



Increasing the Financial Health of San Antonio Residents

Understanding the Data and Multi-Sector Partnerships that Drive Mobility and Equity

May 2, 2018

- 10:00 a.m. **Welcome & Introductions**
Welcome to Laura Cabanilla-Cruz, Wells Fargo & **Carol Zernial**, WellMed Charitable Foundation
Patricia Mejia, San Antonio Area Asset Funders Network
Steering Committee member, Methodist Healthcare Ministries Foundation
- 10:10 a.m. **Framing the Issue: Increasing the Financial Health of San Antonio Residents – Understanding the Data, Highlighting Multi-Sector Partnerships that Drive Mobility and Equity**
Caroline Ratcliffe, Senior Fellow, Urban Institute
- 10:40 a.m. **Panel: Insights and Ideas to Drive Mobility and Equity**
Carolyn Watson, JPMorgan Chase & Co. (Interviewer)
Caroline Ratcliffe, Urban Institute
Ann Baddour, Texas Appleseed
Raquel Valdez, BCL of Texas
- 11:25 am **Audience Questions**
- 11:45 a.m. **Forum Closing Remarks & Session Conclusion**
Frances A. Gonzalez, Asset Funders Network

2017 San Antonio Area AFN Steering Committee

Rebecca Brune, San Antonio Area Foundation
Laura Cabanilla-Cruz, Wells Fargo
Gloria Delgado, Texas Capital Bank
Eusebio Diaz, Baptist Health Foundation of San Antonio
Zachary Evans, Federal Reserve Bank of Dallas, San Antonio Branch
Alice Jewell, McKenna Foundation
Patricia Mejia, Methodist Healthcare Ministries
Catalina Schultze-Kraft, Methodist Healthcare Ministries
Carolyn L. Watson, JPMorgan Chase & Co.
Carol Zernial, WellMed Charitable Foundation

San Antonio Area AFN is a regional chapter of grantmakers who invest in opportunities for low and middle-income individuals and families to build economic well-being.

Ann Baddour

Ann Baddour is the state director of Appleseed projects aimed at bringing low-income and immigrant consumers into the financial mainstream. She is actively involved in reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. Her work in the areas of immigrant financial education and improving consumer disclosure and protection in remittance transactions has been presented at economic conferences in Benin, Africa; Mexico; and the European Union. Ann also oversees Texas Appleseed's project on protecting the rights of immigrants with mental disabilities in the immigration court and detention system. She is a member of the Consumer Financial Protection Bureau's Consumer Advisory Board, serving a three-year term ending in 2017. Ann is a Fulbright Scholar with a Master of Public Affairs Degree from the LBJ School of Public Affairs and a Masters Degree in Middle Eastern Studies from The University of Texas at Austin.

Patricia Mejia

Patricia Mejia is the Director of Community Engagement at Methodist Healthcare Ministries where she oversees the organization's regional strategies and collective impact initiatives by interfacing with stakeholders, funded partners and localized churches. She is responsible for forming collaborative partnerships that establish a shared community vision to facilitate systems and social change as well as leveraging philanthropic investments. Patricia earned a master's degree from St. Mary's University and has completed doctoral coursework from Brandeis University. As a National Hispana Leadership Institute Fellow, she completed the Executive Leadership Program through the Kennedy School of Government at Harvard. She has studied interfaith community development projects in Bangladesh, Honduras, and Turkey, and she currently serves as Board chair of Network, a national Catholic social justice lobby.

Caroline Ratcliffe

Caroline Ratcliffe is a senior fellow and codirector of the Opportunity and Ownership initiative at the Urban Institute. She has published and spoken extensively on poverty, emergency savings, alternative financial-sector products, and welfare programs and policies, and 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. Her research also examines persistent childhood poverty and how it relates to adult success. Caroline has held positions at the Congressional Budget Office and Brookings Institution. She serves on the Aspen Institute's advisory group for its Expanding Prosperity Impact Collaborative (EPIC). Caroline's research has been cited in the *Economist*, *New York Times*, *Washington Post*, and *Wall Street Journal*, and has appeared on C-SPAN and NPR. She was also a visiting associate professor at Georgetown University. She holds a PhD in economics from Cornell University.

