

BUILDING ASSETS, STRENGTHENING COMMUNITIES

2011 Washington Asset Building Coalition Conference

SPEAKER BIOGRAPHIES

KEYNOTE SPEAKERS

United States Senator Maria Cantwell currently serves as a United States Senator for the State of Washington. As a respected leader -- both in public service and in the private sector -- Maria has always embraced the values she first learned growing up in a strong working-class family. With the help of Pell Grants, Maria was the first member of her family to graduate college. Later, a successful businesswoman in Washington's hi-tech industry, she helped build a company that created hundreds of high-paying jobs from the ground up. Maria was elected to the U.S. Senate in 2000 and again in 2006, pledging to honor the hard work, aspirations, and faith of the people of Washington State. She is working to create affordable opportunity for consumers, businesses, and families, to make our nation more secure today, to foster innovation for tomorrow, and to stand with parents as they educate and care for their children.

State Representative Jeannie Darneille was elected to represent the 27th District of Tacoma in 2000. She currently serves as the Vice Chair of the Ways and Means Committee, chairs the Caseload Forecast Council Chair, and serves on the State Government and Tribal Affairs Committee and the Governor's Advisory Commission on HIV/AIDS. She received her degrees from Western Washington University and Colorado State University. Jeannie has served on the boards of directors for the Breast Cancer Resource Center, City Club of Tacoma, Associated Ministries, Tacoma Community House, the Graduates of the American Leadership Forum, and many others. Jeannie's professional career has included directing the Women's Resource Center at the YWCA, setting up the Early Childhood Education and Assistance Program for the State of Washington, and serving as the Executive Director of the Emergency Food Network. For eighteen years, she served as the Executive Director of the Pierce County AIDS Foundation. During the interims she now works with other non-profit organizations as they go through leadership transitions.

James Whitfield was hired January 3, 2011 as the President of Leadership Eastside, an organization that informs, equips, and connects East King County's leaders in order to meet the community's needs. James comes to the role with executive experience in the for-profit, non-profit, and government sectors as well as having served on numerous local, statewide, and national boards of directors -- including the founding board for Leadership Eastside. James's experience includes being appointed by the White House to oversee the U.S. Department of Health and Human Services Pacific Northwest Region, making him the HHS Secretary's top representative in the region, splitting his time between Seattle and D.C and managing staff across the nation. Prior to his appointment, Whitfield served on the Executive Management Team for the Washington Health Foundation in Seattle, a statewide nonprofit dedicated to improving the health of Washington communities. He has also managed his own small business and served as COO of a high-tech company. A graduate of the University of Iowa, Mr. Whitfield has studied health care policy at Harvard, is a noted public speaker on leadership issues; is the author of the hospital patient guide, "Just What the Patient Ordered"; and is a member of the board of elders at Overlake Christian Church - one of the largest congregations in the Pacific Northwest.

José Cisneros is the elected Treasurer of the City and County of San Francisco. As Treasurer, José serves as the City's banker and chief investment officer and manages tax and revenue collection for San

Francisco. Treasurer Cisneros believes that his role of safeguarding the city's money should extend to all San Franciscans and, as such, has embarked upon an ambitious financial empowerment agenda since taking office. The most known of these programs is an innovative public-private partnership to bank the unbanked called Bank on San Francisco, launched in 2006. Today Bank On programs are being replicated by nearly 100 cities and states nationwide, spurring the creation of Bank On USA by the US Department of the Treasury. Treasurer Cisneros has since launched the San Francisco Office of Financial Empowerment (OFE). Its newest initiatives include Kindergarten to College, the first universal matched children's savings account program in a public school system in the country and CurrenC SF, an employer-focused initiative designed to make electronic pay universal for all workers in San Francisco. To further this work on a national level, San Francisco joined with New York City to create the Cities for Financial Empowerment coalition, a group of pioneering municipal governments from across the country working to advance innovative financial empowerment initiatives.

SPEAKER BIOGRAPHIES

Sarika Abbi is the Savings Initiatives Specialist at Doorways to Dreams (D2D) Fund. She works on initiatives to design and pilot new saving products as well as new ways to market and distribute these products to underserved consumers. Prior to joining D2D her work focused on improving financial access for low income households in developing countries. While at Ideas42, she worked with researchers and practitioners in development finance to design financial products and managed a research center and team internationally to pilot test and evaluate the designs. Before entering the financial inclusion field, Sarika worked in the private sector consulting on issues of executive compensation. She holds a Masters in Public Administration from New York University and a Bachelors of Economics from the University of California, Berkeley.

Kate Baber works as a community organizer for the Statewide Poverty Action Network, a legislative advocacy organization. At Poverty Action, Kate helps coordinate public policy campaigns to forward anti-poverty legislation at the state level. Currently, she serves as the co-chair of the Washington Asset Building Coalition's Policy Committee and works closely on asset building legislation and budget issues. Kate holds a Masters Degree in Social Work from the University of Washington.

Anee Brar has nearly 15 years of experience both in the public and non-profit sectors as an asset-building practitioner and advocate expanding financial opportunities for low- and moderate income families that help them build wealth and move out of poverty. Anee currently manages the Kindergarten to College program, the largest universal and automatic College Savings Accounts (CSA) program in the country housed in the San Francisco Treasurer's Office of Financial Empowerment. Prior to coming to San Francisco, Anee spent 5 years at Washington State managing asset building programs including the statewide Individual Development Accounts (IDA) program, the statewide free tax preparation campaign, and launched the Bank on Washington initiative. While at the State, Anee was also instrumental in establishing the Washington Asset Building Coalition. Prior to working for the State, Anee managed a peer lending program and started the IDA program at Washington CASH. Anee holds a Master's degree from the Evans School of Public Affairs at the University of Washington and a Bachelor's in International Development from the University of California in Los Angeles.

Senait Brown serves as the Outreach Coordinator for the Statewide Poverty Action Network. Senait works to mobilize grassroots support around ending poverty through empowering low-income communities and communities of color to access their political voice. Currently, Senait serves as the lead coordinator around Poverty Action's faith based organizing, leadership development, anti-racist organizing, advocacy trainings and voter registration, education and participation campaign, Vote For a

Change. Senait received a Masters degree in Urban and Regional Planning-concentration in community development for social justice from the University of Illinois at Urbana-Champaign.

