

2017 Financial Coaching Symposium Speaker Bios

Monday April 24 - Tuesday April 25, 2017

Lissan Anfune is a fellow at the Consumer Financial Protection Bureau's Office of Financial Empowerment. She is a Presidential Management Fellow and previously worked as a specialist in the Administration of Children and Families, a division of the Department of Health & Human Services. There she managed demonstration grants and federal waiver projects to improve the efficacy of state and local child support programs. Prior to joining the federal government she worked at Grantmakers for Effective Organizations, an association for foundations and other grantmakers that promoted deeper collaboration with nonprofit grantees in the development of grant programs, co-funding mechanisms, and learning and evaluation agendas. She holds a Master's degree in Public Policy from American University and Bachelor's degree in International Relations from Tufts University.

Sarah Bainton Kahn joined the Consumer Financial Protection Bureau's Office of Financial Empowerment, which focuses on low-income and other economically vulnerable consumers, in 2012. She co-manages the CFPB's financial coaching initiative as well as the credit and consumer reporting portfolio for the Office of Financial Empowerment. Prior to joining the CFPB, Sarah was the Program Manager for Financial Stability at Goodwill Industries International. She has also worked for the National League of Cities where she focused on the Bank On Cities Campaign, an effort to connect underserved consumers to lower-risk financial products and services, and for U.S. Senator Jack Reed. Sarah has a dual undergraduate degree in Sociology and Spanish from Villanova University, and a dual Master's degree in Social Work and Policy from the University of Pennsylvania.

Wende Burton serves as Community Philanthropy Director for Communities Foundation of Texas (CFT), providing direction for the foundation's focus on economic stability and asset building for working families. In her role at CFT, Wende oversees the funding and programs focused on building financial capacity in North Texas. Wende has over 17 years' experience with organizational development, business process improvement, curriculum development and project management. Prior to joining CFT, she worked in for-profit, public, and non-profit sectors. She currently sits on the Community Economic Advisory Committee for United Way of Metropolitan Dallas, the Housing &

Human Services Board for the City of Irving, as well as the steering committees for the Asset Funders Network and the North Texas Asset Funders Network. She is also co-chair for AFN's Financial Coaching Workgroup. Wendie received a BA in English and Theatre from Doane College and lives in Irving with her husband and three boys.

J. Michael Collins is an associate professor of public affairs and human ecology at the University of Wisconsin, Madison. He directs the Center for Financial Security and studies consumer financial decision-making in the financial marketplace, including the role of public policy in influencing credit, savings and investment choices. He founded PolicyLab Consulting Group, a research consulting firm working with national foundations and government agencies, and co-founded MortgageKeeper Referral Services, an online database for mortgage servicers and counselors. He also worked for NeighborWorks America (Neighborhood Reinvestment Corporation) and the Millennial Housing Commission. He holds graduate degrees in public policy from Harvard and Cornell. Collins brings nearly a decade of applied experience to his research.

Carlos Colón is the Financial Education Program Manager at mpowered, a nonprofit organization in Colorado dedicated to improving the financial security of individuals and families through one-on-one financial coaching and group classes. As Financial Education Program Manager, Colón designs mpowered's curriculum, trains instructors, and participates in professional conferences. Colón is an Accredited Financial Counselor, is working towards the Financial Fitness Coach certification, and holds a Master of Fine Arts degree in painting from the Savannah College of Art & Design. He taught art foundation courses at SCAD and at the University of South Carolina Beaufort, where he was also invited to teach a laboratory compendium of general chemistry, organic chemistry and biochemistry. Originally from Puerto Rico, Carlos currently lives in Denver, CO, with his wife and two children.

Sandra Davis is a US Navy veteran, financial coach, educator, and consultant who is nationally recognized as an expert in the financial coaching field and for her work on asset building for the working poor. She is founder of Sage Financial Solutions, an organization that develops comprehensive financial capability programs for low- and moderate-income communities. Her high energy, comprehensive training programs inspire nonprofit staff to become true experts in the field. Sandra is the creator and lead trainer of the Financial Fitness Coach (FFC) certification program. Ms. Davis holds a B.S. in Management and an M.S. in Financial Planning from Golden Gate University and is currently an adjunct professor in the Personal Financial Planning program.



