

Bob  
Annibale

Bob leads Citi's partnerships with global, national and local organizations to support inclusive finance and community development through economic empowerment, focusing on responsible and accessible finance; financial coaching and asset building; neighborhood preservation and revitalization; access to college education; and small business and microenterprise development. He also leads Citi's commercial relationships with microfinance financial institutions, corporations, investors and municipalities, working across Citi's businesses and geographies to expand access to financial services in underserved communities.

Since joining Citi in 1982, Bob has held a number of senior regional and global treasury, risk and corporate positions in Athens, Bahrain, Nairobi, London and New York City.

Bob is a member of the Policy Committee of the Centre for the Study of African Economies at the University of Oxford and represents Citi on the boards of the Microfinance Information Exchange, the Center for Financial Services Innovation, the U.S. FDIC Advisory Committee on Economic Inclusion and the Citi Foundation. Until recently, he also represented Citi on the Executive Committee of the Consultative Group to Assist the Poor at the World Bank. He has served on the Board of Advisors for the United Nations Commission on Legal Empowerment of the Poor and on the councils of the University of London's Goldsmiths College and the Institute of Commonwealth Studies. He is a Fellow of the Royal Society of Arts (RSA).

In 2014, Bob was honored as a White House Champion of Change for his work leading Citi's programs promoting immigrant integration and citizenship in the U.S. Also in 2016, Bob was named by the Financial Times as one of the OUTStanding Top 100 LGBT Business Leaders for the third consecutive year.

Bob, a U.S. and U.K. national, holds a B.A. in History and Political Science from Vassar College, New York, and an M.A. in African Studies (History) from the University of London, School of Oriental and African Studies.

Sandy  
Beverly

Sondra Beverly is Senior Scholar at the Center for Social Development at Washington University in St. Louis and has researched asset-building in low-income families for over 17 years. She is currently researching and writing about state and national policy issues related to asset building as well as the SEED for Oklahoma Kids experiment. Beverly received her M.S.W and Ph.D. from the Brown School of Social Work at Washington University and an M.A. in economics from the University of Missouri - St. Louis.

Ray  
Boshara

Ray Boshara is senior adviser and director of the Center for Household Financial Stability at the Federal Reserve Bank of St. Louis. The center conducts research on family balance sheets, and how they matter for strengthening families and the economy. Before joining the Fed in 2011,

Boshara was vice president of New America, a think tank in Washington, D.C., where he started and directed domestic and international policy programs. He has also worked at CFED, the United Nations in Rome, the U.S. Congress and Ernst & Young. Over the past 25 years, he has advised presidential candidates as well as the George W. Bush, Clinton and Obama administrations. He has testified before the U.S. Congress several times. Boshara has written for *The Washington Post*, *The New York Times*, *The Atlantic Monthly*, the *St. Louis Post-Dispatch* and *Democracy*, among other publications, and his media appearances include National Public Radio, CNBC, C-SPAN and Bloomberg News. His book, *The Next Progressive Era*, co-authored with Phillip Longman, was published in 2009. Boshara is a graduate of The Ohio State University, Yale Divinity School and the John F. Kennedy School of Government at Harvard.

José  
Cisneros

José Cisneros is the elected Treasurer for the City and County of San Francisco. As Treasurer, he serves as the City's banker and Chief Investment Officer, managing all tax and revenue collection for San Francisco. Appointed in 2004, and first elected in 2005, Cisneros has used his experience in the tech and banking industries to enhance and modernize taxpayer systems and successfully manage the City's portfolio through a major recession.

Treasurer Cisneros believes that his role of safeguarding the City's money extends to all San Francisco residents, and continues to expand his role as a financial educator and advocate for low-income San Franciscans through award-winning programs like Kindergarten to College and Bank On San Francisco. Cisneros serves as Vice Chair on the President's Advisory Council on Financial Capability for Young Americans, and Chair of the Cities for Financial Empowerment Coalition.

Margaret  
M. Clancy

Margaret Clancy is the Policy Director at the Center for Social Development at Washington University in St. Louis. At CSD, Margaret is responsible for the account design and leadership of SEED for Oklahoma Kids, an experimental study of universal, progressive Child Development Accounts (CDAs). Since 2001, she has been researching features of 529 college savings plans as a model for inclusive asset-based policy, and is an expert on state progressive 529 policies. Using her extensive background in CDA program management, research, financial services, and knowledge of 529 plan management, Clancy has advised numerous U.S. states and cities on how to effectively implement CDAs.