David Brown has been the Yakima County Veterans Coordinator since 2008. The Veterans Program is a program within the Yakima County Department of Human Services. David retired from the U.S. Army at the rank of First Sergeant in 2004. In 2008, Yakima County decided to increase the services offered to Veteran and David became the first Veterans Coordinator. Historically the county has offered emergency financial service to low income Veterans and their family. Assisting Veterans in temporary financial emergencies continues to be the foundational block of the program. As Veterans Coordinator he manages the Veteran Relief Fund providing tens of thousands of dollars of emergent relief to Veterans and their family each year. In addition to this program he initiated the Yakima County Veterans Incarcerated program reaching into local jails and providing outreach, reentry services, and case management. Another key priority is outreach and services to homeless Veterans and their families. He has a passion for addressing the needs and issues of the 17,000 Veterans in Yakima County. David helps Veterans access both Veteran services offered by the government as well as other community services that make a difference.

Tina Burnquist has been a Support Enforcement Officer in the Vancouver Field Office of the Washington State Department of Social and Health Services, Division of Child Support (DCS) since May 2008. She is coordinating her region in a national pilot project called Building Assets for Fathers and Families (BAFF). In addition to coordinating the Vancouver BAFF program, she also assisted in establishing a foster care outreach program unique to Clark County. During the nine years prior to DCS, Tina worked in several different programs in the Vancouver area such as Head Start, ECEAP and Infant & Toddler Early Intervention programs. Her positions included outreach, recruitment & enrollment, family service worker and parent advocate.

Karen Carlson has several years of experience in the banking and mortgage lending industry. She administers the down payment assistance and special programs for the Washington State Housing Finance Commission. Karen trains lenders, realtors and non-profit agencies on the Commission's programs and works with agencies statewide on affordable housing issues. Karen has a Bachelor of Science in Business Administration and has completed various professional certification programs including; Leadership Series provided by the Housing Development Consortium, Trained with Neighborworks, The Housing Assistance Council and HUD's Office of Native American Programs. Karen is often asked to present information on housing programs for groups, organizations, trainings and has been a panel speaker at several housing conferences both nationally and within Washington State. She sits on several non-profit boards, including the Kitsap Housing Coalition, is a Silverdale Sunrise Lion, participates in the Parents Advisory Counsel for South Kitsap High School and is a long time volunteer with Habitat for Humanity. Karen also enjoys working with legislators on housing issues and was recently selected by the Washington Low Income Housing Alliance to participate on the State Legislative Committee that develops and advocates for Washington State's Legislative Affordable Housing Agenda.

Dr. Mariko Chang is the author of the new book, *Shortchanged: Why Women Have Less Wealth and What Can Be Done About It*, coauthor of the recent report "At Rope's End: Single Women Mothers, Wealth and Assets in the U.S." and the main author of "Lifting as We Climb Women of Color, Wealth, and America's Future." Dr. Chang has a PhD in Sociology from Stanford University and was an Associate Professor of Sociology at Harvard University from 1998 to 2007 where she published work on occupational sex segregation across countries, the use of social networks for gathering financial information and began her work on the women's wealth gap. She is also a member of the Insight Center for Community Economic Development's Experts of Color Clearinghouse, a Featured Expert at the National Council for Research on Women, and an Affiliate Scholar at the Women of Color Policy Network. To help raise awareness of the

wealth gap, she maintains a website that provides data and other information on wealth, assets, and debt for public policy makers, the media, researchers, and organizations that address economic security. In addition to her work on the wealth gap, she works as an independent consultant to help universities diversify their faculty. In this capacity, she conducts original research and program evaluation, including universities with a National Science Foundation ADVANCE Grant to increase the recruitment, retention, and promotion of women faculty in the sciences and engineering. Further information about Dr. Chang and her work can be found at: www.mariko-chang.com.

Dr. Delores Cleary is the Chair of the Sociology Department and Chief Inclusivity Officer for Central Washington University. She received her Ph.D. at Washington State University. Delores teaches courses in Ethnic Studies, American Indian Studies and Sociology, focusing on issues of inequality and social justice. She has received an award from AFT Washington "We Are One – Solidarity" Award.

Chris Conway is the Repayment Management Director at Apollo Group. In this role she works to help college students borrow responsibly and successfully repay student loans. Prior to this position she was the Senior Director of Operations at NELA Services in Seattle, WA. She has eighteen years of student loan experience covering areas from default collections, credit reporting, delinquency and default prevention, and customer service. Chris was a co-president of Jump\$tart Washington in 2005-2007. In this role she worked to increase awareness about the need for personal financial literacy of K-16 students. She was chair of the National Council of Higher Education Loan Programs (NCHelp) Debt Management Committee during this same time; and was chair of its inaugural Financial Literacy subcommittee. Chris has seen what can happen to student loan borrowers who are not as financially literate as they could have been; and she's working to educate future borrowers so they can create a brighter financial future.

Marc Cote is currently the Homeownership Program Director for the WA Homeownership Resource Center. He manages the WA State Homeownership Information Hotline (877.894.4663) which receives an average of 1800 calls per month from distressed homeowners. He holds NeighborWorks Center for Homeownership Education and Counseling certificates in both housing counseling and foreclosure intervention and default counseling. He has counseled over 500 distressed homeowners in the past two years. He is committed to providing Washingtonians with the information and support they need to be successful homeowners.

Sheila Dersham is the Training Liaison for the WorkSource Snohomish County. She works with the local training providers and the WorkSource to promote appropriate training opportunities for customers and students who are seeking employment and skills upgrades. Sheila has 17 years experience in the field of higher education and 4 years in workforce development. In her role with the WorkSource, she works closely with Employment Specials, Worker Retraining and the local Workforce Development Council to collaborate on the best ways to get job candidates connected with the businesses who need them.

Alicia Diefenbach is a former financial services regulator and the Director of Consumer University. Through Consumer University Alicia designs, delivers and consults on non-commercial financial and investor education programs across the United States. She particularly values her partnerships with State and Federal regulators, and not for profits like the Investor Protection Trust and the Credit Union industry. Alicia is a published consumer writer, a writer for Verity Credit Union's blog, www.spendsavelive.com, a former board member of the Foundation for Private Enterprise, and was a content contributor for the Washington State Financial Literacy Public Private Partnership.

Diana Dollar directs Burst for Prosperity's research and new project development, manages strategic planning, and oversees project evaluation. She also currently chairs the Washington State Microenterprise Association Board of Directors. Prior to joining Burst for Prosperity, she spent seven

years working on policy and program development in the economic and workforce development fields and more than 10 years in the human services field, where she focused on issues ranging from hunger relief to youth drug rehabilitation. Diana served as policy director and vice president of community development for the Snohomish County Economic Development Council and has extensive experience in building business and community partnerships to serve the needs of families, youth, and children. Diana holds a B.A. in political science from San Jose State University in California and an MPA from the Dan Evans School of Public Affairs at the University of Washington.

