

## ★ About the Speakers ★

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### **Ann Baddour**

*Senior Policy Analyst*  
Texas Appleseed

Baddour is the state director of Texas Appleseed's projects in support of fair financial services in Texas. She directs efforts to reform regulations governing small-dollar loans and improve market options for low- and moderate-income Texans. Baddour also oversees Texas Appleseed's project on protecting the rights of immigrants with mental disabilities in the immigration court and detention system. Baddour, a Fulbright Scholar, earned a master's degree in public affairs from the LBJ School of Public Affairs and a master's degree in Middle Eastern studies from the University of Texas at Austin.

### **Don Baylor Jr.**

*Senior Policy Analyst, Economic Opportunity*  
Center for Public Policy Priorities

Baylor, who joined the Center for Public Policy Priorities in 2004, focuses on asset building, postsecondary success and labor markets in order to expand economic opportunity and mobility in Texas. He directs Opportunity Texas, a statewide campaign to increase financial stability, create pathways to good jobs and promote savings. Previously, he crafted and advocated for living wage, antipredatory lending and affordable housing legislation before the New York City Council and New York Legislature. He has also worked as a public sector consultant, coleading strategic planning and performance audit contracts for several public entities in California, Oregon and Hawaii. Baylor currently serves on the board of directors of the Corporation for Enterprise Development, RAISE Texas and the Texas Match the Promise Foundation. He serves in an advisory role for the Center for Law and Social Policy, United Way Capital Area and Texas Community Building with Attorney Resources (C-Bar). Baylor earned a BA from Georgetown University and an MA with honors from the University of Wisconsin–Madison.

### **Ray Boshara**

*Senior Advisor*  
Federal Reserve Bank of St. Louis

Boshara is a senior advisor at the Federal Reserve Bank of St. Louis. His work focuses on household financial stability, with an emphasis on strengthening the balance sheets of American families and how that contributes to economic growth. Prior to joining the Fed in April 2011, Boshara was vice president of the New America Foundation, a Washington, D.C.-based think tank, where he also founded and directed the Asset Building Program, the Next Social Contract Initiative, the Global Assets Project, the Financial Services and Education Project and the College Savings Initiative. He previously worked for the Corporation for

Enterprise Development, the U.S. Congress, the United Nations and Ernst & Young. Over the past 20 years, he has advised the Clinton, George W. Bush and Obama administrations, Congress, presidential candidates and policymakers worldwide on savings and asset-development policies for low-income families. He has testified before Congress several times. Boshara has written for the *Washington Post*, *New York Times* and *Atlantic Monthly* and is the coauthor (with Phillip Longman) of *The Next Progressive Era*. Boshara is a graduate of Ohio State University, Yale Divinity School and the John F. Kennedy School of Government at Harvard.

### **Margaret M. Clancy**

*Policy Director, Center for Social Development*  
Washington University in St. Louis

Clancy is the policy director and College Savings Initiative director at the Center for Social Development at Washington University in St. Louis. She is responsible for the design and leadership of large-scale policy demonstrations, including SEED for Oklahoma Kids—an experimental study of universal, progressive Child Development Accounts. 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 progressive 529 policies in the states. Clancy led the Account Monitoring research project in SEED, a multiyear, national children and youth savings policy and research initiative, and the American Dream Demonstration, the first national study of IDAs. A certified employee benefits specialist, she administered corporate 401(k) plans and defined benefit pension plans for over 10 years, working as a vice president of a large trust company. Clancy received a bachelor's degree in business administration from Southern Illinois University at Edwardsville and a master's of social work degree from Washington University in St. Louis.

### **Laura Ewing**

*President and CEO*  
Texas Council on Economic Education

Ewing serves as the president and CEO of the Texas Council on Economic Education, a nonprofit organization that provides staff development on economics, entrepreneurship and financial literacy throughout the state. Before joining TCEE, she served as a curriculum specialist in the Pearland Independent School District. Ewing has a bachelor's degree in secondary social studies education and a master's in educational leadership.

## **Linda Fernandez**

*Acting Director, Educational Opportunities and Investment Division*

Office of the Texas Comptroller

Fernandez has been the program manager and chief financial officer of the Texas Tomorrow Funds since May 2007. She currently serves as the acting director of the Educational Opportunities and Investment Division. The \$2 billion prepaid tuition and college savings plans administered by the state of Texas include the Texas Tuition Promise Fund, the direct-sold Texas College Savings Plan, the advisor-sold LoneStar 529 Plan and the Texas Guaranteed Tuition Plan. Fernandez serves as manager of the Jobs and Education in Texas program that awarded \$20 million in grants and scholarships to nonprofit organizations and community and technical colleges during the 2010–11 biennium to prepare low-income students for careers in high-demand occupations. She has over 30 years of experience with the state of Texas, including serving as division director and chief financial officer at the Department of Information Resources. She also served as the financial manager of the Texas Lottery at startup and as director of financial services for the State Bar of Texas. She attended the University of Texas at Austin.