Margaret led the savings data collection and management in SEED, a multiyear, national children and youth savings policy and research initiative, and in the American Dream Demonstration, the first national study of IDAs. Prior to joining CSD, Margaret administered corporate 401(k) and defined benefit pension plans for more than 10 years, working as a Vice President of

a large trust company. She received her Bachelor of Science degree in Business Administration from Southern Illinois University at Edwardsville and a Master of Social Work degree from Washington University. She is a Certified Employee Benefits Specialist

Rajeev Darolia

Rajeev Darolia is Assistant Professor of Public Affairs and Education and Director of Research for the Institute of Public Policy at the University of Missouri. He is also Visiting Scholar at the Federal Reserve Bank of Philadelphia. His research interests include education policy and household finance, with recent projects focusing on student borrowing, students' transitions from high school to college, and government-sponsored consumer credit programs. Dr. Darolia received a PhD in Public Policy and Public Administration from George Washington University and holds a master's degree in economics and a bachelor's degree in finance.

Frank F. DeGiovanni

Frank F. DeGiovanni retired from the Ford Foundation in April, 2016. At the time of his retirement, he was Senior Advisor to the President of the foundation, advising the foundation's regional offices and thematic areas on strategy development. Previously, he served as Director of the Financial Assets unit at the foundation, where he led the foundation's worldwide efforts to build financial assets for disadvantaged people through grants and program-related investments. This work focused on savings and asset policy, individual asset development, rural livelihood development, and consumer financial services, as well as program-related investments to organizations that use capital to achieve their charitable mission. He has a Ph.D. and master's degree in City and Regional Planning from the University of North Carolina at Chapel Hill.

William Elliott

Dr. William Elliott III is an associate professor at the University of Kansas (KU) and founder of the Center on Assets, Education, and Inclusion (AEDI) in KU's School of Social Welfare. He received his Ph.D. and master's in social work from George Warren Brown School of Social Work at Washington University in St. Louis. He received his bachelor's degree in philosophy from Geneva College in Beaver Fall, PA. Dr. Elliott is a non-resident Senior Research Fellow for New America's Asset Building Program. He has been selected as the winner of the 2014 Distinguished Recent Contributions in Social Work Education and the 2016 University of Kansas Scholarly Achievement Award.

He is a leading researcher in the fields of children's savings and college debt. However, his research interests are broadly focused on public policies related to issues of economic inequality and social development. Numerous news and media outlets such as the National Journal, PBS News Hour, NPR, US News, the Washington Monthly, the Washington Post, and others have featured his work. His research has served as the impetus for Children's Savings Account (CSA) programs and policies across the U.S. He is currently conducting

research on the following CSA programs: Prosperity Kids in New Mexico, K2C in San Francisco, Promise Indiana, and the Harold Alfond College challenge in Maine. He has received research funding from such sources as the Ford Foundation, Charles Stewart Mott Foundation, Lumina Foundation, and Citi foundation.

William R  
Emmons

Bill Emmons is an Assistant Vice President, Economist and Senior Economic Advisor with the Center for Household Financial Stability at the Federal Reserve Bank of St. Louis. He speaks frequently on topics including household financial conditions, the economy, and housing.

Mr. Emmons has been with the St. Louis Fed since 1995. He also serves as an Adjunct Professor of Finance in the John M. Olin Business School at Washington University in St. Louis. Prior to joining the St. Louis Fed and Washington University, he was on the faculty of the Amos Tuck School of Business at Dartmouth College, in Hanover, New Hampshire.

Mr. Emmons received a PhD degree in Finance from the J.L. Kellogg School of Management at Northwestern University. He received bachelor's and master's degrees from the University of Illinois at Urbana-Champaign.

Mr. Emmons and his wife, Vera, have three children—Sonia, Thea, and Nathan.

Amanda  
Feinstein

Amanda has 25 years of experience working in the non-profit, government, and philanthropic sectors on a variety of issues related to ameliorating poverty. Amanda Feinstein is the Project Director for Oakland Promise College Savings Initiatives, within the Office of Mayor Libby Schaaf. Amanda leads the design, implementation and evaluation of Brilliant Baby – a new initiative opening college savings accounts for babies in our most economically vulnerable families and supporting parents to improve their families' economic well-being. She also is partnering with Oakland Unified School District to establish Oakland's Kindergarten to College program. Prior to joining Oakland Promise, Amanda was a Senior Program Officer at the Walter and Elise Haas Fund in San Francisco, a position she held for 13 years. In this capacity, Amanda developed and managed a grant making program that helped low-income individuals and families achieve economic security and upward mobility through quality employment and building financial assets. Amanda was a founding steering committee member of the national Asset Funders Network, and The Tax Alliance For Economic Mobility.

Prior to her work in philanthropy, Amanda was Special Assistant to the Director of the San Francisco Human Services Agency, developing welfare to work strategies. She was the founding director of a non-profit policy and advocacy organization addressing homelessness in San Francisco, and prior to that served as an aide to a member of the San Francisco Board of Supervisors. Amanda has a Master's in Public Administration from the

Kennedy School of Government at Harvard University and a Bachelor's degree in Sociology from Antioch College.

Jonathan  
Fisher

**Jonathan Fisher** (PhD, Economics, University of Kentucky, 2001) is an applied micro-economist who studies issues related to inequality, poverty, mobility, and personal bankruptcy. He is a Research Scholar at the Stanford Center on Poverty and Inequality, and he is a Senior Researcher on the American Opportunity Study (AOS), a joint project between Stanford University, the National Academies of Science, and the U.S Census Bureau. AOS is an innovative data product that will help this and future generations understand socio-economic mobility in the United States along with providing the best infrastructure to study program evaluation.