Anjali Englund is the Outreach and Development Coordinator at Opportunity Council, a Community Action Agency. Her primary responsibilities include management of the Basic Food Outreach and Community Voice Mail programs and coordination of fund development and marketing of Community Services programs. She serves as the lead for the Whatcom Asset Building Coalition. Anjali graduated from Western Washington University with an Interdisciplinary Concentration in Social Change, Human Services and Cultural Studies.

Matt Fairbanks is the Executive Director of the Dispute Resolution Center of Yakima and Kittitas Counties. He has been a mediator professionally and as a volunteer for the past 18 years. Mr. Fairbank has been the director of the Dispute Resolution Center for the past 13 years. Matt served on the Board of Directors of the National Association for Community Mediation 2005-2008 including 2 years as treasurer. He served as President of Resolution Washington, the statewide Dispute Resolution Center Association, in 2004. Mr. Fairbank was the winner of the Washington Mediation Association President's Award in 2007 for his efforts on behalf of helping to secure state funding for Dispute Resolution Centers.

Diane Fay is the Asset Building Program Manager for the Washington State Department of Commerce. She serves on the Board of Directors of the WA State Asset Building Coalition (WABC). Diane is a member of the Washington Asset Building Coalition's Financial Education & Enhancement Team. Prior to working in the Asset Building Program Diane worked with Washington State Community Action Agencies in the delivery of the Low Income Home Energy Assistance Program. She has twenty years of work experience dedicated to social justice and work that benefits low income populations. Diane holds a Masters in Public Administration from the Evergreen State College.

Maureen Fife has served as CEO of Tacoma/Pierce County Habitat for Humanity since December of 2005 more than doubling the asset base to \$11 million. Under Maureen's direction Tacoma/Pierce County Habitat for Humanity has become one of the leading urban affiliates in the nation and will build its 200th home this year. The affiliate has been one of 50 selected to participate in Habitat for Humanity International's Neighborhood Revitalization Initiative. Maureen has been appointed to the Pierce County Task Force on Affordable Housing and serves as President of the Tacoma /Pierce County Affordable Housing Consortium. Maureen comes to Habitat with a long history in work with Ecumenical Christian denominations and other faith communities. She spent ten years at Associated Ministries as Deputy Director overseeing Fund Development, Communications, and Educational Programming. Maureen and her husband Mark reside in Gig Harbor.

N. Iris Friday is a Section 184 Indian Home Loan Coordinator in the U.S. Department of Housing & Urban Development's Northwest Office of Native American Programs. She serves as a liaison between tribes, lenders, and housing partners to ensure smooth delivery of the Section 184 Indian Housing & Title VI loan guarantee programs. Iris has worked to bring homeownership to Native families through homebuyer fairs, homebuyer education counseling, and promotes financial education as a tool for achieving homeownership success. Iris co-founded the Northwest Native Asset Building Coalition and is a past chair of the Native Financial Education Coalition's Native Earned Income Tax Credit committee. She serves on numerous coalitions and outreach initiatives focused on the development of asset

building strategies for Native families, and comprehensive affordable housing strategies for housing developments. Recently, she managed the planning for HUD's first ever conference devoted to Native Asset Building held in Spokane, WA.

Karan Gill's work focuses on managing Burst for Prosperity's public policy activities in the areas of welfare, workforce development, asset building, and microenterprise, as well as serving as the communications lead. He serves on the community advisory board of the Washington State Budget and Policy Center and is the co-chair of the Washington Asset Building Coalition Policy Committee. Prior to joining Burst for Prosperity, he was the executive legislative aide to Speaker of the House Frank Chopp and campaign manager for State Representative Kevin Van De Wege. He has also served as a freelance writer for The Seattle Times, and an intern for the Federal Trade Commission and U.S. Senator Maria Cantwell. Karan holds a Masters Degree in Public Administration from Seattle University and a Bachelor's in Law, Society, and Justice from the University of Washington.

Inger Giuffrida is a financial educator and asset-building consultant and has developed and delivered asset building training and financial education "training for trainers" to thousands of practitioners in the asset-building field. She served in the Peace Corps in East Africa, ran a nonprofit in Michigan helping women with low income build businesses and achieve economic security, developed a small business development and financial education program for a credit union in upstate New York, and led the asset-building department at a think tank in Washington, D.C. She has written several nationally distributed financial education curricula, including one named the best financial literacy curriculum of the year by the Financial Literacy Institute. She is currently developing a national financial education program for Jim Casey Youth Opportunity Initiative, a foundation dedicated to helping young people make the transition from foster care to independence; serving as the lead trainer and TA provider for United Way Worldwide and FINRA Investor Education Foundation; developing resources and training and serving as a lead trainer for the Financial Literacy Enhancement Initiative for the Department of Health and Human Services Assets for Independence Program; serving as project consultant for the Pioneer Library System Smart Investing@your library initiative; and providing financial education for Citizen Potawatomi Nation's youth asset building camp. She currently serves on the board of the Oklahoma JumpStart Coalition for Personal Financial Literacy, the steering committee of the Oklahoma Asset Building Coalition, the Family Impact Council for United Way of Cleveland County, the Truman Elementary PTA and the Pack 217 Committee. She holds an MBA from Western Michigan University and a BS in Business Finance from Miami University. She lives in Norman, OK where she resides with her spouse, two young children and a house full of pets.

Asaph Glosser is a Research Associate at MEF Associates (<http://mefassociates.com/>). He has substantial experience conducting public policy and implementation analysis and research for federal, state, and private clients on an array of human services and workforce topics. He uses his expertise in policies relating to welfare, child support enforcement, employment and training, workforce investment, and reproductive health to provide in-depth analysis of specific federal, state, and local programs. Mr. Glosser is the Principal Investigator on an evaluation of the Building Assets for Fathers and Families project for the Division of Child Support. Mr. Glosser has an M.A. in Political Science from the University of Washington and a B.A. in Political Science from Bates College.

Barb Gorzinski has been the Program Manager for the Pierce County Asset Building Coalition since 2006 and works for the lead agency of the coalition, Associated Ministries. She serves on the Board of the Washington Asset Building Coalition. Barb has worked in human services for thirty years, as a chemical dependency counselor, as an administrator of programs working with juvenile offenders and youth in foster care, and now helps to strengthen families through asset-building. She has a bachelor's degree in psychology from Eastern Michigan University and a Master's in clinical psychology from Eastern Illinois

University. She is active in the social justice ministry of her church, has served in the leadership of the Pierce County Human Services Coalition and is a Senior Fellow of the Tacoma chapter of the American Leadership Forum.

