Consumer Action’s 9th Annual National Consumer Empowerment Conference

November 14-15, 2018 | Rosemont, Illinois
Consumer Action
National Consumer Empowerment Conference

Consumer Action’s 2018 National Consumer Empowerment Conference convenes our most effective community group partners, consumer education experts and advocates, legislative, regulatory and industry representatives and other key stakeholders to address critical consumer issues and share best practices in community-based consumer education and empowerment.

The annual conference takes consumer outreach and consumer literacy training to the next level by providing community-based organizations (CBOs) in our nationwide network with the rare opportunity to learn from some of the country’s top community educators and subject matter experts and to network with other adult consumer literacy education providers.

DONORS

Bank of America

facebook

COMCAST

NBCUNIVERSAL

JP MORGAN CHASE & CO.

BENEFACTORS

1800contacts

amazon

AMERICAN EXPRESS

DRAFTKINGS

ENTERPRISE

VISA

WALMART

WELLS FARGO

FRIENDS

Credit Builders Alliance
FitFin
Oportun

National Lifeline Association
WiseWage

FINTECH STARTUP EXHIBITORS

Nova Credit
## Registration and Breakfast

### Welcome and Program Overview
- Ken McEldowney, Executive Director, Consumer Action
- Selected conference sponsors

### Session 1
**Assistance: Financial and emergency resources for immigrant families**
- Annette LoVoi, Director, Financial Access and Asset Building Program, Appleseed

### Session 2
**Healthcare Warning: Plans with inadequate coverage**
- Cheryl Fish-Parcham, Director of Access Initiatives, Families USA

### Session 3
**Redlining: Housing discrimination in 2018**
Fair housing film segment
- Lisa Rice, President and Chief Executive Officer, National Fair Housing Alliance
- Anne Houghtaling, Executive Director, HOPE Fair Housing

### Session 4
**Data Protection: Improving consumer control over our data**
- Claire Gartland, Privacy and Public Policy Manager, Facebook
- Katie McInnis, Policy Counsel, Consumers Union

### Session 5
**Advocates’ Call to Action: Consumer Lobby Day**
- Rose Eichelberger, Executive Director, Ready, Aim, Advocate
- Mark Hamm, Director, Economic Mobility, United Way of Metropolitan Dallas
- John Paul Soto, Program Manager, Lutheran Social Services of Northern California

### Session 6
**Payday Loans: “Can they still charge that?” and payday alternatives**
- José Alcoff, Payday Campaign Manager, Americans for Financial Reform
- Sarah Livnat, Senior Director of Community and Government Relations, Oportun
- Safwan Shah, Founder and CEO, PayActiv, Inc.

### Session 7
**Defanging the Consumer Watchdog**
- Ruth Susswein, Deputy Director of National Priorities, Consumer Action

### Closing Remarks
- Selected conference sponsors
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 – 8:40</td>
<td>Breakfast and Reconvening of Conference</td>
</tr>
</tbody>
</table>
| 8:45 – 9:45  | Session 8
Disaster Insurance: Helping consumers prepare for and recover from a disaster
  - Emily Rogan, Chief Operating Officer, United Policyholders
  - Consumer Action Trainer(s) |
| 9:50 – 10:35 | Session 9
Ask the CFPB: Your chance for direct feedback from a CFPB leader
  - Brian Johnson, Acting Deputy Director, Bureau of Consumer Financial Protection |
| 10:40 – 10:55| Break                                                                |
| 10:55 – 11:55| Session 10
FinTech: Innovative tools for those with little access to credit
  - Maria Sennett, Training and Program Development Manager, Credit Builders Alliance
  - Lynley Closson, Outreach Coordinator, EARN
  - James Garvey, CEO and Co-founder, Self Lender |
| 12:00        | Adjournment                                                           |
Annette LoVoi, Director, Financial Access and Asset Building Program, Appleseed

Annette LoVoi was selected in 1996 as the first executive director of Texas Appleseed, a position she held for 10 years. Under her leadership, Texas Appleseed spearheaded the passage of indigent defense reform, hailed as the most important reform of its kind in 25 years, as well as the design of the immigrant access to financial institutions project that has evolved into one of National Appleseed’s signature projects. Annette was previously appointed by the Governor of Texas as the state’s first ombudsman to execute projects leading to policy and management change in government practice. She also represented the state comptroller in the final implementation of what was then the largest government benefits electronic transfer program in the United States. Annette holds a Master of Public Affairs and was the commencement speaker at her 1980 graduation from the Lyndon B. Johnson School of Public Affairs at the University of Texas in Austin.

