

# Consumer Action 10th Annual



## NATIONAL CONSUMER EMPOWERMENT CONFERENCE

September 18–19, 2019 | Rosemont, Illinois

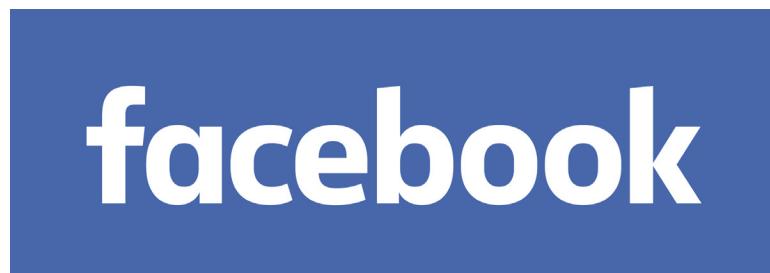
**Consumer Action**  
**National Consumer Empowerment Conference**

Consumer Action's 2019 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.

## **LEADERSHIP CIRCLE**

---



JPMORGAN CHASE & Co.



# BENEFACTORS

---



A public service  
provided by



## SPONSORS

---

Credit Karma   Self Lender

## FRIENDS

---

Oportun

## FINTECH EXHIBITOR

---

TransUnion   WiseWage

# AGENDA

## DAY ONE

08:00 – 08:45	Registration and Breakfast
08:45 – 09:10	<b>Welcome, Program Overview and Intro Activity</b> <i>Consumer Action and Conference Sponsors</i>
09:10 – 10:10	<b>Session 1</b>  <b>Emerging Credit Trends</b> <i>Chi Chi Wu, Attorney, National Consumer Law Center</i> <i>Joanne Gaskin, AMP, Vice President, Scores and Analytics, FICO</i> <i>Susannah Wright, Chief Legal Officer, Credit Karma</i>
10:15 – 11:00	<b>Session 2</b>  <b>Opportunities for LMI Consumers to Buy a Home</b> <i>Julio Rodriguez, Director of Community Development, Northwest Side Housing Center</i> <i>Julia Gordon, President, National Community Stabilization Trust</i>
11:00 – 11:15	<b>Break</b>
11:15 – 12:00	<b>Session 3</b>  <b>Ask the CFPB: Your chance for direct feedback from the leader of the CFPB</b> <i>Kathy Kraninger, Director, Consumer Financial Protection Bureau</i>
12:00 – 01:00	<b>Lunch</b>
01:00 – 02:15	<b>Session 4</b>  <b>Designing Your Financial Roadmap to Retirement</b> <i>Sulie Richardson, Community Education Program Manager, Desert Financial Credit Union</i> <i>Sheryl Soffer, Community Communications Manager, Desert Financial Credit Union</i>
02:15 – 02:30	<b>Break</b>

## Session 5

02:30 – 03:30

### Jumpstarting a Micro Business

*Joe Wynn, President and CEO, VETS Group*

*Deborah Lowe Muramoto, President/CEO, California Capital*

*Hugh Norton, Senior Director of Social Impact and Enterprise Development Lead, Visa Inc.*

## Session 6

03:35 – 04:20

### Today's Privacy Frontier: Fingerprints and Facial Recognition

*Jacob Wright, Associate Attorney, Edelson PC*

*Abe Scarr, State Director, Illinois Public Interest Research Group (PIRG)*

## Session 7

04:25 – 04:55

### Scam Alert: The Latest Cons and Scams Exposed

*Lauren Hall, Policy Advocate, Consumer Action*

04:55 – 05:00

## Closing Remarks

*Selected conference sponsors*

## DAY TWO

08:00 – 08:40

### Breakfast and Reconvening of Conference

08:45 – 09:45

## Session 8

### A Taste of Financial Coaching

*Saundra Davis, Executive Director, Sage Financial Solutions*

09:50 – 10:35

## Session 9

### The War on High-Cost Prescription Drugs

*Michael DeLong, Community Organizer, Law Offices of David Balto*

10:40 – 10:55

## Break

10:55 – 11:55

## Session 10

### Innovative Tools to Help Low-Income Consumers

*Alia Toran-Burrell, Senior Program Manager, Criminal Justice, Code for America*

*Ellen McDonnell, Deputy Public Defender, Contra Costa County Public Defender's Office*

*Tina Tran, Managing Attorney, Upsolve*

12:00

## Adjournment

# Speaker and Panelist Biographies

(In order of appearance. Bios may have been edited for space considerations.)