Raquel Valdez

As Chief Operating Officer of BCL, Raquel has developed the organization's Homeownership, Community Development and Entrepreneurship lines of business in both Austin and Dallas markets, focusing on the creation of livable wage jobs at businesses using green practices to promote health economic growth. In previous roles, she worked alongside statewide partners to launch a payday alternative program, signing several employers, and providing over \$7 million in affordable short-term lending to over 6,000 borrowers. A graduate of Leadership Texas's Power Pipeline, Raquel serves as a Board Member of the Dream Come True Foundation, a workforce development organization in Austin and as the Vice President of I-10 Corridor Association, which promotes economic development in rural towns along interstate 10 in Texas, and served as Chair of the Greater Austin Hispanic Chamber of Commerce Accessing Capital Committee; Treasurer and Vice President of the Young Hispanic Professionals Association of Austin (YHPAA). Raquel holds a B.B.A. from the University of Texas at San Antonio in Management and Marketing.

Carolyn L. Watson

Carolyn L. Watson is a Vice President of Corporate Responsibility at JPMorgan Chase, which she joined in 2011. She directs the JPMorgan Chase Foundation's philanthropic investments for Houston, Austin, San Antonio and El Paso, which collectively employ more than 11,000 people. The approach of each high-impact investment is to leverage the company's strength and the dedication of its talented employees to tackle pressing social and economic challenges. Carolyn has led the development of a \$5 million, 5-year workforce investment strategy to address Houston's acute training and education gaps. In partnership with area employers, she led the development of PetrochemWorks.com, an engaging and interactive career platform targeting high school students and young adults for careers in the petrochemical industry. Before joining Chase, Carolyn served as a program officer for the Rockwell Fund, Inc. A native Texan, Carolyn holds a BA from Louisiana State University and a Master of Public Affairs degree from the Lyndon B. Johnson School of Public Affairs at the University of Texas at Austin, and a Master of Science in Management from Stanford's Graduate School of Business. Houston Woman Magazine named her one of Houston's 50 Most Influential Women of 2015.

**San Antonio Area Asset Funders Network presents
Increasing the Financial Health of San Antonio Residents
5.2.18**

Thank you for joining us for today's convening. Help us improve future sessions with your feedback. *Please circle one answer for each question. Thank you!*

1. What type of organization do you represent?

- Grantmaker, United Way, Financial Institution
- Municipal, Government
- Nonprofit Practitioner
- Other _____

2. How satisfied are you with today's program?

- Extremely satisfied
- Quite satisfied
- Moderately satisfied
- Slightly satisfied
- Not at all satisfied

3. How useful to you was the information shared and issues discussed during the program?

- Extremely useful
- Quite useful
- Moderately useful
- Slightly useful
- Not at all useful

4. To what extent did this event deepen your knowledge about the topic and effective strategies?

- A great deal
- A lot
- A moderate amount
- A little
- None at all

5. How likely are you to use information from today's session in your future programming?

- Extremely likely
- Quite likely
- Moderately likely
- Slightly likely
- Not at all likely

Are you a grantmaker or financial institution, and would like more information about San Antonio AFN membership?

If so, please note your email address:

What did you like about this program?

What would you improve about this program?

What issues or areas of focus should AFN highlight in the future? (check all that apply):

- Children's Savings Accounts
- Education/College Completion
- Financial Access & Inclusion
- Financial Education, Counseling & Coaching
- Health/Wealth Connection
- Housing and Home Ownership
- Integrating Asset Building into Career Pathways & Workforce
- Integrating Asset Building into the Delivery of Human Services
- Immigration Status as an Asset
- Microenterprise, Co-Ops, & Small Business
- Municipal Strategies & Partnerships
- Older Adults & Economic Security
- Policy & Advocacy
- Racial Wealth Gap
- Research & Evaluation
- Tax Time Opportunities
- Two-Generation Strategies
- Women & Economic Security
- Youth and Financial Capability
- Other (please specify) _____