Before coming to Stanford, Jonathan worked for the U.S. Census Bureau and the Bureau of Labor Statistics. Jonathan has taught courses at New York University, Santa Clara University, UC Santa Cruz, Georgetown University, and Baruch College (CUNY).

In his spare time, Jonathan enjoys hiking and tennis and is a deliriously happy Chicago Cubs fan.

Terri  
Friedline

Dr. Terri Friedline conducts research aimed at promoting financial inclusion—particularly among young people and families living in poverty who may be at a competitive disadvantage for navigating an increasingly complex economic world. Her research aims to study financial inclusion through a basic bank or savings account as a gateway into the economic world, an alternative or complement to credit and debt for achieving economic goals, an opportunity for acquiring and accumulating wealth, and a policy for facilitating economic mobility. Dr. Friedline conducts this research as an Assistant Professor at the University of Kansas School of Social Welfare, Faculty Director with the Center on Assets, Education, and Inclusion, and Research Fellow at New America. She holds an MSW and PhD from the University of Pittsburgh School of Social Work.

Bob  
Friedman

Bob Friedman is the Founder, Chair Emeritus of the Board, and General Counsel for CFED. A recognized pioneer in the asset-building and economic development movement, he received the Presidential Award for Excellence in Microenterprise Development from President Bill Clinton in 1999. He helped create the US microenterprise, savings and asset-building fields and the international economic development and child savings fields. Currently, he is focused on economic development strategies that ensure an inclusive economy where all children and adults have a reasonable opportunity to save, go to college, start a business, buy a home and otherwise build an economic future for themselves, their families and the country as a whole. Bob is based in San Francisco (too far from his granddaughter) and serves on a number of Boards, including Ecotrust, Child and Youth Finance International, and the

Rosenberg Foundation, The San Francisco Foundation and the Friedman Family Foundation. He is a past board member of Levi Strauss & Co., a graduate of Harvard College and Yale Law School, and author of *The Safety Net as Ladder: Transfer Payments and Economic Development*.

Julie  
Garber

Julie Garber is Program Director of the Community Foundation of Wabash County (Indiana) where she administers 70 college and career scholarships. The Foundation dedicates half of its unrestricted grantmaking resources to early childhood education and post-secondary education initiatives believing that education is the pathway to prosperity in all communities. Early Distribution Scholarships at the Community Foundation grew out of the realization that under-resourced students in grades 4-8 were giving up on college before they even qualified for traditional scholarships. Community Foundation Promise Scholarships endeavor to engage 4<sup>th</sup>- through 8<sup>th</sup>-graders in academic and savings behaviors that prepare them for college and reward them with scholarship funds in their 529 savings accounts. Julie has an undergraduate degree from Manchester University and a master's degree from the University of Chicago. She has been an editor and a grant administrator in a college setting before joining the Community Foundation. Julie has traveled extensively in Central America learning about traditional cultures and supporting home grown innovations in economic sustainability.

Darrick  
Hamilton

Darrick Hamilton is the director of the doctoral program in public and urban policy, and jointly appointed as an associate professor of economics and urban policy at The Milano School of International Affairs, Management and Urban Policy and the Department of Economics, The New School for Social Research at The New School in New York. He is a faculty research fellow at the Schwartz Center for Economic Policy Analysis at The New School, co-associate director of the Cook Center on Social Equity, and the president of the National Economic Association (NEA).

Professor Hamilton is a stratification economist, whose work fuses scientific methods to examine the causes, consequences and remedies of racial and ethnic inequality in economic and health outcomes, which includes an examination of the intersection of identity, racism, colorism, and socioeconomic outcomes. His scholarly contributions are evidenced by numerous peer reviewed publications, book chapters in edited volumes; opinion-editorial and popular press articles, funded research, public lectures, presentations and symposiums, service to professional organizations, and regular appearance in print and broadcast media.

Jin  
Huang

Jin Huang is an Associate Professor at Saint Louis University School of Social Work and a faculty associate at the Center for Social Development at Washington University's Brown School. He is interested in social policy that supports family and child well-being, with a particular focus on asset-based policy for disadvantaged children and children with disabilities. Using large

longitudinal survey data from the Panel Study of Income Dynamics, his dissertation examines how family assets may contribute to educational and health outcomes for children with disabilities. Dr. Huang has published articles in peer-reviewed journals, such as JAMA Pediatrics, American Journal of Public Health, Social Science & Medicine, Journal of Disability Policy Studies, and Disability & Society. He has practice experiences with children with disabilities both in China and United States. In summer 2010, he conducted a research internship on measuring non-cash benefits and material hardship among SSI recipients at the Social Security Administration in Washington DC.

