IMPACT MATTERS:
BUILDING FINANCIAL EMPOWERMENT THROUGH POLICIES AND PROGRAMS

Jacobs Center for Neighborhood Innovation
December 4, 2013
San Diego, CA
Greetings from the California Asset Building Coalition

On behalf of the California Asset Building Coalition (CABC), it is a pleasure to welcome you to our 4th Annual Asset Learning Conference. We are excited to host today’s event at the Jacobs Center for Neighborhood Innovation in the beautiful city of San Diego.

We are honored to start the day with a morning keynote address from the Honorable State Controller John Chiang followed by an afternoon keynote address from Stephen Maduli-Williams. This year, the steering committee will honor six visionary leaders in the asset building field. Their work is worthy of recognition as it reflects the commitment necessary to advance economic opportunity for low-wealth families in California.

Thanks to your participation, today’s activities promise to be exciting and informative. The day will include inspirational plenary lectures and fascinating workshops on a variety of financial empowerment topics. We hope you enjoy the panel discussions we have organized for you as we identified the most innovative proposals with the potential to scale at the City and State level to highlight throughout the day.

We invite you to join us during the closing reception where you will enjoy a meaningful networking experience with scholars, advocates, funders, thought leaders, practitioners, and lawmakers, from across the state. During the reception we will award the 2013 Innovation Grant to the most promising wealth-building proposal.

Over the past four years, the CABC has established and grown a statewide network of diverse organizations working together to inform, strengthen and advance a broad asset building agenda. Our goal is to help vulnerable families permanently exit poverty and build wealth. Together we can remove the structural barriers that keep working families from realizing their potential and achieving their dreams. We invite you to join our movement!

Our work is made possible thanks to dedication of our members and commitment of our funders. We extend a sincere appreciation to our 2013 sponsors, including: the Family Friedman Foundation, Citi, US-Mexico Border Philanthropy Partnership, and Union Bank. We are also incredibly grateful to our friends and colleagues at the Federal Reserve Bank of San Francisco for their ongoing in-kind support.

Thank you again for joining us today. Our hope is that you will make new friends, identify new strategies, and be inspired.

Sincerely,

CABC Steering Committee
IMPACT MATTERS:
BUILDING FINANCIAL EMPOWERMENT THROUGH POLICIES AND PROGRAMS

Wednesday, December 4, 2013
8:00 AM – 5:00 PM

AGENDA AT A GLANCE

7:30 am – CHECK-IN
8:00 am – CONTINENTAL BREAKFAST
9:00 am – WELCOME and OPENING KEYNOTE ADDRESS

• Olivia Calderon, Chair, Steering Committee, California Asset Building Coalition
• Hon. John Chiang, California State Controller

9:45 am – BREAK
10:00 am – MORNING CONCURRENT PRESENTATION
• Immigrant Integration into the Financial Mainstream
• Wheels to Work
• Meet You Online: The Future of Financial Counseling
• Scalable Strategies to Incentivize and Maintain Positive Financial Behaviors

11:30 am – Break

11:45 am – 2013 LEADERSHIP AWARDS

• Hon. John Chiang, California State Controller (Policymaker of the Year)
• Steve Baehrens, Union Bank (Financial Institution of the Year)
• Gustavo Bidart, Citi (Partner of the Year)
• Amanda Feinstein, Walter and Elise Haas Fund and Assets Funders Network (Philanthropist of the Year)
• Lorna Hodge, The Financial Planning Association of San Diego (Volunteer of the Year)
• Teresa Smith, San Diego Family Asset Building Coalition (Practitioner of the Year)

12:00 pm – LUNCH and KEYNOTE ADDRESS

• Stephen Maduli-Williams, Vice President of Social Enterprise, Jacobs Center for Neighborhood Innovation

1:00 pm – AFTERNOON CONCURRENT PRESENTATIONS

• Promoting Asset Building in California’s Promise Neighborhoods
• Healthy Credit: Government as a Partner in Improving Household Financial Stability
• Cash or Credit: Incorporating Affordable Credit into Asset Building Program at Tax-Time & Beyond
• Advancing Financial Stability through Integrated Service Delivery

2:30 pm – BREAK

3:00 pm – 5:00 pm - NETWORKING RECEPTION and INNOVATION AWARD CEREMONY

This conference is convened by the California Asset Building Coalition (CABC) – a statewide network of public agencies, nonprofit and for-profit organizations committed to advancing policies and programs aimed at helping Californians achieve upward economic mobility.
DETAILED AGENDA AND PANEL DESCRIPTIONS

9:00 am – WELCOME AND OPENING KEYNOTE ADDRESS

- Olivia Calderon, Chair, Steering Committee, California Asset Building Coalition
- Hon. John Chiang, California State Controller

