

Illinois Asset Building Group

# 2016 IABG Partner Convening

Building Racial Equity through Innovative Programs & Policies



@ILAssetBuilding  
#IABG2016

[www.illinoisassetbuilding.org](http://www.illinoisassetbuilding.org)

IABG is a Project of Heartland Alliance

# Thank you

The 2016 IABG Partner Convening would not be possible without generous support from the **Ford Foundation** and the **Woods Fund of Chicago**.

A big thank you to the **Federal Reserve Bank of Chicago** for hosting the convening and providing an amazing space to learn and build our work.

The *Your Money Your Goals Toolkit* is a product of the Office of Financial Opportunity at the **Consumer Financial Protection Bureau**. We thank the CFPB for their leadership and guidance on this initiative.

Finally a big thanks to all of our **speakers, volunteers, and participants!**

# Connect

## **Log on to the Wifi**

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## **Stop By the Action Table**

Take action on important financial security issues impacting Illinoisans & sign up for IABG working groups.

# October 20

## Pre-Convening:

CFPB Your Money Your Goals Training

### Breakfast & Check-in

8:30 am - 9:00 am

### Welcome & Overview of the Day

9:00 am - 9:30 am

**Speakers:**

Patty Avery, Consumer Financial Protection Bureau (CFPB)  
Lucy Mullany, Heartland Alliance & IABG

### Introduction Exercise

9:30 am - 10:10 am

*Get to know other convening participants through a "speed-dating" introduction activity.*

**Facilitators:**

Patty Avery, Consumer Financial Protection Bureau (CFPB)  
Alexandra Canalos, Center for Changing Lives

### Share Your Experiences with YMYG

10:10 am - 10:30 am

*Break into small groups to share with and learn from other participants about successes and challenges in training, implementing, and integrating Your Money, Your Goals.*

**Facilitators:**

Alexandra Canalos, Center for Changing Lives  
Natalie Zayas, Center for Changing Lives

### Break

10:30 am - 10:40 am

### Maximizing Our Impact

10:40 am - 11:15 am

*A panel of practitioners will share how they are using the toolkit in their work and respond to questions raised or challenges identified from the previous session.*

**Panelists:**

Adela Carlin, LAF  
Imelda Rodriguez, Center for Changing Lives  
Andrés Serrano, Heartland Human Care Services

## Leveraging CFPB Resources

11:15 am - 12:00 pm

*Hear from the CFPB about other resources provided by their Office of Financial Empowerment that can complement your work.*

**Speaker:**

Patty Avery, Consumer Financial Protection Bureau (CFPB)

## Networking Lunch

12:00 pm - 1:00 pm

## Behind on Bills: A New Resource

1:00 pm - 2:30 pm

*Learn about "Behind on Bills," a new resource from the Office of Financial Empowerment based on information and tools from Your Money, Your Goals oriented around a specific issue—being behind on bills. This participatory training will include example scenarios within which to use this resource, and the materials needed to train others on the use of Behind on Bills.*

**Facilitators:**

Patty Avery, Consumer Financial Protection Bureau (CFPB)  
Alexandra Canalos, Center for Changing Lives

## Break

2:30 pm - 2:40 pm

## Behind on Bills (Continued)

2:40 pm - 3:40 pm

## Reflecting on Behind on Bills

3:40 pm - 4:00 pm

*Share thoughts, comments, and ideas about using Behind on Bills as a complementary resource to Your Money, Your Goals.*

**Facilitator:**

Patty Avery, Consumer Financial Protection Bureau (CFPB)

## Next Steps & Happy Hour

4:00 pm - 6:30 pm

*Join us for a happy hour at:*

POAG MAHONE'S  
333 South Wells  
Chicago, IL 60604

*\*We'll be in the Wall of Fame Room\**

October 21

# Partner Convening:

Building Racial Equity through Innovative Programs & Policies

**Breakfast & Check-in**

**8:15 am - 9:00 am**

**Welcome & State of the Field**

**9:00 am - 9:30 am**

Over the past five years our Coalition has made significant strides towards addressing wealth inequity through significant policy change and innovative local programming. During this session we will provide an overview of the racial wealth gap in Illinois, celebrate progress made towards closing the gap and discuss the opportunities our field has in addressing racial inequity.