Mark Huelsman is a Senior Policy Analyst at Demos, where he focuses on college affordability, student debt, and issues related to upward economic mobility for working class households and people of color. He and his work have been widely cited in the press, including the New York Times, Washington Post, Wall Street Journal, Slate, Marketwatch, Politico, The American Prospect and more. He has also appeared on NPR, Fox News, and Al-Jazeera to discuss student debt and college costs. Prior to joining Demos, Mark worked as a Research Analyst at the Institute for Higher Education Policy, a Policy Analyst in the Asset Building Program at New America, and a Legislative Assistant with the Retirement Security Project at the Brookings Institution. A native of Cincinnati, Ohio, Mark holds a B.A. in Government and Politics from the University of Maryland, College Park and an Ed.M. in International Education Policy from Harvard University.

Amanda Jones-Layman is a doctoral student at the University of Pennsylvania's Graduate School of Education. As Vice President of Academic Engagement of the Wabash County YMCA, she co-created and launched the Wabash County Promise and Promise Indiana. She also secured grants from YMCA of the USA for signature programs in Summer Learning Loss Prevention and Early Learning Readiness and launched these programs in Wabash County. Prior to her time at the Y, She was a New York City Teaching Fellow and taught English in a public high school in Brooklyn, New York.

Kilolo Kijakazi is an Institute Fellow with the Urban Institute. She works with staff across Urban to develop collaborative partnerships with organizations and individuals who represent those most affected by the economic and social issues Urban addresses, expand and strengthen Urban's agenda of rigorous research on issues affecting these communities, effectively communicate the findings to diverse audiences, and recruit and retain a more diverse research staff at all levels. Kilolo also directs the evaluation of the Integrated Financial Coaching Project. Previously she was a program officer at the Ford Foundation, focusing on building economic security for working families and incorporating the expertise of people of color into all aspects of the work. Prior to that, Kilolo was a senior policy

analyst for the Center on Budget and Policy Priorities, specializing in Social Security. She also served as a program analyst for the USDA, Food and Nutrition Service, and a policy analyst for the National Urban League. Kilolo holds a PhD in public policy from the George Washington University, an MSW from Howard University, and a BS from SUNY Binghamton.

Justin  
King

Justin King is policy director of the Asset Building program at New America. Since 2008 he has worked to develop and advance innovative public policies that expand economic opportunity and reduce inequality with a focus on increasing savings, economic security, and asset ownership. Prior to joining New America he worked for then United States Senator Jim Jeffords (I-VT) from 2000 through 2006. He is a graduate of St. Lawrence University.

Andrea  
Levere

Andrea Levere has led the Corporation for Enterprise Development (CFED) as its president since 2004. CFED is a private nonprofit organization with the mission of building assets and expanding economic opportunity for low-income people and disadvantaged communities through financial inclusion, matched savings, entrepreneurship, and affordable housing.

Under Ms. Levere's leadership, CFED launched the Campaign for Every Kid's Future at the 2015 Clinton Global Initiative (CGI) America. The Campaign will support the growth of Children's Savings Accounts (CSAs) over the next five years, with an ambitious goal to ensure that at least 1.4 million children receive an account, and 25 large-scale programs are running, by 2020. CSAs directly address the lack of financial assets as the key barrier to college access and completion.

Prior to joining CFED in 1992, Levere was a director with the National Development Council. At NDC, she designed and conducted "Taking Care of Business," a financial management program for entrepreneurs and structured financing for small business, affordable housing and local development projects.

In 2013, President Obama appointed Levere to the National Cooperative Bank's (NCB) Board of Directors to represent the interests of low-income consumers. Currently, she serves as the Chair of ROC USA (Resident Owned Communities USA), a national social venture that converts manufactured home parks into resident-owned cooperatives. She is a member of the FDIC's Committee on Economic Inclusion, Morgan Stanley's Community Development Advisory Board, and JPMC's Consumer Advisory Council. Levere holds a Bachelor's degree from Brown University and an MBA from Yale University.

Melinda  
Lewis

Melinda Lewis, LMSW, received her Master of Social Work degree from Washington University in St. Louis, MO. She worked as a nonprofit policy advocate, grassroots organizer, and community researcher for several years

and is now an Associate Professor of the Practice in the School of Social Welfare, teaching social policy and community practice courses at the University of Kansas. She is the Assistant Director for the Center on Assets, Education, and Inclusion, advancing policy based on research into the role of assets in addressing educational inequities. She can be found on Twitter @melindaklewis. Her areas of scholarly interest and practice include poverty and economic inequality, asset-based financial aid, social change, strategies for effective policy advocacy by nonprofit organizations, advocacy evaluation, and advocacy capacity-building for individuals and social service organizations.