9:45 am – BREAK

10:00 am – MORNING WORKSHOP SESSIONS

Research, Policy, Practice: Immigrant Integration into the Financial Mainstream
Financial inclusion a fundamental first step to creating greater financial security for low-income families - particularly immigrant families. This panel will share new research findings on Latino and immigrant access to financial services and the policy implications of Comprehensive Immigration Reform. Panelists will also share innovative programs that help cross-border families build financial assets and achieve upward economic mobility. Speakers:

- Andy Carey, US-Mexico Border Philanthropy Partnership
- Maggie Cervantes, New Economics for Women
- Andrea Luqueta, California Reinvestment Coalition
- Martha Najarro, Mexican American Opportunity Foundation
- Marisabel Torres, National Council of La Raza

Program Development: Wheels to Work
This panel discussion will introduce the concept of transportation as an asset, particularly in the form of auto-financing to acquire a reliable vehicle to travel to work, access quality health care, and as a pathway to rebuild credit worthiness. Panelists will discuss the need for responsible auto-financing to serve low to moderate-income families and alternative financing models that leverage public-private investments to lower the cost of auto-financing. Speakers:

- Linda Brost, Ways to Work
- Shaina Gross, United Way of San Diego
- Melody Winter Head, Federal Reserve Bank of San Francisco
- Joel Craddock, Jewish Family Services of San Diego
- Victor Ramirez, Citi Community Development

Collaboration & Technology: Meet You Online – The Future of Financial Counseling
Virtual counseling is a cost effective solution for nonprofits to leverage resources and offer a “one stop” cadre of services from the convenience of their desktop computers. This panel will explore approaches nonprofit agencies can develop productive partnerships, connect to funding sources, and utilize virtual technology to provide financial counseling services to clients. Speakers:

- Chi K. Elder, Citi Community Development
- Vino Pajanor, Housing Opportunities Collaborative
- Myrna B. Pascual, US Department of Housing and Urban Development
- Ali Tarzi, Community HousingWorks
Research, Technology & Practice: Scalable Strategies to Incentivize and Maintain Positive Financial Behaviors

Developing good financial habits takes time, knowledge and sacrifice. But even strongly set habits can be upset when times get tough or the initial urgency for change fades. Learn about the latest, research, products, and technology helping people build and preserve positive financial behaviors. This panel will feature innovated products and services that include: Start2Save, Vault Mobile Savings, Savvy Consumer Toolkit. **Speakers:**

- **Gwendy Donaker Brown**, Opportunity Fund
- **Sheryl Lane**, EARN
- **Leah Terran**, Brighter Beginnings

11:30 am – Break

11:45 am – 2013 Leadership Awards – Presented by CABC Steering Committee Members

- Partner of the Year: **Gustavo Bidart**, Citi
- Policymaker of the Year: **Hon. John Chiang**, California State Controller
- Philanthropist of the Year: **Amanda Feinstein**, Walter and Elise Haas Fund & Assets Funders Network
- Practitioner of the Year: **Teresa Smith**, San Diego Family Asset Building Coalition
- Financial Inst. of the Year: **Steve Baehrens**, Union Bank
- Volunteer of the Year: **Lorna Hodge**, The Financial Planning Association of San Diego

12:00 pm – Lunch and Keynote Address

- **Stephen Maduli-Williams**, Vice President of Social Enterprise, Jacobs Center

1:00 pm – Afternoon Workshop Sessions

Best Practice: Promoting Asset Building in California’s Promise Neighborhoods

This panel will showcase the innovative work of Promise Neighborhoods, which is a federal placed-based education initiative that has funded 51 communities throughout the U.S.– including eight in California, serving 50,000 children – with up to $30 million to coordinate education, health and community support. Panelists will share how they are integrating asset-building support within a comprehensive continuum of solutions serving children and families in California’s most distressed communities in Los Angeles and San Francisco. These programs include educational savings accounts, financial education and counseling, workforce development, public benefits, and entrepreneurship. **Speakers:**

- **Karina Fevela-Barreras**, Youth Policy Institute
- **Victor Corral**, Mission Economic Development Agency
- **Rashi Kallur**, Citi Community Development
- **Solana Rice**, PolicyLink
- **Samuel Sinyangwe**, PolicyLink
Public-Private Sector Collaboration: Healthy Credit – Government as a Partner in Improving Household Financial Stability
Fifty years since the War on Poverty, the ability to fully participate in American economic life is predicated on access to financial products and services. To promote economic opportunity, families on public assistance, such as Temporary Assistance for Needy Families (TANF), need entry points into the financial mainstream. This panel will share research about policy reforms that can boost financial inclusion for TANF participants and introduce a County-led loan guarantee and infrastructure program to connect banks, philanthropy, and financial and social service providers to provide a safe small-dollar loan. Speakers:

- Aleta Sprague, New America Foundation
- Tram Nguyen, Alameda County Public Health Department
- Alex Desautels, Alameda County Public Health Department
- Amy Shrago, Alameda County Public Health Department