**Speakers:**

Susan Longworth, Senior Business Economist, Federal Reserve Bank of Chicago  
Lucy Mullany, Financial Empowerment Policy at Heartland Alliance

**Illinois State Treasurer's Office: Savings Programs**

**9:30 am - 10:45 am**

The State Treasurer's office spearheads important savings programs that help Illinois families save for their future, including the Illinois Secure Choice Savings Program, the ABLE Savings Program, and College Savings Programs. During this session you'll have an opportunity to learn more about these programs from staff at the State Treasurer's Office.

**Speakers:**

Fernando Diaz, Director of College Savings, Illinois State Treasurer Michael Frerichs  
Courtney Eccles, Invest in Illinois Program Manager, Illinois State Treasurer Michael Frerichs  
Chasse Rehwinkel, Director of Policy, Illinois State Treasurer Michael Frerichs  
*Facilitator:* Jennifer McClain, LISC Chicago

**Break**

**10:45 am - 11:00 am**

## Building Brighter Futures: Universal CSAs

11:00 am - 12:15 pm

A child that knows someone is saving for their future is seven times more likely to attend college. During this session we will explore how a statewide Children's Savings Account (CSA) program that opens a seeded account at birth for every child could impact the racial wealth gap, increase educational attainment, and strengthen early childhood development.

### Speakers:

Katie Buitrago, Social IMPACT Research Center at Heartland Alliance  
Rosazlia Grillier, Parent-Leader, POWER-PAC and COFI  
Rosalva Nava, Parent-Leader, POWER-PAC and COFI  
Lucy Mullany, Financial Empowerment Policy at Heartland Alliance

## Networking Lunch

12:15 pm - 1:15 pm

## Program Innovations: Unique Stakeholders

1:15 pm - 2:30 pm

Integration of asset building through partnership with others agencies, financial institutions, and community partners helps creates a framework for innovative programing. During this session, you'll hear from leaders in our field that are partnering with unique stakeholders to maximize their impact and leverage resources as they work with traditionally underserved individuals.

### Speakers:

Kant Desai, Cities for Financial Empowerment  
Ellen Ray, Center for Changing Lives  
Melanie Cascaddan, Michigan Department of Corrections  
*Facilitator:* Theresa Gibbons, Heartland Human Care Services

## Snack Break

2:30 pm - 2:45 pm

# October 21

## **Wealth Stripping: Let's Talk Consumer Protections** 2:45 pm - 4:30 pm

Predatory financial products and practices continue to strip wealth from Illinois communities, particularly communities of color. In this session, coalition leaders will facilitate small group discussions about specific financial practices in your local communities. We will document challenges, identify solutions, and discuss how to advocate together for strong consumer protections.

### **Speakers:**

Susan Ellis, Office of the Attorney General, Chicago Consumer Bureau

*Facilitator:* Jody Blaylock, Financial Empowerment Policy at Heartland Alliance

## **Building the Movement**

**4:30 pm - 5:00 pm**

During this interactive session we will reflect on the day, share challenges and solutions for our communities, and discuss how we want to engage as a coalition moving forward.

**Closing**

**5:00pm**

# Speakers

## **Patty Avery – Consumer Financial Protection Bureau**

Patty Avery is a program specialist in the Consumer Financial Protection Bureau's Office of Financial Empowerment, and serves as program manager for Your Money, Your Goals, a toolkit and training program for a range of intermediaries who serve low-income consumers. She joined CFPB in 2012. Ms. Avery's work is informed by her state experiences as a banker, a leader on Bank On programs and efforts to end homelessness in Indiana as well as her international experience in working with street girls in Brazil.

## **Jody Blaylock – Heartland Alliance & IABG**

Jody Blaylock is a Senior Policy Associate at Heartland Alliance, focused on advancing state and local policies that help Illinoisans build savings and become financially secure. As part of this role, she supports the Illinois Asset Building Group (IABG), a statewide coalition promoting financial security. Prior to joining Heartland Alliance, Jody worked at the Greater Chicago Food Depository as the Advocacy Coordinator, where she worked with community leaders to protect and strengthen federal anti-hunger programs. Jody's anti-poverty policy experience includes prior work with Chicago Coalition for the Homeless and Community Organizing and Family Issues (COFI). Jody hails from the sunny state of Florida, where she received a Bachelor's in Social Work from the University of Central Florida. Jody holds a Master's degree from the School of Social Service Administration at the University of Chicago.