Daniel Dodd-Ramirez serves as Assistant Director for the Office of Financial Empowerment of the Consumer Financial Protection Bureau (CFPB). The Office of Financial Empowerment focuses on the specific opportunities and challenges of low-income and economically vulnerable consumers as they engage in the financial marketplace. Mr. Dodd-Ramirez previously served as the Executive Director of Step Up Savannah in Savannah, Ga from 2005-2014. Step Up Savannah was a poverty reduction initiative founded by the City and Chamber of Commerce. Prior to Step Up Savannah, he served as education project director and community organizer for People Acting for Community Together (PACT) in Miami, Florida. In 2010 he was selected as a fellow to the Annie E. Casey Foundation Fellowship Program. Daniel holds a M.A. in International/Intercultural Management from the School for International Training, and a B.A. in Hispanic Studies from the University of Southern Maine.

Lisa-Nicolle (Nicky) Grist is a Principal at the CFE Fund. Her portfolio includes evaluation, research, and managing the CFE Fund's finances. Previously, Grist served as Senior Director of Evaluation for the National Urban League, as the Executive Director of a national social policy advocacy organization, and as the Executive Director of a community-based housing counseling agency. Grist has a BA from Yale College, a Master's in Public Affairs and Urban and Regional Planning from Princeton's Woodrow Wilson School, and an Executive Certificate from Harvard's Kennedy School.

Lauren Gates currently serves as Project Director for RAISE Texas. Lauren provides support and technical assistance to the growing asset-building field throughout Texas. Aside from technical assistance, Lauren continues to expand and create the RAISE Texas web site, manages all communications to inform RAISE Texas members of the asset-building issues in Texas and around the country, facilitates pilot projects and develops new asset-building resources for Texas organizations. Before joining the staff of RAISE Texas, Lauren was Program Manager of the Smart Savings Individual Development Account (IDA) Program for Covenant Community Capital Corporation. While managing the IDA program with over 600 participants, Lauren helped design and implement the Portable IDA Program for IDA holders that were displaced to Texas after Hurricane Rita hit New Orleans, and provided in-depth technical assistance training to other IDA programs including the State of Louisiana IDA Collaborative.





Katherine Gillespie is the Deputy Associate Director for the Division of Consumer Education and Engagement at the Consumer Financial Protection Bureau. Prior to her current position, Katherine served as senior counsel to the Bureau's Deputy Director and senior counsel in the Office of Fair Lending at CFPB. Before joining the CFPB, Ms. Gillespie litigated civil rights cases, focusing on housing discrimination, at Relman, Dane & Colfax in Washington, DC. She also worked as a litigator at WilmerHale and was awarded a fellowship at the Washington Lawyers' Committee for Civil Rights and Urban Affairs. Ms. Gillespie clerked on the United States Court of Appeals for the Ninth Circuit for Chief Judge Mary Schroeder.

Melissa Grober-Morrow is the Director of Savings and Financial Capability at the Corporation for Enterprise Development (CFED), where she oversees a team developing and disseminating effective savings and financial capability integration strategies for organizations working to help low-income households become financially secure. For more than 10 years, Melissa has developed programs that help individuals manage their finances, develop skills and save money. Prior to joining CFED, Melissa was Senior Director of Economic Opportunity Programs at Points of Light, where she launched the Financial Opportunity Corps, a national AmeriCorps VISTA-led volunteer financial coaching program, in partnership with the Bank of America Charitable Foundation. She also helped to create ServiceWorks, a service-focused employability program for opportunity youth, as part of the Citi Foundation's Pathways to Progress initiative. Melissa previously managed a volunteer tax preparation program in New York City that annually served more than 6,500 low-income families, connected them with credit union services, and tested incentivized savings products.