## Chi Chi Wu, Attorney, National Consumer Law Center

Chi Chi Wu has been a staff attorney at NCLC for over a decade. Wu focuses on consumer credit issues at NCLC, including legislative, administrative and other advocacy. Wu's specialties include fair credit reporting, credit cards, refund anticipation loans and medical debt. Before joining NCLC, Wu worked in the Consumer Protection Division at the Massachusetts Attorney General's office and the Asian Outreach Unit of Greater Boston Legal Services. Wu is a graduate of Harvard Law School and The Johns Hopkins University.

Wu is co-author of the legal manuals *Fair Credit Reporting Act* and *Collection Actions*, and a contributing author to *Consumer Credit Regulation* and *Truth in Lending*.

## Joanne Gaskin, AMP, Vice President, Scores and Analytics, FICO

Joanne Gaskin is driven by the positive impact that FICO makes on the lives of consumers by working collaboratively with the financial services industry. She oversees the FICO Scores regulatory practice and is responsible for the strategic direction of FICO's analytic solutions and partnerships serving the mortgage industry. With more than 25 years in financial services, she has led analytic and product development efforts to address some of the most critical topics impacting financial services, which has led to several patents being awarded for new analytic methodologies. Gaskin is a graduate of Michigan State University and a passionate Spartans supporter. As an avid fan of her soccer-playing son, she has enjoyed traveling extensively.

## Susannah Wright, Chief Legal Officer, Credit Karma

Susannah Wright is Credit Karma's general counsel and corporate secretary, overseeing all legal matters, including corporate, regulatory, consumer protection, compliance and government affairs. Wright joined in June 2017 as Credit Karma's first general counsel, as the company launched new services, including Credit Karma Tax, a free online tax prep service.

Wright was previously deputy general counsel at SolarCity (acquired by Tesla), where she was head of compliance. She was also a senior assistant district attorney in Atlanta, and an attorney at Gibson Dunn & Crutcher LLP, where she focused on government investigations, crisis management and data privacy.

Wright is an alumna of the University of Virginia School of Law and Princeton University, where she graduated magna cum laude.

## Julio Rodriguez, Director of Community Development, Northwest Side Housing Center

Julio Rodriguez is a Chicago native, born and raised on the Northwest side. In his role, Rodriguez promotes the business, job and housing goals from the Belmont Cragin Quality-of-Life plan. Prior to joining the NWSHC, Rodriguez worked at Neighborhood Lending Services as a loan officer helping clients achieve homeownership in low-to-moderate-income communities. Rodriguez graduated from the University of Illinois at Chicago (UIC) with a B.A. in criminology, law and justice in 2012, and he holds a Master of public administration from the Baruch College, City University of New York.



## **Julia Gordon, President, National Community Stabilization Trust**

Julia Gordon is president of the National Community Stabilization Trust (NCST), a non-profit that seeks to reclaim vacant homes to build strong neighborhoods. Well known in the mortgage, affordable housing and community development sectors for her commitment to supporting left-behind housing markets and advancing sustainable homeownership, Gordon

has written many articles about housing finance and policy, has testified as an expert before Congress on multiple occasions, is a sought-after conference speaker, and serves as a go-to source for journalists.

Gordon's previous experience includes working as the senior director of housing and consumer finance at the Center for American Progress, managing the single-family policy team at the Federal Housing Finance Agency, and serving as senior policy counsel at the Center for Responsible Lending. She has also held several positions in the civil legal aid sector and was a litigation associate at WilmerHale. Gordon received her bachelor's degree in government from Harvard College and her J.D. from Harvard Law School.



## **Kathy Kraninger, Director, Consumer Financial Protection Bureau**

Kathy Kraninger became director of the CFPB in December 2018, after serving as a policy associate director for the Office of Management and Budget, where she oversaw the budgets for more than 30 government agencies.