## **Katie Buitrago – Social IMPACT Research Center at Heartland Alliance**

Katie Buitrago is a Senior Research Associate at Heartland Alliance's Social IMPACT Research Center. Katie's projects include an evaluation of a major initiative to develop and implement an integrated data system for Chicago region workforce providers. She believes that rigorous and actionable research, coupled with effective advocacy, can make public policy more effective at lifting people out of poverty. Prior to joining IMPACT, Katie conducted communications, legislative and regulatory advocacy, and research at Woodstock Institute to advance economic security for low-wealth people and people of color. She authored a report analyzing whether students at for-profit colleges were more likely to take out student loans than students at public and nonprofit colleges and used the findings to inform advocacy to reform the student debt system. Katie received her Master of Public Policy from the Irving B. Harris School of Public Policy at the University of Chicago.

## **Alexandra Canalos – Center for Changing Lives**

Alexandra (Alexis) is the Director of Programs at Center for Changing Lives, leading the organization's economic opportunity work. Alexis has overseen CCL's expansion of financial resources and products available to clients and developed new programs to increase client financial capability. She has a Master's Degree in Social Service Administration from the University of Chicago with a concentration in Community Development, and spent the six years prior to her current position in labor and community organizing and issue-based advocacy work.

## Speakers Continued

### **Melanie Cascaddan – Michigan Department of Corrections**

Melanie Cascaddan is an Ingham County Parole Officer with the Michigan Department of Corrections. She received her BA in Criminal Justice from Michigan State University. She started her career with the Boys and Girls Club of Lansing as a director of Teen Services. In 2009, she went to work with the Michigan Department of Corrections as an Assistant Residence Unit Supervisor. She began her work as a parole agent in 2011. Early this year she took on a role working with the Financial Empowerment Center and Capital Area Community Services in implementing financial counseling among offenders.

### **Kant Desai – Cities for Financial Empowerment**

Kant is a Principal with the Cities for Financial Empowerment Fund where he focuses on Policy, Program Design and Research. Previously, he served as Chief of Policy for Chicago City Treasurer Stephanie Neely where he oversaw the Office's public policy and economic development efforts including launching the City's first Office of Financial Inclusion whose primary mission was to identify, implement, and support specific initiatives to help Chicagoans of all ages get on a path to financial stability. Earlier, Kant spent eight years as an Economist at RCF Economic Consulting where he focused on Energy and Environmental issues. He has B.A. in Chemistry from Kalamazoo College and a Master's in Public Policy from University of Chicago.

### **Fernando Diaz – Office of Illinois State Treasurer Michael Frerichs**

Fernando Diaz currently serves as Director of College Savings for Illinois State Treasurer Mike Frerichs. He completed his bachelors in Political Science and master's in Educational Leadership and Administration from Chicago State University. He recently earned an MBA from Kellogg School of Management at Northwestern University. He currently serves as the Education Officer for the Chicago chapter of PROSPANICA (formerly the National Society of Hispanic MBAs). He also volunteers for the Chicago Park District and the South Suburban Soccer Academy.

### **Courtney Eccles – Office of Illinois State Treasurer Michael Frerichs**

Courtney serves as the Program Manager for the Illinois Secure Choice Savings Program, a state-administered retirement savings program that will impact over one million private sector workers in Illinois. She is responsible for program implementation, and works directly with the Secure Choice Board on all aspects of program development. On a daily basis, Courtney interacts with industry stakeholders, advocates, and other state agencies engaged in implementation efforts. Prior to joining the Treasurer's Office in October of 2015, Courtney served as the Vice President of Policy for Woodstock Institute, a Chicago-based research and advocacy non-profit. She was responsible for the organization's state and federal policy initiatives in the areas of wealth creation and asset building, fair lending, and financial systems reform. Courtney received both her B.S. in Social Policy and Masters of Public Policy from Northwestern University.

