



FINANCIAL LITERACY AND EDUCATION COMMISSION
November 3, 2016
SPEAKER BIOGRAPHIES

Jacob J. Lew

U.S. Secretary of the Treasury

Jack Lew was confirmed by the United States Senate on February 27, 2013, to serve as the 76th Secretary of the Treasury. Secretary Lew previously served as White House Chief of Staff. Prior to that role, Lew was the Director of the Office of Management and Budget (OMB), a position he also held in President Clinton's Cabinet from 1998 to 2001. Before returning to OMB in 2010, Lew first joined the Obama Administration as Deputy Secretary of State for Management and Resources.

Before joining the State Department, Lew served as managing director and chief operating officer for two different Citigroup business units. Prior to that, he was executive vice president and chief operating officer of New York University, where he was responsible for budget, finance, and operations, and served as a professor of public administration. From 2004 through 2008, Lew served on the Board of Directors of the Corporation for National and Community Service and chaired its Management, Administration, and Governance Committee.

As OMB Director from 1998 to 2001, Lew led the Administration budget team and served as a member of the National Security Council. During his tenure at OMB, the U.S. budget operated at a surplus for three consecutive years. Earlier, Lew served as OMB's Deputy Director and was a member of the negotiating team that reached a bipartisan agreement to balance the budget. As Special Assistant to President Clinton from 1993 to 1994, Mr. Lew helped design Americorps, the national service program.

Lew began his career in Washington in 1973 as a legislative aide. From 1979 to 1987, he was a principal domestic policy advisor to House Speaker Thomas P. O'Neill, Jr, where he served the House Democratic Steering and Policy Committee as Assistant Director and then Executive Director. He was the Speaker's liaison to the Greenspan Commission, which negotiated a bipartisan solution to extend the solvency of Social Security in 1983, and he was responsible for domestic and economic issues, including Medicare, budget, tax, trade, appropriations, and energy issues.

Before joining the Obama Administration, Lew co-chaired the Advisory Board for City Year New York and was on the boards of the Kaiser Family Foundation, the Center on Budget and Policy Priorities, the Brookings Institution Hamilton Project, and the Tobin Project. He is a member of the Council on Foreign Relations, the National Academy of Social Insurance, and of the bar in Massachusetts and the District of Columbia.

Richard Cordray

Director, Consumer Financial Protection Bureau, Vice Chair

Richard Cordray serves as the first Director of the Consumer Financial Protection Bureau. He previously led the Bureau's Enforcement Division.

Prior to joining the Bureau, Mr. Cordray served on the front lines of consumer protection as Ohio's Attorney General. Mr. Cordray recovered more than \$2 billion for Ohio's retirees, investors, and business owners and took major steps to help protect its consumers from fraudulent foreclosures and financial predators. In 2010, his office responded to a record number of consumer complaints, but Mr. Cordray went further and opened that process for the first time to small businesses and non-profit organizations to ensure protections for even more Ohioans. To recognize his work on behalf of consumers as Attorney General, the Better Business Bureau presented Mr. Cordray with an award for promoting an ethical marketplace.

Mr. Cordray also served as Ohio Treasurer and Franklin County Treasurer, two elected positions in which he led state and county banking, investment, debt, and financing activities. As Ohio Treasurer, he resurrected a defunct economic development program that provides low-interest loan assistance to small businesses to create jobs, re-launched the original concept as GrowNOW, and pumped hundreds of millions of dollars into access for credit to small businesses. Mr. Cordray simultaneously created a Bankers Advisory Council to share ideas about the program with community bankers across Ohio.

Earlier in his career, Mr. Cordray was an adjunct professor at the Ohio State University College of Law, served as a State Representative for the 33rd Ohio House District, was the first Solicitor General in Ohio's history, and was a sole practitioner and Of Counsel to Kirkland & Ellis. Mr. Cordray has argued seven cases before the United States Supreme Court, including by special appointment of both the Clinton and Bush Justice Departments. He is a graduate of Michigan State University, Oxford University, and the University of Chicago Law School. Mr. Cordray was Editor-in-Chief of the University of Chicago Law Review and later clerked for U.S. Supreme Court Justices Byron White and Anthony Kennedy.

Mr. Cordray lives in Grove City, Ohio with his wife Peggy – a Professor at Capital University Law School in Columbus – and twin children Danny and Holly.

Amias Gerety

Acting Assistant Secretary for Financial Institutions, U.S. Department of the Treasury

Amias Gerety is an Advisor to the Secretary of the Treasury. Previously, Mr. Gerety served as Senior Advisor to the Deputy Assistant Secretary for the Financial Stability Oversight Council, and later as the Acting Assistant Secretary for Financial Institutions where he developed and coordinated Treasury's policies on issues affecting financial institutions and oversaw the Community Development Financial Institutions (CDFI) Fund, the State Small Business Credit Initiative, and the Small Business Lending Fund. Prior to joining Treasury, Mr. Gerety was a management consultant at Oliver Wyman. He was also part of the domestic policy staff of John Kerry's Presidential campaign and for the Center for American Progress.