Previously, she worked in the U.S. Senate, where she was the clerk for the Senate Appropriations Subcommittee on Homeland Security. She also worked for the House Appropriations Subcommittee on Homeland Security as well as the Senate Homeland Security and Governmental Affairs Committee.

Kraninger also served in executive branch posts with the Department of Transportation. There, after the 9/11 attacks, she volunteered to join the leadership team that set up the newly created DHS. Her work at DHS led to awards, including the Secretary of Homeland Security's Award of Exceptional Service, the International Police and Public Safety 9/11 Medal, and the Meritorious Public Service Award from the U.S. Coast Guard.

Kraninger graduated magna cum laude from Marquette University and earned a law degree from Georgetown University Law Center. She served as a U.S. Peace Corps Volunteer in Ukraine.



## **Sulie Richardson, Community Education Program Manager, Desert Financial Credit Union**

Sulie Richardson has worked at Desert Financial for over 35 years in multiple positions. For the past 10 years, she has managed all aspects of the community adult financial wellness program, which is delivered in partnership with non-profit organizations serving low-income households, to help them on their path to financial stability, and to break the cycle of poverty. The in-person workshop content is customized to the individual situations of their clients and to help them maximize the use of resources and opportunities being provided. Richardson has served on the board of Wildfire, formerly Arizona Community Action Association, and the Advisory Council of Duet: Partners in Health and Aging.

Desert Financial Credit Union is the largest locally owned, community-based "not for profit" credit union in Arizona, with more than 336,000 members and \$4.7 billion in assets.



## **Sheryl Soffer, Community Communications Manager, Desert Financial Credit Union**

In her role as community communications manager, Sheryl Soffer develops financial wellness programs for different audiences and coordinates communications to promote Desert Financial Credit Union's community initiatives. Within the last year, she's created a comprehensive financial wellness program for credit union employees, as well as interactive games focused on budgeting and retirement. She's also developed financial wellness materials for teens, non-profit partners and credit union members. Soffer has a B.S. in journalism from Northern Arizona University, and has more than 30 years of experience working for credit unions. She's held positions in copywriting, marketing, senior management, community development, and database research and analysis.



## **Joe Wynn, President and CEO, VETS Group**

Joe Wynn founded the non-profit VETS Group in 2004 in Washington, D.C., as a way for veterans, their families and the community to achieve economic empowerment through education, training and entrepreneurship. In 2012, he started the VETS Group IT Training Academy, of which he is the executive director.

Wynn serves on the executive committee of the Veterans Entrepreneurship Task Force (VET-Force), and is a special advisor to the director of government relations for the Vietnam Veterans of America (VVA). He also serves as legislative liaison on Capitol Hill for the National Association for Black Veterans (NABVETS).

Wynn was appointed as a commissioner on the Veterans Disability Benefits Commission by Speaker Nancy Pelosi; served as chairman of the Armed Services and Veterans Affairs Committee for the NAACP; and is currently a member of the Mayor's Veterans Advisory Board for the District of Columbia. He has received multiple awards for his advocacy.

A Vietnam-era veteran, Wynn received an honorable discharge after serving with the 66th Strategic Missile Squadron at Ellsworth Air Force Base, in South Dakota. He attended the University of D.C. and Howard University, completing a bachelor's degree in computer information systems, a master's degree in business, and two years toward a doctorate in organizational communications.



## **Deborah Lowe Muramoto, President/CEO, California Capital**

Deborah Lowe Muramoto is president/CEO of Sacramento-based California Capital Financial Development. She is responsible for the direction and administration of products and services provided through the non-profit corporation's small and microenterprise business capacity building and access to capital programs.

Since 2002, California Capital has held the distinction of being certified as a Community Development Financial Institution (CDFI) and a Community Development Entity (CDE) by the U.S. Department of Treasury and the California Organized Investment Network (COIN), a program within the California Department of Insurance. The organization also is the Sacramento Promise Zone Lead Economic Development Implementation Partner.

