

# 2016 National Consumer Empowerment Conference



www

# FINANCIAL FREEDOM



**Consumer Action  
National Consumer Empowerment Conference**

November 16-17, 2016  
Rosemont, Illinois

Consumer Action's 2016 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.

Our National Consumer Empowerment 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.

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# AGENDA

## DAY ONE

**8:30 – 9:00**

### **Registration and Breakfast**

**9:00 – 9:15**

### **Welcome and Program Overview**

- *Ken McEldowney, Executive Director, Consumer Action*
- *Selected conference sponsors*

**9:15 – 9:30**

### **Intro Activity**

- *Consumer Action Team*

**9:30 – 10:45**

### **Session 1**

#### **The Real Scoop on Repayment Options for Student Loan Debt**

- *Aissa Canchola, Office for Students, Consumer Financial Protection Bureau*
- *Persis Yu, Staff Attorney, National Consumer Law Center*
- *Jennifer Wang, Director of DC Office, The Institute for College Access & Success*
- *Alegra Howard, Associate of National Priorities, Consumer Action*

**10:45 – 11:00**

### **Break**

**11:00 – 11:30**

### **Session 2**

#### **Targeting LMI Communities with Investor Education**

- *Don Blandin, President and CEO, Investor Protection Trust*

**11:30 – 12:30**

### **Session 3**

#### **Tools to Prevent Financial Crimes and Consumer Scams**

- *Laura Cook, Director of the Financial Crime Resource Center, National Center for Victims of Crime*
- *Emma Fletcher, Project Director for BBB Scam Tracker, BBB Institute for Marketplace Trust*

**12:30 – 1:30**

### **Lunch**

**1:30 – 3:00**

**Session 4**

**Data Access: Protecting your privacy online**

- *Jeff Chester, Executive Director, Center for Digital Democracy*
- *Jules Polonetsky, Executive Director and Co-Chair, Future of Privacy Forum*
- *Linda Sherry, Director of National Priorities, Consumer Action*

**3:00 – 4:00**

**Session 5**

**Detecting the Latest Predatory Home Loans**

- *Marilyn Mullane, Executive Director, Michigan Legal Services*
- *Ted Phillips, Executive Director, United Community Housing Coalition*

**4:00 – 4:15**

**Break**

**4:15 – 5:15**

**Session 6**

**Free and Low-Cost Broadband Access for Low-Income Consumers**

- *Nicolás Jiménez, Senior Manager of Outreach & Partnerships for Internet Essentials, Comcast*
- *Gabe Brambila, Senior Sustainability Manager—Sustainability Operations, AT&T*
- *C. Howie Hodges, II, Vice President of External Affairs, Charter Communications*

**5:15 – 5:30**

**Closing Remarks**

- *Selected conference sponsors*

**5:30 – 7:00**

**Dinner**

**DAY TWO**

**8:00 – 8:30**

**Breakfast**

**8:30 – 8:45**

**Reconvening of Conference / Interactive Activity**

- *Consumer Action Team*

**8:45 – 9:45**

**Session 7**

**Payday Alternatives for Overcoming Long-term Financial Challenges**

- *Frank Dombroski, Founder and CEO, FlexWage Solutions*
- *Doug Farry, Co-Founder, Employee Loan Solutions, Inc.*
- *Sarah Livnat, Senior Director of Community and Government Relations, Oportun*

**9:45 – 10:45**

**Session 8**

**CFPB Takes Action: Investigations and legal actions on behalf of consumers**

- *Karen Meyers, Assistant Deputy Enforcement Director for Policy and Strategy, Consumer Financial Protection Bureau*

**10:45– 11:00**

**Break**

**11:00 – 12:00**

**Session 9**

**Affordable Housing Options**

- *Mike Calhoun, President, Center for Responsible Lending*
- *Andrew Jakobovics, Senior Director of Policy Development & Research and Acting Head of Public Policy, Enterprise Community Partners*