Cynthia (Cindy) Guy is the Vice President for Research, Evaluation, Evidence and Data (REED) at the Annie E. Casey Foundation. She leads the unit that commissions and manages social policy research and independent evaluation of Casey programmatic initiatives, supports the development of innovative research methodologies and data resources, and promotes the increase and scaling of evidence-based practices. Her unit also supports efforts to build grantees' and partners' capacity to produce and use research and data for planning, management, and policy reform. Prior to joining Annie E. Casey, Guy taught at Roosevelt University and the University of Chicago, and later conducted qualitative research on social programs as a member of interdisciplinary research teams at MDRC, a national social policy research firm. Guy earned a Ph.D. in cultural anthropology from the University of Chicago, where she held graduate fellowships from the Danforth and Charlotte W. Newcomb Foundations.





Hiba Haroon is a Program Manager on CFED's Savings and Financial Capability Team. Much of her work centers on providing technical assistance to organizations interested in integrated financial capability services into their existing programs. She is also leading the development of CFED's Financial Coaching Design Guide for practitioners interested in implementing financial coaching at their organizations. Prior to joining CFED, Hiba worked in Houston, TX at the Alliance for Multicultural Community Services where she oversaw the organization's financial coaching, small business, and workforce development services. She also has experience establishing microfinance programs internationally. Hiba completed her undergraduate studies at the University of St. Thomas-Houston in International Studies and Philosophy and her graduate studies at Syracuse University in Cultural Foundations of Education.

Irene Lee is Director of the Family Economic Success (FES) unit in the Center for Community and Economic Opportunity at the Annie E. Casey Foundation, a private foundation that works to build better futures for disadvantaged children and their families in the United States. She has been a member of the Foundation's Committee of Managers since 2004. Lee has more than two decades in philanthropy - including at the Eugene and Agnes E. Meyer Foundation and The Cleveland Foundation. She has developed expertise in housing and community development, community capacity building, adult education and workforce, children of immigrants and immigrant economic integration. Lee currently serves as chair of the Maryland Adult Learning Advisory Council and on the Task Force for Performance-based funding in adult education for Maryland and as an appointee by Governor O'Malley on the Maryland Council for New Americans. She is a member of the Executive Committee of the "Accelerating Connections to Employment" (ACE) evaluation project which is a multi-state effort measuring the impact of the I-BEST (Integrated Basic Education and Skills Training) model through a third-party evaluation. Lee is a founding member of Asian Americans and Pacific Islanders in Philanthropy, current board member of Grantmakers Concerned with Immigrants and Refugees and former board member of the Washington Regional Association of Grantmakers.

Brooke Linkow works to advance financial capability efforts at NeighborWorks America where she currently manages the financial capability training track. She has extensive experience in asset building and financial coaching. Prior to serving as the manager for financial capability training, she led a national demonstration initiative at NeighborWorks aimed at expanding the capacity of nonprofits to deliver quality financial education and coaching services to low- and moderate-income people in communities across the country. Before joining NeighborWorks, Brooke served as a program officer for LISC Cincinnati, where she led the implementation of a major grant to



Hallie Lienhardt is the Outreach Specialist for the Center for Financial Security at the University of Wisconsin- Madison. Her main area of attention at CFS is research dissemination and public outreach with a special focus on financial coaching. Production of webinars, creation of publications, content of websites, and social media distribution are just some of the forms of outreach under Hallie's direction at CFS. Hallie received her master's from the University of Wisconsin- Madison in Urban and Regional Planning with a special concentration in Community Development and Housing. After graduate school she moved to Honolulu, Hawaii where she worked to develop a foreclosure prevention housing counseling program at a statewide non-profit. Prior to returning to UW-Madison in 2013, Hallie continued her work as a practitioner in housing counseling in Minneapolis where she dedicated much of her time to housing policy and advocacy.