## **John Fitzpatrick**

*Executive Director, Texas High School Project*  
Communities Foundation of Texas

Fitzpatrick serves as the executive director of the Texas High School Project, a public–private initiative focusing its efforts on high-need schools and districts statewide, with an emphasis on urban areas and the Texas–Mexico border. THSP is impacting 172 schools and almost 85,000 students across the state. Fitzpatrick serves as a board member on the Texas Public Education Reform Foundation. Before joining THSP, he served as executive director of the Capital Area Training Foundation—now Skillpoint Alliance—a nonprofit organization working to build relationships among industry, education and communities to benefit Central Texans. He was also vice president for education and workforce development for the Greater Austin Chamber of Commerce and was a member of the Austin Independent School District board of trustees. Fitzpatrick also previously spent four years on Capitol Hill working on education and workforce development policies for the U.S. House of Representatives and U.S. Senate. Fitzpatrick received a bachelor's degree from Wesleyan University and a master's degree from the LBJ School of Public Affairs at the University of Texas at Austin.

## **Shari Flynn**

*Executive Director*

Lubbock Housing Finance Corp.

Flynn has served as executive director of the Lubbock Housing Finance Corp. since 1995, overseeing operations that include mortgage revenue bond programs, multifamily property own-

ership and management, mortgage and interim construction financing, credit and budget counseling, and various workshops. Since 2004, she has served as administrator of a regional multi-bank community development corporation that originates non-traditional small-business loans. Flynn also serves as administrator for a nonprofit that provides free income tax preparation and e-filing services for low-income families. Prior to joining LHFC, she worked for 17 years in the mortgage, real estate sales and banking industries. She currently serves on the advisory council of the Federal Home Loan Bank of Dallas, on the board of directors of the Texas Association of Local Housing Finance Agencies and as chairman of the Housing Connection of Lubbock.

## **Larry Garcia**

*President*

El Paso Credit Union Affordable Housing

Garcia, active in the credit union movement for 30 years, is currently president of El Paso Credit Union Affordable Housing, a credit union service organization formed by eight credit unions. He has extensive experience in financial education, homeownership programs, real estate and mortgage lending. He previously served as president of a mortgage company specializing in the affordable home market. He serves as a member of the Consumer Federation of America's Hispanic Advisory Committee, cochair of the El Paso Coalition for Family Economic Progress (a VITA coalition), Fair Housing Task Force for the city of El Paso, and a board member of the National Association of Latino Community Asset Builders. He served on the boards of directors of TSWAG Federal Credit Union and West Texas Credit Union for 20 years, including nine years as chairman; as a resource to Fannie Mae, the Treasury Department, IRS, HUD and the National Credit Union Foundation; on Fannie Mae's Community Technology Council and Fannie Mae's Credit Union Advisory Council; and as a founding director and treasurer for the Border Fair Housing Center, a HUD Fair Housing Initiative private organization serving the entire U.S.–Mexico Border. Garcia has a BBA and MBA from the University of Texas at El Paso.

## **Chris Giangreco**

*Program Specialist, Child Support Division*  
Office of the Texas Attorney General

Giangreco works in the child support division in the Office of the Texas Attorney General. As program specialist, his duties include oversight of the Urban Fathers Asset Building demonstration and the Texas College Savings Partnership pilot, integration of financial education into existing programming, outreach on using child support to promote asset building and development of pilot projects to create opportunities for child support customers to attain financial stability. Prior to his work with the child support division, Giangreco worked in Chicago managing a statewide asset-building coalition and advocating for the promotion of local, state and federal policy supporting economic stabil-

ity for families and individuals of all incomes. He has experience in policy advocacy, program development, coalition building and research in a variety of areas—financial services, consumer protections, public health, transportation, housing and environmental sustainability. Giangreco received his PhD through the sociology program at Loyola University Chicago, where he studied welfare privatization.

