consultant for KPMG Consulting's Public Sector practice. During his tenure with KPMG, he performed strategic planning and performance audits for several public entities, including Kamehameha Schools (Hawaii), California Department of Insurance, and the City and County of San Francisco. He earned a Bachelor of Arts from Georgetown University in 1994 and a Master of Arts in African American and Southern History with honors from The University of Wisconsin at Madison in 1997. He currently serves on the board of the Match the Promise Foundation, RAISE Texas, and is Chair of the United Way Capital Area Financial Stability Leadership Council

Jennifer Brooks, CFED's state and local policy director, oversees CFED's state and local policy work, including leading a network of state-based advocates – the Assets & Opportunity Campaign – and providing technical assistance, resources and strategic advice to advocates and policymakers. This work is designed to help low-income people build assets and become entrepreneurs, and to create incentives for equitable economic development.

Prior to joining CFED, Ms. Brooks served as a policy advisor to Sen. Maria Cantwell (D-WA) on education and training, welfare, labor and women's and children's issues. Ms. Brooks also worked for many years at Wider Opportunities for Women (WOW), a Washington, DC-based nonprofit that works nationally and locally to build economic independence for women and girls. In that role, she guided WOW's federal policy involvement and led a multi-state project to implement positive social state policies and demonstrate the need for change at the federal level.

In addition to handling an array of policy challenges throughout her career, Ms. Brooks has also testified before Congress and spoken widely on strategies to help families reach economic self-sufficiency. She holds a master's degree from George Washington University and a bachelor's degree from Tufts University and the School of the Museum of Fine Arts.

Danielle Brunetta is a native of San Diego, California. She entered foster care at the age of 14 and exited care two days after graduating from high school. Danielle was a part of the of Access' L.E.A.P. (Leadership Empowers All Possibilities) youth board in San Diego. As a Jim Casey Youth Opportunities Initiative grantee, Access is working with current and former foster youth and key public and private stakeholders to help young people leaving foster care make successful transitions to adulthood.

Danielle is currently a Youth Engagement Specialist with the San Diego Workforce Partnership. It is in this job that she gets to work with and promote youth leadership-one of her passions. She is pursuing a bachelor's degree in Sociology at Cuyamaca Community College. Danielle is a mother of two and has opened a savings account for her children based on the financial literacy skills she acquired during her time as an Opportunity Passport™ participant.

Dennis J. Campa was appointed Director of the City of San Antonio's Department of Community Initiatives (DCI) in May 1998. He has more than 36 years of experience in human development services, including work at the city, county and state levels. DCI promotes human development opportunities for San Antonio and the region. Through a comprehensive network of private and public sector partnerships, the department uses its investments and influence to address the complex and changing issues confronting families, elderly and the workforce of a major urban community. Mr. Campa leads several nationally recognized efforts including school readiness, family economic success, senior services, and human services reform. DCI, directly and through its funded partner delegate agencies, serves more than 226,000 residents annually. The department's Centers for Working Families and Office of Financial Empowerment provide nearly 50,000 families each year access to financial education and mainstream products in an attempt to help them reach their goal of achieving financial stability. DCI employs nearly 400 City employees and has an annual budget of $151 million.

Prior to his appointment, Mr. Campa served as Neighborhood Initiatives Officer for the City Manager's Office in Austin, coordinating issues of welfare reform, workforce development and community revitalization. In 1997, he was selected as one of 10 Children and Family fellows by the Annie E. Casey Foundation. He has also served in numerous leadership and management positions dealing with juvenile and community justice, children and family services, substance drug abuse, management audit and evaluation issues.

Margaret M. Clancy is the Policy Director at the Center for Social Development at Washington University in St. Louis. At CSD, Margaret is responsible for design and leadership of large-scale policy demonstrations, including the SEED for Oklahoma Kids (SEED OK) research experiment. Since 2001, she has been researching features of 529 college savings plans as a model for inclusive asset-based policy, and is an expert on progressive 529 policies in the states. She also led the Account Monitoring community partner project work in SEED, a multi-year, national children and youth savings policy and research initiative.

Margaret has been involved in data collection, analysis, and reporting for national, state, and local Individual Development Account (IDA) initiatives. She previously led the Account Monitoring Research project in the American Dream Demonstration, the first national study of IDAs. Prior to joining CSD, Margaret administered corporate 401(k) and defined benefit pension plans for over 10 years, working as a Vice President of a large trust company. She received her Bachelor of Science degree in Business Administration from Southern Illinois University and her Master of Social Work degree from Washington University in St. Louis. She is also a Certified Employee Benefits Specialist.

Kippi Clausen has over 25 years of experience in coordinated systems level projects related to youth. She is the current oversee Bridging the Gap a project focusing on helping displaced youth gain independence. One of her past projects includes Administration for Children and Families Youth Development Demonstration Project, a five year demonstration grant housed at the Colorado Department of Human Services. This statewide effort encouraged collaboration among state agencies, community organizations and young people to enhance services and develop greater resources using youth development practices in communities throughout Colorado. She was the national program director of Youth Power and created a national evidence based model of youth engagement now used by the Child Welfare League of America and the National Crime Prevention Council. Her activities included coordinating, community development, organizational change, youth development efforts, student welfare programs, school safety initiatives, crisis intervention services, school enrichment programs for multicultural education, youth leadership, and prevention programs. She has facilitated and presented at many national programs including Study Circles, Points of Light, National Youth Crime Prevention Conference, The International Conference for the Treatment and Counseling of People of Color, Daniel's School of Business, and the Governor's Commission on Community Service.

Reid Cramer is Research Director of the Asset Building Program at the New America Foundation, where he leads the program's policy research activities. The Asset Building Program aims to promote policies and ideas that expand savings and asset ownership, especially among lower-income families. His work has provided analytical support for the development of the ASPIRE Act, a bipartisan proposal to create a savings account for every newborn child in America, and the New Saver's Act, which identifies a wide range of low-cost policies that could increase personal savings. Recently, he served as a Co-Director of the New America Foundation's Next Social Contract Initiative, an effort to examine the delivery of social policy for the 21st century.