Shira Markoff Shira Markoff is Associate Director for Children's Savings at CFED. She manages CFED's work to support the development and operational success of Children's Savings Account (CSA) programs through providing technical assistance to programs, engaging in state and local advocacy and developing resources for the field. Previously, Shira served as Associate Director on CFED's Savings & Financial Capability team, for which she oversaw a portfolio of programs around children's and adult's savings and financial capability integration. Prior to joining CFED, she worked as a Program Manager for Seedco, where she supported community-based organizations across New York City in implementing programs that assisted low-income families in receiving tax credits and accessing government benefits, such as SNAP and Medicaid. Shira also served two years as an AmeriCorps VISTA helping to implement an IDA program. She holds a Master's in Public Policy from American University and a B.A. from Rutgers University.

Craig A. Mason, Ph.D. is a Professor of Education and Applied Quantitative Methods at the University of Maine. He received his PhD in Clinical Child Psychology from the University of Washington and his interests include informatics, newborn hearing loss, and quantitative methods. Dr. Mason has been PI or Co-PI on \$15 million in grants and contracts from the National Science Foundation, the National Institutes of Health, the Centers for Disease Control and Prevention, and the Department of Education. In addition, he has published, presented, and taught on multivariate analysis, multi-level modeling, epidemiological analysis, structural equation modeling, and growth modeling. He has been invited to present on methodology and informatics by the Centers for Disease Control and Prevention, the National Association for Public Health Statistics and Information Systems, the Department of Health and Human Services, the Association of Maternal and Child Health Programs, and other national organizations.

Michael Mirra Michael Mirra is the executive director of the Tacoma Housing Authority (THA) in Tacoma, WA. He has served in that position since 2004. Before that he served for two years as THA's general counsel. Prior to joining THA, Michael practiced law for about 25 years with Columbia Legal Services in Washington State and legal services in Tennessee representing low-income

persons and organizations in civil matters. Michael graduated from the University of Chicago and Vanderbilt Law School. He grew up in Queens.

Ana  
Patricia  
Muñoz

Ana Patricia provides strategic direction to the community development research and communications team. She also conducts applied research on issues that affect lower-income families. She is the first author of *The Color of Wealth in Boston* report, an in-depth study on racial wealth inequality in the Boston metro area, and has made more than 20 presentations showcasing the importance of reducing racial inequities. Ana Patricia has studied credit outcomes in lower-income areas and is interested in issues related to wealth inequality, asset building, equal access to credit, and immigration. She has researched the role of Latino entrepreneurship in economic development and worked to identify growth opportunities for older manufacturing cities. Ana Patricia holds an MPA from Brown University, an MS in economics from the Université de Montréal, and a BS in economics from the Universidad Católica del Ecuador.

Megan  
O'Brien

Megan O'Brien holds a PhD in Community Psychology from Wichita State University and a Master's of Public Health from the University of Kansas School of Medicine. She also completed a three-year postdoctoral fellowship with the Johns Hopkins Bloomberg School of Public Health with a focus on drug dependence epidemiology. As a Research Associate with the University of Kansas School of Social Welfare's Office of Children and Families, her work has focused primarily on improving access to services for Medicaid and Medicaid-eligible youth from underserved areas ranging from sparsely populated rural counties to youth attending school in the urban core of Kansas City, KS. This has led to a primary focus on improving communication between families and providers in the children's mental health and intellectual/developmental disabilities systems. Dr. O'Brien's interest in improving access to health services also extends to the study of factors contributing to disparities in utilization of clinical preventive services among adults with disabilities. As a member of the AEDI research team, Dr. O'Brien is expanding the scope of her health services research to include the impact of asset development and financial inclusion.

Anthony  
Poore

Anthony joined the Boston Fed in 2010. Previously, he was assistant dean of Southern New Hampshire University's School of Community Economic Development. Past and current professional activities include community organizing and mobilization, quantitative/qualitative research initiatives, and general intelligence gathering on LMI communities. In addition, he helps financial institutions and community-based organizations engage in community development lending and investing activities and works to advance public-private asset development strategies, such as Children's Savings Accounts, and consumer-driven academic/educational programming.

Colleen Quint is the President & CEO of the Alford Scholarship Foundation, which provides a \$500 grant for college to every Maine resident baby. ASF also works with families and with partners across the state to increase student aspirations and outcomes through educational messaging and by encouraging family savings for college. Prior to her tenure at ASF, she was the founding Executive Director of the Senator George J. Mitchell Scholarship Research Institute. Colleen holds a B.A. from Bates College and a J.D. from University of Maine School of Law. She serves on the Board of Directors of the Nellie Mae Education Foundation and on the Board of Androscoggin Head Start. Colleen lives in Minot, Maine with her husband and three children.

Emily Rauscher is assistant professor of Sociology at the University of Kansas and faculty director of wealth transfer research at AEDI. Her research seeks to understand how advantage and disadvantage is transmitted between generations and what policy levers could reduce intergenerational inequality to increase equality of opportunity.