## **James Gutierrez**

*CEO*

Progreso Financiero

Gutierrez cofounded Progreso Financiero in 2005 to bring microlending to the U.S. Hispanic community. Since 2006, Progreso has made more than 200,000 loans, grown to over 550 employees and 75 locations in California and Texas, secured over \$200 million in debt and equity funding from leading venture capitalists and banks, and is certified as a community development financial institution by the U.S. Treasury Department. Gutierrez has also proposed regulatory policies to encourage private-sector innovation in solving economic challenges for America's lower-income communities. In 2010, he worked to help pass a new law, approved unanimously in the California Legislature, to increase access to affordable, credit-building loans in California. He also helped cofound the Coalition of New Credit Models and serves on the Pew Trust's Working Group on Small-Dollar Lending. He is a member of the Young Presidents' Organization. He has served on the Consumer Advisory Council of the Federal Reserve Board of Governors and serves on the boards of the Silicon Valley Leadership Group, American Enterprise Opportunity and Latino Community Foundation. Gutierrez received a BA in economics from Yale University and an MBA from Stanford.

## **Wendy Hanson**

*Community Impact Director*

United Way of Southern Cameron County

As the community impact director for United Way of Southern Cameron County, Hanson is responsible for monitoring and evaluating funded programs and technical assistance to faith-based and community organizations. She leads many of the United Way's special initiatives, such as the Financial Stability Partnership; Success By 6, an early learning initiative; Cameron County Coalition for Veterans; and the Snack Pack Project, a nutrition program. Hanson serves on the Rio Grande Valley Multibank board of directors and is an advisor to the Frontera Asset-Building Network. Hanson holds a BA in anthropology and a master's degree in international and intercultural management.

## **Chad Klawetter**

*Manager, HomeOwnership Center*

NeighborWorks Waco

Klawetter is the HomeOwnership Center manager for NeighborWorks Waco and has over 15 years of experience in community development. He oversees the Homebuyer Education and Foreclosure Prevention programs. Prior to joining NeighborWorks Waco, Klawetter worked with low- to moderate-income families in education-focused and preventative youth programs, financial literacy and homebuyer education, GED classes, computer literacy, and job training workshops and seminars for two different nonprofit housing organizations. He currently serves on NeighborWorks America's HomeOwnership Center Advisory Committee and the Community Building and Organizing Program Steering Committee. Klawetter holds a BA in telecommunication from Baylor University and an MA in urban studies from Denver Seminary.

## **Megan McTiernan**

*Executive Director*

Thomson Family Foundation

McTiernan has spent the past four years assisting the Thomson family with establishing their foundation and identifying projects in the San Francisco and Dallas areas that work to break the cycle of poverty. For the past 15 years, she has worked with organizations focused on youth and the working poor. McTiernan is a current appointee to the Family Philanthropy Exchange through Northern California Grantmakers. She serves on the steering committees for the Bay Area Asset Funders Network and the Bay Area Workforce Funders Collaborative. As a 2009 Fellow in Mexico with Kiva, McTiernan analyzed the impact of microfinance. She is a volunteer with the CASA program serving youth in foster care. McTiernan holds a bachelor's degree in Spanish and Latin American studies from Tulane University and a master's degree in education from Harvard University.

## **Karl W. Reid**

*Senior Vice President, Academic Programs and Strategic Initiatives*

United Negro College Fund

For over 10 years, Reid has been a leading advocate for increasing educational access and opportunity for low-income and minority youth. As senior vice president of academic programs and strategic initiatives at the UNCF, he leads the Office of Academic Affairs that awards over 400 scholarship, fellowship and internship programs and supports the Institute for Capacity Building, the newly launched Social Entrepreneurship Programs and the Frederick Patterson Research Institute. Prior to joining UNCF, Reid held a number of positions with MIT, including associate dean of undergraduate education, director of the Office of Minority Education and assistant to the MIT chancellor for student diversity. After graduating from MIT, Reid worked for 12 years in the computer industry. He is a frequent speaker, panelist and

workshop leader at conferences and in schools, churches and community groups on African American male student achievement, study skills and parental engagement in education. Reid earned his BS and MS in materials science and engineering from MIT and his PhD in education from Harvard.