Prior to joining New America, Dr. Cramer served as a policy and budget analyst at the Office of Management and

Budget, where he helped coordinate policies on housing, savings, and economic development. He has also worked for a range of nonprofit housing and community development organizations, the National Research Council, and the Urban Institute. He has a doctorate in public policy from the LBJ School of Public Affairs at the University of Texas at Austin, as well as a master's degree in city and regional planning from the Pratt Institute and a bachelor of arts degree from Wesleyan University.

Frank DeGiovanni is Director of the Economic Development unit of the Ford Foundation's Asset Building and Community Development Program, which seeks to make durable economic improvements in the lives of disadvantaged people and in their communities by supporting a set of focused initiatives in development finance, consumer financial services, enterprise development, workforce development, housing, and savings and individual asset development. He also currently serves as Chair of the Executive Committee of the Consultative Group to Assist the Poor (CGAP). Prior to assuming his current position, he was Deputy Director of Program Related Investments at the Ford Foundation, where he was responsible for creating and monitoring a diverse loan portfolio of organizations promoting community and economic development in the United States and internationally. Before joining the Ford Foundation in 1992, Dr. DeGiovanni was associate professor and senior research associate at the New School for Social Research in New York City. Dr. DeGiovanni has a Ph.D. and an M.R.P. in city and regional planning from the University of North Carolina, Chapel Hill.

Mesmin Destin is a doctoral candidate at the University of Michigan working to obtain his Ph.D. in Social Psychology in 2010. After completing his undergraduate studies at Northwestern University, he earned a National Science Foundation Graduate Research Fellowship and is currently developing his dissertation, concerning the psychological processes that lead from financial assets to academic motivation and positive outcomes for youth. Mesmin has also worked with the Aspen Institute Initiative on Financial Security, researching the long-term effects of family wealth and assets for children. He plans to pursue an academic career with continued involvement in public policy and community level research.

Kinsey Alden Dinan is a Senior Policy Associate with the National Center for Children in Poverty (NCCP) at Columbia University's Mailman School of Public Health. For the past nine years, Ms. Dinan has played a central role in the Center's Family Economic Security team. Her research focuses on low-wage work and work supports, the real cost of making ends meet (and flaws in the official poverty measure), the impact of economic hardship on children, and the challenges faced by low-income immigrant families. Ms. Dinan leads the Making Work Supports Work initiative, assessing federal and state work support policies and identifying and promoting policy reforms. Working closely with state and local policymakers, as well as state-based researchers and advocates, Ms. Dinan's analysis informs efforts to reduce poverty and promote family economic security by making work pay. Ms. Dinan's other areas of expertise include national immigration policies, trafficking in women, and related international human rights standards. Ms. Dinan holds a Master's degree in International Relations from Yale University, and prior to joining NCCP, she worked in the Women's Rights and Asia divisions of Human Rights Watch, and as a researcher in Nepal.

Tanya Fiddler is an enrolled member of the Cheyenne River Sioux Tribe and has over 10 years of community and economic development experience in low-income, high-poverty, rural America. As the director of Four Bands Community Fund, a Native CDFI in north central South Dakota, Tanya's relevant expertise includes microenterprise training, technical assistance and financing, financial education, community organizing, and marketing and economic development in reservation communities. She also has experience in advocacy and policy development with USDA Rural Development programs and the US Treasury CDFI Fund. In 2007 she was selected as the SBA's Minority Business Champion for the State and Region VIII and received the 2007 Visionary Leader Award for Outstanding Achievement from First Nations Oweesta Corporation. In 2008 the Bureau of Indian Affairs recognized her as the Entrepreneur Advocate of the Year.

Tanya is a successful nonprofit manager and fundraiser, and an advocate for a strong private sector. Tanya has a B.S. in Interdisciplinary Sciences from the South Dakota School of Mines & Technology and was recently certified by the National Development Council as an Economic Development Finance Professional. She serves on several local, state and national boards including CRST Tribal Ventures (president), Cheyenne River Chamber of Commerce (vice-president), Mazaska Owecaso Otipi Financial, South Dakota Rural Enterprise Initiatives, SD Small Business Development Center's Advisory Board and was formerly a board member of the national trade association for microenterprise development, Association for Enterprise Opportunities, chairing the Rural Committee.

Pamela P. Flaherty is President and Chief Executive Officer of the Citi Foundation. She is also Director of Corporate Citizenship for the company and a member of Citi's Senior Leadership Committee.
Previously, she managed Citibank's New York branch banking business and served as Citicorp's Senior Human Resources Officer. She began her career at the company in Citibank's International Banking Group.

She is Chair of the Board of Trustees of Johns Hopkins University and also participates on the Boards of several non-profit organizations, including the Local Initiatives Support Corporation, Kenyon College, Colonial Williamsburg, and The Nature Conservancy Long Island Chapter. Pam is also a member of the Council on Foreign Relations. She is an honors graduate of Smith College and holds a Masters in International Affairs from Johns Hopkins Nitze School of Advanced International Studies.

Robert (Bob) Friedman continues to help lead CFED, a national non-profit organization devoted to expanding economic opportunity which he founded, as Chair of the Board and General Counsel. His current focus is on the American Dream Match Fund, an innovative national match fund to expand resources for the asset-building field and boost asset-building strategies nationally; and the SEED Initiative, a multifaceted effort to create an inclusive system of children's saving accounts in the US. Bob continues to contribute to numerous efforts to develop the IDA and asset-building movements spawned by CFED's American Dream Policy Demonstration, as well as advising on new strategies to bring excluded communities into the economic mainstream as entrepreneurs, savers, investors and skilled employees. Over the decades of his involvement in economic development innovation, Bob has contributed to the development of the US microenterprise field, flexible business networks, state and Federal entrepreneurial policy and innovative benchmarking tools like the Development Report Card. Based in San Francisco, Bob also serves on the Boards of CFED's CDFI subsidiary, the National Fund for Enterprise Development, EARN, D2D Fund, the Family Independence Initiative, the Rosenberg Foundation, the Friedman Family Foundation and the Koshland Committee of the San Francisco Foundation. He is a graduate of Harvard College and Yale Law School. He is author of *The Safety Net as Ladder: Transfer Payments and Economic Development* and a contributor to numerous CFED and outside publications.

Heidi Goldberg is the Program Director for Early Childhood and Family Economic Success at the National League of Cities' Institute for Youth, Education, and Families. In this position, Heidi leads the Institute's efforts to strengthen the capacity of municipal leaders to help working families move toward economic self-sufficiency and to develop and implement programs to help young children succeed through early literacy and school readiness initiatives. She previously served as a senior program associate supporting the Institute's Family Economic Success portfolio.

