

Student Loan Debt—A Crushing Barrier to Asset Building
Tuesday, April 18 at 3:00 pm ET

Hiba Haroon (Moderator), Annie E. Casey Foundation

Hiba is a Senior Associate at the Annie E. Casey Foundation where she leads the Foundation's Southern Partnership to Reduce Debt (SPRD) and Family Stability and Assets work. Prior to joining the Foundation, Hiba worked at Prosperity Now where she held many roles. Most recently, she served as the Associate Director on the Ecosystems Change team providing operational oversight of and technical assistance to a wide range of financial stability and asset-building programs focused on addressing racial inequities. Prior to that, she was the Director of Community Programs with the Alliance for Multicultural Services, where she managed several social service programs designed for refugees and immigrants, including adult education and workforce development. There, she also served as a program manager leading the agency's Financial Opportunity Center, which provides income support, career and financial coaching and education and asset building services. Hiba is a daughter, sister, trauma-informed yoga teacher and first-generation immigrant from Karachi, Pakistan.

Jason Caldwell, Senior Policy Consultant, MDC

Dr. Jason J. Caldwell received a Bachelor of Music Education degree with a minor in Spanish from the University of North Carolina at Greensboro, a Master of Arts in Religion with a concentration in Church Ministries from Liberty University and received his Doctor of Management with a concentration in Global Leadership from Colorado Technical University, where he was inducted into the Golden Key International Honour Society. Dr. Caldwell coupled his passion for degree attainment with nonprofit engagement and served for 3 years as the Executive Director of Degrees Matter, a Guilford County initiative housed at the Community Foundation of Greater Greensboro.

Dr. Caldwell is the CEO and Founder of the UBUNTU Consulting LLC that focuses on intercultural development, postsecondary education, and economic and entrepreneurial development. In 2019, Dr. Caldwell was selected as a participant in the Hunt Institute's inaugural ElevateNC Postsecondary Leaders Cohort and was selected as a recipient of the 2021 Triad Business Journal's 40 under 40 award.

Kristin McGuire, Executive Director, Young Invincibles

Kristin McGuire is the Executive Director for Young Invincibles. Kristin assumes this role having most recently served as YI West Regional Director, where she has spent the last five years empowering young adults to advocate for higher education, health care, and economic policies.

Kristin brings years of community organizing and policy change expertise to her role as Executive Director. As a first-generation college student from a single-parent household – she is driven by a deep understanding of the needs of under-resourced communities and has helped shift power to young adults from these communities over the last decade.

Kristin's recent successes include shaping policies that will protect the financial health of young Californians as they enter adulthood such as the California Student Borrowers' Bill of Rights 2019 (AB 376), the Student Civic and Voter Empowerment Act of 2019, and the College Student Hunger Relief Act 2016 (AB 1747). But her most prized accomplishment is not her own, it is her mother's, who integrated her school at the age of seven.

Previously, through her work with the LA County Department of Public Health's Project TRUST, Kristin organized residents to demand that the City Council mandate smoke-free housing and curb secondhand smoke at parks in communities like Compton, California. She's also worked to reduce recidivism of young parolees in Los Angeles.

An active member of her community, Kristin is the first Black American elected to her local school board (November 2020). Her upbringing, family values, and commitment to the community ensure educational success for youth at every level and from diverse backgrounds. "I wouldn't be where I am today if it weren't for those who blazed the trail before me. Unsung heroes like my mom truly inspire me to continue to work for generations who will come after me."

Kristin is the wife of a military veteran and mother to two daughters – a 14 year old aspiring chemical engineer and a 19 year old rising Sophomore at UCLA who studies neuroscience – dog mom to Blue, and member of Delta Sigma Theta Sorority Inc., the best sorority in the world.

Rosie Silber-Marker, Development Officer, Neighborhood Trust Financial Partners

Rosie Silber-Marker is the Development Officer at Neighborhood Trust Financial Partners. In addition to being a core member of the fundraising team, she also works closely with the Innovation Team at Neighborhood Trust to strengthen their data and insights generation methods and on a range of advocacy projects. Prior to her current role, Rosie spent 2 years as a Financial Coach with Neighborhood Trust providing 1-1 guidance to low-income workers across the country to support them in achieving financial security. She has a Bachelor's Degree in Psychology from Occidental College and a Master's in Public Administration from Baruch College.

Kat Welbeck, Director of Advocacy & Civil Rights Counsel, Student Borrower Protection Center (SBPC)

Kat Welbeck is the Director of Advocacy and the Civil Rights Counsel at the Student Borrower Protection Center. She was previously an Outreach and Engagement Specialist in the CFPB's Office of Public Engagement and Community Liaison. Prior to her work at the Bureau, Kat taught fourth grade in Houston, TX as a Teach for America Corps Member.

Kat currently serves as a DC Program Director of Rising Leaders, Inc., a nonprofit mentoring program that empowers middle school students through high-quality mentorship and leadership development training. Kat is also the Director of Engagement on the Rising Leaders, Inc. Board of Directors. She holds a B.A. from Princeton University and a J.D. from the University of Pennsylvania Law School.

Kat is licensed to practice law in Texas.