

FALL MEETING

LEARNING IN ACTION: Building Financial Capability through Products and Programs

November 20, 2015



#FinCapNorthTexas
@AssetFunders

The North Texas Asset Funders Network is pleased to present an important conversation about the roles that philanthropy and the nonprofit sector can play in helping low-income families across North Texas move from surviving to thriving.

Numerous reports indicate that financial insecurity in North Texas is pervasive. Addressing this problem requires more than just financial education; it requires financial tools and products that empower consumers to safely and affordably manage their financial lives.

Community-based nonprofits are emerging as an innovative and effective channel for "on-ramping" and engaging low-income consumers that might otherwise remain disconnected from the financial mainstream. Attendees will learn about three trail blazing new financial products available to help low income families in North Texas build savings and access safe and affordable credit. Through interactive discussion, we will share learnings about putting these innovative products to work in North Texas.

WELCOME

Alfreda Norman Senior Vice President, Federal Reserve Bank of Dallas

ELEVATING THE FRAMEWORK: THREE PROMISING PROGRAMS SUPPORTING FINANCIAL CAPABILITY

Galen Gondolfi Justine PETERSEN's Credit Wellness
Matt Hull Texas Community Loan Center's Small Dollar Loan Program
Jade Shipman EARN's Starter Account

DISCUSSION AND Q/A SESSION

WRAP UP & PROGRAM CONCLUDES

{OPTIONAL} **DEEP DIVE: EARN SAVINGS PROGRAM** 11:00AM – 12:00PM

Presented by the Steering Committee for the North Texas Asset Funders Network

Rose Bradshaw, Community Foundation of North Texas
Grant Coates, The Miles Foundation
Sarah Cotton Nelson, Communities Foundation of Texas
Elma Goodwin, U.S. Department of HHS,
Administration for Children & Families
Susan Hoff, United Way of Metropolitan Dallas
Dena L. Jackson, Dallas Women's Foundation

Annika Little, Asset Funders Network
Sue Matkin, United Way of Tarrant County
Megan McTiernan, Thomson Family Foundation
Alfreda B. Norman, Federal Reserve Bank of Dallas
Kathy Smith, Meadows Foundation
Debbie Taylor, Citibank
Michelle Thomas, JP Morgan Chase & Co

The North Texas Asset Funders Network is a collaborative effort developed to bring grantmakers together to share and learn around the topics of asset building and financial capability.

SPEAKER BIOGRAPHIES

GALEN GONDOLFI

Justine PETERSEN

Galen Gandolfi is Chief Communications Officer with St. Louis-based Justine PETERSEN, a nationally recognized asset development organization and microlender. In his 13 years with Justine PETERSEN, Galen has held positions in housing, microlending and most recently communications and development.

Galen routinely speaks publicly on the issues of microfinance, community-driven economic development and the plight of the underbanked; he has been quoted in The New York Times, The Washington Post, Bloomberg, and American Banker, among other media outlets. He has previously worked for community development organizations in Chicago, Boston and Washington D.C.

MATT HULL

Texas Association of Community Development Corporations

Matt Hull is the Executive Director for the Texas Association of Community Development Corporations (TACDC). As the Executive Director, Matt is responsible for creating policies at the state level that benefit the development climate for nonprofit groups working to improve the lives of lower income Texans.

Prior to joining TACDC, Matt served as the Executive Director for Habitat for Humanity Texas, the state support organization serving all of the Habitat affiliates across the state. Prior to joining Habitat Texas, Matt was the Director of Policy and Research with the Texas Association of Community Development Corporations. Within TACDC, Matt worked with CDCs to develop their Policy Priorities and to serves as an advocate on behalf of CDCs to the Texas Legislature and the Texas Congressional Delegation.

Matt earned a Masters of Regional Planning at the University of North Carolina at Chapel Hill and holds a B.A. in International Studies from the University of Southern Mississippi.

ALFREDA B. NORMAN

Federal Reserve Bank of Dallas

In her role as senior vice president, Norman oversees the Dallas Fed's communications and public outreach programs to promote economic growth and an increased understanding of the economy and the role of the Federal Reserve. She has responsibilities for corporate communications, publication services, community development, economic education and financial institution relationship management. Before becoming a senior vice president, Norman served as vice president of community development, promoting financial stability for low-and moderate-income communities and individuals.

Prior to joining the Dallas Fed in 2004, Norman was one of the first neighborhood development officers hired by Bank of America in Texas. She also has extensive experience working with the public and private sectors and held management positions at the City of Dallas Office of Cultural Affairs and the Container Store corporate headquarters in Dallas.

Norman is also affiliated with many cultural and civic organizations, including Big Thought, Communities Foundation of Texas, the North Texas Asset Funders Network, Consumer Credit Counseling Service of Greater Dallas and the Dallas Mayor's Task Force on Poverty. She earned a bachelor's degree from Southern Methodist University and is a graduate of the University of Virginia's Graduate School of Retail Banking.

JADE SHIPMAN

EARN

Jade Shipman directs the research agenda at EARN. Her work seeks to understand the financial needs of low-income populations to create innovative, client-centered products and programs. She also leads EARN's data-driven culture through measuring the impacts of EARN's programs and generating weekly and monthly analytics. Her research is conducted with the ultimate goal of increasing prosperity for lower-income households and families. She joined EARN in 2011.

Prior to EARN, Ms. Shipman was a consultant specializing in economic development in lower-income communities. She spent five years with a firm before establishing her own consultancy. She has specialized expertise in New Markets Tax Credits and other programs that increase access to financing for community-oriented projects in disadvantaged areas.

Ms. Shipman earned a B.A. with High Honors from the University of California at Santa Barbara, where she majored in Sociology and History. She holds a Master's of City and Regional Planning from the University of Pennsylvania. In her free time, Jade enjoys playing music, dancing, improvisation, and traveling.