Sam Magill Sam brings a rich and varied background in coaching that makes him a valued speaker. His expertise and perspective have been developed through exposure to health and wellness coaching beginning in 1977. He received his formal coach training at the Hudson Institute of Santa Barbara in 2001 and was a senior leadership member at Hudson from 2002 to 2008. In 2006, he received the status of Master Certified Coach from the International Coach Federation (ICF) and now serves as Vice-Chair of ICF's Independent Review Board which oversees their global Code of Ethics. Sam trained as a supervisor of coaching at the Coaching Supervision Academy in 2010 and now teaches their EMCC (European Mentoring and Coaching Council) approved diploma program in both North America and France. He joined Wellcoaches School of Coaching in 2012. He has been invited to speak in Lithuania, Australia, Canada, Brazil, France and the UK in addition to locations across the United State. Sam lives near Seattle, Washington and is also a poet and photographer.

Pam McClelland is the Senior Financial Educator on the Servicemember Affairs team at the Consumer Financial Protection Bureau. In that role she works to identify opportunities and develop strategies to improve the financial education and consumer protection measures for the military and veteran community. Before coming to the CFPB she was a Senior Program Analyst charged with the policy and oversight of DOD personal readiness programs that include personal financial management, relocations services, and deployment support. Ms McClelland served at Bolling Air Force Base Family Support Center as an Accredited Financial Counselor and later progressed to a management position with program oversight for the Personal Financial Management, Deployment Support, Family Life Skills, Transition Assistance and the Air Force Aid Society Programs. Ms McClelland is an U.S. Air Force veteran who served 25 years on active duty, an Accredited Financial Counselor and holds a master's degree in Adult Education.

Jonathan Mintz is the Founding President and Chief Executive Officer of the CFE Fund. He also founded and co-chaired the Cities for Financial Empowerment Coalition (CFE Coalition), which brings together pioneering municipal governments from across the country to advance innovative financial empowerment initiatives on the municipal, state, and national level. Jonathan was previously the longest-serving Commissioner in the history of the New York City Department of Consumer Affairs, having been appointed to the role by former New York City Mayor Michael R. Bloomberg. During this time, he redefined the Department's regulatory enforcement powers toward a focus on consumer financial stability, re-envisioning consumer rights in fields such as debt collection, process serving, employment, and finance. While there, he launched the NYC Office of Financial Empowerment, which has been replicated by local governments across the nation. Jonathan holds a BA from Indiana University, an ME from Bank Street College of Education, and a JD from Cornell Law School.

Karen Murrell is founder and president of Higher Heights Consulting and Training a consulting firm based in Silver Spring, MD that provides consulting services and training initiatives to help clients to develop programs, products, and policies that improve the financial well-being of all Americans. Ms. Murrell is also the manager of financial coaching initiatives for the Asset Funders Network. Ms. Murrell has done extensive work on financial coaching, including assisting with research that identified challenges and opportunities for the financial coaching field; supporting the development of a national financial coaching training program; developing financial coaching curricula and training materials; and serving as an instructor for financial coaching training programs. Ms. Murrell is co-author of *You and Your Money: A No Stress Guide to Becoming Financially Fit*. Published by Financial Times Press, this book examines how societal change is rapidly impacting personal finances and identifies character traits of financially savvy people. She earned a master's of business administration (MBA) degree and a master's of science (MS) degree in Marketing from the University of Maryland and a bachelor's of science (BS) degree in Communications from Temple University. She has received professional coach certifications from the International Coach Federation: Associate Certified Coach and from Coaches Training Institute: Certified Professional Co-Active Coach.

Sara Nowakowski is a graduate student and works as a Project Assistant at the Center for Financial Security at the University of Wisconsin-Madison, supporting their Financial Coaching Initiative. In her position, Nowakowski has supported planning the symposium and contributed to several research studies, including exploring organizations' strategies for making financial coaching programs more inclusive and equitable and assessing financial outcome measures for young adults. Originally from California, Nowakowski earned her BS in Neuroscience from the University of California, Los Angeles. Later, she served as a secondary school teacher in the Peace Corps in Mozambique for two years. Nowakowski will be graduating this May with her Master of Public Affairs degree from the La Follette School of Public Affairs at the University of Wisconsin-Madison. After earning her degree, she hopes to continue a career in nonprofit management and youth development.

