

## ***Financial Empowerment Centers: How Municipal Governments are Connecting Financial Counseling to Benefits, Workforce, and Housing Stability***

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Speaker Bios

### **Janae Bradford**

Director of the Office of Financial Empowerment and Community Wealth  
City of Tulsa

[jbradford@cityoftulsa.org](mailto:jbradford@cityoftulsa.org)

Janae Bradford, MBA, PMP currently serves as Director of the Office of Financial Empowerment and Community Wealth for the City of Tulsa. Janae has spent the past two decades leading innovative projects aimed at improving Tulsans' ability to achieve financial success. Some of her past projects have included public benefits access, tax-time savings initiatives, two-generation approaches to workforce development, and nonprofit process improvement. In her current role, Janae leverages the city's platform to promote collaboration among service providers and other stakeholders in the community who are empowering residents with financial knowledge and tools to move toward financial stability, and ultimately financial resiliency.

### **Nichole Davis**

Deputy Commissioner, Office of Financial Empowerment  
NYC Department of Consumer and Worker Protection

[ndavis@dcwp.nyc.gov](mailto:ndavis@dcwp.nyc.gov)

Nichole Davis serves as the Deputy Commissioner at the Office of Financial Empowerment (OFE) within the NYC Department of Consumer and Worker Protection. OFE focuses on initiatives that support New Yorkers and communities with low incomes in building wealth and improving their financial health, and is the first local government initiative in the country with the mission to educate, empower, and protect New Yorkers so they can build assets and make the most of their financial resources. Nichole leads the department setting OFE's strategic vision, establishing structures and systems to achieve that vision, and oversees a diverse portfolio of initiatives designed to improve the financial health of New Yorkers by increasing their access to high-quality, free financial counseling and coaching, safe and affordable banking products, opportunities to build savings and income-boosting tax credits.

Before joining the municipal workforce with the City of New York, Nichole worked with community colleges to increase the utilization of public benefits as a means of supplementing financial aid packages and reducing financial hardship. In addition to her work in benefits access and financial empowerment, Nichole has seven years of experience in direct client service with refugees and community mental health services. Nichole is a graduate of the University of Dayton with a B.A. in psychology and minors in history and human rights, and she holds a Master's in Public Affairs from the School for Public and Environmental Affairs (SPEA).

**Rose Harvey**

Manager

Cities for Financial Empowerment

[rharvey@cfefund.org](mailto:rharvey@cfefund.org)

Rose Harvey is a Manager at the Cities for Financial Empowerment (CFE) Fund. She supports the FEC Public initiative by working with local governments and their nonprofit partners to design and launch Financial Empowerment Centers. She does this by providing 1x1 technical assistance to local governments, managing pilot programmatic integrations, and supporting research efforts to build data-driven programs. Rose is also working on efforts to support financial counseling clients' legacy planning goals. Prior to joining the CFE Fund, Rose was an Associate Consultant at Matter + Form where she provided business planning and strategic finance services to nonprofits. Previous to that, she worked at the New York City Housing Authority and the Abdul Latif Jameel Poverty Action Lab (J-PAL). Rose holds a BA in Sociology from Northeastern University and a Master of Public Administration from New York University.

**Amy Williamson**

Financial Empowerment Manager

City of Sacramento

[awilliamson@cityofsacramento.org](mailto:awilliamson@cityofsacramento.org)

Amy Williamson, Financial Empowerment Manager Sacramento City, joined the staff in the fall of 2019. Prior to her move to the public sector, she had 15 years of experience building and managing financial opportunity programs in Sacramento through local nonprofit organizations.