Muramoto leads the administration of California Capital's Women's Business Center, Procurement Technical Assistance Program, Economic Development Administration Revolving Loan Program, Small Business Development Center Affiliates, and Bilingual Business Success Forums.

Muramoto currently serves on the Sacramento Chinese Community Service Center Board of Directors; the advisory board for SCORE-Sacramento Chapter; and the Franklin Neighborhood Development Corporation.



## **Hugh Norton, Senior Director of Social Impact and Enterprise Development Lead, Visa Inc.**

Hugh Norton is the director of financial education at Visa Inc., managing the company's award-winning multilingual financial literacy initiative. Featuring the Practical Money Skills and What's My Score programs, the global effort has reached more than 40 million people worldwide. Norton's responsibilities include developing and implementing new programs and interactive tools for consumers, publishing print and online educational materials and coordinating with government, financial and non-profit partners.

As part of Visa's Social Impact team, Norton supports the company's community involvement and corporate responsibility efforts. He has been an active participant in the financial literacy community for years and makes regular appearances at regional and national financial literacy events. His weekly Practical Money Matters series delivers expert personal finance tips to consumers of all ages. Norton sits on the National Board of Directors for the Jump\$tart Coalition for Personal Financial Literacy®, the Board of Directors for Call for Action, and the advisory council for the National Foundation for Credit Counseling.

Prior to joining Visa, Norton worked in public relations for a wide range of financial services, entertainment and public affairs clients. He currently lives in northern Virginia with his wife and children.



## Jacob Wright, Associate Attorney, Edelson PC

Jacob Wright is an associate at Edelson PC, where he is part of the firm's Public Client and Government Affairs Group. Wright focuses on policy, and regularly advises federal, state, county and local government officials on a variety of issues involving consumer protection, data security, privacy and technology. Wright works alongside numerous public interest and non-governmental organizations to defend current privacy laws while also advocating for the adoption of laws that better protect consumers. He received his B.A. in government and Middle Eastern studies from the University of Texas at Austin, his M.A. in international affairs from the American University School of International Service, and his J.D. from the American University Washington College of Law.



## Abe Scarr, State Director, Illinois Public Interest Research Group (PIRG)

Abe Scarr is responsible for the program and organizational development of Illinois PIRG. He is a lead advocate in the Capitol and in the media for stronger consumer protections, expanded public transportation, and smarter antibiotics policies for Illinois farms. In 2017, he led a coalition to pass legislation to implement automatic voter registration in Illinois, winning unanimous support in the Illinois General Assembly for the bill. Before moving to Illinois in 2014, Scarr worked as the state director for ConnPIRG, where he helped pass a landmark solid waste and recycling law. He also serves as a board member for the Consumer Federation of America. Scarr lives in Chicago, where he enjoys biking, cooking and tending his garden.



## Lauren Hall, Policy Advocate, Consumer Action

Lauren Hall is a Consumer Action policy advocate with over a decade of experience working in the non-profit sector on a variety of consumer advocacy issues, ranging from fraud and forced arbitration to payday lending and digital privacy. As a D.C. team member, Hall helps to further Consumer Action's national legislative and advocacy priorities through coalition building, education and outreach, and direct action. She regularly attends congressional briefings and meetings with key coalition partners; researches and writes on legislation that impacts consumers; and educates consumers on how they can make their voices heard. She also represents Consumer Action as a member of the National Consumers League's Alliance Against Fraud coalition. Each month, Hall writes Consumer Action's SCAM GRAM newsletter and coordinates publication of the *INSIDER* newsletter.

Before joining Consumer Action, Hall managed communications and outreach at Foster Care to Success. She also ran communications campaigns at Food & Water Watch and at the National Alliance to End Homelessness. Hall is enrolled in George Mason University's Master of Public Administration program, with a concentration in non-profit management.



## Saundra Davis, Executive Director, Sage Financial Solutions

Saundra Davis is a U.S. Navy veteran, financial coach, educator and consultant who is nationally recognized as an expert in the financial coaching field and for her work on asset building for the working poor. She is founder of Sage Financial Solutions, an organization that develops comprehensive financial capability programs for low- and moderate-income communities.