Program Development: Cash or Credit – Incorporating Affordable Credit into Asset Building Program at Tax-Time & Beyond
A strong credit score is an essential part of financial success because it allows access to affordable credit and opens doors to employment and housing. For low-income consumers with low or no credit, figuring out how to build and access credit is confusing and risky. Organizations seeking to help their clients build credit face challenges in understanding the credit system, and finding the appropriate products to offer. This panel will share two case studies of how nonprofits partnered with financial institutions to develop a credit-building product to better serve low-income consumers and the organization that serve them. Speakers:

- Gwenda Donaker Brown, Opportunity Fund
- Lauren Leimbach, Community Financial Resources
- Mattias Kraemer, Mission Economic Development Agency

Adult & Youth Workforce Development: Advancing Financial Stability through Integrated Service Delivery
Research suggests that workforce development programs can be a powerful setting for financial capability interventions as participants are earning money, receiving skills training, and engaging in case management. This panel will feature Financial Opportunity Centers (FOC) and Mission SF’s Make Your Path (MY Path). Learn how these programs have contributed to the growing body of research, demonstrating the positive impact that financial capability interventions can have on low-income youth and adults when seamlessly integrated into workforce programs, and designed with behavioral research in mind. Speakers:

- Jessica Bartholow, Western Center on Law and Poverty
- Vicky Rodriguez, Local Initiative Support Corporation
- Jason Jarvinen, International Rescue Committee
- Vishnu Sridharan, Mission SF Community Financial Center
- Nicole Heesen, North County Lifeline

2:30 pm – BREAK
3:00 pm – 5:00 pm - NETWORKING RECEPTION and INNOVATION AWARD CEREMONY
The networking reception is sponsored by US-Mexico Border Philanthropy Partnership. During the reception, the 2013 Innovation Grant will be awarded to the most promising proposal.
2013 LEADERSHIP AWARD RECIPIENTS

2013 Partner of the Year

Gustavo Bidart, Senior Vice President, Community Development Regional Director, Citi

Gustavo currently serves as Senior Vice President, Community Development Director for Citi’s Southern California Region, which covers the counties of Los Angeles, Ventura, Santa Barbara, San Diego, Orange, Riverside, and San Bernardino. As the Regional Director, Gustavo manages a team of Community Development Officers, in Southern California, who are responsible for executing Citi’s community strategies and programs that can be leveraged by local nonprofit agencies, governments and community advocates. He has been in the financial industry since 1989 of which the last 17 years have been in Community Reinvestment. Before arriving at Citi, Gustavo has been involved in the Community Relations Divisions for both Washington Mutual and California Bank & Trust. Gustavo personifies Citi’s community focus of looking for opportunities to help make our communities a better place to live and work by directly participating with nonprofits and their board of directors.

Policymaker of the Year Award

Honorable John Chiang, California State Controller

John Chiang was first elected in November 2006 to serve as Controller of the State of California, the ninth-largest economy in the world. He was elected to serve a second term in November 2010. Since taking office in January 2007, Controller Chiang took immediate action to make the State’s finances more transparent and accountable to the public and to weed out waste, fraud and abuse of public funds. The Controller’s aggressive audits have identified more than $5 billion in taxpayer dollars that were denied, overpaid, subject to collection, or resulted in revenues, savings and cost avoidance. He has led efforts to reform the State’s public pension systems, helped local governments navigate difficult economic times, protected California’s precious natural resources, reunited rightful owners with more than $2.3 billion in unclaimed cash and nearly 179 million shares of stocks and securities that had been lost or forgotten, and launched financial and tax assistance seminars for California’s working families, seniors, small businesses and non-profit organizations.

Philanthropist of the Year

Amanda Feinstein, Senior Program Officer at the Walter and Elise Haas Fund & Steering Committee Member Asset Funders Network

Amanda manages a grantmaking program that promotes economic advancement for low-income families through workforce development, asset building, and foreclosure response. Amanda is a steering committee member of the Asset Funders Network and the Bay Area Asset Funders Network as well as chair of the Bay Area Workforce Funding Collaborative. In previous roles, Amanda oversaw welfare to work training contracts and developed new workforce training initiatives at the San Francisco Human Services Agency; she founded a non-profit advocacy organization addressing homelessness; and she worked as an aide to a member of the San Francisco Board of Supervisors. Amanda has a Masters in Public Administration from the Kennedy School of Government at Harvard University and a Bachelors in Sociology.
Practitioner of the Year

Teresa Smith, Chair, San Diego Family Asset Building Coalition

Teresa began working on asset building programming in 2003 with the launch of San Diego’s Earned Income Tax Campaign followed by the development of adult and youth financial education programs. In 2009, Teresa founded Dreams for Change to provide unique homeless and asset building services. She has provided pilot programming focusing on building individual and family assets through education, innovative programming and direct advocacy. She is a leader in building collaborations to address the communities increased needs with reduced resources. She coordinates the THRIVE San Diego Initiative, a partnership between County of San Diego, United Way, SDSU, and other local universities utilizing college students to assist in supporting organizations by increasing access to free tax services and other public benefits. Teresa is currently working towards completing a Masters in Nonprofit Leadership and Management at the University of San Diego. Teresa’s prior educational experience includes a bachelor in psychology from Western Michigan University, and a MA and PHD in Human Science from California Institute in Human Sciences.