Melissa Koide

Deputy Assistant Secretary for Consumer Policy, U.S. Department of the Treasury

Melissa Koide serves as the Deputy Assistant Secretary for Consumer Policy. In this role, she is responsible for matters concerning financial access, financial education, and consumer policy in the United States. She also served as the Executive Director for the President's Advisory Council on Financial Capability for Young Americans and supports the Secretary in his leadership of the Financial Literacy and Education Commission. Prior to joining Treasury, Ms. Koide was the Vice President of Policy at the Center for Financial Services Innovation.

Vincent G. Logan

Special Trustee for American Indians, Department of the Interior

Vincent Logan was sworn in as the Special Trustee for American Indians on July 7, 2014. He is the fourth person to be confirmed by the U.S. Senate for this position.

Professionally, Mr. Logan has been an investment advisor for the Merrill Lynch Private Bank, a finance attorney at Schulte, Roth & Zabel, both in New York, and performed public service with the Antitrust Division, Department of Justice. Immediately prior to joining Interior, he was President of The Nations Group, an investment consulting firm in New York.

A member of the Osage Nation, Mr. Logan has been part of the fabric of Indian Country for many years. He says his most satisfying work has been as mentor for Native American attorneys, several of whom are pursuing careers in the capital markets or regulatory.

Originally from Norman, Oklahoma, he has resided in New York for more than 25 years.

Janneke Ratcliffe

Assistant Director, Office of Financial Education, Consumer Financial Protection Bureau

Janneke Ratcliffe serves as Assistant Director for Financial Education in the Consumer Financial Protection Bureau. Prior to joining the Bureau in September of 2014, Ms. Ratcliffe served as Executive Director at the Center for Community Capital, at the University of North Carolina at Chapel Hill. In this role, Ms. Ratcliffe led a group of researchers in examining how people and communities utilize financial services. She was also a Senior Fellow at the Center for American Progress. Before serving at UNC, Ms. Ratcliffe spent seven years working at Self-Help Ventures Fund, one of the leading community development institutions in the United States, and prior to that, ten years at GE Capital in mortgage and mortgage insurance. Ms. Ratcliffe graduated from the University of North Carolina at Chapel Hill with a B.S. in economics and French.

Sunaena K. Lehil

Senior Policy and Innovation Analyst, Office of Financial Education, Consumer Education and Engagement Division, Consumer Financial Protection Bureau

Sunaena K. Lehil joined the CFPB in January 2013 as the Senior Policy and Innovation Analyst of the Office of Financial Education. In this capacity, she manages the Bureau's financial education policy portfolio focused on children and youth. Before joining the Bureau, Sunaena was the Public Policy and Communications Manager at EARN, the leading non-profit provider of micro-savings services to low-income families in the United States. At EARN, Sunaena helped build and manage a statewide coalition, developed State-level policy proposals, and led

financial access advocacy campaigns. Previously, she served as an Academy Associate at the Greenlining Institute and worked at the Delaware Financial Literacy Institute where she helped develop statewide social marketing efforts and supported financial literacy programs. Sunaena was a Women's Policy Institute Fellow at the Women's Foundation of California. Sunaena holds a Bachelor of Arts from the University of California, Berkeley.

Luke W. Reynolds

Chief of Outreach & Program Development, Federal Deposit Insurance Corporation

Luke W. Reynolds is Chief of Outreach & Program Development at the FDIC. His team develops, enhances, and promotes FDIC's financial education resources. His team also conceptualized and implemented two FDIC pilots, the Youth Savings Pilot and Adopt-a-School Pilot. He is also an FDIC Deputy Ethics Counselor. Mr. Reynolds has authored or contributed to many publications for a diverse range of audiences. He has spoken internationally on the US consumer protection landscape and has taught senior foreign leaders how to adapt the Money Smart curriculum to develop a national financial education program.

Mr. Reynolds, a native Oregonian, holds a baccalaureate degree with High Distinction from Indiana University where he studied public financial management and economics and a Juris Doctor (J.D.) degree from Loyola Marymount University Law School in Los Angeles. He is a licensed attorney in California and the District of Columbia, and is a Certified Regulatory Compliance Manager (CRCM). He served as Chief Technical Editor of the Loyola of Los Angeles International Law Review. His awards include the FDIC Chairman's Individual Excellence and Chairman's Team Excellence Awards, Divisional Manager of the Year Award, and a Commendation by the County of Los Angeles.