## Speakers Continued

### **Susan Ellis - Illinois Attorney General's Office**

Susan Ellis is the Bureau Chief of the Consumer Fraud Bureau in the Chicago region of the Illinois Attorney General and has been at the Illinois Attorney General's Office since 2005. Susan has focused most of her work in the Illinois Attorney General's Office on issues concerning mortgage lending, servicing, and other matters related to consumer financial products. Her work has included participating in several mortgage origination and servicing-related actions, including two lawsuits against Countrywide/Bank of America (one for subprime origination, the other for fair lending violations), a fair lending lawsuit against Wells Fargo, and serving on the negotiating and monitoring committees for the National Mortgage Settlement. Susan has also participated in actions and investigations relating to other financial products such as payday and student loans. Susan's work covers investigations, litigation, and legislative/policy initiatives. Prior to joining the Illinois Attorney General's Office, Susan worked for several years in the Chicago office of Mayer Brown LLP, where she practiced in the litigation department, specializing in mass tort and products liability litigation. Susan graduated from the University of Minnesota School of Law and received her undergraduate degree from Luther College.

### **Theresa Gibbons – Heartland Human Care Services**

Theresa Gibbons is the Director for Asset Building programs at Heartland Human Care Services, a company of Heartland Alliance. She has worked in affordable housing programs for 15 years and in asset building programs for more than 10 years. Her direct service experience has focused on housing advocacy and tenants' rights, case management, and adult education. Since joining Heartland in 2006, she helped implement a Family Self-Sufficiency program for residents of public housing in Chicago and provided oversight for domestic and sexual violence recovery programs. She currently oversees asset building training and programs at Heartland for adults who have experienced homelessness, low-wage earners, and residents of subsidized housing. She coordinates an agency-wide task force on asset building which brings together both policy and program work across departments.

### **Rosazlia Grillier – POWER-PAC**

Rosazlia Grillier is the mother of two daughters, both currently in college, a longtime activist in her Southside Chicago Englewood community, and Co-Chair of POWER-PAC (Parents Organized to Win, Educate and Renew – Policy Action Council), a parent-led cross cultural organization of low-income parents based in Chicago which is supported by Community Organizing and Family Issues (COFI). POWER-PAC's mission is to build a strong voice for low-income, immigrant and working families by uniting parents and grandparents across race and community around the issues of importance to families. She also co-chairs POWER-PAC's Stepping out of Poverty Campaign committee and is a Parent Peer Trainer for COFI. In 2011, Ms. Grillier was awarded Allstate's Give Back Day Award, a national recognition honoring community volunteers.

## Speakers Continued

### **Susan Longworth – Federal Reserve Bank of Chicago**

Susan Longworth is a senior business economist in the community development and policy studies division at the Federal Reserve Bank of Chicago. Prior to joining the Fed in 2011, she had over 20 years of community development experience, with a special emphasis on community development financial institutions and community banks. She holds an undergraduate degree in English from the University of Michigan, a master's in public service management from DePaul University and an International MBA from the University of Chicago.

### **Jennifer McClain – LISC Chicago**

Jennifer D. McClain is the Director of Financial Opportunities at LISC Chicago, a national nonprofit that works to connect neighborhoods to the resources they need to become stronger and healthier. Jennifer directs and manages the organization's network of 12 Financial Opportunity Centers which are neighborhood based centers offering integrated services of career development and placement, financial coaching, digital skills training, credit building and income supports access. She has been with LISC since 2007 working on the network management and implementation in Chicago and nationally. Jennifer is a board member of Demoiselle 2 Femme (D2F) and a participant in the Allstate Foundation Greater Good Nonprofit Leaders Program. Jennifer holds Masters in Business Administration and Public Administration (with a Nonprofit Management emphasis) from the Keller Graduate School of Management and a Bachelor of Science in Computer Science from Dillard University.