Prior to coming to NLC, Heidi was the Director of Local Programs and Policy for Wider Opportunities for Women (WOW) where she coordinated the organization's local projects, including research and advocacy on workforce development programs in D.C. Heidi also spent four years as a policy analyst with the Center on Budget and Policy Priorities where she specialized in state and federal welfare policy. Between 1991 and 1996, Heidi managed a residence for formerly homeless women at Rosie's Place in Boston. Heidi holds a B.A. from Vassar College and a Master of Public Policy and Master of Social Work – both from the University of Michigan.

Rob Hilla grew up in East Detroit where at the age of 12, he was removed from his father's custody and placed in guardianship care with an aunt. He remained in care until he emancipated out of the system at age 18. Rob is attending Delta Community College in Bay City, MI. He is studying to become a history teacher In addition to attending school part time, Rob works part time as well. Even though he is in school and works part time, he always finds time to give back to the community.

Rob has always given to the community and actively encourages his peers give back to there communities. He is a member of the Department of Human Services Youth Leadership Board in mid-Michigan called BASETEAM. As a Jim Casey Youth Opportunities Initiative grantee, the Michigan Department of Human Services is working with current and former foster youth and key public and private stakeholders to help young people leaving foster care make successful transitions to adulthood. As a member of BASETEAM, Rob has participated on the Michigan Child Welfare Taskforce, Child Welfare Institute, Adoption Oversight Committee and the Michigan Poverty Taskforce.

Liana Humphrey is a senior program manager with the Savings for Education, Entrepreneurship and Downpayments (SEED) Initiative at CFED. In this role, she has overseen the implementation of SEED accounts at community partner sites across the country and in Puerto Rico, and has led the knowledge-building and -sharing activities related to this effort. She also served as director of the 2008 Assets Learning Conference, which was the biggest convening of the assets field to date.

Previously she had been director of knowledge management and administration of the Warner Foundation, where she instituted a multi-tiered program of learning, strengthening the organization's ability to deepen its analysis of issues of poverty and race and increase the impact of its programs. She has an undergraduate degree from the University of Hull, England and is a member of the Class of 2011 at Duke University's Fuqua School of Business.

Amanda Johnson was born in Freeport Bahamas and spent a fraction of her childhood in Atlanta Georgia. Amanda entered foster care at the age of 13 and had 7 different placements. While in care she felt as if she had no identity and was just another case, another number, and another mouth to feed. The constant change in placements made completing high school difficult. Amanda's credits didn't always transfer and what was supposed to be her senior year ended up being her junior as her total credits at her final high school placed her in the junior class. Determined to graduate on time, she took on extra courses and completed in time to walk with her senior classmates. It was this kind of determination that got her to the goal she identified that also fuels her passion to do more on behalf of other young people in foster care. Amanda joined MAYOI (Metropolitan Atlanta Youth Opportunities Initiative), a youth leadership board developed by Jim Casey Youth Opportunities Initiative grantee, the Greater Community Foundation of Atlanta. This group expanded and is now called EmpowerMEnt (hearing the me in the voices of Georgia's foster youth).

Amanda is a junior at Savannah State University, majoring in Criminal Justice. Her goal is to graduate and work for the legal system. She is employed part time and volunteers at a local animal shelter helping out with neglected dogs and cats.

Lissa Johnson is Director of Administration for the Center for Social Development at Washington University in St. Louis, responsible for managing the Center's finances and operations. She also manages research projects in the areas of asset-building and civic service.

Ms. Johnson is managing a study of a school-based children's savings program which was part of the larger nationwide Saving for Education, Entrepreneurship, and Downpayment (SEED) Policy and Practice Initiative. She is also co-investigator for an international youth savings account research planning grant. She has been a contributor to the 2000 and 2009 Assets for Independence Act evaluation design plans. Ms. Johnson managed the American Dream Policy Demonstration (ADD) research, the first nationwide study of Individual Development Accounts (IDAs), and continues to assist in the fourth follow-up survey of the ADD experiment. As part of the ADD research, Ms. Johnson led the development of a management information system (MIS IDA) that provides program administration, account management, and data monitoring for organizations implementing IDA programs.

Michael Johnston is the Executive Vice President of The Capital Group Companies. He is also a Director of American Funds Distributors, Inc. and Capital Strategy Research. The Capital Group Companies is one of the most experienced and successful money management organizations in the world. For more than 70 years, it has served millions of investors – individuals as well as leading corporations and institutions – throughout the world. Headquartered in the United States, Capital has investment management offices on three continents in major cities, including Los Angeles, San Francisco, Washington, D.C., New York, Geneva, London, Hong Kong, Tokyo and Singapore.

Prior to joining The Capital Group Companies in 1986, Mr. Johnston was President of Paine Webber Capital Markets, the business unit that conducted Paine Webber's investment banking activities, as well as its institutional equity and fixed income sales and trading. In addition, he was a member of the Executive Group of Paine Webber Incorporated and a Director of Paine Webber Group, Inc.

Before assuming those responsibilities, he was President of Blyth Eastman Paine Webber, the firm's investment banking subsidiary. Mr. Johnston, a veteran of the securities industry, has also served as director of research and head of international activities for Mitchell Hutchins & Co. When that company merged with Paine Webber in 1977, he became President of Paine Webber Mitchell Hutchins. Mr. Johnston received his B.S. in Engineering Physics from the University of Kansas in 1960, and his M.B.A with Distinction from Harvard Business School in 1962.

Dominique R. Jones is Assistant Commissioner of the Office of Youth Development (OYD) at New York City's Administration for Children's Services. In this role she directs Children's Services efforts to uphold and strengthen policy and practice in supporting youth in foster care. Prior to her appointment, Ms. Jones served as the Director of Development and Special Projects in Children's Services' Office of the Commissioner, where she worked to secure and manage approximately $3 million in private grant support. In addition, Ms. Jones led the development of the Youth Financial Empowerment (YFE), a five-year pilot that brought together the New York City Mayor's Center for Economic Opportunity, U.S. Department of Health & Human Services, United Way of New York City, Citibank, and New Yorkers For Children to provide financial education and individual development accounts to youth transitioning out of foster care.

