



**Financial Literacy and Education Commission**  
**Speaker Biographies**  
**November 5, 2014**

**Matthew Rutherford**

Acting Under Secretary for Domestic Finance  
U.S. Department of the Treasury

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Matthew Rutherford currently serves as the Acting Under Secretary for Domestic Finance. In this capacity, Mr. Rutherford is responsible for developing and coordinating Treasury's policies and guidance in the areas of financial institutions, federal debt financing, financial regulation, and capital markets. Prior to this appointment at Treasury, Mr. Rutherford worked at the Federal Reserve Bank of New York (FRBNY), where he served in a number of different capacities, including: the FRBNY liaison to the Treasury Department, debt management advisor, and Treasury market analyst. Prior to his time at FRBNY, he served as a Presidential Management Fellow in Washington, DC.

**Richard Cordray**

Director  
Consumer Financial Protection Bureau

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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.



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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.

### **Portia Wu**

Assistant Secretary for Employment and Training  
U.S. Department of Labor

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As the Assistant Secretary of Labor for Employment and Training, Portia Wu works to advance job-driven skills training. Previously, Assistant Secretary Wu served in the White House as Special Assistant to the President for Labor and Workforce Policy and spent seven years handling labor and pension issues for the Senate Health, Education, Labor and Pensions Committee.

### **Greg Long**

Executive Director  
Federal Retirement Thrift Investment Board

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Greg Long is the Executive Director of the FRTIB, the federal agency that administers the Thrift Savings Plan (TSP). In this role, he serves as the Chief Executive Officer and managing fiduciary of the TSP. The TSP services more than 4.6 million current and former Federal employees and Uniformed Service members with over \$390 billion in assets, making it the



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largest defined contribution plan in the world. Prior to his appointment as Executive Director, Director Long was the FRTIB's Director of Product Development, where he was responsible for the Agency's strategic planning functions and its development of new services and products that promote beneficial savings behavior. Additionally, he managed all research efforts to understand the attitudes and investment behavior of TSP participants. Before joining the FRTIB, Director Long spent seven years with CitiStreet, where he served as the Director of Marketing for the American Bar Association Retirement Funds. In that position, he oversaw all marketing, sales, and product development activity for a program that provides 401(k) services to over 4,000 law firms nationwide. Prior to CitiStreet, Director Long spent six years with Putnam Investments, most recently as the Regional 401(k) Director in the southeast U.S.

**Judy Mares**

**Deputy Assistant Secretary, Employee Benefits Security Administration**  
**U.S. Department of Labor**

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Judy Mares became EBSA's Deputy Assistant Secretary in October 2013. She joined EBSA after retiring from an extensive corporate career. Most recently, she was the Chief Investment Officer (CIO) of Alliant Techsystems, Inc., where she managed the investments of the pension, savings, and voluntary employees beneficiary association (VEBA) plans (a total of \$4.2 billion in assets) for seven years. She also served as the CIO of Ameritech Corporation for five years, and the Director of Benefit Finance at General Mills for 12 years. In addition, Ms. Mares was the President of Mares Financial Consulting for 13 years.

Prior to joining EBSA, Deputy Assistant Secretary Mares was the Defined Contribution Committee Chair of the Committee on the Investment of Employee Benefit Assets, and a member of the Plan Sponsor Advisory Committee of the Defined Contribution Institutional Investment Association. Ms. Mares was previously the Chair of the ERISA Advisory Council and a loaned executive to President Carter's Commission on Pension Policy.



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**Kathy Grantland**

Agency Benefits Officer  
Social Security Administration

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Kathy Grantland is the Agency Benefits Officer at the Social Security Administration. Ms. Grantland began her career with the U.S. Coast Guard Yard as a student in 1979. She began working for SSA in 1980 and has since worked in various areas within Human Resources, concentrating on benefits for the last 24 years. Ms. Grantland leads a team of seven Human Resource Specialists dealing with retirement and benefits related issues at the headquarters office in Baltimore, Maryland. She also serves as the policy liaison and reference checkpoint for SSA's 10 regional personnel offices. Ms. Grantland and her group are responsible for SSA's financial literacy and education strategy for employees.

**Teresa Marler**

Benefits and Worklife Lead, Office of Human Capital  
Consumer Financial Protection Bureau

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Teresa Marler is the Benefits and Worklife Lead in the Office of Human Capital at the CFPB. Ms. Marler serves as the CFPB's agency benefits officer and as such has the primary responsibility for providing retirement financial education to CFPB employees in support of the Office of Personnel Management's retirement financial literacy and education strategy for Federal employees. She has been with CFPB since February 2013. Prior to that she served as the agency benefits officer for the Federal Aviation Administration and the USDA Forest Service.