**12:00 – 1:00**

**Lunch**

**1:00 – 1:30**

**Session 10**

**Consumer Roundup**

- *Ruth Susswein, Deputy Director of National Priorities, Consumer Action*

**1:30 – 2:30**

**Session 11**

**Innovative Financial Education Programs and Tools**

- *Brian Gilmore, Senior Innovation Manager, Commonwealth (formerly Doorways to Dreams Fund)*

**2:30**

**Adjournment**

# Speaker and Panelist Biographies

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



## **Aissa Canchola, Office for Students, Consumer Financial Protection Bureau**

Aissa Canchola currently serves in the Office for Students and Young Consumers at the Consumer Financial Protection Bureau, where she works on higher education policy and student loan repayment issues and leads the office's outreach and engagement work.

Prior to her work at the Bureau, Aissa served as an education policy advisor for Senator Patty Murray (D-WA), Ranking Member of the U.S. Senate Health, Education, Labor and Pensions (HELP) Committee, where she advised the Senator on higher education and K-12 policy issues and assisted in drafting the Elementary and Secondary Education Act reauthorization bill—the Every Student Succeeds Act, which passed and was signed into law by President Obama in 2015.

Prior to this role, she served as a legislative aide for then HELP Committee Chairman Tom Harkin (D-IA), where she managed a portfolio of higher education policy issues and assisted in drafting the Chairman's Higher Education Act reauthorization proposal of 2014. Prior to her role on the HELP Committee, she worked for Senator Barbara Boxer, where she assisted legislative staff on education and economic policy issues.

Aissa is a native Californian and graduated from California State University, Fullerton with BAs in Political Science and American Studies.



## **Persis Yu, Staff Attorney, National Consumer Law Center**

Persis Yu is a staff attorney at the National Consumer Law Center and is the director of NCLC's Student Loan Borrower Assistance Project. She is a contributing author to NCLC's Fair Credit Reporting and Student Loan Law. She has also authored several reports, including *Pounding Student Loan Borrowers: The Heavy Costs of the Government's Partnership with Debt Collection Agencies*.



## **Jennifer Wang, Director of DC Office, The Institute for College Access & Success**

Jennifer Wang oversees the DC office, carrying out the policy and advocacy strategy for TICAS. She was previously the policy director for Young Invincibles, where she led a team working on improving economic policies for young adults, including policies that increase access and success in higher education and address student debt. She joined Young Invincibles as their policy and advocacy manager, building their government affairs program from the ground up. Previously, she gained an expertise on women's health access under the Affordable Care Act while at NARAL Pro-Choice America. Jennifer holds a JD from the University of Iowa College of Law and BAs in Gender Studies and Psychology from the University of California, Los Angeles.



## **Alegra Howard, Associate of National Priorities, Consumer Action**

Alegra Howard, Consumer Action's national priorities associate, joined the organization in 2011, while a graduate student at the University of Maryland's School of Public Policy in College Park. She specialized in Management and Finance and wrote her thesis on data privacy, under the supervision of the U.S. Federal Trade Commission.

Alegra works with the Washington D.C. National Priorities team as the main researcher for quarterly surveys of banking, mobile, privacy and technology services. She is a regular contributor to Consumer Action's newsletter, *Consumer Action News*, and works on behalf of the organization on student loan issues, joining coalitions that focus on national student lending reform and regulation.

Before joining Consumer Action, Alegra was a campaign consultant for EMILY's List, where she worked on Annise Parker's 2003 Controller race in Houston, Texas, and during the 2004 U.S. presidential election spent a year working for America Coming Together (ACT) in its Ohio state headquarters. She then joined the labor movement, working with the International Federation of Professional & Technical Engineers, Local 21 (AFL-CIO), on several organizing campaigns around the San Francisco Bay Area. As a senior development associate with the youth sports-focused non-profit Positive Coaching Alliance between 2006 and 2009, she procured funding from corporate and private donors in the Bay Area and New York City. Prior to leaving the Bay Area for Washington D.C. to attend graduate school, she worked with the Silicon Valley-based technology company Cisco Systems, supporting its global marketing office as an organization development specialist.