Elizabeth Odders-White

Kuechenmeister Bascom Associate Professor, Senior Associate Dean for Academic Programs, University of Wisconsin-Madison

Elizabeth Odders-White is the Kuechenmeister Bascom associate professor and senior associate dean for academic programs at the Wisconsin School of Business at the University of Wisconsin-Madison. She is also an affiliate of the UW-Madison Center for Financial Security (CFS). Her long-standing interest in developing financial capability among youth has grown to become the primary focus of her research. She participated on the research teams that designed and implemented the U.S. Department of the Treasury's Assessing Financial Capability Outcomes youth pilot and the U.S. Consumer Financial Protection Bureau's Youth Financial Well-Being study. Most recently, she worked with colleagues at CFS to conduct a formal evaluation of an experiential financial education program for upper-elementary students, supported by the Department of the Treasury's Financial Empowerment Innovation Fund. Odders-White holds a PhD in finance from Northwestern University, as well as a bachelor of science in applied mathematics and a bachelor of fine arts in vocal performance, both from Tulane University.

Jason Young

Co-Founder and CEO, MindBlown Labs

Jason Young has spent the last decade working at the intersection of technology, education and economic empowerment. Jason is the Co-founder and CEO of MindBlown Labs, a financial wellness innovation lab that leverages design thinking and gamification to create solutions to engage, educate and motivate Millennials to save and invest for the future. Jason is a leading innovator having received national recognition for his work on several occasions. Jason was appointed by the President to a special Advisory Council on Financial Capability for Young Americans. Jason is also Co-Founder and President of The Hidden Genius Project, a non-profit that trains underserved youth in technology creation, entrepreneurship and leadership. Prior to founding these organizations, he was part of the founding team of Wikinvest.com. He also worked at Merrill Lynch as a senior specialist. Jason graduated from Harvard University with an A.B. in Economics.

Margaret Libby

Founding Executive Director, MyPath

Margaret Libby is the Founding Executive Director of MyPath, a national nonprofit that supports low-income working young adults to take control of their financial lives and achieve upward economic mobility. Since January 2007, Libby has led MyPath's pioneering work to demonstrate the effectiveness of integrating banking, savings and credit-building into youth employment and workforce settings. MyPath's design, outcomes and best practices have helped shape the field and have been published by the Consumer Financial Protection Bureau, the Journal of Consumer Affairs, the Federal Reserve Bank of Philadelphia and CFED. Libby co-authored "Boosting the Power of Youth Paychecks," a Federal Reserve Bank of San Francisco paper on the only quasi-experimental design study of a youth financial capability program in the country. MyPath has initiatives in six communities with more than 50 nonprofit partners, reaching 3,500+ low-income working young adults. Libby has a B.A. from Brown University and an M.S.W. from U.C. Berkeley.

Jennifer Kemp

Unit Chief for Youth Policy and Performance, U.S. Department of Labor

Jennifer Kemp leads the Workforce Innovation and Opportunity Act youth formula program at the U.S. Department of Labor's Employment and Training Administration. As the Unit Chief for Youth Policy and Performance, she also manages the Youth CareerConnect grants, Career Pathways for Youth grants, and the Performance Partnership Pilots. Previously she led the Youth Policy Team for the U.S. Department of Labor's Office of Disability Employment Policy. Past work experiences also include leading national, state and local grant programs; staff on the U.S. House Appropriations Committee; and Special Assistant to the Chairman of the President's Committee on Employment of People with Disabilities. She began her Federal career through a Workforce Recruitment Program internship at the U.S. Department of Defense. In addition, Jennifer has worked in the non-profit, university, and corporate worlds. She holds an undergraduate degree from the University of Michigan and a graduate degree from Vanderbilt University. She lives in Washington, DC with her husband, two sons, and family dog.

John W. R. Phillips

Associate Commissioner, Office of Research, Evaluation, and Statistics (ORES), US Social Security Administration

John W. R. Phillips is the Associate Commissioner of the Office of Research, Evaluation, and Statistics (ORES) at the US Social Security Administration, an official federal statistical unit within the Social Security Administration responsible for the production and dissemination of research and data on Social Security programs. Prior to joining SSA, he served as chief of the Population and Social Processes Branch of the National Institute on Aging, leading an extramural research program and serving as a federal project scientist for the U.S. Health and Retirement Study. Phillips earned a PhD in economics from Syracuse University and completed a postdoctoral fellowship at the University of Pennsylvania. He has published research on retirement, savings adequacy, and intergenerational transfers of financial resources.

Marco Ponce

My Path Youth Advocate

Marco Ponce was born and raised in the Mission District of San Francisco, CA. He attends San Francisco State University. Currently, he is saving up to pay for graduate school.

Loraina Flores

Youth Engagement Coordinator, MyPath

Loraina Flores was born and raised in California and is a proud Mexican-American. She is the Youth Engagement Coordinator for MyPath and attends City College of San Francisco. She is a Women's Studies major who hopes to transfer to UC Berkeley to learn how to advance public policy.