Marcel Goulet has spent the last 24 years working in the Banking and Mortgage Finance Industries. As of June 2009, Marcel accepted a new position as the Program Director for the newly formed Financial Independence Department at the Lower Columbia Community Action Program in Cowlitz County, WA. As Program Director, Mr. Goulet oversees the agency's financial education and counseling programs which includes the Money Smart curriculum created by the FDIC, the administration of the CAPital Investment IDA (individual Development Accounts), homebuyer counseling and education, credit and budget management counseling services as well as the Agency's Social Enterprise Development initiatives, and most recently added a new microbusiness development training program. Marcel has also supervised the coordination of the Cowlitz Asset Building Coalition initiatives which include the Treasury Department's Community Financial Access Pilot, Bank on Cowlitz County and sponsorship of the local EITC which includes free tax preparation services in collaboration with the local chapters of AARP and the United Way. Marcel currently serves as Board member of Washington's Statewide Poverty Action Network, also on the Washington State Asset Building Coalition Policy Committee, Board President of the Community Housing Resource Center in Vancouver, WA, and a member of the Community Assessment Task Force for the City of Longview, WA.

Crystal Hall has served as an assistant professor of Public Affairs at the University of Washington's Evans School of Public Affairs since the fall of 2008. Her research focus is on decision making in the context of poverty. Specifically, her research explores how simple behavioral interventions can encourage positive financial decision making among lower-income individuals. She has recently begun to explore how interventions can be especially beneficial at tax time. In addition, she has begun a new line of research investigating the notion of poverty as a carrier of culture that influences perceptions and behavior of low versus high income individuals. Broadly speaking, her previous research has explored decision making in policy contexts. She has also provided guidance to community organizations seeking to implement tools from psychology and behavioral economics into the design and delivery of programs and services. She holds a PhD in Psychology from Princeton University and a B.S. in both Decision Science and Policy and Management from Carnegie Mellon University.

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

Heritage Students in Free Enterprise (SIFE) is the Heritage University chapter of an international non-profit organization that works with leaders in business and higher education to mobilize university students to make a difference in their communities while developing the skills to become socially responsible business leaders. Heritage University is located in Toppenish, Washington, and its SIFE team serves as an agent for change in an area of known for economic and educational deprivation. Their mission is to create everlasting impact by building on existing projects, leveraging resources,

strengthening existing partnerships and developing new ones to bring the free enterprise system to their community in a fully functioning, comprehensive way that embraces each and every one of the inhabitants. Highlights of this award winning team include: 35 projects • 10,000 volunteer hours • 7,000 people impacted • 60 Heritage SIFE members • 33 partners • 10 years continuous development.

Candi Jaeger is Director of The Prosperity Center, a division of Opportunities Industrialization Center of Washington. Candi has a background in Business, Insurance and Education. She spear-headed the development of The Prosperity Center and it's Microenterprise Development Organization (MDO). Ms. Jaeger is seasoned in asset development activities such as: MDO's, Individual Development Accounts (IDAs), Homebuyers Education, Credit Counseling, Budgeting, Money Management, "Starting Your Own Business" Workshops, Micro loan Funds, and facilitates a Business Mentor Program. Candi sits on the Board of Directors for the Washington State Microenterprise Association and is Vice-President of the Moses Lake Business Association. Candi was raised in the Columbia Basin and currently resides in Moses Lake with her two children.

Thomas Jensen is the Director of Family Economic Opportunity Programs at CASA of Oregon, a Community Development Corporation and a Community Development Financial Institution. Mr. Jensen oversees savings and credit enhancement programs for low-income families throughout the state of Oregon. Under his leadership, the CASA IDA network, an AFI-funded project, has grown into one of the largest IDA networks in the country, with 62 community organizations, housing authorities, high schools, and colleges as network partners and more than 2,500 participant savers. Mr. Jensen holds an MSc in International Economic Development and a BA (Hons.) in Cultural Anthropology. In addition to his work at CASA of Oregon, Mr. Jensen provides consulting services to public and private entities on issues such as financial planning, employee benefits, asset building, new program development and program management. Mr. Jensen works with Department for Health and Human Services, Administration for Children and Families where he provides strategic advise to the ASSET Initiative and the Assets for Independence program. Mr. Jensen is a native of Denmark. He moved to the US in 2003 where he now resides in Portland, Oregon with his wife and daughter.

Lisa Kanemoto has been with the FDIC since 1998, serving as the Executive Project Manager in the Office of the Chairman in Washington, D.C. prior to becoming a Community Affairs Specialist in the San Francisco region in January 2001. She is part of an eight-member regional Community Affairs team in the Corporation's Division of Depositor and Consumer Protection, which is responsible for community outreach in twelve Western states and territories, including Alaska, Hawaii, American Samoa and Guam. The Community Affairs program covers a wide range of consumer and community issues, including financial education, economic inclusion, foreclosure mitigation efforts (including scams), asset/economic development strategies, and reaching unbanked and immigrant markets. Ms. Kanemoto's responsibilities include promoting compliance and understanding of the Community Reinvestment Act and the fair lending process through public speaking engagements and educational seminars for financial institutions, community groups and government entities. The FDIC assists in fostering community development in low-/moderate-income communities throughout the country. Current outreach efforts have focused on foreclosure-related issues, small business initiatives, economic inclusion and asset building in low-income communities, as well as initiatives related to the FDIC's award-winning national financial education curriculum, Money Smart. Prior to her present position, Lisa worked for more than 19 years at both the federal and state levels on the staffs of U.S. Senator Daniel K. Inouye and former Hawaii Governor John D. Waihee. Her work at the FDIC has been acknowledged by numerous mission achievement awards and the FDIC Chairman's 2005 Team Excellence Award.

Lark Kesterke is the Senior Manager of Financial Stability at United Way of Snohomish County in Everett, Washington. She chairs the Snohomish County Financial Asset Development Coalition and the

Snohomish IDA Collaborative. She serves on the Washington Asset Building Coalition Public Policy and Financial Education Engagement committees and is a member of the national Savings Bond Work Group and Industry Team. Through her leadership at United Way, the Financial Stability Initiative has grown to encompass a wide variety of asset building strategies and tools, including individual development accounts (IDAs), US I-Savings Bonds, EITC outreach, VITA/Free Tax Preparation, financial education and Bank On North Sound. Prior to her work at United Way, Lark was the Early Childhood Assistant at NW ESD189. She studied at the Instituto Tecnológico de Estudios Superiores de Monterrey in Cuernavaca, Mexico and is a graduate of the Collaborative Leadership Institute. She holds a B. A. in Latin American Studies from Rocky Mountain College. Lark was born and raised on Whidbey Island. She currently lives in Mukilteo, Washington with her husband Kris, son Elias and 185 pound English Mastiff, Otis.