Alegra holds a BA from Villanova University and lives with her husband, Tim, and goldendoodle pup, Rosie, in Manhattan.



## **Don Blandin, President & CEO, Investor Protection Trust**

Don Blandin is president and CEO of the Investor Protection Trust (IPT), a non-profit organization devoted to investor education, and the Investor Protection Institute (IPI), a non-profit organization that advances investor protection by conducting and supporting unbiased research and groundbreaking education programs. Don works frequently with state securities regulators on programs to help Americans of all ages become wise and safe investors.

Led by Don, IPT has been working to protect investors through the Elder Investment Fraud and Financial Exploitation Prevention Program (EIFFE Prevention Program) since 2010, educating medical professionals to recognize when their older patients are vulnerable to or victims of financial abuse. In 2015, under Don's leadership, IPT launched a second phase of the EIFFE Prevention Program in collaboration with the American Bar Association's Commission on Law and Aging, state securities offices and state bar associations to educate lawyers to recognize when their older clients are vulnerable to or victims of EIFFE through continuing legal education trainings.

In partnership with Detroit Public Television, Don is leading IPT's When I'm 65 public television documentary and multi-year engagement program. The program explores multi-generational approaches to retirement, changing attitudes toward work, debt, housing, financial fraud and the financial choices that Americans of all ages need to make to plan for a financially secure future.

Recent awards bestowed on him include the BBB International Torch Award for Consumer Leadership from the Council of Better Business Bureaus and the Heart of Financial Planning Award from the Financial Planning Association. Don was appointed a delegate to both the 1998 and 2002 White House/Congressional National Summits on Retirement Savings. He is a founding member and the first national director of Pi Alpha Alpha, the national honorary society for public administration.

Don holds a BA in Political Science from California State University, East Bay, and a Master of Public Administration degree from The American University in Washington, DC. He and his wife, Nanette, reside in Washington, DC. They have a son, Devon, and daughter, Sara.



## **Laura Cook, Director of the Financial Crime Resource Center, National Center for Victims of Crime**

Laura Cook, Esq. is the director of the Financial Crime Resource Center and deputy director of the National Crime Victim Bar Association, programs of the National Center for Victims of Crime. In these capacities, she conducts trainings in taking action against financial fraud as well as attorney referrals to victims. She

has also coordinated multiple webinars on identity theft, mass marketing fraud, investment and securities fraud, mortgage and lending fraud, and elder financial exploitation. In addition, Laura has worked with many other programs of the National Center for Victims of Crime, including the Stalking Resource Center, the VictimConnect Resource Helpline and the DC Domestic Violence Hotline. She is a graduate of the University of Pittsburgh and the Temple University Beasley School of Law, and spent a summer during law school in New Delhi, India, interning with the Human Rights Law Network.



**Emma Fletcher, Project Director for BBB Scam Tracker, BBB Institute for Marketplace Trust**

Emma Fletcher is the BBB Scam Tracker project director with the BBB Institute for Marketplace Trust, the educational foundation of the Council of Better Business Bureaus. She has more than two decades of experience in dispute resolution and consumer protection, particularly in the areas of marketplace scams, identity theft and privacy. She is a Certified Information Privacy Professional and holds a Master's degree in Public Administration from George Mason University.



**Jeff Chester, Executive Director, Center for Digital Democracy**

Jeff Chester is executive director of the Center for Digital Democracy (CDD), a Washington, DC non-profit. CDD is one of the leading NGOs advocating for consumers on digital privacy and consumer protection issues. Founded in 1991, CDD (then known as the Center for Media Education) led the campaign for the enactment of the Children's Online Privacy Protection Act (COPPA, 1998). During the 1990s it also played a prominent role in such issues as open access/network neutrality, diversity of media ownership, and the development of the FCC's "E-rate" funding to ensure that schools and libraries had the resources to offer internet services.

