

AMERICA SAVES SUMMIT

TUESDAY
NOVEMBER 1, 2022

PUBLIC WELFARE FOUNDATION
WASHINGTON, DC

AMERICASAVES.ORG

8:30 AM | Coffee & Light Breakfast

9:00 AM | Welcome & Introduction



Susan Weinstock, CEO & President,
Consumer Federation of America

The 2022 America Saves Summit is a convening of dynamic minds brought together to discuss and collaborate on ideas, barriers, and motivations that will bring about actual change, transformation, and impact as it pertains to financial stability for the everyday American, especially the most vulnerable among us.

The exchanges and dialogue will spark new ideas and inspire attendees to reconcile and re-evaluate how your organizations talk to and reach the people we serve and what role diversity training and your messaging play in eliciting positive emotions, moving people toward action, behavior change, and financial confidence.

9:15 AM | Opening Keynote

The Future of Now: Empowering Ourselves in an Era of Accelerating Change



Elatia Abate, World Renowned Futurist,
Founder of "The Future of Now"

9:45 AM

Panel I: Can Emotions Spark Behavior Change?

We'll discuss what emotions are often present for savers around the topic of finances, what actions are often a result of those emotions, and what role the personal finance industry can take to build financial confidence.



Kia McCallister-Young, Director, America Saves (Moderator)



Billy Hensley, President and CEO, National Endowment for Financial Education



Shannon Razsadin, President and Executive Director, Military Family Advisory Network



Carrie R. Leana, George H. Love Professor of Organizations and Management, University of Pittsburgh

15-Minute Break

10:45 AM | Meet The Savers

A Real Conversation About Your Relationship With Money

10:45 AM

Panel II: A Look into the Savings Lifecycle

In this panel, we'll discuss strategies for helping savers understand the savings lifecycle and share ways to answer the often-asked question, "How do you save for competing priorities?"



Diedra Porché, Head of Community and Business Development, Chase Bank



Bjorn Larson, Director of Financial Well-being, BCU



Beadsie Woo, Director of Family and Youth Financial Stability, Annie E. Casey Foundation



Krystel Spell, Manager of Military Programs, Military Saves

12:00 PM | Lunch is served

During lunch, we'll highlight and have photo opportunities with the recipients of the 2022 America Saves and Military Saves Designation of Savings Excellence and the 2022 America Saves and Military Saves Savings Champions.

1:00 PM | Midday Keynote

Increasing Financial Confidence



Kia McCallister-Young, Director, America Saves

1:30 PM

Panel III: Rethinking How Americans Save for Emergencies

During this panel, we'll focus strictly on saving for emergencies despite existing barriers like inflation and the housing crisis. We'll explore the best way to reach savers that inspire action, and the connection between saving for emergencies and saving for retirement.



Andrée Taylor, Senior Vice President, ESG Program Manager-Financial Stability, Bank of America Charitable Foundation (Moderator)



Shay Cook, Financial Readiness Manager, FINRA Investor Education Foundation



Andy Cohen, Director of the Office of Financial Readiness, Office of the Deputy Assistant Secretary of Defense



David John, Senior Strategic Policy Advisor, AARP Public Policy Institute



Sid Pailla, CEO + Founder, Sunny Day Fund™

2:15 PM | Meet the Savers

A New Perspective And Mindset Moving Forward

15-Minute Break

3:00 PM

Panel IV: The Real Barriers to Saving

In this panel, we'll discuss what internal and external barriers exist for individual savers, along with the barriers that exist for those who have a mission of helping people to save — such as employers, financial institutions, and financial professionals.



Carolyn Pemberton, Senior Program Manager, America Saves (Moderator)



Sudipto Banerjee, Ph.D., VP, Retirement Thought Leadership, T. Rowe Price



Bill Sullivan, Senior Director & Group Manager of Government & Industry Relations, Nacha



Michelle Hammonds, Director of the Office of Financial Empowerment and Education, Department of Insurance, Securities and Banking, District of Columbia



Matt Bahl, Vice President of Workplace Market Lead, Financial Health Network

4:00 PM

Panel V: Instilling Inclusive Financial Confidence

During this panel, we'll focus on how to move from teaching financial literacy and education to helping individuals become financially confident and build a lifelong habit of saving.