Before joining Children's Services in 2005, Dominique was program officer at New York City Local Initiatives Support Corporation and Project Manager for Neighborhood Restore, HDFC, where she worked to finance and develop affordable housing throughout the city. In addition to her work in community and economic development, Ms. Jones served as Deputy Director of Budget for the Manhattan Borough President, C. Virginia Fields and a Planner with the Center for Court Innovation. Dominique holds a M.S. in urban policy and management from the Milano Graduate School of Management & Urban Policy of The New School and a B.A. in political science from Spelman College.

Miriam Jorgensen is Research Director for the Native Nations Institute at the University of Arizona and its sister program, the Harvard Project on American Indian Economic Development. She received a BA in economics from Swarthmore College, BA and MA in human sciences from Oxford University, and MPP and PhD from Harvard University. Dr. Jorgensen's areas of specialty are Indigenous governance and economic development, with a particular focus on the ways communities' social and cultural characteristics affect development. Her work has addressed issues as wide-ranging as welfare policy, policing and justice system development, enterprise management, financial education, asset building, and philanthropy.

She is a co-author of *The State of the Native Nations: Conditions under U.S. Policies of Self-Determination* (Oxford University Press, 2008) and editor and co-author of *Rebuilding Native Nations: Strategies for Governance and Development* (University of Arizona Press, 2007). She has been a Visiting Scholar at the Washington University Schools of Law and Social Work; has served as an instructor in economics at Harvard University and Washington University; teaches in the Native Nations Institute's executive education program for tribal leaders; and is a former member of the Swarthmore College Board of Managers.

Kilolo Kijakazi joined the Ford Foundation in September of 2003 as a program officer for the Economic Development Unit in the Asset Building and Community Development Program. Her portfolio is examining strategies for creating universal and sustainable policy around a life-cycle of savings strategies including children's savings accounts, individual development accounts, Social Security, and pensions. She is also undertaking an effort to infuse the expertise of people of color into all aspects of asset building, including research, policy, and practice. Before coming to Ford, Dr. Kijakazi was a senior policy analyst for the Center on Budget and Policy Priorities where she specialized in Social Security. She holds a Ph.D. in public policy from George Washington University and an M.S.W. with a specialty in community development from Howard University. Her doctoral dissertation was published in 1997 as a book titled *African-American economic development and small business ownership*.

Karol Krotki is currently Senior Research Statistician at RTI where he has worked since 2004. He is Manager of the

Survey Research Program in the Statistics and Epidemiology Unit. Prior to RTI, he worked at various private, government, and international organizations primarily as a survey statistician. Karol received his Ph.D. in Sociology (Population Studies) and a Masters in Statistics from the University of Michigan. He studied sampling and survey theory and practice and has over 30 years of experience in most phases of survey methodology, especially sampling and statistical analysis.

In addition to sampling expertise, Karol has worked extensively on problems and issues in the areas of imputation, non-response bias, calculation of sampling errors, weighting, projections, and efficient data processing. On the substantive side, he has analyzed data in several subject-matter areas including demography, health, drugs, alcohol, education, aging, and ethnic relations. He has been a member of the American Statistical Association for over 30 years, is currently President of the Washington Statistical Society, and was recently elected Fellow of the ASA.

Andrea Levere is president of CFED and drives the pursuit of its mission to build assets and expand economic opportunity for low-income people and disadvantaged communities. Under her vision and leadership, CFED leads major national initiatives to expand matched savings for children and youth, bring self-employed entrepreneurs into the financial mainstream and turn manufactured housing into an appreciating asset. CFED operates a comprehensive public policy program to build and protect assets at the local, state and federal levels, and produces the nationally recognized *Assets & Opportunity Scorecard*. Ms. Levere earned a BA from Brown University and MBA from Yale School of Management.

Kathleen Little has worked at the College Board since June 1986, and is currently Senior Adviser, Student Aid Policy. In this position, she provides staff support to the College Board's Rethinking Student Aid project and the Trends in College Pricing and Student Aid publications. Prior to her current position, she served as Executive Director, Financial Aid Services. In that role, she was responsible for the design and management of all College Board financial aid services and was responsible for communications with and training of college and university financial aid administrators. Ms. Little came to the College Board from her position as Director of Financial Aid at the University of California, Santa Cruz. Ms. Little holds a Bachelor of Arts degree from the College of William and Mary and a Master of Arts degree from Teachers College, Columbia University.

Dr. Michael L. Lomax, president and chief executive officer of the United Negro College Fund (UNCF), heads the nation's largest and most successful minority higher education assistance organization. Through its headquarters in Fairfax, Virginia, and 24 field offices across the country, UNCF annually provides operating and program funds to its 39 member private historically black colleges and universities (HBCUs) and their 55,000 students. Dr. Lomax joined UNCF after serving in a series of high-level academic and political positions. He served seven years as president of Dillard University in New Orleans. He graduated Phi Beta Kappa from Atlanta's Morehouse College (the alma mater of Dr. Martin Luther King) and, after receiving his M.A. degree from Columbia University and his Ph.D. in American and African American literature from Emory University, taught literature at Morehouse and Spelman Colleges and the University of Georgia. Dr. Lomax began his public service as an assistant to Maynard Jackson, Atlanta's first African American mayor, and later served as the first head of Atlanta's Bureau of Cultural Affairs. In 1980, he became the Chairman of the Fulton County Board of Commissioners, the first African American ever to hold that position. He served in that position for twelve years.

Dr. Lewis Mandell is the Kermit Hanson Professor of Finance and Business Economics at the University of Washington and Senior Fellow in the Initiative on Financial Security of the Aspen Institute. An academic pioneer in financial literacy, he has run the biennial Jump$tart financial literacy surveys since their inception in 1997. In addition to his work on financial literacy in the U.S., he works with the World Bank on their international projects in financial literacy. He is the author of 21 books and numerous articles in top academic journals, largely relating to the finances of individuals. He headed the national Surveys of Consumer Finances at the University of Michigan's Institute for Social Research (now run by the Fed) and served as Director of Economic Research for the Office of the Comptroller of the Currency in addition to being business dean at SUNY-Buffalo and Marquette Universities.