Since 2003, CDD has helped place digital privacy on the Federal Trade Commission's policy agenda. Through a series of reports and formal complaints endorsed by many consumer groups on such topics as online behavioral advertising (OBA), mobile marketing, social media and other digital marketing practices, CDD successfully engaged the commission to begin addressing unfair and deceptive practices arising from online advertising. By providing an array of information and analysis to such news outlets as the *Washington Post*, *Los Angeles Times*, NPR and *New York Times*, CDD also spurred press coverage of digital privacy and its impact on consumer finances and health.

A former investigative reporter, Jeff is the author of *Digital Destiny: New Media and the Future of Democracy* (The New Press, 2007). During the 1980s, Jeff co-directed the campaign that led

to the Congressional creation of the Independent Television Service (ITVS) for public TV. He also co-founded the National Campaign for Freedom of Expression, the artist advocacy group that supported federal funding for artists. Jeff was named “Domestic Privacy Champion” in 2011 by the Electronic Privacy Information Center. CDD is a member of the Transatlantic Consumer Dialogue (TACD). Jeff is the U.S. co-chair of TACD’s Information Society (Infosoc) group.



### **Jules Polonetsky, Executive Director and Co-Chair, Future of Privacy Forum**

Jules Polonetsky serves as CEO of the Future of Privacy Forum, a Washington, D.C.-based think tank that seeks to advance responsible data practices. FPF is supported by the chief privacy officers of more than 110 leading companies and several foundations, as well as by an advisory board composed of the country’s leading academics and advocates. FPF’s current projects focus on Big Data, mobile, location, apps, the Internet of Things, wearables, de-identification, connected cars and student privacy.

Jules’ previous roles have included serving as chief privacy officer at AOL and, before that, at DoubleClick, as Consumer Affairs Commissioner for New York City, as an elected New York State Legislator and a congressional staffer, and as an attorney.

Jules serves on the advisory board of the Center for Copyright Information. He has served on the boards of a number of privacy and consumer protection organizations, including TRUSTe, the International Association of Privacy Professionals, and the Network Advertising Initiative. From 2011-2012, Jules served on the Department of Homeland Security Data Privacy and Integrity Advisory Committee.

In 2001, *Crain’s New York Business* magazine named Jules one of the top technology leaders in New York City.

Jules is a regular speaker at privacy and technology events and has testified or presented before Congressional committees and the Federal Trade Commission.



### **Linda Sherry, Director of National Priorities, Consumer Action**

Linda Sherry is a nationally recognized consumer advocate and expert on consumer and privacy rights. As director of national priorities for Consumer Action, she is responsible for the organization’s national advocacy work and for Consumer Action’s free, multilingual educational publications and website content. Linda, who joined Consumer Action in 1994 from a background as a weekly newspaper reporter, established Consumer Action’s DC office in 2004.

Linda, Consumer Action's chief spokesperson, regularly responds to inquiries about consumer protection issues from the national and local media, Congress and federal regulators.

Before joining Consumer Action, Linda was managing editor of *AsianWeek* in San Francisco from 1991-1994. Previously, she was a reporter at *The Almanac* newspapers in Menlo Park, California; the *New York Times* Long Island Section, and *The East Hampton Star* in East Hampton, NY. She was a founding editor of the *Sag Harbor Herald*, a weekly newspaper in Long Island, NY.



### **Marilyn Mullane, Executive Director, Michigan Legal Services**

Marilyn Mullane is an attorney and the director of Michigan Legal Services. She has served in that capacity since 2000 and has specialized in housing and community development law for the past 30 years, with experience also working on access to utilities, public benefits, health and mental health care. During her years at MLS, the agency has shifted its geographic focus and mission from serving as a state support center for legal aid programs in Michigan to engaging in impact-oriented legal services in the Detroit metropolitan region. She completed her undergraduate studies at the University of Michigan, attended graduate school at Columbia University and law school at Wayne State University.