Carl Rist has spent over 20 years at CFED, working on a variety of strategies to expand economic opportunity and help lower-income households build wealth. Presently, Mr. Rist is the Director of Children's Savings and a Senior Advisor on Asset Building. In this capacity, Mr. Rist directs CFED's efforts—including field building, public policy advocacy and consulting services—to ensure that more than a million low-income children have access to Children's Savings Accounts (CSAs). Previously, Mr. Rist launched and directed the 1:1 Fund, a fundraising and marketing tool created by CFED that makes it easy for donors, large and small, to help children save for college by matching their contributions in CSAs.

Mr. Rist's experience with CSAs also includes directing the SEED (Savings for Education, Entrepreneurship and Downpayment) Policy and Practice Initiative (2003-2009), a multi-year, multi-site demonstration of matched savings accounts for children and youth in low-income families. In addition, Mr. Rist helped to design and implement an innovative partnership between UNCF (United Negro College Fund), the KIPP network of public charter schools and CFED to offer incentivized college savings accounts to KIPP students.

He is the co-author of numerous publications about children's saving, including *Hope in Concrete Form: Children's Savings Accounts and the Save and Invest Economy*; *From Piggy Banks to Prosperity: A Guide to Implementing Children's Development Accounts* and *Children's Savings Accounts: A State Policy Sourcebook*.

Prior to his work on children's savings, Mr. Rist was responsible for CFED's efforts to support state-level policy and coalition-building initiatives designed

to expand Individual Development Accounts (IDAs) and other asset-building tools. He led the development and design of the initial version of CFED's *Assets & Opportunity Scorecard* (then known as the State Asset Development Report Card), a comprehensive tool that examines wealth, poverty and financial security across the 50 states and the District of Columbia using performance and policy measures. Mr. Rist's experience at the state level includes working with state task forces in both Delaware and Pennsylvania to develop recommendations for helping citizens, especially those with low incomes, to build and protect assets. Mr. Rist also has served in an advisory capacity for a number of state-level IDA coalitions, including the North Carolina IDA and Asset-Building Collaborative, the Michigan IDA Partnership, the South Carolina IDA Collaborative and the Mid-South IDA Initiative (Arkansas, Louisiana and Mississippi).

Mr. Rist earned an M.A. in public policy in 1991 from the Sanford Institute of Public Policy at Duke University. He also holds an undergraduate degree from Davidson College.

Mark Schreiner is a Senior Scholar with the Center for Social Development at Washington University in Saint Louis. He has worked as part of the teams that used data from CSD's ADD and SEED randomized evaluations. With Michael Sherraden, he wrote *Can the Poor Save?*. As the Director of Microfinance Risk Management, L.L.C., Mark pioneered credit-risk scoring in the field of microfinance, and he also developed the Simple Poverty Scorecard®, a 10-question survey used by hundreds of local, pro-poor programs in about 60 countries to measure (and hopefully manage) their social performance (SimplePovertyScorecard.com).

Dr. Thomas Shapiro, Director, Institute on Assets and Social Policy and the Pokross Professor of Law and Social Policy at The Heller School for Social Policy and Management, Brandeis University. Professor Shapiro's primary interest is in racial inequality and public policy. He is a leader in the asset field with a particular focus on closing the racial wealth gap. He co-authored a groundbreaking study, *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*. *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*, 2004 was widely reviewed. With Dr. Melvin Oliver, he wrote the award-winning *Black Wealth/White Wealth*, which received the 1997 Distinguished Scholarly Publication Award from the American Sociological Association. In 2011 he was awarded a Fulbright Scholarship to study the wealth gap in South Africa.

Dr. Shapiro's widely anticipated new book *Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, & Threatens Our Future* will be launched March 2017.

Margaret Sherraden's current research focuses on adult and youth savings in

Margaret Sherraden

the US and abroad, financial capability, and place-based community development. She also publishes on international volunteering and service, microenterprise, and immigrant birth outcomes. Professor Sherraden received the UM-St. Louis Chancellor's Award for Excellence in Teaching in 2004. During her tenure as President of the Missouri Association for Social Welfare (2000-2003), it celebrated a centennial, invested in a headquarters, and grew its endowment tenfold. Over several years, she has lived, worked, and conducted research overseas, including Mexico on a Fulbright fellowship, and in Puerto Rico and Singapore. She is author of four books, including a forthcoming edited volume, *Financial Capability: Research, Education, Policy, and Practice* (with Julie Birkenmaier and Jami Curley), Oxford University Press; *Striving to Save: Creating Policies for Financial Security of Low-Income Families* (with Amanda M. McBride), University of Michigan Press, 2010; *Kitchen Capitalism: Microenterprise in Poor Households* (with Cynthia K. Sanders and Michael Sherraden), State University of New York Press, 2004; and *Community Economic Development and Social Work* (with William C. Ninacs, Eds), Haworth Press, 1998.