Jennifer March-Joly is the Executive Director of Citizens' Committee for Children on New York, Inc., a multi-issue child advocacy organization whose mission is to ensure that all children are healthy, housed, educated and safe. As Executive Director, Jennifer is responsible for: agency operations, Board (50), Advocacy Council (150) and staff (16), program development, fundraising, research and implementation, legislative affairs and communications activities. Jennifer represents CCC on numerous government bodies and task forces. A leading expert on child welfare, child care and economic security for children and families, Jennifer joined CCC in 2001. She holds Ph.D. in Political Science from Fordham University. Before coming to CCC, her work in public sector included seven years of service at the Finance Division of the New York City Council as Assistant Director for Intergovernmental Aid; Senior Legislative Financial Analyst for Health, Housing and Human Services; and Legislative Financial Analyst for Income Support, Child Care and Child Welfare Services.

Brandee McHale has a long history in business management and philanthropy. She holds a Master's Degree in Urban Policy and has served on the boards of a variety of institutions. These include the NY Regional Association of Grantmakers, the NYC LISC Advisory Board, the Asset Funders Network and Partners for Livable Communities.

Ms. McHale is currently the Director of Programs at the Citi Foundation, and is responsible for strategic grant making. Previously, she was the Director of Operations for Citi Community Capital (CCC) the largest, private-sector, affordable housing and community development financing entity in the United States. Other assignments with the Citi Foundation have included positions in the Community Relations, Corporate CRA and Community Development arenas. In 2005 Brandee left Citi to spend two years with the Ford Foundation developing a portfolio of investments that support low-income households.

Lisa Mensah is Executive Director of The Aspen Institute, Initiative on Financial Security. Lisa Mensah is an expert in using financial tools to improve the economic security of the working poor. At IFS, Ms. Mensah leads an advisory board of corporate executives and experts to explore financial products that build wealth from birth to retirement for America's working families. Ms. Mensah began her career in commercial banking at Citibank prior to working 13 years with the Ford Foundation. Serving as Deputy Director of Economic Development for the organization, Ms. Mensah led the Foundation's work in microfinance and women's economic development. She became the leading national funder of individual development accounts (IDAs) – an innovative savings account structured with matching incentives and personal financial training used to finance homeownership, entrepreneurship and education. Under Ms. Mensah's leadership, IDAs grew from an experiment at a handful of sites to become a tool used by hundreds of community organizations in all 50 states. Ms. Mensah holds an M.A. from the Paul H. Nitze School of Advanced International Studies of The Johns Hopkins University and a B.A. from Harvard University.

Jonathan Mintz is Commissioner of the New York City Department of Consumer Affairs (DCA). Mintz was appointed Commissioner by Mayor Michael R. Bloomberg in 2006 and has been with the Department since 2002, serving as Acting Commissioner and Deputy Commissioner. During his tenure, Commissioner Mintz has tackled large-scale enforcement and litigation work focused on ending industry-wide deceptive practices in the consumer marketplace.

Commissioner Mintz also launched the Department's Office of Financial Empowerment (OFE). OFE is the first local government initiative in the nation aimed expressly at educating, empowering, and protecting those with low incomes, so they can build assets and make the most of their financial resources. The Office of Financial Empowerment represents a unique approach to poverty reduction, long-term financial stability and asset building by leveraging the powers and opportunities of municipal government not just to target key protections for those of modest means.

Commissioner Mintz is the founder and co-chair of Mayor Bloomberg's national Cities for Financial Empowerment (CFE) Coalition, a natural outgrowth of OFE, in which member cities use their leverage within city government to advance innovative financial empowerment initiatives that promote access to safe and affordable financial products and services, increase financial literacy and asset-building opportunities, and provide greater consumer protections for city residents. The Commissioner earned his *Juris Doctor* from Cornell University and holds a Masters degree in Education from the Bank Street College of Education. A native of Munster, Indiana, Mintz holds a Bachelor of Arts in English from Indiana University.

Susan Mosqueda serves as Deputy Director for Resource Development for the Oakland Livingston Human Service

Agency (OLHSA), where she has worked since 2004. She is responsible for the management of asset development programs at OLHSA. These include the Individual Development Account (IDA) program, the Savings for Education, Entrepreneurship, and Down Payment (SEED) program-a children's matched savings program, EITC-Tax preparation services, and all of the financial and home buyer education and counseling that the agency offers.

Susan holds a Master's degree in Social Work. She has over 14 years experience in providing counseling and case management services to low to moderate income families. Her experience includes work in the Head Start program and the foster care system. Case management work with all families included addressing a variety of issues and helping families to form goals.

Kim Pate is CFED's Vice President for Strategic and Public Partnerships. Ms. Pate oversees partnership selection, stewardship and evaluation and across its priority areas of work – asset building, entrepreneurship, state and local economic development and affordable home ownership. Ms. Pate is also responsible for all consultancies, including public sector contracts, foundation-funded initiatives and business partnerships. Ms. Pate is an attorney who has specialized in representing the interests of low-income women, families and disadvantaged communities. Ms. Pate is an experienced public speaker, trainer and writer on issues affecting economic opportunity. Her work at CFED enables her to conceptualize and provide leadership to initiatives for low-income people with the goal of improving their economic futures and promoting lasting change.

Prior to joining CFED, Ms. Pate was the deputy director, National Projects for Wider Opportunities for Women (WOW) in Washington, DC, a multiple-strategy women's employment organization that is recognized nationally for its skills training models, technical assistance, and advocacy for women workers. She holds a Law Degree from University of California at Los Angeles School of Law and a B.A. in Political Science from Stanford University.

Ida Rademacher is CFED's Research Director. In this capacity she provides research and evaluation expertise to help CFED define and advance a research agenda that identifies, investigates and advances effective strategies for building assets and expanding economic opportunity. She provides research support and guidance to CFED's field development, product innovation and policy teams. She is also responsible for development of key research publications, and for working with CFED's research partners in government, academia and community-based institutions.