Financial Institution of the Year

Steve Baehrens, Vice President, Division Operations Officer, Community Banking Administrative Support Services

Joining Union Bank in 1991, Steve managed various branch offices in San Diego County for ten years. At that point, he joined teams providing support and advice on procedures for the branch employees serving our customers. The additional freedom of schedule allowed Steve to work on projects like the Individual Development Account (IDA). Procedures have been prepared and adopted at Union Bank for several IDA programs serving foster youth and households in a variety of communities. Providing access to savings programs and financial education is only one piece of the partnership Union Bank enjoys with our local agency partners serving our under-banked citizens.

Volunteer of the Year

Lorna Hodge, MBA, Chair, Financial Planning Association of San Diego

The Financial Planners Association (FPA) is a values-based membership organization. FPA’s primary aim is to fosters the value of financial planning through public outreach to support financial education, public awareness, pro bono activities and special programs. Ms. Hodge serves as the Pro Bono Director of FPA chapter in San Diego. The FPA spearheads annual Financial Planning Days in hundreds of cities across the country. Locally, FPA launched Financial Planning Day at the San Diego State University campus on September 28th. On this day, financial planners volunteer their time and expertise to provide free one-on-one counseling and classroom style educational presentations addressing key personal finance topics. To promote financial empowerment, FPA provides no strings attached financial planning advice to people who need it the most to achieve their life goals. Ms. Hodge has been in the financial services industry as a financial analyst, consultant, manager and corporate officer with firms as diverse as A.G. Edwards, Charles Schwab, Inc., and FINRA. She also served as managing director of the Global Generations Policy Institute where we published the Harvard Generations Policy Journal.
2013 SPEAKERS

Morning Keynote

Honorable John Chiang, California State Controller

John Chiang was first elected in November 2006 to serve as Controller of the State of California, the ninth-largest economy in the world. He was elected to serve a second term in November 2010. Since taking office in January 2007, Controller Chiang took immediate action to make the State’s finances more transparent and accountable to the public and to weed out waste, fraud and abuse of public funds. The Controller’s aggressive audits have identified more than $5 billion in taxpayer dollars that were denied, overpaid, subject to collection, or resulted in revenues, savings and cost avoidance. He has launched financial and tax assistance seminars for California’s working families, seniors, small businesses and non-profit organizations.

Afternoon Keynote

Stephen Maduli-Williams, Vice President of Social Enterprise, Jacobs Center

Prior to coming to Jacobs Center for Neighborhood Innovation, Stephen served as President & CEO of The San Francisco Housing Development Corporation (SFHDC). He brings over 15 years of senior-level management experience in the public, private, and nonprofit sectors and has proven himself to be an innovative leader. Stephen launched and served as President of Chicago Venture Partners, a nonprofit created to help under-resourced businesses thrive. His successes there included allocating business assistance resources to more than 1,500 clients (70% of whom reside in low- and moderate-income areas) to achieve economic success; launching Chicago’s first business attraction website providing commercial real estate listings and market data for the underserved real estate market; and creating and managing “Innovate Illinois” (a high-growth business competition program) for the Illinois Department of Commerce and Economic Opportunity.

Panelists

Jessica Bartholow, Legislative Advocate, Western Center on Law and Poverty

Jessica Bartholow is a legislative advocate at the Western Center on Law and Poverty with over a decade of experience in anti-poverty organizing, advocacy and program development at the local, state and national level. Jessica is considered an expert on issues of poverty, its causes, consequences and public and private efforts to reduce or ameliorate it. She has led in coalition to pass a budget proposals and over a dozen pieces of legislation relating to financial empowerment, asset building, disability benefits, employment training and job creation.

Linda Brost, Vice President of Business Development and Marketing, Ways to Work, Inc.

Linda leads nationwide expansion efforts for Ways to Work, Inc. By creating a scaling a process based on building national and local collaboration, and partnerships between private, non-profit, and philanthropic stakeholders, Ways to Work has nearly doubled the number of families benefiting from the Ways to Work program. Prior to joining Ways to Work she served in private sector leadership positions and with Indianapolis Private Industry Council leading a public/private partnership that created a continuum of services combining basic skills, life skills, and pre-employment skills training with job placement for over 2000 young people each year.
Andy Carey, Executive Director, US-Mexico Border Philanthropy Partnership

Andy Carey was named Executive Director of the US-Mexico Border Philanthropy Partnership (BPP) in 2008. BPP is a binational membership organization that supports a network of organizations that build prosperity through leadership, collaboration, and philanthropy in the US-Mexico border region. Since 2008, BPP has grown to 100 institutional members from across the US and Mexico training hundreds of civic leaders and dispersing over $150,000 in technical assistance. Additionally, BPP has engaged in numerous national and international agencies to educate them about the realities and assets of the border region.