### **Lucy Mullany – Heartland Alliance & IABG**

Lucy Mullany leads the Financial Empowerment Policy Project at Heartland Alliance, which includes coordination of the Illinois Asset Building Group (IABG). She advocates for policies that close the racial wealth gap, expand access to the tools families need to build long-term financial security, and protect consumers from predatory financial products. During her time at Heartland Alliance, Lucy has spearheaded successful efforts to pass state legislation that enables families to become more financially stable. Her successful campaigns include creation of the country's first automatic retirement savings program, the Illinois Secure Choice Savings Program. She also led efforts to remove the asset test from the TANF program—making Illinois only the eighth state to do so—and passed legislation that provides the strongest protections in the nation for workers paid via a payroll card. Prior to working at Heartland Alliance, Lucy advocated for policies to expand the federal tax credits for working families and secure federal funding for free tax-preparation programs while working at the Center for Economic Progress. Lucy has a Bachelor's degree in Political Science from Loyola University Chicago and a Master's in Social Science from the University of Chicago.

## Speakers Continued

### **Rosalva Nava – POWER-PAC**

Rosalva Nava is a mother of four children from the Little Village community in Chicago - two in college, one in high school and one in elementary school - and a community advocate with roles including Community Health Worker (CHW), certified wellness coach and parent leader in POWER-PAC (Parents Organized to Win, Educate and Renew – Policy Action Council). POWER-PAC is a parent-led cross cultural organization of low-income parents based in Chicago which is supported by Community Organizing and Family Issues (COFI) with the mission to build a strong voice for low-income, immigrant and working families by uniting parents and grandparents across race and community around the issues of importance to families. Ms. Nava's roles at COFI and POWER-PAC include: Co-Chair of POWER-PAC's Stepping out of Poverty Campaign committee; Parent Peer Trainer; Parent Peacemaker; and Head Start Ambassador. In 2014, she was a Chicago Foundation for Women keynote speaker and was named a Cesar Chavez Day hero.

### **Ellen Ray – Center for Changing Lives**

Ellen Ray is the Executive Director at Center for Changing Lives. For over a decade she has worked in homeless services and in advocacy organizations and in the nearly five years she was CCL's Program Director, Ellen seeded new programs, implemented a nationally recognized model at CCL, improved outcomes, increased resources and partnerships and expanded staff development. Ellen's commitment to our work goes far beyond the walls of CCL. Ellen is currently a seated member of the Homeless Continuum of Care Governing Board and a member of the Plan to End Homelessness 2.0 Employment Taskforce. Born, raised, and currently residing in Logan Square, Ellen holds a Master's Degree in Social Service Administration from the University of Chicago

### **Chasse Rehwinkel – Office of Illinois State Treasurer Michael Frerichs**

Chasse Rehwinkel is the Director of Policy for the Illinois State Treasurer, a position that he has held since Treasurer Michael Frerichs came into office in January 2015. In this role, Chasse serves as the chief policy advisor for the Illinois State Treasurer's Office, an office that manages the State's portfolio, the 529 college savings plans Bright Start and Bright Directions, Illinois' agricultural linked deposit program Ag Invest, as well as many other state savings and lending programs. Chasse has also been the staff lead on the ABL Consortium project, a collection of 11 states that have partnered to provide ABL services. Chasse received his BA with honors from Gettysburg College and graduated with his MPP from the University of Chicago in 2015, with a focus in municipal finance. Chasse is a member of the American Economic Association, the Society of Government Economists, and the Society of Labor Economists.

### **Natalie Zayas - Center for Changing Lives**

Natalie is one of two Housing and Financial Coaches at Center for Changing Lives providing rental counseling and financial coaching services to participants of CCL's workforce programs, working to increase their access to resources and financial opportunities. She has been with CCL for over ten years and prior to her current role was serving those in her community through advocacy and direct services including emergency services and housing counseling.



## Join the Coalition



**Illinois Asset Building Group (IABG)** is a statewide coalition invested in building the stability and strength of Illinois communities through increased asset ownership and asset protection. Through our advocacy efforts, we are committed to addressing the growing racial wealth gap and expanding access to the tools people need to build financially secure futures for themselves and their children.

**Learn More & Join the Coalition:** [www.illinoisassetbuilding.org](http://www.illinoisassetbuilding.org)

**IABG is a Project of the Financial Empowerment Policy Unit at Heartland Alliance**

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**Learn More:** [www.heartlandalliance.org](http://www.heartlandalliance.org)