### **Ted Phillips, Executive Director, United Community Housing Coalition**

Ted Phillips has been a licensed attorney in Michigan since 1983. He worked for the Legal Aid and Defender Association from 1984-1986, before accepting the position of executive director for the United Community Housing Coalition. He has been with UCHC since 1986 except for two years when he served in the Archer Administration (1995-1997) as the General Manager of Program, Planning and Budget for the Detroit Housing Commission (DHC). Ted has experience with a variety of low-income housing programs and issues. He has served on a variety of city, county, state and federal task forces that addressed issues of homelessness, public and subsidized housing, market rate rental housing, tax and mortgage foreclosure, and reform of lending practices. He has litigated or supervised the litigation of over 5,000 housing cases in his career and directs an agency that annually serves over 4,000 tenants, homeowners or homeless clients with services that include eviction defense, landlord-tenant resolution, mortgage and tax foreclosure counseling, relocation assistance and tenant and community organizing. He has assisted in the drafting of local ordinances, state statutes and housing policies at the local, state and federal level. At the DHC, he was a member of the turnaround team that helped remove the agency from "troubled housing" status. Ted has four children, 11 grandchildren and has been a life-long resident of Detroit.



## **Nicolás Jiménez, Senior Manager of Outreach & Partnerships for Internet Essentials, Comcast**

Nicolás Jiménez is senior manager of outreach and partnerships for Internet Essentials, Comcast's signature community investment initiative aimed at connecting low-income Americans to the power of the internet. In this capacity, he works with an extensive network of community, non-profit and government partners. Nicolás joined Comcast in 2007 as an external affairs intern and was most recently senior manager of political affairs. Passionate about diversity and inclusion, he was founding chair of UNIDOS, Comcast's Hispanic Employee Resource Group.

Very active in his community, Nicolás serves on several boards focused on education, mentoring and the Hispanic community. Originally from Puerto Rico, he resides in Philadelphia with his wife and two children.



## **Gabe Brambila, Senior Sustainability Manager—Sustainability Operations, AT&T**

As Senior Sustainability Manager—Sustainability Integration in AT&T's Corporate Citizenship and Sustainability organization, Gabe Brambila works to integrate sustainable business practices throughout the company. Part of a core team that develops the overall strategy for AT&T's corporate social responsibility and environmental sustainability initiatives, Gabe moves forward environmental and social sustainability efforts that target the intersection of business needs and community needs.

Specifically, as a part of AT&T's efforts to address the digital divide and help make internet access more affordable for all populations, Gabe leads outreach and awareness efforts for Access from AT&T, the company's low-cost home internet program launched in April 2016.

Gabe is located at AT&T's corporate headquarters in Dallas, TX.



## **C. Howie Hodges, II, Vice President of External Affairs, Charter Communications**

Since the merger of Charter with Time Warner Cable and Bright House Networks in May 2016, Howie serves as the vice president and national manager of external affairs for Charter Communications in Washington, DC, where he is responsible for the company's policy and political engagement with a variety of stakeholders, such as public interest groups, consumer groups, think tanks, foundations, the academic community, intergovernmental groups, and civil and human rights organizations.

He served in a similar role for more than six years with Time Warner Cable, before its merger

with Charter, where he managed several community initiatives, including the implementation of and funding for a long-term technology project with the League of United Latin American Citizens (LULAC), providing internet connectivity and funding for 18 LULAC technology centers nationwide.

Howie also led Time Warner Cable's national partnership with the Federal Communications Commission's (FCC) "Connect to Compete" program, designed to provide reduced-cost broadband service to low-income families. In this role, he managed the rollout and implementation of a 15-state pilot offering low-cost internet, affordable computers and access to digital literacy training to more than 600 schools and families.

Before joining Time Warner Cable, Howie was senior vice president for government affairs at One Economy Corporation, an international non-profit organization that uses innovative strategies to connect low-income communities to affordable broadband in the home and content-rich programs that promote broadband literacy for kids and adults. In 2009, One Economy was awarded a \$51.5 million dollar federal grant to bring internet connectivity and training into urban communities.