Amanda Woods, Strategic Partnership Coordinator, America Saves (Moderator)



Michele Godfrey, AFC, AFCPE Board President



Andia Dinesen, Executive Vice President of Communications and Operations, Association of Military Banks of America



Annie Harper, Ph.D., Program for Recovery and Community Health, Department of Psychiatry, Yale School of Medicine

4:45 pm | Closing & Call-to-Action

Our call-to-action will include specific ways your organization can collaborate and partner with America Saves toward building financial confidence, particularly for the most vulnerable populations and communities.



Kia McCallister-Young, Director, America Saves

SPEAKER & PANELIST BIOGRAPHIES

Elatia Abate is an entrepreneur, futurist, and educator who created the Future of Now to help humans and companies thrive in the face of inevitable disruption and prepare for the ever-changing future ahead. She has consulted for and advised organizations like PricewaterhouseCoopers, UniGroup, Verizon, University of Arizona and University of Cincinnati. Named a leading female futurist by Forbes and recognized as a Global Futurist Speaker by the Transdisciplinary Agora for Future Discussions, Elatia's personal mission is to inspire others to shed despair and fear and instead embrace regenerative resilience when confronted with great uncertainty. She has shared this mission with tens of thousands around the world, speaking at organizations like SEI, NY Life, VRBO, Deloitte, Belcorp and SHRM and gracing the TEDx stage to discuss pioneering the future of work. Before making the shift to entrepreneurship, Elatia had a successful, international corporate career, serving as Global Director, Talent Acquisition with Anheuser-Busch InBev, the world's largest brewer. There, she led the design of the company's global employer brand and was a co-founder of the company's innovation lab in Palo Alto, CA. She also served as Vice President of Human Resources at Dow Jones & Company where she led global innovation initiatives. Now when Elatia isn't teaching or speaking around the world, she passes her knowledge on to others as an instructor in the Continuing Studies Departments of The University of Chicago and Stanford University. She received both her BA and MBA from the University of Chicago.

Matt Bahl builds relationships with employers committed to advancing financial health for their workforces. He believes it takes a movement to improve workers' financial lives, connecting HR and benefits leaders with the Financial Health Network's expertise and solutions to create a strong financial health ecosystem. In his role, Matt leads the development of new capabilities, strategies, and partnerships to help employers achieve their financial health goals. He works with stakeholders across the workplace community to spread awareness about solutions and cultivate connections within the broader financial health ecosystem. Matt has also been instrumental in growing Financial Health Network workplace programs, including the Employer FinHealth Forum, Worker Financial Wellness Initiative, and Workplace Solutions Practice. A nationally recognized thought leader on workplace financial wellness, Matt previously served as Head of Financial Wellness Customer Success at Prudential. In that role, he led a team of workplace consultants building financial wellness programs for large employers with a focus on assessing impact. Matt also oversaw a team of HR leaders at MaineHealth charged with improving employee well-being, engagement, and benefit optimization, and served as a labor and employment lawyer advising organizations on a broad range of matters. Matt graduated with honors from the SMU Dedman School of Law and Colorado College. He is passionate about all things Maine, and supports the preservation of its natural resources and beauty through his work with local land trust boards.

Sudipto Banerjee is the director of Retirement Thought Leadership in the Investment and Product Content Group and VP at T. Rowe Price Associates, Inc. Sudipto has been with T. Rowe Price since 2018. Prior to this, he was employed by Employee Benefit Research Institute. Sudipto earned a B.S. in economics from Presidency College, India; and M.S. in economics from the India Statistical Institute; and a Ph.D in economics from Ohio State University. In 2015, Next Avenue named Sudipto one of the "50 Influencers in Aging" for his analysis of the economic aspects of retirement.