Davis is the creator and lead trainer of the Financial Fitness Coach (FFC) certification program and is a Financial Behavior Specialist (FBS). She has been awarded the Heart of Financial Planning and Pro Bono Planner of the Year by the Financial Planning Association (FPA) and was instrumental in developing the FPA pro bono and diversity committees. Davis is a founding member and past president of the Financial Therapy Association (FTA).

Davis holds a B.S. in management and an M.S. in financial planning from Golden Gate University, where she is currently an adjunct professor in the Personal Financial Planning program. She previously served as an adjunct professor and member of the Financial Planning Program Advisory Committee at U.C. Berkeley.



## **Michael DeLong, Community Organizer, Law Offices of David Balto**

Michael DeLong is a consumer organizer who works for the Law Offices of David Balto. He helped mobilize the successful consumer opposition to the proposed health insurance mergers of Anthem and Cigna and Aetna and Humana, and organized consumers to raise concerns about the merger of CVS and Aetna. DeLong is a proud graduate of Reed College, and has also worked as a legislative aide for two Maryland state legislators. In addition to opposing harmful mergers, he advocates for lower prescription drug costs by holding drug companies and pharmacy benefit managers (PBMs) accountable and stopping their anticompetitive behavior.



## **Alia Toran-Burrell, Senior Program Manager, Criminal Justice, Code for America**

Alia Toran-Burrell is the senior program manager with Clear My Record, where she leads partnerships and program strategies. Before joining Code for America, she managed a jail diversion program in Massachusetts, working to divert people with mental health and substance abuse issues away from the criminal legal system.

Toran-Burrell is a social worker by training and has over ten years of experience in the field, including work as a community organizer and social justice educator. Originally from Boston, she is a graduate of Harvard College and the University of Michigan. When she's not working to improve the justice system, she loves to dance and eat anything dessert-related.



## **Ellen McDonnell, Deputy Public Defender, Contra Costa County Public Defender's Office**

Ellen McDonnell joined CCPD in 2001, when she graduated from UC Hastings College of Law. She represented clients in cases ranging from misdemeanors to homicides and worked in a variety of assignments and as CCPD's representative to various collaborative courts. After the passage of Prop 47 in 2014, she expanded CCPD's Clean Slate and Prop 47 programs, increased community outreach and obtained grants from various foundations to support these efforts. McDonnell serves on various committees and advisory groups in the areas of Clean Slate, traffic and reentry. She is frequently invited to speak about barriers to reentry, Clean Slate, fines and fees, Prop 47/Prop 64 and bail reform. She speaks fluent Spanish. McDonnell currently supervises CCPD's reentry programs, including Early Representation, Clean Slate and Client Services. She also supervises the Bail, Forensic and Immigration units.



## **Tina Tran, Managing Attorney, Upsolve**

Tina Tran is the managing attorney for Upsolve, the largest consumer bankruptcy non-profit in the United States. Before joining the leadership team at Upsolve, Tran ran her own consumer bankruptcy practice, which she started at the age of 28, defending debtors trying to get back on their feet against aggressive and predatory lenders and debt collectors. She believes in keeping the law simple and making it accessible for everyday people facing creditor lawsuits, wage garnishments, bank account freezes, foreclosures and repossessions.

# Consumer Action

[www.consumer-action.org](http://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 more. 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. Our in-language media outreach allows us to share scam alerts and other timely consumer news with a wide non-English-speaking audience.

**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 bulk 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](mailto:info@consumer-action.org). Find more ways to contact us on our website: [www.consumer-action.org](http://www.consumer-action.org).



[facebook/consumeraction](https://facebook.com/consumeraction)



[@consumeraction](https://twitter.com/consumeraction)

**www.consumer-action.org**

1170 Market Street, Suite 500  
San Francisco, CA 94102  
415-777-9648  
[info@consumer-action.org](mailto:info@consumer-action.org)

**Consumer advice and referral hotline**

Submit consumer complaints to our advice and referral hotline:  
[https://complaints.consumer-action.org/forms/english-form/complaint\\_form/](https://complaints.consumer-action.org/forms/english-form/complaint_form/)  
or  
415-777-9635.  
*Chinese, English and Spanish spoken*

**consumeraction**