Peggy Olive is a Financial Capability Specialist with the University of Wisconsin-Extension/Madison and brings 25 years of providing community-based education. Her position focuses on researching, developing, and delivering financial capability programming that responds to identified needs with research-based education. Peggy has provided financial education, counseling, and coaching for more than a thousand households, and began facilitating coaching trainings in 2010. She currently offers a 12-hour financial coaching foundations workshop for professionals through the UW-Madison Center for Financial Security, as well as a 3-credit undergraduate course on financial coaching through the UW-Madison Department of Consumer Science. She holds a Master's in Social Work from UW-Milwaukee, a Professional Life Coaching Certificate from UW-Madison, and is an Associate Certified Coach with the International Coach Federation.

Amber Paxton is the Director of the Office of Financial Empowerment for the City of Lansing, Michigan. Soon after Paxton completed a degree in Business Management at the University of Michigan, she realized that her true calling was in using her accounting and finance knowledge to help others. To that end, she worked for several years leading the Junior Achievement office in Genesee County, bringing basic financial education to over 300 K-12 classrooms per year. Paxton also spent several years in the fund development field at Kettering University, formerly GMI, in order to develop the skill of sustaining beneficial programs in addition to managing them. She was later called to lead the Asset Independence Coalition, overseeing free income tax preparation sites. In 2013, Paxton was hired to lead the City of Lansing's newly established Office of Financial Empowerment, and to oversee Michigan's first Financial Empowerment Center. In 2016, she was elected co-chair of the Cities for Financial Empowerment Coalition, which brings together pioneering municipal governments from across the country that have begun to use their power and positions to advance innovative financial empowerment initiatives.

Peter Rubenstein is Chief Revenue Officer of Solutions for Progress (SfP) where he leads the Business Development team. In this capacity, he develops SfP's business development strategy for all of SfP's services and directs the sales, training and account management teams that implement this strategy. Peter also plays an integral role in identifying and vetting product and service innovations at SfP. Peter's proudest professional achievement is the creation and ongoing success of the MyBudgetCoach (MyBC) online financial coaching platform. MyBC was created while Peter served as Director of Special Projects at Co-Opportunity Inc. in Hartford, CT. Prior to joining Co-Opportunity, Peter worked in a diverse range of fields, from building an online startup inside a regional media corporation to managing sales and technology for a manufacturing company to analyzing public safety agency operations for the Office of the Mayor of the City of New York. Peter has a B.A. in Political Science and Public Policy from Syracuse University and a Master of Public Administration from New York University's Wagner School of Public Service.



Sarah Sable is the Chief Program Officer at Neighborhood Trust Financial Partners. For the past 6 years, she has focused on developing a technology platform to improve performance management and improve client outcomes. Additionally, Sarah has worked on scaling Neighborhood Trust's reach through the launch of the Employer Solution and Pathways for Financial Empowerment programs. Previously, she worked as a Consultant at The Bridgespan Group, where she provided strategic consulting and philanthropic advisory services for clients including The Salvation Army, The Wikimedia Foundation and The Gates Foundation. She spent three years in China as a Henry Luce Fellow and Blakemore-Freeman Fellow working with grassroots Chinese microfinance organizations. Sarah also worked at Accion New York as a Program Manager where she designed and implemented a program to provide grants and loans to street vendors affected by the September 11th terrorist attacks. Sarah has a Master's in Public Affairs from Princeton University and a Bachelor's degree in economic history from Barnard College.

Matthew Spring is an Associate at the CFE Fund, where he provides technical assistance to municipalities interested in replicating financial empowerment programs and launching innovative pilots that support the financial stability of their residents. Previously, he worked at the NYC Department of Consumer Affairs Office of Financial Empowerment managing financial counseling initiatives and partnerships across the city. Matthew has a BA from the University of California, Los Angeles.