Andrew (Andy) Cohen is the Director, Financial Readiness in the Office of the Deputy Assistant Secretary of Defense for Force Education and Training. As Director, he leads the Financial Readiness team in the planning, direction, control and coordination of Department of Defense-wide policies and programs to meet the financial literacy and preparedness needs of Service members and their families. Mr. Cohen began his career in the Federal Civil Service in July 2016 as a senior program analyst. Prior to accepting an appointment to the Federal Civil Service, he served nine years as Deputy Director for Finance and Treasurer, Army Emergency Relief (AER). Prior to joining AER, he served 27 years as a Commissioned Officer in the U.S. Army, retiring with the rank of Colonel. During his military career, Mr. Cohen served in a number of Signal, Military Police and Comptroller assignments. He is a graduate of University of Cincinnati with a Bachelor in Criminal Justice Administration and holds master's degrees from Webster University and the Industrial College of the Armed Forces, now The Dwight D. Eisenhower School for National Security and Resource Strategy.

Shay Cook is the Financial Readiness Manager at FINRA Investor Education Foundation. Shay has a bachelor's and master's degree in psychology and found her way into the financial services field while working for a federal credit union. Since then, she has used her Accredited Financial Counselor® certification to promote financial readiness at Walter Reed's Army Community Service, Coast Guard Headquarters, and now through her organization, Crusaders for Change, LLC. She also has a Financial Fitness Coach® certification. Shay lives near Ft. Meade, Maryland with her retired Air Force husband, their daughter and English bulldog.

Andia Dinesen is the Executive Vice President for Communications & Operations for the Association of Military Banks of America (AMBA). Andia assists the President/CEO of AMBA in all aspects of communications, operations, and programs with a focus on providing financial readiness support to the military and veteran community through AMBA member banks. Andia maintains and manages the Veterans Benefits Banking Program, a partnership between AMBA and the Veterans Benefits Administration. Andia is also the Executive Director of AMBA Services, Inc. (ASI). ASI is a corporation supporting AMBA and its mission to provide relevant and timely materials and information to AMBA member banks and subsequently the military and veteran communities. Formerly, Andia was the National Coordinator for Military Saves and a Personal Financial Counselor at Laughlin Air Force Base, Texas. Andia is an Accredited Financial Counselor® and has a Master of Science in Personal Financial Planning from Kansas State University.

Michele Godfrey is the current President of the Board of Directors for the Association for Financial Counseling & Planning Education (AFCPE). Michele is an Accredited Financial Counselor (AFC) and possesses over 15 years of Financial Counseling, Program Implementation, Curricula Development, Training and Instruction, and Program Management experience. As the spouse of an Active Duty United State Marine, Michele knows first hand the challenges of managing a family budget and maintaining a career while moving from duty station to duty station. Michele has worked extensively with Marine Corps Community Services at various installations and has served as Family Readiness Officer, Transition Readiness Advisor and Education & Career Services Program Manager. She was the Financial Readiness Program Manager for Fort Belvoir Army Community Services. Additionally, Michele worked as a Community Affairs Specialist with the Federal Deposit Insurance Corporation (FDIC) where she supported the Money Smart Financial Education curriculum and Money Smart Alliance. As President of the Board for AFCPE, Michele has worked extensively with partner organizations, members, and staff to increase the awareness of the AFC designation and the impact AFC professionals have in supporting the financial well being of individuals and families across the country.

SPEAKER & PANELIST BIOGRAPHIES

Michelle Hammonds is the inaugural Director of Financial Empowerment and Education at the Department of Insurance, Securities and Banking. In her current role, she works diligently to provide financial empowerment programs and financial education resources to the residents of the District of Columbia from ages 9 to 99. When she joined District Government in 2016, she managed the Bank on DC Program, working with financial intuitions and non-profit organizations to provide access to safe and affordable financial services and products for unbanked and under-banked households in the District of Columbia. Previously, Ms. Hammonds was the Youth Empowerment Program Manager for non-profit Operation HOPE Inc., Mid-Atlantic Market. There she was responsible for managing program operations and implementation for youth in grades 4 through 12. Additionally, Ms. Hammonds worked extensively in financial services for over 10 years, holding positions with BB&T Bank and Northwestern Mutual. Educating and guiding people through the maze of financial services has always been near and dear to Ms. Hammonds' heart. Born and raised in Washington DC, she is a graduate of James Madison University, Harrisonburg VA School of Business, with degrees in International Business and Finance.