Cheryl Fish-Parcham, Director of Access Initiatives, Families USA

Cheryl Fish-Parcham is the private insurance program director at Families USA. Her current areas of focus include private insurance (in particular, implementation of the private market provisions in the Affordable Care Act) and enrollment in Medicaid and the health insurance marketplaces. Previously, she helped establish the Health Assistance Partnership, a national support center for consumer health assistance programs. She has also provided technical assistance on Medicaid issues. Cheryl is the author of numerous reports on a range of health policy issues, including designing consumer health assistance programs, the plight of the uninsured, Medicaid and private insurance.

Earlier in her career, Cheryl worked as an advocate at AARP’s Legal Counsel for the Elderly and as a social worker in several community organizations in the District of Columbia.

Cheryl holds an M.S.W. from Howard University.

Lisa Rice, President and Chief Executive Officer, National Fair Housing Alliance

Lisa Rice is the second president and CEO of the National Fair Housing Alliance (NFHA), the nation’s only national civil rights agency solely dedicated to eliminating all forms of housing discrimination. NFHA is also the trade association for over 200 member organizations across the country that work to eliminate barriers in the housing markets and expand equal housing and lending opportunities. NFHA provides a range of programs to affirmatively further fair housing, including community development, neighborhood stabilization, training, education, outreach, advocacy, consulting and enforcement initiatives.

Lisa’s fair housing and fair lending work began at the local level. Prior to joining NFHA, she was the president and CEO of the Fair Housing Center of Toledo, Ohio, and the Northwest Ohio Development Agency.

Lisa played a leadership role in bringing many precedent-setting fair housing cases, which have resulted in the elimination of systemic discriminatory policies and practices and the expansion of fair housing opportunities for millions of people.
Lisa also leads NFHA’s effort to spearhead the commemoration of the 50th anniversary of the Fair Housing Act—an 18-month campaign featuring events and activities across the country celebrating the passage of the Fair Housing Act and developing strategies for continuing the unfinished work of the law.

Lisa serves on the JPMorgan Chase Consumer Advisory Council, the Mortgage Bankers Association’s Consumer Advisory Council, Freddie Mac's Affordable Housing Advisory Council, the Urban Institute’s Mortgage Servicing Collaborative, and America’s Homeowner Alliance’s Advisory Board. Lisa is the co-chair of The Leadership Conference on Civil and Human Rights’ Fair Housing Task Force.

Anne Houghtaling, Executive Director, HOPE Fair Housing

Anne Houghtaling joined HOPE as executive director in October 2011. She is an attorney who has worked in fair housing since 1995. Anne has conducted hundreds of rental, sales, insurance and mortgage lending tests. Previously at HOPE, from 1995 to 2001, she was responsible for complaint oversight, including: test execution and design, analysis, site selection, tester training, and coordinating client complaints with legal counsel. As director of enforcement and investigations at the National Fair Housing Alliance (NFHA) from 2001 to 2011, Anne oversaw two major government enforcement testing contracts. In addition, she oversaw several NFHA-initiated investigations, including an investigation of builders for compliance with the Fair Housing Act's design and construction requirements, and a national investigation of internet housing advertisements. As a result of evidence from these testing and investigation projects, NFHA filed both administrative complaints and federal court litigation. Both HUD and state administrative agencies have issued charges of discrimination as a result of Anne’s investigations.

Anne has provided training and consulting services to housing industry members on national, state and local levels. She is proud to currently serve as president of the board of directors of the Chicago Area Fair Housing Alliance (CAFHA).

