In the Red: Debt in Low- and Moderate-Income African American Communities

Agenda
9:00 a.m. – 12:00 p.m.

9:00 a.m.  Registration + Coffee + Breakfast
9:30 a.m.  Welcome
9:40 a.m.  Part 1: What’s the Challenge?
10:30 a.m. Coffee Break
10:45 a.m. Part 2: What is Happening in Communities?
11:25 a.m. Initial Insights from Qualitative Concept Test
11:40 a.m. Themes from the Morning and Closing
12:00 p.m. Event Concludes

Prosperity Now would like to thank MetLife Foundation for making this event and the work of this human insights research project possible.
Speakers

Althea E. Saunders-Ranniar, Director, Financial Coach and Advisor for Our Money Place, Bon Secours Community Works

Althea Saunders-Ranniar serves as Director of Financial Services for Bon Secours Community Works since 2007. Ms. Saunders-Ranniar is responsible for the overall administration and operational management, including future growth and community reinvestment. She has a Master’s degree in Business Administration from the University of Baltimore, is a certified Tax Preparer with the state of Maryland, Certified Educator in Personal Finance with the Institute of Financial Literacy and certified Financial Coach and Counselor. Ms. Saunders-Ranniar is passionate in her work to implement holistic products and services for the residents of Southwest Baltimore.

Andrea Levere, President, Prosperity Now

Andrea Levere has led Prosperity Now as its president since 2004 with a mission to ensure everyone in our country has a clear path to financial stability, wealth and prosperity. In 2016, the Board of Governors of the Federal Reserve System appointed Ms. Levere to its Community Advisory Council. She also serves as the Chair of ROC USA (Resident Owned Communities USA), and is a member of the FDIC’s Committee on Economic Inclusion, Morgan Stanley’s Community Development Advisory Board, and Capital One’s Community Advisory Council. Andrea holds a bachelor’s degree from Brown University and an MBA from Yale University.

Caroline Ratcliffe, Senior Fellow and Codirector Opportunity and Ownership Initiative, Urban Institute

Caroline Ratcliffe is a senior fellow and codirector of the Opportunity and Ownership initiative at the Urban Institute. An expert on asset building and poverty, Ratcliffe has evaluated programs aimed at moving low-income families into the financial mainstream and studied how welfare programs and policies affect families' economic well-being. She has testified before Congress and her research has been published in academic journals and cited in elite media outlets. Before joining Urban, Ratcliffe held positions at the Congressional Budget Office and Brookings Institution. She holds a PhD in economics from Cornell University.

Courtnee Biscardi, Senior Vice President of Operations & Strategy, Urban League of Broward County

Courtnee Biscardi oversees all program operations and is responsible for nearly $7 million in program revenue. A significant part of her role is creating new community partnerships and increasing awareness and knowledge about the Urban League’s programmatic impact of the over 20 primary programs and services implemented in Broward County which focus on education, jobs, housing and health. For most of her career, she has focused on fair housing, housing affordability and asset build strategies that move low-income families out of poverty to prosperity. Mrs. Biscardi holds a Masters of Public Administration.

Devin Fergus, Arvarh E. Strickland Distinguished Professor, University of Missouri

Devin Fergus is the Strickland Distinguished Professor of History, Black Studies, and Public Affairs at the University of Missouri. Author of the book Land of the Fee, Professor Fergus’ research focuses on political economy, policy, and inequality. His current research project examines white-collar crime and the racial wealth gap. Professor Fergus has worked closely with several national policy organizations, such as Demos and the Center for Global Policy Solutions, and has presented research to a number of federal entities, including the CFPB and the U.S Treasury. Professor Fergus received his PhD in American history from Columbia University.
Speakers

**Evelyn Stark, Assistant Vice President, Financial Inclusion, MetLife Foundation**

Evelyn Stark is the AVP Financial Health for MetLife Foundation where she developed and manages the foundation’s financial inclusion strategy to reach low-income people with access to high-quality financial services. The Foundation has partnered with more than 170 organizations in 40 countries who will reach 20 million low-income people as part of their $200 Million commitment to financial inclusion. Previously, Ms. Stark held senior positions in financial inclusion with Bill & Melinda Gates Foundation, World Bank/CGAP, USAID and for multiple international organizations while living in Uganda. She is on the board of Commonwealth, currently chairs Accion’s Center for Financial Inclusion’s advisory council and was a Presidio Institute Cross-Sector Leadership Fellow in 2016.

**Jeremie Greer, Vice President of Policy & Research, Prosperity Now**

Jeremie Greer is Vice President of Policy & Research at Prosperity Now. In this role, he oversees the organization’s policy and research agendas and advocacy strategies. Previously, Jeremie held positions at the Local Initiatives Support Corporation, where he led policy advocacy on several federal issues, and at the United States Government Accountability Office (GAO), where he provided non-partisan and fact-based federal policy analysis. He began his career working in the Columbia Heights and Shaw neighborhoods in the District of Columbia where he provided capacity building and technical support to community-based organizations. Jeremie has a Bachelor’s of Social Work from the University of St. Thomas and a Master’s of Public Policy from George Mason University.

**Joshua Sledge, Director, Center for Financial Services Innovation**

Joshua Sledge is a Director at the Center for Financial Services Innovation (CFSI). As a Director, Josh manages and advises on initiatives designed to support innovators working on solutions to improve financial health. Josh works with diverse stakeholders to explore different approaches, strategies and products that can move the financial services industry further toward helping Americans make the most of what they have. Josh previously worked as a Senior Investment Analyst at Prudential Capital Group. He holds a M.A. in Liberal Studies from Northwestern University and a B.A. in Business Administration from the University of Michigan.

**Mary Tobin, Director, Brownsville Partnership, An Initiative of Community Solutions**

Mary Tobin is a Principal at Community Solutions, where she is Director of the Brownsville Partnership helping residents and community leaders address employment, safety, and neighborhood conditions. An Information Technology professional by training, Mary began her career in the United States Army. At the US Department of Housing and Urban Development, she led an initiative to change how the Federal Housing Administration addressed many predatory lending practices. Mary earned a Bachelor of Science from the United States Military Academy at West Point, a Master of Business Administration from the New York Institute of Technology, and is pursuing a Master’s degree in Public Administration from Villanova University.

**Pamela Chan, Project Director, Human Insights, Prosperity Now**

Pamela Chan collaborates with organizations to broaden understanding of their clients through research and utilize those insights to improve services and fuel innovation. Her work draws from marketing and consumer research, human-centered design and behavioral economics. Prior to joining Prosperity Now, Ms. Chan was a Senior Policy Analyst at the New America Foundation. She also worked at the Nielsen Company where she conducted concept and product tests and advised Fortune 500 companies. She holds a B.B.A. from The University of Texas at Austin, a J.D. from Northwestern University, and an M.P.A. from Harvard University.
Speakers

**Spectra Myers, Sr. Research Manager, Prosperity Now**

Spectra Myers conducts human insights research to understand the financial capability and asset building needs, preferences, and behaviors of people in lower-income communities. Previously, Spectra worked in market research, and in the evaluation of youth programs and the expansion of social entrepreneurs at Ashoka. She served as a Research Fellow on the Learn, Earn, and Save Initiative, one of the largest longitudinal evaluations examining the impact of youth livelihoods programs. Spectra holds a M.A. in Evaluation Studies from the University of Minnesota and B.A. in Cultural Anthropology from Macalester College.