Ida has over 10 years of applied research and evaluation experience in the fields of workforce development, rural and immigrant entrepreneurship, and community economic development. Prior to joining CFED, she worked as a Senior Research Officer with the Academy for Educational Development where she managed a portfolio of evaluations of community development and social change initiatives. Key projects included the W.K. Kellogg Foundation's Mid South Delta Initiative and the Northwest Area Foundation's Rural Latino Capacity Building Initiative. Ida also worked for five years at the Aspen Institute as a Senior Research & Program Associate with the Community Strategies Group and the Economic Opportunities Program where she formulated and led participatory research and peer-learning projects in the fields of workforce and economic development. Before joining The Aspen Institute, she worked as a management and research consultant in the U.S. and Australia documenting the social, economic and environmental impacts of privatization and market transitions in energy, agriculture and financial sectors of the economy. She undertook graduate studies in economic anthropology at the University of Melbourne, Australia, and received her Masters Degree in Public Policy from the University of Maryland. Her undergraduate degree is in anthropology and economics from James Madison University.

Carl Rist is the director of the SEED (Savings for Education, Entrepreneurship and Downpayments) 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 is to set the stage for a large-scale, universal, progressive policy for asset building among American children, youth and families.

Previously, Mr. Rist was responsible for CFED's efforts to support state-level policy and coalition-building initiatives designed to expand individual development account (IDA) programs. He led the development and design of the State Asset Development Report Card, a benchmarking tool that uses 68 socioeconomic and policy measures to grade state performance on asset accumulation, distribution and protection. He is also the co-author of the IDA State Policy Guide, a guide for advancing public policies at the state-level in support of IDAs. Mr. Rist's experience at the state level includes working with state task forces in both Delaware and Pennsylvania to develop recommendations for helping citizens, especially those of low-incomes, to build and protect their assets. Mr. Rist also has served in an advisory capacity for a number of state-level IDA coalitions, including the North Carolina IDA and Asset-Building Collaborative, the Michigan IDA Partnership, the South Carolina IDA Collaborative and the Mid South IDA Initiative (Arkansas, Louisiana and Mississippi). Mr. Rist earned a M.A. in public policy in 1991 from the Sanford Institute of Public Policy at Duke University. He also holds an undergraduate degree from Davidson College.

Edward Scanlon is an associate professor at the University of Kansas School of Social Welfare, where he teaches courses on social work practice and social welfare policy. He holds an MSW from the University of Kansas, and a PhD in Social Work from The Brown School at Washington University in St. Louis. Dr. Scanlon's work in the field of assets had included research on homeownership and well-being, and he is currently Principal Investigator on the University of Kansas team's research with community partner sites in the SEED study. He has recently co-authored a series of publications from qualitative interviews with youth participants in SEED in the *Journal of Social Service Research and Children and Youth Services Review*.

Trina Shanks is currently an Assistant Professor at the University of Michigan School of Social Work. She completed her Ph.D. and Masters in Social Work from Washington University in St. Louis and is also a faculty associate with its Center for Social Development. In 1994 she was awarded the Rhodes scholarship to study at the University of Oxford, where she earned a Masters in Comparative Social Research.

In addition to her graduate schooling, Dr. Shanks served as a Peace Corps volunteer in Ecuador working in micro-enterprise development and served as Executive Director of Christian Community Services, a church-affiliated not for profit agency she was invited to help form in Nashville, TN. Trina initiated its family mentoring program and introduced Individual Development Accounts to its work with public housing residents. Dr Shanks' research and academic interests include the relationship between assets, poverty and children's well-being; public policy for families; and social and economic development, particularly in urban communities. She is currently co-investigator for the SEED Impact Assessment study which sets up a quasi-experimental research design in Michigan to test the impact of offering Head Start families 529 college education plans for their enrolled children.

Michael Sherraden is Benjamin E. Youngdahl Professor of Social Development at the George Warren Brown School of Social Work at Washington University in St. Louis and founding director of the University's Center for Social Development (CSD). Dr. Sherraden articulated the concept of asset-based development. He is particularly interested in ways in which social policy does not detract from, but rather contributes to, economic growth of households and communities. His book, *Assets and the poor: A new American welfare policy*, proposes universal and progressive saving beginning at birth. Most recently, Dr. Sherraden co-edited *Asset building and low-income families*, a collaborative effort of CSD, Urban Institute, and New America Foundation that is the most up-to-date source available on assets in low-income families. The research Dr. Sherraden has led on IDAs has influenced policy discussions and community projects in several countries. Dr. Sherraden holds a B.A. from Harvard, and an M.S.W. and Ph.D. from the University of Michigan. He has been a Visiting Professor at universities in Mexico, Singapore, Israel, and the US. He is a recipient of a Fulbright Research Fellowship (1992-93) and many other awards.

Maria Sison brings over 14 years of nonprofit experience focusing in the areas of low-income family/youth/immigrant asset development, youth services, and human rights in the United States and the Philippines. Maria received her Bachelors degree in Sociology at UC Berkeley and a Masters in International Relations at the University of the Philippines.

Maria worked at East Bay Asian Local Development Corporation (EBALDC), an Oakland-based community development organization and one of the first IDA programs that was part of the American Dream Demonstration. Maria managed and provided technical assistance and capacity building support to more than 15 non-profit partnerships that served over 1000 participant accounts, including refugee and immigrant populations, public housing residents, workforce development and CALworks recipients and youth populations. Currently, Maria manages youth IDA and asset programming at Juma Ventures, a national social enterprise agency. Juma runs one of the oldest and largest youth IDA programs to date and has served over 600 participants in the SF Bay Area. Juma has newly launched

GROW (Gain Resources Opportunity and Wealth), a California-wide initiative to help expand IDA programming in partnerships with youth serving agencies.

Irene Skricki is a Senior Associate at the Annie E. Casey Foundation, a private philanthropy dedicated to helping build better futures for disadvantaged children in the United States. Irene, who has been at the Foundation since 1996, is in the Family Economic Success unit and is responsible for work on asset development, consumer financial services, and Earned Income Tax Credit (EITC). At the Foundation, she has also worked on income security policy, including welfare reform and welfare-to-work policies, the intersection of substance abuse and welfare reform, and policies affecting the working poor. Previously, Irene has worked at the Ford Foundation and the Coalition on Human Needs. She holds a masters degree in public policy from Princeton University's Woodrow Wilson School of Public and International Affairs and a bachelors degree from the Massachusetts Institute of Technology.