Claire Gartland, Privacy and Public Policy Manager, Facebook

Claire Gartland is a manager on Facebook’s Privacy and Public Policy team, based in Washington, D.C. Claire focuses on U.S. public policy related to consumer privacy and data security, and works on outreach and engagement with the broader privacy community to build spaces for dialogue and collaboration. Before joining Facebook, Claire was director of the Consumer Privacy Project at the Electronic Privacy Information Center (EPIC), a D.C.-based non-profit that advocates for privacy, free expression and civil liberties protections. She previously worked at SilverMcKenna, a boutique cyberlaw practice based in Baltimore, MD, and received her J.D. from Catholic University Law School.

Katie McInnis, Policy Counsel, Consumers Union

Katie McInnis is a policy counsel in Consumers Union’s Washington D.C. office. Her work focuses on technology and the consumer’s right to privacy, security, control and transparency. Before joining CU in 2016, Katie served as a Privacy & Technology Fellow at the Center for Democracy & Technology and the Enforcement Bureau of the Federal Communications Commission. She attended Bard College, where she studied History and Sociology, and earned her law degree from the Georgetown University Law Center, where she was editor-in-chief of the Georgetown Journal of Law & Modern Critical Race Perspectives.
Rose Eichelberger, Executive Director, Ready, Aim, Advocate

Rose Eichelberger is founder and executive director of R.A.A.-Ready, Aim, Advocate!, a non-profit whose focus is advocacy, goal setting, financial literacy and life skills training, and voter education in low-income communities. Rose is chair of the Community Action Agency of St. Louis County (CAASTLC) board of directors; committee chair for the St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA); member of the National Community Reinvestment Coalition (NCRC); coordinator for her local Community Response/Resource Team (CRT); and holds various other positions in the community. Her educational and professional history include business administration, finance, auditing, financial fraud investigation and social services. She believes in helping others advocate for themselves and their communities.

Mark Hamm, Director, Economic Mobility, United Way of Metropolitan Dallas

Mark Hamm serves as the director of economic mobility at United Way of Metropolitan Dallas. In this role, he implements and oversees community impact grants for several organizations across Dallas, with a focus on comprehensive financial capability, stability and mobility. His work includes analyzing existing resources and identifying gaps in services, and furthering partnerships and strategic alliances with service providers, volunteers and other partners in efforts to move families permanently out of poverty. Mark received an MBA from Missouri State University and has experience working in both the public and private sectors.

John Paul Soto, Program Manager, Lutheran Social Services of Northern California

John Paul has worked in the social services field for over 20 years, 18 of which have been with LSS of Northern California. In his current position as Senior Program Manager, he maintains oversight and responsibility of programs specifically working with low-income and formerly homeless San Francisco residents living with HIV and AIDS in Money Management and Supportive Transitional Housing services. John Paul actively participates in HIV community health planning bodies for the City and County of San Francisco and the surrounding area. In his spare time, he volunteers and works closely with the Imperial Council of San Francisco, fundraising and promoting community awareness with local non-profits supporting housing, health and safety for those in need.

José Alcoff, Payday Campaign Manager, Americans for Financial Reform

José Alcoff is the campaign manager at Americans for Financial Reform, where he has been working with the national #StopTheDebtTrap campaign to push for payday lending reform for the past few years. Previously, he had been an organizer in New York City and Chicago, a journalist on issues ranging from criminal justice reform to social movements, and started a workers cooperative printshop, the first of many cooperatives to come out of Occupy Wall Street. He has also worked as a janitor (and shop steward), printer, busser, beer seller, barback, food prep, elder care provider, dishwasher, dry waller, laborer and cashier, among many other low-wage jobs.
Sarah Livnat, Senior Director of Community and Government Relations, Oportun

Sarah Livnat is the vice president of communications and impact at Oportun, a mission-driven financial services company and CDFI that is dedicated to providing inclusive, affordable financial services that empower its customers to build a better future. Prior to joining Oportun, Sarah managed trust and safety products and programs at PayPal. Sarah is a founding member of Listos Mountain View, a non-profit community support network for immigrant families in Mountain View, California. Sarah received her B.A. and M.A. in International Policy from Stanford University.