Michael Sherraden

Michael Sherraden, PhD, is the George Warren Brown Distinguished University Professor and founding director of the Center for Social Development (CSD) at Washington University. CSD creates and tests innovations to improve social and economic well-being and uses research results to inform public policy. Sherraden is the author of *Assets and the Poor* (1991), which proposes Individual Development Accounts (IDAs), matched savings to enable low-income families to accumulate assets. Additional research on asset building appears in *Inclusion in the American Dream* (2005), *Can the Poor Save?* (2007), and *Saving in Low-Income Families* (2008). IDAs have been adopted in federal and state legislation in the US and in many other countries. An IDA program in Seoul—known as “Hope Development Accounts”—won a United Nations Public Service Award in 2010. Currently, CSD is undertaking a large experimental test of Child Development Accounts (universal and progressive accounts at birth) in the state of Oklahoma, and research on youth savings is underway in Colombia, Ghana, Kenya, and Nepal. In another areas of work, Sherraden’s early research on civic service—*National Service* (1982) and *The Moral Equivalent of War?* (1990)—contributed to the creation of AmeriCorps in 1993, and CSD is today a leading center of research on civic service, especially international service (*Civic Service Worldwide*, 2007). Also, CSD has initiated research on Productive Aging with *Productive Aging: Concepts and Challenges* (2001) and sponsored major conferences with additional book publications in the US and China. Sherraden was educated at Harvard and the University of Michigan. In 2010, he was listed by Time Magazine as one of the 100 most influential people in the world. He is married to Margaret Sherraden, a collaborator on many

studies at CSD.

Nick  
Sorensen

Nicholas Sorensen is a principal researcher at AIR, and director of the technology for teaching and learning practice area. His research is primarily focused on dropout prevention and helping struggling students succeed across the transition to high school. His work emphasizes the role of social psychological “mindset” interventions, strategies to support success in algebra and mathematics, and use of early warning systems to systematically identify, support and monitor at-risk students. Dr. Sorensen’s research uses improvement science approaches and experimental and quasi-experimental methods to develop and test preventive interventions. His work has been funded by the U.S. Department of Education’s Institutes of Educational Sciences (IES), Office of Innovation and Improvement (OII), Office of Elementary and Secondary Education (OESE), as well as private foundations, and is published in referred journals, technical reports and policy briefs. He currently serves as principal investigator on two IES-funded projects including one Exploration study examining short- and longer-term outcomes for students who take eighth-grade algebra with different levels of readiness and one Development and Innovation project focused on developing and testing a scalable and sustainable model of the *Pathways to Success* intervention in Chicago Public Schools. This “mindset” intervention is designed to help students link future goals to current effort in school and improve self-regulation, attendance, and academic performance. Dr. Sorensen also serves as principal investigator for the evaluation component of an OII-funded Skills for Success project in collaboration with Chicago Public Schools focused on developing and refining a multi-tiered system of support to improve social and emotional learning in middle grades. Dr. Sorensen also co-directs two studies including an IES-funded cluster-randomized trial examining the impact of an early warning system conducted for the Regional Educational Laboratory-Midwest, and the OESE-funded Promoting Student Success in Algebra I project, which provides practitioners and policymakers with evidence on how to improve algebra achievement for struggling students. He has served as a lead analyst for multiple randomized controlled trials including an IES-funded efficacy trial examining the impact of online credit recovery in Algebra I for at-risk ninth graders in Chicago Public Schools and an IES-funded efficacy trial of online Algebra I for rural eighth-grade students conducted for the Regional Educational Laboratory-Northeast. Prior to working at AIR, Dr. Sorensen conducted rigorous research on the educational benefits of diversity in higher education, including a collaborative nine-university randomized controlled trial assessing the efficacy of intergroup dialogue.

Beth Tankersley-Bankhead

Dr. Beth Tankersley-Bankhead is the Director of Postsecondary Initiatives at the Ewing Marion Kauffman Foundation. In this role, Dr. Tankersley-Bankhead is responsible for grant partnerships that foster college access and completion and has been instrumental in development of a new scholarship and student support program called Kansas City Scholars. Before coming to the Kauffman Foundation, she was the Executive Director of the Missouri College Advising Corps (MCAC), headquartered at the University of Missouri. During her tenure at MCAC, it grew from nine full-time, near-peer college advisers to 40 that provides college advisement to high school students in 41 high schools across Missouri. Dr. Tankersley-Bankhead also previously held leadership roles at Eastern Illinois University, University of Nebraska-Kearney, and the University of Central Missouri and was also Director of Field Services at Kappa Delta Pi, an international honor society in education. Tankersley-Bankhead holds a B.S. in Elementary Education and English from the University of Central Missouri, a M.S. in Guidance and Counseling with an emphasis in College Student Personnel from Eastern Illinois University, and a PhD in Educational Leadership and Policy Analysis, with a cognate in Organizational Culture and Change, from the University of Missouri.

Frederick Wherry

Frederick Wherry is Professor of Sociology and Co-Director of the Center for Cultural Sociology. He is currently studying how immigrant and minority households become more equitably integrated into the financial system. How do people lacking bank accounts become banked? What kinds of financial arrangements match well with existing household and community practices? He is also editing a four-volume *Encyclopedia of Economics and Society* (expected 2015).