Shay Smith is a Cherokee tribal citizen and the Acting Director of Cherokee Nation's Small Business Assistance Center. The SBAC is committed to expanding economic opportunities for Cherokee citizens through entrepreneurship and wealth creation programs. The SBAC consists of both consumer and micro enterprise loan programs, technical assistance programs for entrepreneurs, community tourism programs, youth and adult Individual Development Accounts programs, the only tribal Savings for Education, Entrepreneurship, and Down payment program, a Mortgage Assistance program, and an innovative Assumable Mortgage program.

Ms. Smith has served Cherokee citizens for nine years, manages program budgets in excess of $8 million and has extensive experience in program development and administration. She is active an active member of her community and church. Smith attended Northeastern State University in Oklahoma and holds a Bachelors of Science degree in Business Administration.

Dr. Fred Ssewamala is an Associate Professor of Social Work and International Affairs at Columbia University School of Social Work; a Global Thought Fellow with Columbia University; and a Senior Research Fellow with New America Foundation. Dr. Ssewamala has several years of practice in the International Social Development field. His practice experience includes serving at the Red Cross (Uganda), where he acted in several programmatic positions related to designing projects and programs for poverty alleviation and community development, and at Justine Petersen Housing and Reinvestment Corporation a 501(c) (3) Missouri (USA) not-for-profit corporation that assists low-to-moderate income individuals and families become homeowners, access financial institutions, start their own micro-businesses, and accumulate assets.

His current research on Africa is funded by a consortium of organizations, including the National Institute of Health, and New America Foundation. This research focuses on asset-ownership development and creating life options through economic empowerment models for Orphaned and Vulnerable Children (OVC) in sub-Saharan Africa. Professor Ssewamala is also currently researching the acceptability and feasibility of economic empowerment interventions in poor African immigrant communities in the urban U.S.

Gary J. Stangler is the executive director of the Jim Casey Youth Opportunities Initiative, a major national effort launched in May 2001 by The Annie E. Casey Foundation and Casey Family Programs to help youth in foster care make successful transitions to adulthood. The Initiative is a private foundation that brings together the people and resources needed to help youth make the connections they need for permanency, education, employment opportunities, and health care. Prior to this position, Mr. Stangler was the director of the Missouri Department of Social Services (DSS) for nearly twelve years, appointed by Governor John Ashcroft (R) in May 1989, and re-appointed by Governor Mel Carnahan (D) in February 1993. Mr. Stangler received, among many awards, the Lewis Hine Award for service to children and youth from the National Child Labor Committee. He is a graduate of the program Leadership for the 21st Century at the John F. Kennedy School of Government, Harvard University. Mr. Stangler is the author of a number of articles in professional journals and publications in the United States and Europe, and co-author of *On Their Own: What Happens to Kids When They Age Out of the Foster Care System*.

Kim Tilsen-Brave Heart, Director of the SAGE Collaborative (Strengthening & Growing Entrepreneurs Collaborative formerly known as the Oweesta Collaborative), an enrolled member of the Oglala Lakota Sioux Tribe, is a highly experienced Business Success Coach trained in the Wawokiye Business Model. Kim has an entrepreneurial spirit and utilizes innovative ideas to help native people in impoverished communities. She has been highly effective in assisting to create successful entrepreneurs in a regional collaborative of nine Native organizations in the Great Plains Region, and for the past 4 years has worked on developing a hands on training program utilizing financial education and work force development for Native youth, native artisans, and 1st time native entrepreneurs. Kim currently serves as the President of the Pine Ridge Area Chamber of Commerce, which is the first Reservation, based Chamber of Commerce in the country and is Co-chair and co-founder of the South Dakota Indian Business Alliance.

Leigh Tivol is CFED's Program Director for the Savings and Financial Security team. Leigh Tivol has spent her entire career in the asset-building field, and has nearly fifteen years of policy and program experience in asset generation and protection, affordable housing, and community development. She has worked in a range of settings, including direct service delivery, statewide policy advocacy, association services and technical assistance to community organizations, state government, and now at CFED, a national think tank and intermediary. Currently, Ms. Tivol oversees CFED's work in the area of savings and financial security, including matched savings accounts and other strategies that enable low-income individuals and families to build assets. From 2006 to 2009, she participated in the implementation of the Savings for Education, Entrepreneurship and Downpayment (SEED) initiative, a national demonstration of matched savings accounts for children and youth. She also contributes to CFED's work in state-level assets policy.

Prior to joining CFED, Ms. Tivol was engaged in state policy and advocacy work in Indiana. During her tenure at the state's housing authority, she staffed the governor's Affordable Housing and Community Development Fund Advisory Committee; developed policy recommendations; and produced the Committee's formal report to the Indiana legislature. She also launched and led *Our Indiana Home*, a multi-sector policy initiative which ultimately succeeded in its primary goal of securing a permanent source of revenue for Indiana's Affordable Housing Trust Fund. Ms. Tivol holds bachelor's degrees in Sociology and French from Brown University, and a Master's in Public Affairs from Indiana University.

Luis A. Ubiñas became the ninth president of the Ford Foundation in January 2008, following a national and international search by the Foundation's Board of Trustees. Mr. Ubiñas was previously a Director at McKinsey & Company, a global management consulting firm, where he worked for 18 years. Based in San Francisco, he led McKinsey's Media Practice on the West Coast of the United States, advising Fortune 100 media, telecommunications and technology companies on major strategic and operating challenges. Much of his work was long-range in nature, requiring years to conceive and implement. He led projects around the world, including many of the locations where Ford has field offices, including China, Mexico, Russia, Brazil and Chile. Mr. Ubiñas has a distinguished record of leadership in the nonprofit sector, devoting much of his personal time and energy to working with nonprofits to accomplish their missions. His many pro bono efforts at McKinsey included work with the After-School for All Partnership in Boston and Family Services of Greater Boston. Mr. Ubiñas earned an AB (magna cum laude in Government) at Harvard College. He holds an MBA from Harvard Business School, where he graduated as a Baker Scholar.

Elizabeth Vanderweide is the statewide program manager of the Harold Alfond College Challenge Grant Program at the Finance Authority of Maine (FAME). Her career as a corporate marketing professional and owner of a consulting firm has afforded her leadership opportunities in the launch and successful management of many products and services. She received her B.A. in Business from University of Southern Maine, and her M.B.A. from Penn State University. Recently returning to her home state, she is honored to help make sure every Maine baby receives this grant and says, "The Harold Alfond College Challenge is an amazing legacy gift that will help change the preparedness of Maine families, and ultimately the economic and education status of Maine."