Safwan Shah, Founder and CEO, PayActiv, Inc.

Safwan Shah is the founder and CEO of PayActiv, a Silicon Valley company that helps businesses offer socially responsible financial wellness to their employees.

Safwan’s mission through PayActiv is to empower financially stressed, lower-income workers with the knowledge and tools to achieve financial resilience. Today, PayActiv’s invention of timely access to earned wages, without incurring any debt, is deployed nationwide by numerous American businesses, including Walmart. Barron’s magazine described this invention as a way to increase the velocity of money in an economy.

Before Safwan founded PayActiv, he was with TSYS after it acquired Infonox, a payments company founded by Safwan. A PhD in Aerospace Engineering from the University of Colorado at Boulder, Safwan was an AI and Neural Networks researcher at NASA, where several of his experiments were part of the U.S. space program.

Safwan is a graduate of the distinguished Stanford Executive Program and holds a master’s in Computer Engineering and a B.S. in Electrical Engineering. He has taught at the Haas School of Business at UC Berkeley and the Baskin School of Engineering at UC Santa Cruz. He currently serves as a board member and advisor to several technology companies and startups.

A patent holder and author, Safwan is based in California’s Silicon Valley.

Ruth Susswein, Deputy Director of National Priorities, Consumer Action

Ruth Susswein is Consumer Action’s deputy director of national priorities. Since 2006, she has focused her energies on consumer advocacy, financial literacy and financial empowerment on behalf of underrepresented consumers.

As the chair of committees for the umbrella consumer group Americans for Financial Reform (AFR), Ruth works to ensure that the Complaints division of the federal Consumer Financial Protection Bureau (CFPB) is providing maximum possible benefit to consumers through its public complaint database and financial complaint process. Since the agency’s inception, Ruth has advocated to help the CFPB create a comprehensive complaint-handling system with state-of-the-art complaint resolution capabilities and public access to detailed complaint information.

Ruth worked on passage of federal financial reform legislation (Dodd-Frank), concentrating on the need to create a national, independent consumer financial protection agency. She also advocates for vast improvements in mortgage industry practices and meaningful government actions to help homeowners at risk of foreclosure.

Ruth worked to help pass the first credit card legislation in decades: the Credit CARD Act. She helps
educate community-based organizations on changes in financial consumer protections, credit card law, foreclosure prevention programs and other personal finance issues as part of Consumer Action’s free financial empowerment training sessions. Among other things, she leads Consumer Action’s editorial team in the planning, writing and editing of Consumer Action’s topical newsletter, *Consumer Action News*.

Ruth joined Consumer Action with long experience in consumer advocacy. Previously, she was the executive director of the national non-profit credit education consumer group Bankcard Holders of America (BHA).

Prior to joining BHA, she was the investigative consumer reporter for the ABC affiliate in Springfield, Massachusetts, where she exposed credit repair scams, second mortgage schemes and unscrupulous practices by landlords and home improvement contractors. She has also worked at WABC-TV in New York in the investigative and consumer units.

**Emily Rogan, Chief Operating Officer, United Policyholders**

Emily Rogan is the chief operating officer for the non-profit organization United Policyholders. UP helps disaster survivors navigate the insurance claim process, from local assistance centers through long-term recovery. UP does not take money from insurance companies.

Along with performing high-level operational management, Emily is instrumental in coordinating the post-disaster Roadmap to Recovery program. She organizes workshops and webinars to provide long-term recovery help to disaster survivors and case managers across the county. Collaboration is one of the keys to her success, and Emily builds and maintains relationships with VOAD members, non-profits, government and the faith-based community. She proudly represents UP at conferences, meetings and workshops.

A San Francisco native, Emily received a Bachelor of Arts in Sociology from the University of California, Riverside and a Certificate in Nonprofit Management from San Francisco State University. She currently serves on the executive committee for San Francisco VOAD; the education committee for the National Association of Public Insurance Adjusters; and the CaliforniaVolunteers, Office of the Governor EF 17 Working Group. She is a former member of the California Department of Insurance’s curriculum board, and she served as a member of the NorCal VOAD executive committee from 2011 to 2015, and as its chair in 2014-2015.