Maggie Cervantes, Executive Director, New Economics for Women (NEW)

Maggie Cervantes has served as the Executive Director for New Economics for Women (NEW) since 1992. Her leadership has resulted in significant milestones for NEW including the opening of La Posada and the creation of other housing sites dedicated to helping low-income women and their families become economically independent. During her tenure, she has leveraged a $96,000 grant for NEW into its existing success as a $300 million economic development corporation. Ms. Cervantes has led the design of innovative economic literacy programs for Latinas and their families in the areas of consumer rights, economic empowerment, and homeownership.

Victor Corral, Acting Director of the Mission Promise Neighborhood, Mission Economic Development Agency (MEDA)

In his current role, Victor works to create a community of opportunity in San Francisco’s Mission District. Led by the Mission Economic Development Agency (MEDA), the Mission Promise Neighborhood’s goal is to ensure that every child goes to college and every family is economically successful. Previously, Victor was the Program Manager for the Closing the Racial Wealth Gap Initiative at the Insight Center, a national effort to close the racial wealth gap in a generation at the Insight Center for Community Economic Development. His writing has appeared at the Huffington Post and Colorlines. Victor is a native of Mexico and a proud veteran of the US Navy.

Shaina Gross, Vice President of Impact Strategies and Mobilization, United Way of San Diego

Shaina has been with United Way since 2006. She oversees the development of community goals, strategies and tactics, and community collaborations and partnerships in the areas of Education, Income, Health and Homelessness. In addition, she is responsible for the allocation of resources into the community, and the overall mobilization and engagement efforts within the community. She has a Master’s in Public Health from the University of North Carolina at Chapel Hill, and before coming to United Way worked for several years in direct service.

Chi Elder, Community Development Officer, Citi

Chi manages Citi’s partnerships with regional and local organizations to support community development through financial inclusion and economic empowerment, focusing on responsible and accessible finance and asset building; neighborhood preservation and revitalization; access to college education; and small business and microenterprise development. Chi also manages Citi’s nonprofit relationships in San Diego, East Inland Empire and South Orange County, networks and stakeholders, working across Citi’s businesses and geographies, to expand access to financial services in underserved communities.
Karina Favela-Barreras, Assistant Director of Youth Services, Youth Policy Institute

Karina established the School and Community Partnerships department, which consists of the Full-Service Community Schools (FSCS), AmeriCorps, Carol White Physical Education program and the Los Angeles Promise Neighborhood planning grant. Before joining YPI, Karina served as School Readiness Program Coordinator for Los Angeles Education Partnership. In this capacity she supported a community needs assessment process and the implementation of school readiness and health awareness initiatives to assist families with children ages zero to five.

Gwendy Donaker Brown, Director of Policy and New Initiatives, Opportunity Fund

Gwendy Donaker Brown is Director of Policy and New Initiatives at Opportunity Fund, California’s leading microfinance institution. In her role, Gwendy helped develop and launch groundbreaking savings products including Start2Save emergency savings, Saving for Citizenship and customized products for foster youth and single mothers, as well as recent pilots in credit building. Previously, she worked for One Economy Corporation where she conducted community outreach to help low-income New Yorkers bridge the digital divide. She also serves worked with local governments and corporations to reduce their carbon footprint with the California Climate Action Registry in Los Angeles. Gwendy was drawn to development work as a Fulbright Scholar and the Andean Development Corporation (CAF) in Caracas, Venenzuela.

Joel Craddock, M.S., Ed, Jewish Family Service of San Diego

Joel has held senior management positions within human service agencies for the past 24 years. He has served on various boards and has an impressive history of procuring and successfully managing local, state, and federal government contracts. Joel has been with JFS since March 2003. Joel was responsible for the first expansion of JFS programs outside of San Diego County in 2005, developing a 25-bed emergency shelter program serving the Palm Springs area. Currently, JFS services in the Coachella Valley has grown to 170 beds, including emergency, transitional, and permanent housing programs. Joel was also the first recipient of the agency’s Henrietta Rubenstein award, given annually to the employee who demonstrates excellence, initiative, professionalism, and leadership.