Rochelle Watson is a senior program manager for CFED. She is responsible for leading CFED's field development activities to support the development and delivery of Individual Development Account (IDA) programs. She also provides technical assistance and other support services to the community partners involved in the SEED initiative. Prior to joining CFED, Ms. Watson served as the Asset Development Manager at the Community Financial

Resource Center (CFRC) in Los Angeles, CA – a nonprofit community development financial institution – where she ran two IDA programs, managed three homeownership programs, and conducted extensive training with IDA accountholders and new homebuyers. Prior to CFRC, she was a research analyst for the Center for Research Employment Strategies (CRES), the research arm of the Los Angeles County Federation of Labor, conducting applied research on employment training programs for union members and individuals transitioning from welfare-to-work. Ms. Watson holds a Master's degree in Urban Planning from the University of California, Los Angeles and a B.A. in Business Administration from Loyola Marymount University.

David White was appointed Chief Executive of The Children's Mutual, the UK's only specialist focused solely on long-term savings for children, in 1999. The organization used this expertise to help develop the Child Trust Fund (CTF) and is a leading provider of CTF and other products to help families give their youngsters a financial springboard into adulthood.

David is a Board member of the Tax Incentivized Savings Association. He is a Trustee of *pfeg*, the Personal Finance Education Group, a charity which helps teachers prepare Personal Finance lessons. David is also a member of an advisory group on Social Policy for the Institute of Public Policy Research and, in his personal capacity, a member of the FSA's Financial Capability Steering Group and a Trustee of the Family and Parenting Institute. He spent 19 years in pensions where his last job was Pensions Products Director at Prudential, then the biggest pensions and life assurance company in the UK.

Deborah Wilds currently serves as the President and Chief Operating Officer of the College Success Foundation. Before coming to the Foundation in 2006, Dr. Wilds was a senior program officer for education at the Bill & Melinda Gates Foundation, where her responsibilities included serving as the Foundation's liaison to the Gates Millennium Scholars Program, the Gates Cambridge Scholars, and the Washington State Achievers Scholarship Program and developing other college access-related programs for low-income and students of color. She was also responsible for the early college initiative to create 250 new early college high schools across the country.

Prior to that, Dr. Wilds served as the Deputy Director of the American Council on Education's (ACE) Office of Minorities in Higher Education in Washington, DC. At the Council she was responsible for developing strategies and programmatic activities designed to increase and advance persons of color and women's leadership and achievement in postsecondary institutions. She has co-authored several books, written more than 20 articles, and was the senior author of ACE's Annual Status Report on Minorities in Higher Education. Dr. Wilds was awarded her Ph.D. in Education Policy, Planning, and Administration at the University of Maryland at College Park. She received her M.S. degree in Education Administration from Howard University and her B.S. degree from the California State University, San Diego in Speech Pathology and Audiology.

Andre C. Williams joined The People for People Charter School as Director of Operations in 2006, where he serves as the school's operational and instructional leader. He has a decade of experience in the public education sector, working previously as Director of High School Renovations for the School District of Philadelphia and as Program Improvement Manager for Chicago Public Schools. He developed his leadership acumen while working in various management positions during his 20 years of experience as a civil engineer in Chicago's steel industry. Mr. Williams serves on the Board of the Pennsylvania Coalition of Charter Schools and is an active member in the North Central Philadelphia community, where he serves as Deacon with the Greater Exodus Baptist Church. He earned a Bachelor's of Science in Civil Engineering from Howard University in 1979.

LaKia F. Williams is presently Assistant Vice President and Sr. Community Development Associate for Capital One Bank. Headquartered in McLean, Virginia, Capital One Financial Corporation (www.capitalone.com) is a financial holding company with 725 locations in New York, New Jersey, Connecticut, Texas and Louisiana. Currently, Ms. Williams works in the Community Development Banking division of Capital One Bank. She manages innovative, high-impact youth development programs including the establishment of high school branches.

Prior to joining the Community Development Banking, she began her career with GreenPoint Bank as a Management Associate. The Management Associates Program was a two-year training program where college graduates had six-month long rotations in various departments throughout the bank and mortgage company. Ms. Williams' first rotation was as a Broker Service Representative at a GreenPoint Mortgage branch. She then moved to Novato, California for six months and worked on an offshore outsourcing project at the GreenPoint Mortgage headquarters. Upon her return to New York, Ms. Williams worked in the Information Systems department at GreenPoint Bank. Shortly thereafter, GreenPoint Bank was acquired by North Fork Bank. Ms. Williams then completed the Management Associates program with her last rotation in the General Counsel's Office at North Fork Bank. LaKia Williams graduated from Manhattanville College in Purchase, NY with a Bachelor of Arts degree in Business Management. She has an MBA in Risk Management from St. John's University in Queens, NY.

LeAnn Wittman currently conducts SEED research at the University of Kansas (KU), one of five national partners of the SEED (Saving for Education, Entrepreneurship, and Downpayment) Research Initiative. As LeAnn began doctoral studies at KU in 2005, her work as SEED's Graduate Research Assistant followed in August 2007. LeAnn has 15 years of direct and administrative social work in Kansas City Missouri with families experiencing homelessness, domestic violence, substance abuse and poverty. During her long-term work with homeless families, LeAnn witnessed firsthand the power of Individual Development Accounts when several families, with whom she worked, saves through the matched savings accounts to purchase their first homes. Prior to her doctoral studies, LeAnn acquired her B.S.W. ('93) and M.S.W. ('95) at the University of Missouri-Columbia.

Li Zou is International Director at the Center for Social Development (CSD), a research center at Washington University that aims to inform discussion of how individuals, families, and communities increase capacity, formulate and reach life goals, and contribute to the economy and society. Ms. Zou focuses on asset-building as a strategy for development of individuals, families, and communities.

She currently manages CSD's international work, and has contributed to CSD's consulting and research efforts on asset-building policy and "child development accounts" for governments in China, Hong Kong, Indonesia, and South Korea. Ms. Zou has coauthored articles on asset- building for and guest-edited several international academic journals, and publishes in both English and Mandarin.

Ms. Zou holds a Masters degree in Social Work and an MBA from Washington University in St. Louis. Prior to her current appointment, she worked for and consulted for CGAP, the World Bank.