Alicia Kinne is a PhD student and a CREST fellow in Educational Leadership and Policy Studies, specializing in higher education policy, at the University of Washington. She earned her Master of Public Administration degree at the University of Washington's Daniel J. Evans School of Public Affairs in 2009 and BA in Government from Eastern Washington University in 2007. She has worked on the staff of a member of Congress and was a policy analyst for the Washington State Senate Higher Education & Workforce Development Committee and the K-12 and Early Learning Committee.

Paul Knox serves as the executive director of United Way of Thurston County. He was the founding executive director of the Washington Asset Building Coalition (WABC), a statewide coalition dedicated to expanding and increasing savings, financial literacy and ensuring financial services protections for consumers. Before heading WABC, he directed asset building activities along with related policy and performance initiatives at the Washington State Department of Commerce. Paul started up and directed Commerce's WorkFirst Division from 1997 – 2004. In that role, he managed development and implementation of Community Jobs, the nation's largest paid transitional work program for hard-to-employ welfare recipients. He formerly directed Manufacturing Initiatives, working to improve the competitiveness of key manufacturing industry sectors in Washington State. His achievements include helping found Washington Manufacturing Services and the Washington Aerospace Alliance and being awarded the Governor's Award for Distinguished Management. Paul earned his B.A. in Economics at Tufts University and has completed his course work for a M.A. in Applied Behavioral Sciences at the Leadership Institute of Seattle.

Sarah Kollin has worked for the Washington State Department of Social and Health Services in many capacities throughout her twelve years of employment, with the vast majority of those years in the Division of Child Support Headquarters. Sarah's current position is as a Management Analyst, where she leads the Division's grant application and management efforts and acts as a consultant to the Management Team. In addition, Sarah writes and manages multiple contracts and data sharing agreements with various entities. She is also a former editor and current consultant, Economic Services Administration Briefing Book and Operations Support Division Legislative Liaison. BA, 2002, MBA, 2008, St. Martin's University.

Liz Laderman is an economist in the Research Department of the Federal Reserve Bank of San Francisco. She received a B.A. in mathematics from Grinnell College and a Ph.D. in economics from the University of California at Berkeley. Her research interests include bank market structure, small business lending, and financial market issues related to low-income communities. She has written numerous articles on banking and financial issues for Federal Reserve publications and academic journals.

Noah Leavitt is the coordinator of the Walla Walla Asset Coalition. Noah Leavitt teaches Social Problems and Field Lab in Applied Sociology, and also teaches in the General Studies program at Whitman College. He earned his B.A. from Haverford College, his J.D. from the University of Michigan, and his M.A. in

Social Sciences from the University of Chicago, where his thesis, “The Ends of Ethnicity,” analyzed the shifting perceptions of identity among leaders of interethnic networks in the Midwest.

Teresa Lemmons was one of the founding members of the Washington State Microenterprise Association and currently serves as its executive director. She is a veteran microenterprise practitioner with over 17 years of direct experience. Teresa is a nationally recognized leader in her field. She received Best Practice designation for her work with self-employment, social enterprise, industry and business incubator initiatives, and won the National Champion of Veterans in Business award for her government contracting assistance programs in 2004. Her leadership and public policy work has resulted in effective legislation and collaborative partnerships with key state entities. Teresa holds a Masters in Community Economic Development from Southern New Hampshire University. She is a certified Economic Development Finance Professional and has extensive training in economic development and non-profit management. Teresa is a strong advocate for meeting the challenges of economic opportunity across industry, community and class.

Vernon Loke is an Assistant Professor of Social Work at Eastern Washington University and a Faculty Associate with the Center for Social Development. His current areas of research include asset building interventions and policies, financial capabilities of service providers, and financial coaching.

Jeremy Lushene is a Webmaster with the Washington State Department of Financial Institutions (DFI). Prior to joining DFI in November 2005, he worked as a Web designer for numerous startups across the South Sound. Jeremy believes the Web is a great platform for financial education outreach and developed the financial education clearinghouse for Washington, built Financial Education Public Private Partnership’s (FEPPP) initial Website, created a financial education YouTube channel, a financial education blog, DFI’s Facebook page and a consumer Twitter page.

Sylvia Martinez is a Senior Tax Consultant with Internal Revenue Service. She has been in the Stakeholder Partnerships, Education, and Communication (SPEC) division for three years, and has worked for Internal Revenue Service in various customer service capacities for a total of 21 years. In SPEC, Sylvia is responsible for collaborating and supporting external partners to provide free tax preparation services, outreach and education, and financial education to low and moderate individuals throughout the state of Washington. Sylvia holds a degree in Business Administration from Cal Poly Pomona, and is engaged to be married later this summer.

Leslie R. Miller is the Shelter Supervisor and Grant Reporting Specialist for The Sophia Way. The Sophia Way serves single homeless women in east King County. She is developing a financial and employment coaching program to assist clients achieve independence. She has completed the Financial Coaching for Prosperity training this spring.

Mark Minickiello is Vice President of Legislative Affairs for the Northwest Credit Union Association. The Association is the trade association for credit unions in Washington and Oregon. Mark joined the Association in 1999 and in 2003 was named Vice President of Legislative Affairs. Mark tracks legislative developments in Congress and the state legislature, coordinating grassroots lobbying efforts and legislative advocacy on behalf of credit unions. Mark is also Treasurer of the Association’s Political Action Committee, CULAF. After serving five years in the U.S. Air Force, Mark earned his Bachelor of Arts degree in Political Science from Plymouth State University in Plymouth, New Hampshire. Before coming to the Association, Mark served as Director of Development for the Resource Center for the Handicapped in Lake Forest Park, then as Fund Development Manager for Big Brothers Big Sisters of Tacoma.

Molly Morris spent 28 years in banking and then decided to make a career transition. She opened an independent consulting firm - Mutual Partners. She is currently working with Oweesta - Native CDFI Initiative, Northwest Native Asset Building Coalition - Rental Readiness training and Building Native Communities Financial Skills for Families through Northwest Native Development Fund. Some projects and past work experience include program development of CRA qualified down payment assistance programs and affordable housing projects; collection, processing and review of tribal housing codes to determine availability of mortgage loan funds from credit sources and compilation of reservation demographics for lending purposes; United Indians of All Tribes - Pathways for Prosperity Project. Molly is currently the CFO and Board President for the Northwest Native Development Fund, an Emerging Native CDFI in Nespelem, WA. She is a Board member of the Washington Asset Building Coalition, representing North West Native Asset Building Coalition.