Melody Winter Head, Regional Manager, Community Development, Southern California, Federal Reserve Bank of San Francisco

Since joining the Federal Reserve Bank in 2003, Melody has engaged financial institutions, community-based economic development leaders and government agencies to develop solutions to pressing neighborhood issues in low-wealth communities of Southern California. The emphasis of her work is on building assets through the development of affordable housing, small and micro business, workforce training and jobs, financial education, and healthy communities. Prior to coming to the Federal Reserve, Melody invested many years in all aspects of mortgage loan origination and sales and compliance with the Community Reinvestment Act. In addition, she spent several years developing asset building solutions for low-wealth savers and jobs for workers in the field of high tech. She is active with several community-based nonprofit providers and serves on committees of the Orange County Community Housing Corporation and the Clearinghouse CDFI.
Nicole Heesen, Director of Employment and Housing, North County Lifeline

Nicole began her social service career as direct line staff serving low-income and homeless populations. As the Director of Employment and Housing at North County Lifeline, she has transformed the departments services from stand alone employment, financial and emergency based services to a model of integrated service delivery, allowing program participants to achieve greater financial stability through the implementation of best practices. Ms. Heesen has been with North County Lifeline since 2001, working to carry out the mission of building self-reliance through problem solving, skill-building and accessible community-based services. Ms. Heesen is the Chair of North County Works, a committee of the Alliance for Regional Solutions, focused on meeting the employment needs of North County through collaboration and the Vice Chair of the San Diego Family Asset Building Coalition.

Jason Jarvinen, Center for Financial Opportunity, Manager, International Rescue Committee

The Center consists of employment, career development, financial education, and microenterprise programs. The Center’s goal is to help its participants move out of poverty by advancing in the workforce in stay out of poverty by building savings and assets. Jason has nine years of experience with asset building programs. He has a master's degree in nonprofit leadership and management from the University of San Diego.

Sheryl Lane, Director of Public Policy and Alumni Engagement, Earned Assets Resource Network (EARN)

Sheryl works with a team to champion national, state, and local savings and asset-building policies that open the door to financial success for low-wage workers. She leads EARN’s statewide grassroots constituency building effort to increase the voices, leadership and involvement of low-wage workers and low-income families in promoting public policies and practices that support long-term financial security. Sheryl holds a Masters of Science in Urban Policy and Management from the Milano Graduate School of Management and Urban Policy at the New School in New York City. She holds two B.A.s, one in Sociology and another in Psychology & Social Behavior, both from UC Irvine. She is currently the Chair of the Planning Commission in Richmond California.

Lauren Leimbach, Executive Director, Community Financial Resources

Lauren has spent over 20 years in the financial services industry working for Bank of America, the Federal Reserve, and Providian Financial. She has a wide-ranging background in new financial products and services development, automation and payment systems, marketing strategy, operational implementation, production management, and organizational planning. She also provides consulting support on management tools, program implementation and organizational development strategies to non-profit organizations. Lauren has a BA in Economics and an MBA in Finance from the University of Michigan.
Martha Najarro, Program Coordinator, Asset Building Program, Mexican American Opportunity Foundation

Martha oversees the day-to-day operations of the VITA initiative and others in Los Angeles. As a professional tax preparer since 2007, Ms. Najarro joined MAOF in the position of Program Assistant and has been promoted for her dedication, training, and experience with the Spanish speaking community to Program Coordinator. She provides yearly tax law training and is well versed with the IRS standards of quality service measures. She has also administered trainings for past VITA volunteers and is well versed on TAXWISE software. She graduated from the University of Central America, San Salvador, and Salvador in Economics. Her degree has been validated by USA standards and is a Master’s in Business, from Keller University graduate. With over five years experience in adult education programs she is currently the lead expert in asset building capabilities in Los Angeles.

Tram Nguyen, Local Policy Coordinator, Alameda County Public Health Department.

Tram Nguyen is a Local Policy Coordinator at the Alameda County Public Health Department. She leads the Economic and Housing policy working groups to advance local policy and systems changes for health equity and economic and housing justice. Tram previously worked in communications and fund development with the California Reinvestment Coalition. Prior to that she was a journalist, serving as editor of ColorLines magazine at the Applied Research Center for six years. She earned her Masters in Public Policy from the Goldman School of Public Policy at UC Berkeley.

Vino Pajanor, Executive Director, Housing Opportunities Collaborative

Vino is the first Executive Director of Housing Opportunities Collaborative (aka HOC and the Collaborative), was also its founding Board member and Vice President. The Collaborative was established in 2005 by nonprofits and leaders to encourage collaboration between various housing related agencies in both the nonprofit and for-profit sectors, to formulate industry best practices, and to empower the public by providing easy access to housing information and related resources. To date the Collaborative has assisted more than 15,000 families in Southern California by leveraging its partners’ resources, building bridges among agencies, and avoiding duplication of efforts. Under Vino’s leadership the Collaborative has grown from a local coalition to the first collaborative and the youngest organization to approved by U.S. Dept. of Housing & Urban Development as an Intermediary.