Annie Harper has a PhD from Yale University in cultural anthropology. She conducts research on how vulnerable populations, particularly low income people with mental illness, cope with poverty and financial difficulties, and how to support them in this area. She is particularly interested in understanding how the financial services and retail industries could better serve low income people generally, and people with mental illness in particular. She is committed to combining rigorous research with practical work that makes a difference now, to which end she works closely with the City of New Haven and the broader community's efforts to provide support to low income residents struggling with financial difficulties. She is originally from the UK, but has lived for many years in New Haven with her husband, who is originally from Pakistan, and their three children

Billy J. Hensley, Ph.D., is president and CEO of the National Endowment for Financial Education (NEFE). Since his appointment in 2018, Hensley has led NEFE through the development of its first strategic plan and focused on increasing the organization's transparency and effectiveness. From 2010-2018, he served as NEFE's senior director of education overseeing grants, research, college and consumer education programs, and e-learning and web strategy. Hensley has a distinguished career working in educational philanthropy and higher education administration focused on financial education, college access and teacher professional development.

David C. John is a Senior Policy Advisor at the AARP Public Policy Institute (PPI) focusing on pension and retirement savings issues and a Nonresident Senior Fellow in Economic Studies at the Brookings Institution. PPI is AARP's internal think tank. John also serves as the deputy director of the Retirement Security Project (RSP) at the Brookings Institution. RSP focuses on improving retirement savings and income in the United States, especially among moderate and low-income workers. Prior to joining AARP, John was also a senior research fellow at The Heritage Foundation for 14 and a half years. John has written and lectured extensively on the importance of reforming the nation's retirement programs. He is also the co-author along with J. Mark Iwry of the Automatic IRA, a small business retirement savings program for firms that do not sponsor any other form of retirement savings or pension plan. The Automatic IRA was endorsed by both the 2008 campaigns of John McCain and Barack Obama, and was part of the Obama budget. It has received favorable attention from publications as diverse as the New York Times, National Review, and many others.

Bjorn Larson provides leadership and strategic direction of Life. Money. You.® (LMY), BCU's newest Credit Union Service Organization (CUSO). He is responsible for LMY Board management, financial and legal operations, and marketing/sales of LMY products and services. With over a decade in the personal finance and financial wellness industries, he has a passion for helping people improve their financial lives in meaningful ways and then passing down those benefits to future generations. He is an Accredited Financial Counselor® and holds an MBA from the University of St. Thomas as well as a B.A. in Accounting and Finance from Bethel University, located in Minneapolis, MN.

Kia McCallister-Young is the Director of America Saves, a national nonprofit committed to supporting all Americans, particularly the most vulnerable among us, with establishing effective saving habits, reducing debt, and beginning to build wealth. Known for being a champion of no-shaming, common sense and realistic saving strategies, she has elevated America Saves position as a highly sought-after leader and trusted voice in the personal finance space. Her role intersects creating and nurturing strategic partnerships, fundraising, forecasting current and new programming, and managing the America Saves staff that executes daily operations that moves the organization closer towards their mission and vision. Prior to becoming Director of the organization, she served as their Director of Communications, which is her first love. Her previous positions include Mortgage Loan Officer, Marketing Agency Owner, and Freelance Writer. She is also a US Air Force veteran.

Carrie R. Leana Carrie Leana is the George H. Love Professor of Organizations and Management at the University of Pittsburgh, where she holds appointments at the Katz Graduate School of Business, the School of Medicine, and the Graduate School of Public and International Affairs. She is also Director of the Center for Healthcare Management and Academic Director of the Executive MBA in Healthcare program. Carrie's research and training are in the area of organization science. She has published two books and more than 100 papers on such topics as economic inequality, authority structures at work, employment relations, and human and social capital development. Her research is field-based and has been conducted in such settings as steel mills, public schools, insurance firms, transportation companies, aerospace contractors, police departments, childcare centers, and nursing homes. Her book, Coping with Job Loss (with D. Feldman), was short-listed for the National Academy of Management's Best Book of the Year Award. Her paper, Social Capital and Organizational Performance: Evidence from Urban Public Schools (with F. Pil) received the Alfred P. Sloan Foundation's Best Paper Prize in Industry Studies. Another paper, The Price of Financial Precarity (with J. Meuris), received the Responsible Research in Management Award. She has been a resident scholar at the Rockefeller Foundation's Bellagio Center and at the Russell Sage Foundation. She is the recipient of the Societal Impact Award from the Academy of Management; the Chancellor's Distinguished Public Service Award from the University of Pittsburgh; and the Aspen Institute's Faculty Pioneer Award for generating cutting edge scholarship with a focus on social impact. She is a Fellow of the Academy of Management.

