



FINANCIAL LITERACY AND EDUCATION COMMISSION
February 4, 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, when 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.

John B. King, Jr.

Acting Secretary of Education

John B. King, Jr. (@JohnKingatED) is the Acting Secretary of Education, a position he assumed in January 2016. Before becoming Acting Secretary, Dr. King had served since January 2015 at the Department as Principal Senior Advisor. In that role, Dr. King carried out the duties of the Deputy Secretary, overseeing all preschool-through-12th-grade education policies, programs and strategic initiatives, as well as the operations of the Department.

King joined ED after serving at the helm of the New York State Education Department (NYSED) from 2011 to 2015. In 2011, he was named the first African-American and Puerto Rican to serve as New York State Education Commissioner. As Commissioner, King served as chief executive officer of NYSED and president of the University of the State of New York (USNY), with responsibility for overseeing the state's elementary and secondary schools (serving 3.1 million students), public, independent and proprietary colleges and universities, libraries, museum, and numerous other educational institutions.

Before arriving at NYSED in 2009 as Senior Deputy Commissioner, King was a Managing Director with Uncommon Schools, the nonprofit organization managing some of the highest performing urban public schools in New York, Massachusetts, and New Jersey. He also co-founded and led the nationally recognized Roxbury Preparatory Charter School (Roxbury Prep) in Boston. Under his leadership, Roxbury Prep's predominantly low-income students earned the highest state exam scores of any urban, public middle school in Massachusetts, closed the achievement gap, and outperformed students in the Boston city schools, as well as schools in the nearby affluent suburbs.

King began his career in education as a high school social studies teacher in Puerto Rico and Boston. He holds a B.A. from Harvard University, a J.D. from Yale Law School, and an M.A. and Ed.D. from Teachers College at Columbia University.

King currently resides in Takoma Park, Maryland with his wife, Melissa, and their two daughters.

Richard Cordray

Director of the Consumer Financial Protection Bureau

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.

Melissa Koide

Deputy Assistant Secretary, Office of 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.

Alexia LaTortue

Principal Deputy Assistant Secretary for International Development Policy

Alexia Latortue is the Principal Deputy Assistant Secretary for International Development Policy at the U.S. Department of the Treasury. In that capacity, she leads efforts to promote inclusive growth and poverty reduction in developing and emerging countries through engagement with multilateral development banks, including the World Bank and the regional development banks. She also advises on priority reforms and innovative financing proposals for development and shapes policy priorities and positions on key development issues such as infrastructure finance, financial and social inclusion, and debt. Prior to Treasury, Ms Latortue spent 10 years with the World Bank where her last assignment was Deputy CEO of the Consultative Group to Assist the Poor (CGAP), a unit dedicated to advancing financial inclusion. Prior to that, Ms Latortue served in several development-related positions including as director of a technical assistance program in Haiti. Ms Latortue grew up in West Africa and Austria, received her Master's from the Fletcher School of Law and Diplomacy at Tufts University, and has worked in developing countries around the world.

Bryan Ashton

Assistant Director, Student Life, Student Wellness Center, Ohio State University

Bryan serves as an Assistant Director within the Student Life Student Wellness Center, overseeing financial education and outreach, Scarlet & Gray Financial peer to peer financial coaching and additional functional areas in the SLSWC. He has been selected and invited to speak at numerous local and national conferences on financial wellness, authored numerous pieces on collegiate financial education and is the Co-Founder and Co-Chair of the National Summit on Collegiate Financial Wellness. Additionally, he most recently served on the research team for the National Student Financial Wellness Study administered through The Ohio State University.

Betty Habershon

Founder and Director, Community Financial Center, Prince George's Community College

Betty Habershon is the founder and director of the Community Financial Center of Prince George's Community College, which seeks to expand the financial capability of students and community members through financial education, financial coaching and tax preparation. She coordinates the Free Tax Program at Prince George's Community College, which has been in place for 14 years providing free tax assistance to low and moderate income residents and seniors of Prince George's county. Ms. Habershon serves as the director of the Prince George's CASH Campaign, which is a growing coalition of over 40 asset building organizations seeking to expand the financial capability of residents within Prince George's County, Maryland. In partnership with United Way of the National Capital Area, Prince George's Community College has open the Financial Empowerment Center at Prince George's Community College and provides onsite financial services to students and community members.

Mark Mitsui

Deputy Assistant Secretary for Community Colleges, US Department of Education

Mark Mitsui is the Deputy Assistant Secretary for Community Colleges in the Office of Career, Technical, and Adult Education (OCTAE). He served previously as the President of North Seattle Community College (NSCC). Prior to that, Mitsui served as Vice President of Student Services for South Seattle Community College (SSCC), Assistant Dean at Green River Community College, Director of Student Success and Retention Services at NSCC and as a tenured faculty at Renton Technical College. International student enrollment increased by over 50% during his tenure as president and hosted several international delegations researching the American community college system. He worked on the statewide task force to review and redesign the performance funding system in Washington's Community and Technical Colleges, including the student success metrics. He oversaw the completion of a new Opportunity Center (a one-stop) that brought together three state agencies to provide integrated federal, state and private funding streams and services in order to move low income residents out of poverty through education. He has also worked with a variety of industry-higher education consortia to address skills gaps in high demand sectors. He is very committed to serving under-represented, under-served communities and led strategic student success efforts to serve these communities, including initiatives to help both South Seattle and North Seattle Community Colleges become minority-serving institutions.

Jeff Webster

Director of Research, TG (Texas Guaranteed Student Loan Corp.)

Jeff Webster has worked for TG since 1986 and now holds the position of Director of Research. Jeff has overseen numerous studies on student loan default, debt burden, student retention, and the demand for student aid. His area pioneered the use of predictive modeling to improve student loan default prevention efforts and developed the first consumer facing tool to show student debt-to-income ratios by major by institution. His latest research focuses on the efficacy of student loan counseling.