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**Caroline E. Crocoll**

Director, Division of Family and Consumer Sciences  
National Institute of Food and Agriculture  
U.S. Department of Agriculture

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Caroline Crocoll is responsible for providing national leadership for and supervision of critical tasks involving Family and Consumer Sciences staff, program development and collaboration; identifying mission-relevant issues requiring Federal attention and support; conceiving and executing Family and Consumer Sciences programs to respond to existing or emerging opportunities, priorities, and issues; and evaluating the impacts of these programs.

**Anna Alvarez Boyd**

Associate Director, Analysis and Communications Branch  
Division of Consumer and Community Affairs  
Federal Reserve Board of Governors

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Anna Alvarez Boyd is the Associate Director of the Analysis and Communications branch of the Federal Reserve Board of Governors' Division of Consumer and Community Affairs. Ms. Alvarez Boyd directs the administrative, policy and community development functions of the Division including Community Affairs, the Consumer Advisory Council and Consumer Education and Research. Ms. Alvarez Boyd has diverse experience in government, the corporate and non-profit sectors where she has managed housing and mortgage finance, community development and leadership programs at both a national and regional level. Most recently, Ms. Alvarez Boyd served as Vice President of Programs for the Congressional Hispanic Caucus Institute (CHCI) where she was responsible for leading and managing all aspects of the organization's leadership development and housing policy program. Prior to CHCI, Ms. Alvarez Boyd held the position of Director, Community and Multicultural Lending at Fannie Mae where she developed business opportunities in minority communities through national non-profit housing and community development organizations, realtor associations and state and local government entities. Ms. Alvarez Boyd also has extensive regulatory experience. She served as Deputy Comptroller for Community Affairs at the Office



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of the Comptroller of the Currency until 2004. In that role she directed a nationwide team of community development professionals responsible for policy development, outreach and consultation services with national banks and examiners.

**Susan S. Shockey**

Family and Consumer Economics National Program Leader,  
Division of Family and Consumer Sciences  
National Institute of Food and Agriculture, Family & Consumer Economics  
U.S. Department of Agriculture

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Dr. Susan Shockey provides national leadership for the Family and Consumer Economics program. She promotes partnerships within the Land-Grant University system and with other multi-state partners to foster the three dimensions of financial capability: financial knowledge and understanding, financial skills and competence, and financial responsibility. She integrates research, education, and extension methods to further enhance Family and Consumer Economics.

**Jeff Larrimore**

Economist  
Division of Consumer and Community Affairs  
Federal Reserve Board of Governors

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Dr. Jeff Larrimore is an economist in the Division of Consumer and Community Affairs at the Federal Reserve Board. He is a public finance and labor economist whose research interests include income inequality and distributions, as well as household financial behavior. Prior to joining the Federal Reserve Board, he worked for Congress' Joint Committee on Taxation.



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**Marvin M. Smith**

Senior Community Development Research Advisor  
Federal Reserve Bank of Philadelphia

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Marvin M. (Marty) Smith is a senior community development economic adviser in the CDS&E Department at the Federal Reserve Bank of Philadelphia. He joined the Bank in June 2003. Among his many duties, he leads projects and programs that enhance consumer education, including financial literacy. Mr. Smith also heads the department's participation in the Bank's Consumer Credit and Payments program. His current research uses the Homeownership Counseling (HOC) database to track the homeownership counseling study's homeowners Move-to-Opportunity. He also uses the HOC database to explore the creditworthiness of individuals with thin credit files. His previous work has been published in the Journal of Economics and Finance, Regional Science and Urban Economics, The Annals of Regional Science, and The American Journal of Economics and Sociology. Before joining the Bank, Mr. Smith was employed at the Congressional Budget Office and the Brookings Institution.

**Amias Gerety**

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

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Amias Gerety serves as the Acting Assistant Secretary for Financial Institutions. In this role, Mr. Gerety is responsible for developing and coordinating Treasury's policies on issues affecting financial institutions, and for overseeing Treasury programs including the Community Development Financial Institutions (CDFI) Fund, the State Small Business Credit Initiative, and the Small Business Lending Fund. He previously served as Deputy Assistant Secretary for the Financial Stability Oversight Council, and as Senior Advisor to the Assistant Secretary to Financial Institutions. He joined Treasury in January 2009.

Prior to joining Treasury, Mr. Gerety was a management consultant at Oliver Wyman. He has also worked for the domestic policy staff in John Kerry's Presidential campaign and for the Center for American Progress.



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**Melissa Koide**

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

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Melissa Koide joined the U.S. Treasury Department to serve as the Deputy Assistant Secretary responsible for matters concerning consumer policy. In addition to leading Treasury's consumer policy agenda, Ms. Koide leads Treasury's efforts to examine emerging trends in financial services and the growing use of technology and data in financial services. Ms. Koide supports the Secretary in his leadership of the Financial Literacy and Education Commission, and she serves as the Executive Director for the President's Advisory Council on Financial Capability for Young Americans. Previously, Ms. Koide was the Vice President of Policy at the Center for Financial Services Innovation, where she established and led the organization's Washington, DC policy office.