Carolyn Pemberton joined CFA in August 2018 as Senior Program Manager. In this role she is responsible for managing the Split to Save Program; assisting with the planning and implementation of America Saves Week and Military Saves Week; providing programmatic support for the America Saves for Young Workers program; and developing new strategic partnerships and alliances. Carolyn comes to America Saves with over 25 years' experience in public relations, sales and nonprofit/association management. She received her B.A. in Journalism from Pennsylvania State University.

SPEAKER & PANELIST BIOGRAPHIES

Sid Pailla is the Founder and CEO of Sunny Day Fund (SDF), an emergency and personal savings platform delivered as a worker benefit with gamified company matching. SDF is an easy and affordable way for companies to reduce their workforce's financial stress, increase retention, and decrease administrative burdens associated with employee financial hardship. Sid and his team are taking on the savings challenge in America from tech, business, and policy perspectives, driven by their own personal experiences with financial hardships. Prior to Sunny Day Fund, Sid served as a Technology Strategy Executive with Accenture, where he worked with C-suite clients on M&A and product innovation; he also received a patent for simplifying resource allocation in multi-attribute, hierarchical organizations.

Diedra Porché is a recognized leader with experience in tactical sales management, business development and strategic organizational execution. She has extensive knowledge in business banking, municipal banking as well as not-for-profit banking sector.

Shannon Razsadin is a nonprofit executive, commentator, and communications strategist. As President of the Military Family Advisory Network (MFAN), she is a champion and national spokesperson for service members, veterans, and their families. Shannon is a subject matter expert on the military-civilian divide, family well-being and preparedness, financial readiness, food insecurity, housing, and more. Mrs. Razsadin is a regular contributor to AP, CBS Evening News, CNN, Fox, NPR and other global-reaching media entities. She has delivered thought-leadership remarks to higher education, Fortune 500, research and policy, and military audiences.

Krystel Spell is the Manager of Military Programs at America Saves. In this role she implements programming that supports the mission of motivating the military community at-large to save successfully, reduce debt, and get on a path toward building wealth. She does this by managing the creation of content, strategies, tools and events for service members, veterans, retirees, national guard, reservists, military spouses, wounded warriors, and caregivers.

Bill Sullivan is responsible for NACHA's government relations and industry outreach in support of the organization's strategic objectives for the ACH Network and national association, to benefit the NACHA membership and those who utilize the ACH Network.

Andrée Taylor works with nonprofits to help advance economic mobility and racial equality, Andreé has won awards promoting and educating people on financial literacy using Better Money Habits.

Susan Weinstock is the CEO & President of the Consumer Federation of America. Previously, she was vice-president of financial resilience programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the director of the office of consumer policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money. As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the financial reform campaign director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.

Beadsie Woo is Director of Family and Youth Financial Stability in the Center for Economic Opportunity at the Annie E. Casey Foundation. She leads the Foundation's work aimed at helping youth and families achieve financial stability and promoting two-generation strategies to reduce poverty and enable parents and their children to succeed together. Beadsie's previous work at Casey focused on developing implementation science tools for Foundation initiatives and on increasing financial stability for families and children through strategies that encouraged savings and asset development. She co-edited "Bringing Equity to Implementation" a supplement to the Summer 2021 issue of Stanford Social Innovation Review. In 2016, as an executive on loan, she worked as a senior policy advisor in the White House Offices of Social Innovation and Science and Technology Policy, working with agencies to deepen their evidence capacity and disseminate evidence of what works.

Beadsie holds an AB in Economics from Davidson College, an MPP from Harvard's Kennedy School of Government, and earned her PhD in the Department of Economics from the University of North Carolina at Chapel Hill.