He has conducted ethnographic investigations of value generation in artisanal production, the use of arts and culture in neighborhood transformation, and place-based narrations of value in the global economy. He is the author of *Global Markets and Local Crafts*, *The Philadelphia Barrio*, and *The Culture of Markets* as well as co-editor (with Nina Bandelj) of *The Cultural Wealth of Nations*. He teaches courses on the sociology of markets, culture and globalization, and qualitative research design. He has worked in international development with the World Bank and has an MPA from the Woodrow Wilson School of Public and International Affairs and a PhD in Sociology from Princeton. He spent two years at the University of Pennsylvania on a Mellon Postdoctoral Fellowship before teaching at the University of Michigan and Columbia University. He serves on the editorial boards of *American Sociological Review* and *The American Journal of Cultural Sociology*. In 2012 he was elected to a three-year term on the Economic Sociology Council and in 2014 he was elected Chair of the Consumers and Consumption Section of the American Sociological Association. He serves on the policy board of the *Journal of Consumer Research*. He was recently elected into the membership of the Sociological Research Association.

Outside of the university he serves on the Board of Trustees at Asheville School and has served on the boards of the Association of Princeton Graduate Alumni as well as the Latin American Cultural Roots (*Raíces*) nonprofit in Philadelphia.

Clint  
Zweifel

Clint Zweifel was elected Missouri's 45th State Treasurer on Nov. 4, 2008. At 35, Treasurer Zweifel became Missouri's youngest state treasurer in more than a century. He was re-elected to his second and final term as Treasurer on Nov. 6, 2012.

As State Treasurer, Clint Zweifel is protecting taxpayer dollars, helping small businesses and farms expand, and making college more affordable. As the state's chief financial officer, he manages and invests Missouri's \$3.5 billion portfolio. Through conservative and effective investing, he has protected Missouri's AAA credit rating through the worst economic downturn since the Great Depression.

Immediately upon taking office, Treasurer Zweifel developed a legislative package that improved and streamlined a low-interest lending program helping farms and small businesses access low-interest capital. The legislature unanimously passed this initiative and, as a result, Treasurer Zweifel has approved \$1.5 billion in low-interest loans through his Missouri Linked Deposit Program and ensured taxpayers earn market rates on deposits in Missouri banks.

As a strong proponent of making government services more accessible, Treasurer Zweifel has used technology to streamline services from his office, cutting costs and increasing accountability to taxpayers. Those innovations have allowed Treasurer Zweifel to return record amounts of Unclaimed Property each year. He has returned more than \$242 million of Unclaimed Property to 820,000 account owners, more than half of all Unclaimed Property ever returned in state history.

Through his management of Unclaimed Property, Treasurer Zweifel has demonstrated his commitment to protecting the military medals and insignia he currently holds. Treasurer Zweifel championed new laws that prohibit the sale of military medals held in Unclaimed Property and allow him to more actively work with the public to return those medals, resulting in more than 100 medals being returned to the heroes who earned them or their families. Treasurer Zweifel was recognized for his dedication to the military members based here by Governor Nixon in 2014 when he accepted the appointment to lead the Missouri Military Partnership, coordinating with state and national military leaders in order to provide a plan to retain and strengthen the military installations in Missouri.

In addition to his office duties, Treasurer Zweifel represents Missourians on a number of state boards and commissions. As a member of the Missouri Housing Development Commission, he worked to provide quality, affordable housing for populations with special needs including individuals who are chronically homeless, mentally ill, veterans and children aging out of foster care. Thanks to his efforts more than 1,000 special needs housing units have

been built at no additional cost to taxpayers. Most recently, Treasurer Zweifel has advocated expanding the definition of special needs to include domestic violence and human trafficking victims.

Treasurer Zweifel also sits on the board of the Missouri State Employee Retirement System, where he continues to fight for accountability to taxpayers and retirement security through smart investment policy and consumer protection measures, including a ban on pension advances.

As chairman of Missouri's Higher Education Savings Program Board, Treasurer Zweifel has pushed for increased access to higher education for Missouri families through MOST—Missouri's 529 College Savings Plan. He has grown the program to \$2.2 billion in assets and more than 150,000 accounts, while cutting costs for Missouri families utilizing the plan. In 2012, Missouri created the MOST 529 Matching Grant program, laying the foundation for future public-private partnerships to provide at-risk children access to higher education savings accounts. This effort has resulted in more than 1,000 accounts for children in the St. Louis region.

Prior to serving as State Treasurer, Zweifel represented northwest St. Louis County in the Missouri House of Representatives for six years.

Born Nov. 3, 1973, in St. Louis, Treasurer Zweifel grew up in nearby Florissant. He graduated from Hazelwood West High School in 1992 and became the first member of his family to attend college. He graduated from the University of Missouri-St. Louis with a Bachelor of Arts in Political Science in 1996 and a Master of Business Administration in 2001. Treasurer Zweifel resides in Columbia with his wife, Janice, and their daughters, Selma and Ellie.