Myrna B. Pascual, Field Policy and Management, Department of Housing and Urban Development, San Diego

Myrna Bryn Pascual has been with Field Policy and Management in the San Diego HUD Field Office of the U.S. Department of Housing and Urban Development since 1998, primarily focused on making effective use of HUD’s programs and initiatives and expanding partnerships. Previously, she was Staff Attorney in Housing and Community Development at the Legal Aid Society of San Diego and part-time Administrative Law Judge with the CA Office of Administrative Hearings. The San Diego Housing Federation recognized Myrna for her work in educating tenants in HUD assisted housing complexes region wide. She is past president of Pan Asian Lawyers of San Diego and Filipino American Lawyers of San Diego, and for 15 years has spearheaded free community law classes in community centers and libraries. Ms. Pascual resides in Scripps Ranch with her husband David and two daughters, Carla and Laura.
Victor Ramirez, Community Development Officer, Citi

Victor is responsible for community investments and developing economic development initiatives with non-profit organizations in underserved areas of Los Angeles, Orange County, and the Inland Empire. He works closely with the Citigroup Foundation providing recommendations for grant funding to local organizations with primary focuses on affordable housing, economic development, financial capability, asset building, college success, and neighborhood revitalization. Victor has great experience in developing innovative programs at these organizations that respond to the immediate needs of the community. He currently serves as a subject matter expert for Citi on various economic development topics including asset-building strategies.

Solana Rice, Associate Director, PolicyLink

Solana leads a team promoting financial security for all – ensuring that state and federal policies address wealth inequality and the widening racial wealth gap. The team helps advocates connect, share, learn, and act for collective impact on issues of wealth building for low-income communities. She has a background in city planning, community development, and asset-building strategies. Prior to PolicyLink, Rice worked as a comprehensive planner with the St. Louis County Department of Planning. Rice holds an MCP in city planning from MIT and a BA in architecture from Washington University in St. Louis. She enjoys hiking, laughing, and dancing.

Vicky Rodriguez, Program Officer, Local Initiatives Support Corporation (LISC)

Vicky is a local San Diegan, and has extensive background around managing community banking, workforce, and economic development programs. She joined the Local Initiatives Support Corporation (LISC) in 2009. As a Program Officer with LISC, she serves as the lead for their Family Income and Wealth Building Strategy, which is designed to connect low-to-moderate income families to the financial and labor market mainstream via LISC’s Financial Opportunity Centers (FOC). Her efforts have brought the San Diego network to five Centers. In 2012, the success of the San Diego’s FOC work was highlighted in the Official White House Blog. More recently, she helped seed capital for the FOC Network to provide Credit Building Loans, as well as launched a Welding Training Program in partnership with the International Rescue Committee and SouthCoast Welding and Manufacturing Company, to help bridge workers in the sheet metal industry.

Samuel Sinyangwe, Program Coordinator, PolicyLink

Samuel is the Program Coordinator at the Promise Neighborhoods Institute at PolicyLink, manages the Institute’s community of practice work to advance equity and opportunity for children and families in some of the nation’s most distressed communities. He facilitates interagency, inter-organization collaboration and provides technical, research, and community engagement assistance to the Institute’s network of Promise Neighborhoods. Prior to joining PolicyLink, Samuel conducted community outreach and civic engagement work for Stanford University, youth development work in South Africa, and collective impact efforts in Orlando, Florida. Samuel holds a B.A. in Political Science from Stanford University.
Vishnu Sridharan, Director, MY Path, Mission SF Community Financial Center

Vishnu became Mission SF's MY Path Director in 2012. As Director, Vishnu is working to refine the MY Path model – which has demonstrated that timely and relevant financial capability interventions can have a significant impact on the trajectory of working youth and young adults – so that it can be integrated into workforce development sites across the country. Prior to coming to Mission SF, he conducted research and advocacy around how national, state, and local policies can give low- and no-income individuals and families the same access to wealth-creation tools as their more affluent peers. Vishnu also has a deep background in human rights, in particular social and economic rights, from his legal work in China and community building work as a Peace Corps Volunteer in El Salvador. He earned a bachelor's degree in Philosophy from Columbia University and a law degree from Stanford Law School.

Aleta Sprague, Policy Analysis, Asset Building Program, New America Foundation

Aleta is a policy analyst in the Asset Building Program at the New America Foundation, where she provides research and analysis on state and federal policies to increase savings among low-income households. In particular, Ms. Sprague focuses on asset limit reforms in public assistance programs, overcoming barriers to financial inclusion for low-income households, and new approaches to promoting retirement savings. Prior to coming to New America, she served as an Emerson National Hunger Fellow with the Idaho Hunger Relief Task Force in Boise, Idaho. Ms. Sprague received a B.A. from New York University and a J.D. from UCLA School of Law, with a specialization in Critical Race Studies.