Irene Skricki is the Senior Financial Education Program Analyst in the Office of Financial Education within the Consumer Financial Protection Bureau's Consumer Education and Engagement division. In this position, which she has held since August 2011, she focuses on promoting effective practices in the financial education field. Prior to the CFPB, from 1996 to 2011, Skricki was a Senior Associate at the Annie E. Casey Foundation, where she managed the financial stability portfolio, with a focus on innovation, consumer protection, financial access, and wealth building for low-income families. She has also held positions at the Ford Foundation and the Coalition on Human Needs. Skricki has a Bachelor of Science degree from MIT and a Master's of Public Affairs degree from Princeton University's Woodrow Wilson School.





Brett Theodos is a senior research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute. His expertise is in program evaluation and performance measurement of interventions supporting vulnerable communities and families, focusing on economic/community development, neighborhood change, affordable housing, financial services, and youth support programs. In the financial services space, Theodos is researching the geography of debt in America. He led a study exploring the use of high-cost tax refund products, and conducted randomized controlled trial impact evaluations of two financial coaching programs and another study assessing the benefits of providing consumers “rules of thumb” for use in decision-making. Theodos is also working to grow nonprofit capacity in evaluation and performance measurement. He directs Measure4Change, an initiative sponsored by the World Bank, which provides technical assistance to local nonprofits. Theodos received his BA from Northwestern University and his MPP from Georgetown University.

Chris Walker is Director of Research and Assessment for the Local Initiatives Support Corporation (LISC). He is responsible for assembling, conducting, sponsoring, and disseminating research on community development’s contributions to the well-being of individuals, families and communities. He also supports the research activities of the 30 LISC local programs throughout the United States. Currently, he is working on studies of LISC public safety, asset-building, and creative placemaking programs, as well as analyses of patterns of low-income neighborhood change. In recent years, he has published analyses of the effects of LISC investments in low-income neighborhoods, factors that predict gentrification, and the effects of commercial revitalization programs on neighborhood business districts. Prior to joining LISC in late 2005, Mr. Walker directed a community and economic development research program at the Urban Institute in Washington, DC, where he led national studies of federal- and foundation-funded affordable housing, community lending, arts and culture, and other community development issues.





Mae Watson Grote is the Founder and Chief Executive Officer of The Financial Clinic. For over a decade, she has been an important voice in New York City's public interest, legal and social service communities, leading a number of diverse initiatives for organizations such as the Legal Aid Society and FoodChange. Mae is a co-founder of Nonprofit Leaders in Financial Technology (nLIFT), a leadership group dedicated to advancing the field at the intersection of technology and financial inclusion. In founding the Clinic, Mae established one of the nation's first nonprofits dedicated to building financial security through an integrated approach, including direct services, new tools and strategies for practitioners, and large-scale solutions to advance lasting change. In the most rigorous evaluation of financial coaching to date, a landmark national study validated the Clinic's model and demonstrated unprecedented causal effects of financial coaching on positive financial behavior and enhanced financial security. Prior to founding the Clinic, Mae was a senior labor market policy analyst with Public/Private Ventures, a national nonprofit research and policy organization. She has extensive experience in work supports a low-wage, low-skilled workers' self-sufficiency issues. Among her publications, *Unrealized Gains: How Workforce Development Organizations Can Put Money In the Pocket of Low-Wage Workers* examines how nonprofit organizations address their constituents' financial security within the fabric of their preexisting services. She received a B.A. from Rutgers University and a J.D. from the City University of New York School of Law.

Rebecca Wiggins is the Executive Director of the Association for Financial Counseling and Planning Education® (AFCPE®) where she leads the professional membership and certification organization for the field of financial counseling, coaching, and education and provides an annual research and training symposium for field professionals. She is a hands-on executive with over 10 years of experience in nonprofit organizational management. As a respected leader, she has built motivated staff teams with strategic vision and diligence, while optimizing operational efficiencies and creative opportunities. Ms. Wiggins is deeply committed to AFCPE's mission and focused efforts to build, support and ensure the integrity of the Personal Finance profession and improve the economic well-being of all individuals and families worldwide.