### **Carl Rist**

*Vice President for Assets and Opportunity Programs*  
Corporation for Enterprise Development

As vice president for Assets and Opportunity Programs and director of Asset Building, Rist is responsible for CFED's work to develop and expand innovative community practices and programs that help to build wealth and create greater economic opportunity. Rist helped to design and implement the Partnership for College Completion—a partnership between the United Negro College Fund, KIPP network of public charter schools and CFED—to offer a comprehensive suite of academic, financial and social supports. From 2003 to 2009, he was the director of the Savings for Education, Entrepreneurship and Downpayment Policy and Practice Initiative, a multiyear, multisite demonstration of matched savings accounts for children and youth in low-income families. Rist led the development and design of the Assets and Opportunity Scorecard, a comprehensive tool that examines wealth, poverty and the financial security across the 50 states using performance and policy measures. Rist earned an undergraduate degree from Davidson College and an MA in public policy from the Sanford Institute of Public Policy at Duke University.

### **Laura Rosen**

*Project Coordinator, Opportunity Texas*  
Center for Public Policy Priorities

Rosen serves as project coordinator for Opportunity Texas at the Center for Public Policy Priorities. A joint initiative of CPPP and RAISE Texas, Opportunity Texas has three main goals: creating pathways to good jobs, increasing income and financial stability, and promoting savings. She previously worked as a banker with Wells Fargo. Rosen is a graduate of the Ford School of Public Policy at the University of Michigan.

### **Karen Lyons Serna**

*Director, Asset Building Programs*  
Foundation Communities

Serna, director of Asset Building Programs, has worked with Foundation Communities' financial programs since 2003. She provides oversight to the free tax preparation program; financial education program, which includes group classes and one-on-one coaching; access to financial aid program; and savings initiatives. Foundation Communities' financial programs reach more than 18,000 low-income individuals annually. Serna holds a master's degree in leadership and ethics from St. Edward's University.

### **Debbie Taylor**

*Southwest Regional Director*  
Citi North America Community Development

Taylor is the southwest regional director for Citi Community Development. She oversees community development and economic empowerment initiatives for underserved individuals, families and communities through the expansion of financial products and services that build sustainable business solutions and innovative partnerships. Taylor is responsible for coordinating Citi Foundation grants, microfinance initiatives, executive involvement in community leadership, employee volunteerism and company campaigns, and public relations in the southwest region. She manages the activities of the Texas State Leadership Council. Taylor is chair of the United Way of Metropolitan Dallas board and also served as campaign chair in 2007. She served as chairman of the board of the ChildCareGroup and is currently on the executive committee of the Dallas County Community College District Foundation board. Taylor holds a bachelor's degree from the University of Texas at Austin and a master's of public administration from Texas State University.

### **Lynne N. Ward**

*Executive Director*  
Utah Educational Savings Plan

In her six years as executive director of the Utah Educational Savings Plan, Ward has assisted in quadrupling the organization's assets, leading it to be ranked as one of the best 529 college savings plans in the country. She previously served as deputy chief of staff and director of the Utah governor's office of planning and budget. She also worked in the state's central accounting office and the Utah state auditor's office. Ward has also worked as a director of the Blue Healthcare federal savings bank and held leadership positions in the Utah Association of CPAs and the National Association of State Budget Officers. She currently serves on the executive committee of the College Savings Plan Network and the Stampin' Up! board of directors. Ward earned a bachelor's degree from the University of Utah and is a licensed CPA.

### **Woody Widrow**

*Executive Director*  
RAISE Texas

Widrow is the executive director of RAISE Texas, the first incorporated, nonprofit, statewide asset-building coalition in the country. The network includes nonprofit organizations, for-profit corporations and public institutions interested in moving individuals, families and communities along a path toward financial success and economic stability by increasing their access to assets and economic development opportunities. Widrow has almost 40 years of experience in housing, community development and asset building. Before moving to Texas in 1999, he served as vice president of the National Community Reinvestment Coalition, deputy director of the National Association for Affordable Hous-

ing Lenders, executive director of the National Housing Institute and editor of the journal *Shelterforce*. Widrow received a master's degree in community and regional planning from Rutgers University.

## **Lana Winfrey**

*Director of Income*

North Texas Area United Way

Winfrey serves as director of income for the North Texas Area United Way in Wichita Falls. In the past five years, she has led efforts on capacity building and poverty reduction strategies to improve outcomes for low-income families. Winfrey has led local efforts to expand the Volunteer Income Tax Assistance Program (VITA) and is responsible for leveraging local, state and federal resources to collectively enhance VITA efforts. As a result, she has increased VITA saturation by 420 percent and has been responsible for the development of rural mobile sites, workplace VITA tax preparation and the integration of asset development within VITA. Winfrey has been recognized as a local and regional expert in VITA strategies and has provided technical assistance to other communities trying to expand VITA efforts. Winfrey attended Texas Tech University.



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*Building Financial Success*