Liz Myntti has been an Employment Specialist for 20 year and employed with Lower Columbia CAP for the last 16 years. Liz is the Assets Services Program Manager for the newly formed Financial Independence Center at CAP. Mrs. Myntti is also on the Board of Directors of WA State Asset Building Coalition (WABC), lead of the Cowlitz Asset Building Coalition, and is also the Program Manager for CAPital Investment IDA (Individual Development Accounts) Program. She has also engaged as a co/lead for the WABC FEET (Financial Education Enhancement Team) and has been teaching Financial Literacy to low and moderate income residents for 8 years, and has recently expanded the service providing education to seniors, youth and community members on various money management topics. Liz has also worked directly with the FDIC Community Affairs office in San Francisco and has been trained as a trainer of their Money Smart Financial Education curriculum. Recent responsibilities have included the creation and management of the Bank On Cowlitz County unbanked Initiative which became a rural pilot project for the US Department of Treasury. Liz has extensive experience in presenting and sharing the success of the Cowlitz County programs and how they have served the citizens of their community.

Bruce Neas has been a legal services attorney since his graduation from the University of Missouri - Kansas City, School of Law, in 1980. He was the managing attorney for the St. Joseph office of the Legal Aid of Western Missouri until 1984, when he became an attorney with Puget Sound Legal Assistance Foundation in Tacoma. From 1986 to 1996, he was the managing attorney of the Olympia office of Puget Sound Legal Assistance Foundation. From 1996 until the present, he has been an attorney at Columbia Legal Services. He is a past president of the Thurston County Bar Association. In 2005, he was the recipient of the TCBA's Daniel Bigelow "Lawyer of the Year" award. He is the statewide legislative coordinator in the Olympia office of Columbia Legal Services. He is the project manager for the CLS Institute for Foreclosure Legal Assistance Grant which provides legal representation to homeowners facing foreclosure. He represents clients in areas of housing, consumer, and education law, as well as speaks frequently to client and community groups.

Courtney Noble currently serves as the Manager of Basic Needs Programs for the United Way of King County in Seattle, Washington. Courtney oversees several volunteer-based poverty alleviation programs, including a county-wide EITC Campaign and a public benefits enrollment initiative. Courtney's work focuses on promoting financial security and asset building for low-income individuals. Locally, Courtney serves on the Washington State Asset Building Coalition, the Seattle King County Asset Building Collaborative and the Seattle Women's Commission. Courtney received a B.A. in Women's and Gender Studies from Yale University and a J.D. from New York University School of Law. She practiced corporate transactional law for two years prior to joining the asset building field.

Craig Nolte works for the Federal Reserve Bank of San Francisco and is the Regional Manager for Alaska, Idaho, Hawaii, Oregon, and Washington. Craig leads, develops trainings, and consults stakeholders on a wide variety of community development issues. Craig's primary initiatives include affordable housing,

asset development, economic development and Native American lending issues. Craig holds examination credentials from the Office of Thrift Supervision and the Federal Reserve. Prior to joining the Federal Reserve, Craig reviewed merger and acquisitions, conducted financial analysis, and served as a Compliance Examiner with the Office of Thrift Supervision. Craig holds an M.B.A. from City University, and a B.A. degree in Finance from Seattle Pacific University. Craig is based in Seattle, Washington.

Holly Nydegger is a Senior Tax Consultant with the Internal Revenue Service in Seattle. Holly has worked for the IRS for 16 years in various collection and customer service programs. Holly joined the Stakeholder Partnerships, Education & Communication (SPEC) division of the IRS last year. In SPEC, Holly is responsible for collaborating and supporting external partners to provide free tax preparation services, improve tax awareness and education, and increase financial literacy for low and moderate income individuals throughout the state of Washington. A native of Washington state, Holly is a graduate of Smith College in Massachusetts with a bachelor's degree in geology. She currently resides in Auburn, Washington.

Amy O'Donnell is the Financial Literacy Program Manager for the Washington Society of CPAs and the President of the Jump\$tart Washington Coalition. She has overseen the expansion of the Financial Literacy Program and its outreach into different communities. Amy contributes to the effort of expanding financial education through her work as President of the Washington JumpStart Board and in the Financial Education Public Private Partnership. She has been training CPA volunteers to teach financial education and led workshops on financial topics for teachers and the general public since 2007. She is a Certified Educator in Personal Finance. Her previous experience includes career counseling, working in the not-for-profit sector and in education.

Frances Pennell has been Executive Director of the Washington Access Fund (<http://www.washingtonaccessfund.org>) since it was established in 2001. Prior to that, she was the Policy & Funding Specialist for the Washington Assistive Technology Alliance and an attorney in private practice in Chicago and Seattle. The Access Fund is a certified Community Development Financial Institution established to promote access to technology and economic opportunity for Washington residents with disabilities. It offers low interest loans for assistive technology and business equipment for employment and self employment; Individual Development Accounts (Matched Savings Accounts) for Assistive Technology (for any purpose) and also for Business Equipment (for employment and self-employment); long term, low cost CCTV Magnifier Rentals (primarily for low income seniors); and related TA including referrals to Assistive Technology vendors and service providers, help with budgeting and credit repair and microenterprise training including a 6-8 week small business training webinar and one on one coaching. The Fund primarily serves low income individuals and households with the goal of ensuring that its clients are able to pay for the technologies they need to live independently and/or to succeed at school, at work, at play and in the community.

Lyn Peters is the Director of Communications, Financial Education & Outreach with the Washington State Department of Financial Institutions (DFI). Lyn has been with DFI since June 2007. Prior to finding a new calling within the financial education outreach programs at DFI, she worked as a reporter, editor and readership editor in the newspaper industry. She has worked in communities large and small throughout the Pacific Northwest and understands that people of all ages from all walks of life want the financial freedom to live the life of their dreams. She also serves as Vice President of the Jump\$tart Washington Coalition, is on the Financial Education Public Private Partnership Education Committee and is Co-Chair of the Washington Asset Building Coalition's Financial Education & Enhancement Team.

Dan Petruso has been a Support Enforcement Officer with the Division of Child Support (DCS) for over 20 years. He is the domestic violence trainer for the Spokane Office of DCS, a the representative for

kinship care education for relatives caring for non biological children, and does outreach to prisons and work release programs for child support issues. He is a member many groups including Developing Advocacy for Dads (DADs), a group of over 30 agencies striving to become more father friendly; the Domestic Violence (DV) Consortium; Friends of Vanessa Behan Crisis Nursery; DCS Quality Improvement Team; as well as a board member for Asenda. Dan is a recipient of SCAN community service award for furthering fatherhood issues and the DSHS Region 1 partnership award for outreach to other agencies. He is also a veteran of the US Coast Guard.