Leah Tarran, Financial Education and Asset Building Program Manager, Brighter Beginnings

Leah is passionate about empowering low-income families to take control of their financial future. After graduating from the University of Arizona in 2007, she followed her passion for international travel and received a Masters of Public Health from University of Sydney, Australia. As Financial Education and Asset Building Program Manager at Brighter she currently works to develop culturally appropriate and relevant financial education and financial services for low-income clients in Alameda and Contra Costa County. Recently, Leah was able to use her facilitation and financial coaching skills to design an innovative economic empowerment program for young women in the Rift Valley Region of Kenya, Africa.

Ali Tarzi, Assistant Vice President of Classes and Coaching, Community HousingWorks

Mr. Tarzi oversees CHW's homeownership, foreclosure prevention, wealth building and financial empowerment programs. He also serves on the NeighborWorks America National Advisory Committee for Homeownership Programs, serves as a national consultant for National Council of La Raza's training and certification division and is the Co-Chair of NeighborWorks' Pacific District HOC managers committee. In his free time, Ali is involved with his alumni network, the San Diego Leadership Alliance, comprised of socially conscious progressives working towards a more egalitarian San Diego.
Sarah Shubitowski Teater, Family Economic Success Supervisor, Easy Bay Asian Local Development Corporation

Sarah oversees the Volunteer Income Tax Assistance (VITA) program, Money Savvy Youth financial education program, and all adult financial counseling and savings programs. She came to EBALDC after finishing her Master of Public Policy degree at the University of Michigan and exploring her interest in financial capability through an internship at the Center for Financial Services Innovation (CFSI).

Marisabel Torres, National Council of La Raza (NCLR)

Marisabel Torres joined the National Council of La Raza (NCLR) in 2008 to work in its Office of Research, Advocacy, and Legislation (ORAL). In her current capacity as Policy Analyst in the Wealth-Building Policy Project, Ms. Torres’s portfolio includes banking and homeownership policies affecting Latino families. She produces policy documents that demonstrate the effects of social programs on the Latino community and communicates NCLR’s position and recommended policy changes to Congress and NCLR’s Affiliate organizations, as well as to other interested stakeholders. She holds a B.A. in international affairs from the University of Mary Washington in Fredericksburg, Virginia.

Alex Desautels, Policy Manager, Alameda County Public Health Department.

Alex oversees local policy activities at the intersection of health and economics, education, criminal justice, housing, land use, and transportation. Advancing equity though local policy and systems change is a core component of the Department’s strategy for eliminating racial, social-economic, and geographic inequities in health outcomes. Alex joined the Public Health Department while earning her Masters of Social Welfare at U.C. Berkeley, with an emphasis on policy, planning, and organizational development. Before moving to California, she worked in violence and teen pregnancy prevention and youth development programs in Washington, DC, her hometown. Outside of work, Alex spends as much time as possible enjoying nature, friends, family, and good food with her children and husband.

Lauren Leimbach, Executive Director, Community Financial Resources.

Laren has spent over 20 years in the financial services industry working for Bank of America, the Federal Reserve, and Providian Financial. She has a wide-ranging background in new financial products and services development, automation, and payment systems, marketing strategy, operational implementation, production management, and organizational planning. She has provided consulting support on management tools, program implementation, and organizational development strategies to non-profit organizations.

Matias Kraemer, Financial Capability Program Lead, Mission Economic Development Agency (MEDA)

Mr. Kraemer leads MEDA’s financial capability efforts, including special project coordination, curriculum development, capacity building and program performance management. Prior to joining MEDA, Mattias served as the first Financial Capability Coordinator for Latino Economic Development Center in Washington, DC and was responsible for program implementation, and bilingual client coaching, workshop curriculum, and program evaluation. Mattias received a Bachelor’s of fine arts in Drama and Performance Pedagogy from New York’s University’s Tisch School of Performing Arts and his Masters in Cultural Anthropology from the Pontifica Universidad Catolica de Chile.

Amy Shrado, Health and Legislative Policy Analyst, Alameda County Supervisor Keith Carson

Amy currently serves in the office of Alameda County Supervisor Keith Carson, where she is responsible for keeping Supervisor Carson’s office in the forefront of the health care debate at a local, state and national level. She tracks and advocates for state and federal legislation that impacts Alameda County. In addition to Health and Legislative policy Amy is the staff person responsible for transportation policy for Supervisor Carson’s office. Prior to joining Supervisor Carson’s team Amy spent almost four years at Planned Parenthood: Shasta-Pacific where she was the Community Engagement Manager and facilitated an affiliate wide client advocacy program as well as worked on state and federal legislation including the budget and ran two successful campaigns to defeat state ballot initiatives.
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The CABC Steering Committee extends our sincere appreciation to our wonderful sponsors, without whom our 4th Annual Assets Building Conference would not be possible at the Jacobs Center for Neighborhood Innovation in San Diego. We are grateful to our sponsors for recognizing the value of cross-sector collaboration driven by a diverse network of organizations committed to working together to help all working families achieve their dreams. We invite all participants to join us in commending and supporting these organizations.