Amanda Woods joined CFA in March 2021 as a Program Coordinator for America Saves. In this role, Amanda supports America Saves programs across the board, including local America Saves campaigns and America Saves for Young Workers. She uses her experience in program management and financial literacy outreach and education to support America Saves in its research-based approach to help Americans save money, reduce debt, and build wealth. Prior to joining CFA, Amanda worked as a community financial wellness program specialist for The Ohio State University Cooperative Extension. In this role she worked to engage Ohioans in meaningful ways around the topic of financial literacy through an organizational approach that focused on research, education, and outreach. During this time Amanda also coordinated Ohio Saves, a local America Saves campaign.





IN-PERSON ATTENDEE LIST

Blake Allison
LifeCents

Patrick Anderson
Unifirst Financial

Naomi Anderson
New Jersey Citizen Action

Matt Bahl
Financial Health Network

Toiria Baker
Economic Awareness Council

Sudipto Banerjee
T. Rowe Price

George Barany
SoJust

Wacinque BeMende
KaizenRhino Solutions International

Yolanda Billings
Y.M.B. and Associates

Joanne Bilotta

Ruthie Cain

Jasmin Carrera
United Way of Northern New Jersey

Terrance Carty
CoachCarty

Gloria Casas
Building Financial Capacity Coalition

Brenda Charles
BWi$e Consulting, LLC

LaToya Christian
Fulton Bank

Andrew Cohen
Department of Defense

Monica Conover
United Way of Northern New Jersey

Shay Cook
FINRA Investor Education Foundation

Amelia Dalton
Internal Revenue Service

Sherrice Davis
M&T Bank

Keith Davis
FAMICOS

Juli Dennis
Akin Gump Strauss Hauer & Feld LLP

Olivia DiBiase
AFSA Education Foundation

Joshua Dietch
T Rowe Price

Andia Dinesen
Association of Military Banks of America

Steve Drulis
NJCFE/NJSaves

Clare Dube

Mary Salinas Duron
Federal Deposit Insurance Corporation /Los Angeles Alliance for Economic Inclusion/LA Saves

Khamla Erskine
JP Morgan Chase

Jason Fichtner
Bipartisan Policy Center

Melanie Folstad
RBC Wealth Management

Anna Frank
First Commonwealth Bank

Charvi Gandotra
Commonwealth

Annette Gannaway-Hudson
Our Children's Homestead

Ebony Gibbs
DISB

Michele Godfrey
AFCPE

Staci Griffin
Fulton Bank

Deanna Grimm
Fulton Bank

Betty Habershon
Prince George's CASH Campaign

Kimberly Hamilton
Rocket Money (formerly Truebill)

Billy Hensley
National Endowment for Financial Education (NEFE)

Jazman Hicks
DISB

Emily Hrin
Navy Federal Credit Union

Dan Iannicola
The Financial Literacy Group

Joyce James
The Middleburg Institute

Wendy Jenkins
Virginia Retirement System

David John
AARP

Patrice Johnson
MGPCDC

Chanda Johnston
MFSC

Mimi Joy
Financial Health Network

Debbi King
The ABC's of Personal Finance

Steve Mannell
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Darcie O'Reilly-Speakman
JPMorgan Chase & Co.

Sid Pailla
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Carolyn Pemberton
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Matt Peterson
Bipartisan Policy Center

Diedra Porché
JPMorgan Chase Bank

Leslie Prado
Orange County United Way

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Navy Federal Credit Union

Jerry Quinn
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Louisa Quittman
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Efrain Ramos
Akin Gump

Jill Randolph
American Benefits Council

Shannon Razsadin
Military Family Advisory Network (MFAN)

Rebecca Rendel
DISB

Charmaine Rodriguez
United Way of Central Jersey

Rachel Roth
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Tonya Walton
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Susan Weinstock
Consumer Federation of America

Sarah Willis Ertur
JPMorgan Chase & Co

Beadsie Woo
The Annie E. Casey Foundation





AMERICA SAVES

America Saves is a campaign coordinated by the nonprofit Consumer Federation of America (CFA) and is dedicated to helping individuals save money, reduce debt, and build wealth.

Thank you for joining us for the 2022 America Saves Summit.

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