Todd Pietzsch has over 20 years of experience in the financial services industry. He has been with BECU since 2000 and is currently the Manager of Public Relations. Todd has an undergraduate degree in Finance from The University of Iowa, an MBA from Seattle University and a Certificate in Public Relations from the University of Washington. Todd volunteers on several non-profit boards including Parkview Services, the Washington Homeownership Resource Center, and the Washington Asset Building Coalition.

Rebeca Potasnik is the Executive Director of the Washington Asset Building Coalition (WABC). Prior to working for WABC, she was employed at CASA of Oregon, helping manage a statewide collaborative Individual Development Account (IDA) program. She has a background in community and regional planning with a focus on equity planning, which seeks to make more options available for those with the fewest. Originally from Michigan, Rebeca is a longtime resident of Washington State. She is passionate about addressing the wealth gap, doing magical things with scissors, and one day learning to play the banjo.

Jennifer Quiroz is the Program Manager of the Economic Resilience Program at the YWCA of Seattle – King County – Snohomish County, which includes multiple asset-building programs for both the low-income population and for survivors of domestic violence in King County. She has co-developed and co-facilitated the very successful “Hope and Power for Your Personal Finances” series of classes, offered in South King County, Washington. The program has run for over 5 years, offering classes in both English and Spanish, and has reached over 200 survivors of domestic violence and counting. Jennifer is currently implementing a new Financial Coaching Program for women who have completed the Hope and Power classes and coordinates a monthly networking meeting for Financial Coaches in King County. Jennifer is an active member of the Seattle/King County ABC’s Financial Education Providers Network and the Coalition for Attainable Financial Education (CAFÉ) serving north and east King County. Jennifer holds a BA in Human Services from Western Washington University and has over 10 years experience working in a variety of social services settings, both in the United States and in Panama.

Maggie Reilly has served as Program Manager at CASA of Oregon for over four years, where she focuses on program development and operations for one of the country's largest IDA networks. In 2008 Ms. Reilly started the Matched Education Savings Account College Initiative, which offers students an opportunity to access IDAs while in school and for post-secondary educational institutions to leverage their institutional resources. Prior to joining CASA of Oregon, Ms. Reilly worked at Mercy Corps NW supporting entrepreneurs through microfinance and microenterprise development. She holds a dual-degree in International Affairs and Foreign Languages and Literature.

Audi Ritz is the Human Resources Manager and Business Development Director for American Financial Solutions. She also is the Director of Workforce Readiness for the Washington State Council of the Society of Human Resources Management. Audi was awarded the Distinguished Member Award from the Society of Human Resources as a demonstrated leader and recognized professional. She has provided meritorious service to the HR Profession in various roles including Workforce Readiness Director, Education Director, Diversity Director, Community Liaison, Legislative Reporter and VP of Programs. In addition, Audi Ritz has made significant contributions to the community volunteering as Board Member and Certified Mediator for the Dispute Resolution Center of Kitsap County and the City

of Seattle Office of Civil Rights, member of Premera Employer Advisory Council, member of the Kitsap and King County Asset Building Coalitions, as well as volunteering as presenter and trainer for various agencies and employers. Audi Ritz is a member and certified as Senior Professional Human Resources Manager by the Society of Human Resources Managers, holds a Master's Degree of Science in Human Resources and is a member of Beta Gamma Sigma.

Kerri Rodkey is Director of Financial Stability for Spokane Neighborhood Action Partners, Spokane's CAP agency. She provides leadership for a CDFI subsidiary with over \$1 million in business and consumer loan capital, a homeownership counseling and lending program and a comprehensive array of financial services for low income people. Rodkey also serves as co-chair of the CASH Coalition in Spokane and on the steering committee of the Washington Asset Building Coalition. Her degrees include a Masters in Urban and Regional Planning from the University of Wisconsin-Madison and Economic Development Finance Professional certification from the National Development Council. Previous positions include local community and economic development coordination in rural eastern Washington and 12 years with the Washington Department of Commerce.

Denise Rodriguez is the Bank On Washington Initiative Manager and is leading the development WABC's statewide initiative to connect unbanked Washingtonians to the financial mainstream, starting with checking and savings accounts. Denise began her involvement in asset building in 2008 as a member of the Bank On Seattle-King County Marketing and Outreach Committee. Since then, she has participated in asset building activities in King, Pierce, Thurston, Snohomish, and Clark Counties, as well as with the Northwest Native Asset Building Coalition. She has served on the WABC Policy Committee, Communications Committee, Bank On Washington Work Group and as Chair of the 2009 WABC Conference Programming Committee. Denise has a Masters of Public Administration and Master of Arts in International Studies from University of Washington.

Majken Ryherd is a principal of Waypoint Consulting Group. Waypoint is a government affairs firm representing a number of progressive organizations and coalitions including the Statewide Poverty Action Network. Majken previously served for 10 years as the Chief of Staff for the Speaker of the House and House Democratic Caucus. Prior to working for the legislature she was a lobbyist for a variety of organizations advocating for low-income people including the Washington Low-Income Housing Congress, the Washington State Association of Community Action Agencies and the Friends of the Basic Health Plan. Majken served as a Peace Corps Volunteer from 1986-1988 in Senegal, West Africa. She has an M.S in Human Services Administration from Cornell University and a B.A. in Political Science from Western Washington University. Majken lives in Seattle with her husband, Mike, and their three kids, Sana (15), Bassie (11) and Adama (10).

Lindsey Sargent is a Washington native with a degree in Business Administration and Finance from the University of Washington. With 8 years in the real estate and mortgage industry in Seattle, Lindsey joined Homestead Community Land Trust as the Homeownership Program Director. During her two years in this position Homestead has more than doubled the size of its housing portfolio, growing from 47 homes in the trust in 2009 to over 120 homes today. Homestead Community Land Trust is one of 19 land trusts in Washington State. For more information or to find a Land Trust near you go to www.clnetwork.org

Dave Sieminski is the managing director of Express Advantage, the non-profit affiliate of Express Credit Union; a low income credit union designed to provide affordable financial services to low and moderate income people; and in so doing help them build assets and achieve financial stability. Dave has over 20 years experience in program management in both the private and non-profit sectors. Previous to joining Express Dave spent nine years leading all aspects of United Way of King County's asset building priority

including the development and management of a countywide individual development account program and a large scale free tax and EITC Campaign. Dave serves on the board of directors of the Washington State Asset Building Coalition, Community Voice Mail and the Washington State Budget and Policy Center. Dave has an undergraduate degree in economics from Western Washington University and a master's degree in public administration from the Evans School of Public Affairs at the University of Washington.