**Brian Johnson, Acting Deputy Director, Bureau of Consumer Financial Protection**

Brian Johnson is the acting deputy director and a senior advisor to the acting director at the Bureau of Consumer Financial Protection. Previously, he worked for the House Financial Services Committee, for the Attorney General of Ohio, and for the White House Domestic Policy Council. He received both his undergraduate and law degrees from the University of Virginia.

**Maria Sennett, Training and Program Development Manager, Credit Builders Alliance**

As manager of training and program development at Credit Builders Alliance (CBA), Maria Sennett supports the development and delivery of credit building education training and programs to members, strategic partners and other stakeholders. Prior to joining CBA in early 2017, Maria worked most recently as Justine PETERSEN’s (JP) credit building manager, leading JP’s
national credit building partnerships and training efforts, including work with LISC’s network of Financial Opportunity Centers. Maria’s five years of practitioner experience, working with low-to-moderate-income individuals to build credit, grow small businesses and purchase homes, sparked Maria’s passion for starting a career in the asset-building field. Maria holds a B.S. in Social Work with additional majors in Spanish and International Studies from Saint Louis University.

Lynley Closson, Outreach Coordinator, EARN

Lynley Closson joined EARN in 2017 as the outreach coordinator. As such, she works to create and maintain strong partnerships with non-profits, banks and other organizations interested in helping individuals save and accumulate assets. She also spearheads community campaigns in partnership with organizations on the ground to raise awareness of the savings crisis in America. She is passionate about utilizing the power of relationships to create social change and alleviate poverty.

Prior to joining EARN, Lynley worked for a myriad of agencies in the non-profit and social impact sector, including consulting, community organizing and international development organizations. She holds a Master of Social Work from Washington University in St. Louis as well as a B.A. in Human Services from Graceland University.

James Garvey, CEO and Co-founder, Self Lender

James Garvey is the CEO and co-founder of Self Lender (selflender.com), a venture-backed startup that’s helping Americans build credit and save money. Self Lender’s app has over 150,000 people building credit and saving $115 million.
Consumer Action

www.consumer-action.org

Consumer Action is a non-profit organization that has championed the rights of underrepresented consumers nationwide since 1971. Throughout its history, the organization has dedicated its resources to promoting financial and consumer literacy and advocating for consumer rights both in the media and before lawmakers to promote economic justice for all. With the resources and infrastructure to reach millions of consumers, Consumer Action is one of the most recognized, effective and trusted consumer organizations in the nation.

Consumer education. To empower consumers to assert their rights in the marketplace, Consumer Action provides a range of educational resources. The organization's extensive library of free publications offers in-depth information on many topics related to personal money management, housing, insurance and privacy, while its hotline provides non-legal advice and referrals. At Consumer-Action.org, visitors have instant access to important consumer news, downloadable materials, an online “help desk,” the Take Action advocacy database and seven topic-specific subsites. Consumer Action also publishes unbiased surveys of financial and consumer services that expose excessive prices and anti-consumer practices to help consumers make informed buying choices and elicit change from big business.

Community outreach. With a special focus on serving low- and moderate-income and limited-English-speaking consumers, Consumer Action maintains strong ties to a national network of nearly 7,000 community-based organizations. Outreach services include training and free mailings of financial and consumer education materials in many languages, including English, Spanish, Chinese, Korean and Vietnamese. Consumer Action’s network is the largest and most diverse of its kind.

Advocacy. Consumer Action is deeply committed to ensuring that underrepresented consumers are represented in the national media and in front of lawmakers. The organization promotes pro-consumer policy, regulation and legislation by taking positions on dozens of bills at the state and national levels and submitting comments and testimony on a host of consumer protection issues. Additionally, its diverse staff provides the media with expert commentary on key consumer issues supported by solid data and victim testimony.

Contact us. Reach us by phone at 415-777-9635. Email us at info@consumer-action.org. Find more ways to contact us on our website: www.consumer-action.org.
Consumer advice and referral hotline
Submit consumer complaints to our advice and referral hotline:
Chinese, English and Spanish spoken