A native of Buffalo, New York, Howie is a graduate of Atlanta's Morehouse College, where he majored in Political Science and English. After graduating from Morehouse, he received his JD from the University of Pittsburgh School of Law. He is also a graduate of the Executive Leadership Program from the Darden Business School at the University of Virginia.

An avid motorcycle rider, Howie enjoys riding his Harley-Davidson on weekends.



### **Frank Dombroski, Founder and CEO, FlexWage Solutions**

Frank Dombroski is the founder and CEO of FlexWage Solutions. FlexWage delivers a transformational solution that empowers low- and middle-income workers with responsible access to short-term capital, eliminating their reliance on predatory lending and bank overdraft. He manages the strategic direction of the business, and leverages his expertise in the market to drive key relationships and product exposure. He has a unique blend of enterprise level discipline and entrepreneurial creativity.

Prior to founding FlexWage, Frank managed the Commercial Payment Solutions business at JPMorgan Chase. He was responsible for P&L management, business strategy and product development. Frank's leadership spanned both domestic and global program offerings. He also managed the Visa/MasterCard relationships, and sat on the commercial executive council for both networks. During his six years of leadership, JPMorgan grew from the fifth largest provider

to become the market leader, increasing annual volume from \$4.5 billion to \$30 billion.

Prior to joining JPMC, Frank was president and CEO of two emerging technology companies providing enterprise technology and process automation solutions for the airline and corporate travel industries. Frank is credited as the inventor of three business system and process patents and has served as an industry expert, frequently featured in the media and at market events.

Frank also spent 12 years at American Express, holding various management roles in the Merchant Services and Corporate Services divisions. He was a central figure in the development and launch of the American Express Corporate Purchasing Card and was highly recognized in both sales and management roles.



**Doug Farry, Co-Founder, Employee Loan Solutions, Inc.**

Doug Farry earned his financial services chops as an innovator and leader at Intuit's TurboTax division and consulting with dozens of FinTech companies across the U.S. prior to joining Employee Loan Solutions.



**Sarah Livnat, Senior Director of Community and Government Relations, Oportun**

Sarah Livnat is the senior director of community and government relations at Oportun, a mission-driven financial services company and CDFI that uses advanced data analytics and technology to offer responsible, affordable, credit-building loans to financially underserved Latinos.

Sarah has more than 15 years of experience in financial services innovation, with the past eight years devoted to meeting the needs of the underserved through small-dollar credit. Prior to Oportun, Sarah spent five years at PayPal, managing a diverse group of risk products, ranging from core risk management applications to seller trust and safety programs.

Sarah received her BA and MA in International Policy from Stanford University.



**Karen Meyers, Assistant Deputy Enforcement Director for Policy and Strategy, Consumer Financial Protection Bureau**

Karen Meyers is assistant deputy enforcement director for policy and strategy for the Consumer Financial Protection Bureau. Prior to joining the CFPB in 2015, she served as assistant attorney general and director of the Consumer Protection Division for the Office of the New Mexico Attorney General from 2007-2014. In that capacity, she was responsible for consumer protection litigation and policy, community outreach and education, and legislative and regulatory initiatives. Before moving to the public sector,

Karen was a plaintiff's attorney, handling consumer protection, personal injury and general civil litigation matters. She also worked for 18 years as a legal services attorney in Boston, Kentucky and Albuquerque. She was named a Reginald Heber Smith Fellow from 1979-1981, worked as a legal services staff attorney from 1981-1984, and then served as the executive director of the Legal Aid Society of Albuquerque from 1984-1997. She has taught as an adjunct professor at the University of New Mexico School of Law, served as a New Mexico Supreme Court appointee to the New Mexico Commission for Legal Services and frequently presents on issues of consumer protection and access to justice. Karen graduated from Northeastern University Law School in 1978.