Stephanie Silver is an AmeriCorps volunteer serving with the Walla Walla Asset Building Coalition. Stephanie assists in all aspects of asset building projects in the Walla Walla area, including: financial education courses for adults, a monthly newspaper column on asset building, EITC outreach, and summer programs for youth. Her main asset building interests are high-quality financial services for low-income families and support for small business development. She is a recent graduate of Whitman College.

Lisa Smith has worked as the Executive Director of Enterprise for Equity, a non-profit in Olympia, WA since 2000. Enterprise for Equity helps people with limited incomes start and sustain small businesses in the South Puget Sound region. This microenterprise development organization specializes in comprehensive business training, technical assistance, micro-loans, green enterprise, financial education workshops and seminars for entrepreneurs in southwest Washington State. Enterprise for Equity has launched an increasing number of successful green enterprises in the region, works closely with tribal communities and has had a long standing partnership with workforce development. Lisa serves on her workforce board and is the only WIA eligible microenterprise training provider in Washington State. Lisa brings 20 years of experience working with business, academic, legislative, environmental, tribal and non-profit interests. In addition to her work accomplishments, Lisa has had her research and/or writing published in Consumer Reports, Scholastic Magazine, and the American Journal of Public Health.

Gina Stark has served as Director of External Affairs for the past year at the Washington State Treasurer's office, where it is believed that the choices we make today managing our financial resources will have a profound effect on our economy, our environment and our quality of life for generations to come. She has taken her passion for politics and the belief that if she was going to make a difference and help families build a stronger future, she needed to be at the table and building partnerships when policy decisions were made. She dedicates her work to financial education, asset building, affordable housing and access to mainstream banking for the underbanked and unbankable. In addition to her duties at the Treasurer's office, Gina serves as Co-Chair to the Bank on Washington Initiative and serves on the Board of JumpStart a non-profit organization dedicated to financial education for the youth.

Sandra Starnes has served as Financial Manager for the Children and Family Service Division of the Port Gamble S'Klallam Tribe since 2002 and is both a Certified Governmental Financial Manager and a Certified Public Accountant. Prior to working for the Tribe Sandra Starnes worked for public accounting firms and prepared thousands of tax returns during her career of over twenty years. For the past four years Sandra Starnes has managed the VITA site for the Port Gamble S'Klallam Tribe and has strived to provide the highest quality of services to the community she serves. Sandra is responsible for the recruitment; training and oversight of all volunteers and insures day to day operations of the site run smoothly. Due to her dedication and that of her volunteers the Port Gamble S'Klallam Tribes VITA site received the "Award of Excellence" from the Northwest Native Asset Building Coalition for the 2008 tax season and observed a 20 percent increase in returns prepared each year.

Sue Stockman is a Territory Manager with the Internal Revenue Service in Seattle. As Territory Manager for the Stakeholder Partnerships, Education and Communication (SPEC) division, Sue is responsible for providing oversight for the volunteer free tax preparation program, tax education and outreach efforts, and financial education and asset building programs for the states of Washington and Alaska. Sue has

worked for the IRS for 28 years, and has held a variety of positions in Field Collection, Equal Employment Opportunity, Bankruptcy and Field Assistance.

Jordan Tampien works for SNAP and SNAP Financial Access (Access) and serves as the Financial Services Manager and Asset Management Coordinator. He is a licensed attorney in the State of Washington and received a joint JD/MBA degree from Gonzaga University. His duties at Access include oversight of financial counseling, money management classes, second chance banking program, Credit Builder program, Building Assets for Fathers and Families, IDA program, Refugee IDA program, SHOP, car purchase/repair loans, and SNAP's asset portfolio.

Rachel Turner-Bensen, spouse of a Desert Storm Marine Corps Veteran, is the Army OneSource Northwest Regional Community Support Coordinator. A graduate of the University of Idaho, Rachel's entire professional life has been rooted in government-related service delivery, commencing in the legal field and then as a geriatric social worker. In 2007 Rachel became the first Family Program Assistant with the Military Intelligence Readiness Command (MIRC), United States Army Reserve. When Rachel is not "in the air or on the road supporting the Troops", she and her husband are avid volunteers with local Veteran service organizations as well as enjoying their three sons' robust athletic schedules.

Terri Villalovoz has worked the last 18 years in the non-profit social service field primarily working with low income families and individuals. Terri currently work for SNAP Financial Access in Spokane as a Financial Counselor, managing the BAFF- Building Assets for Fathers and Families program. Terri has a BA in Education from the University of the Pacific, Stockton, CA, is a Certified Personal Financial Counselor from the Center for Financial Certification, Portland, ME, and a Family Development Specialist from the Washington State Community Action Partnership.

Julie Watts is currently an instructor in the School of Social Work at the University of Washington, teaching Poverty and Inequality and Macro Social Work Practice. She has over ten years' experience in anti-poverty public policy and legislative advocacy. Prior to teaching, Julie served as Advocacy Director for the Statewide Poverty Action Network coordinating and mobilizing legislative campaigns on issues that affect people with lower incomes. Julie also served as Church and Public Policy Associate for the Washington Association of Churches in 2003 and 2004, and remained on the board until 2006, serving as the Chair of the Public Policy Commission. Julie holds Masters Degree in Social Work from the University of Washington and a Bachelor's in Social Work from the University of Kansas. Julie and her husband, Joel and daughter Zula, live in Seattle and enjoy gardening, biking, hiking and camping the Pacific Northwest.

Ross Yednock Born north of Chicago, Ross has lived in Michigan since 1988. He holds a B.A. in International Relations from the James Madison College at Michigan State University and a Master's of Public Administration from Western Michigan University. Ross has ten years of experience in state government and campaign management including positions as the executive assistant to former Attorney General Jennifer M. Granholm, director of communications to former State Senator Gary C. Peters and legislative aide to State Representative Alma Wheeler Smith. Ross also worked for both the Michigan House and Senate Democratic Caucuses as an analyst and communications specialist and speechwriter for many current and past legislators. Since 2008, Ross has worked at CEDAM as the director of the Asset Building Policy Project (ABPP). The ABPP is the coordinating entity for both the Michigan Asset Building Coalition and the Michigan Statewide EITC Coalition and works to strengthen communities by empowering working families and individuals economically to achieve lasting and sustainable financial security and self-sufficiency. Throughout his career, Ross has become well-versed on working on variety of public policy issues including: the Michigan State Budget, tax policy, corrections, education, health care, tax policy, economic development, financial education, financial services and asset building.