### **Mike Calhoun, President, Center for Responsible Lending**

Mike Calhoun is president of the Center for Responsible Lending, the policy affiliate of Self-Help, the nation's largest community development lender, which has provided over \$6.4 billion in financing for first-time homeowner loans and small business loans. The Center for Responsible Lending is a nonpartisan, non-profit research and policy institute focusing on consumer lending issues. Mike has been an active participant in consumer financial legislation and regulation, and he has more than thirty years experience in consumer lending. He has authored numerous papers on the subject and has testified often before Congress and many state legislatures. Prior to joining CRL, he led several lending divisions at Self-Help, including the secondary mortgage market program. He is a former member and chair of the Federal Reserve Consumer Advisory Committee. Mike received his BA degree in Economics from Duke University, and his JD degree from the University of North Carolina.



### **Andrew Jakabovics, Senior Director of Policy Development & Research and Acting Head of Public Policy, Enterprise Community Partners**

Andrew Jakabovics is senior director for policy development and research at Enterprise Community Partners, a national non-profit organization that creates opportunity for low- and moderate-income people through fit, affordable housing in diverse, thriving communities. Andrew oversees a team researching issues related to affordable housing, housing and community development, housing finance, foreclosures and neighborhood stabilization, and broader housing supply and demand concerns. Publications include "Staying in Place to Get Ahead: Creating Renter Stability through Master Leases with Built-in Savings Accounts," "Projecting Trends in Severely Cost-Burdened Renters: 2015-2025," "Bending the Cost Curve: Solutions to Expand the Supply of Affordable Rentals," and white papers on housing finance reform and mortgage settlements. He has also been analyzing the demographics and socioeconomics of renter households in the United States. Prior to joining

Enterprise, he served as senior policy advisor to the assistant secretary for policy development and research at the U.S. Department of Housing and Urban Development. His primary focus was on housing finance reform, with a particular eye toward issues of access and affordability. In addition, he devoted attention to foreclosure prevention through improving opportunities for modifications and to mitigating foreclosure impacts on neighborhoods and communities. Prior to joining HUD, Andrew served as Associate Director for Housing and Economics at the Center for American Progress, where he authored some of the earliest policy responses to the foreclosure crisis, including proposals for mortgage restructuring, foreclosure mediation and REO rental. Andrew has testified before Congress and appears frequently in the media. He currently serves on the Board of Managers of the National Community Stabilization Trust.



### **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 CFPB's inception, she has advocated to help the agency 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, which has saved consumers millions of dollars from unfair fees and rate hikes. Through Consumer Action's free financial empowerment training sessions, she helps educate community-based organizations on changes in financial consumer protections, credit card law, foreclosure prevention programs and other personal finance issues. 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, MA, where she exposed credit repair scams, second mortgage schemes and unscrupulous practices by landlords and home improvement contractors. She also worked at

WABC-TV in New York in the Investigative and Consumer units.



**Brian Gilmore, Senior Innovation Manager, Commonwealth  
(formerly Doorways to Dreams Fund)**

Brian Gilmore is a senior innovation manager at Commonwealth (formerly Doorways to Dreams Fund), a mission-driven organization that strengthens the financial opportunity and security of financially vulnerable people by discovering ideas, piloting solutions and driving innovations to scale. At Commonwealth, Brian manages a team dedicated to collaborating with the financial services industry, policy makers and mission-driven organizations to achieve the goal of making wealth possible for everyone. Brian has spent ten years at innovative organizations tackling a variety of social challenges, including youth education, environmental restoration, access to public benefits and financial security. He has BAs in Psychology and Philosophy from the University of Pittsburgh, and an MA in Public Policy from Drexel University.

# NOTES

# 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 nine 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 800-999-7981. 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).



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**[www.consumer-action.org](http://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:  
[www.consumer-action.org/hotline/complaint\\_form](http://www.consumer-action.org/hotline/complaint_form) or 415-777-9635.

*Chinese, English and Spanish spoken*

**consumer action**

**Education and advocacy since 1971**