Financial Capability & Asset Building

Curriculum Workshop & Symposium

May 13-15, 2013 • Washington University in St. Louis
CSD is fortunate to have support from Wells Fargo Advisors and the Arthur Vining Davis Foundations to undertake this three-year initiative (2012-2015) in financial capability and asset building.
Welcome

Dear Colleagues:

Welcome to Washington University in St Louis. Thank you for participating in the Financial Capability and Asset Building (FCAB) Curriculum Workshop & Symposium. We’re excited to have you with us to discuss the FCAB initiative, curriculum development, and the exciting fields of financial capability and asset building. We’re looking forward to a lively and productive workshop. Your insight, perspective, and stories will shape a curriculum that provides social work and human service students and practitioners with the knowledge and skills they need to incorporate financial capability and asset building into their practice.

The FCAB initiative builds on the Center for Social Development’s (CSD’s) prior research, policy, and financial product leadership in asset building for the entire population. It aims to renew professional capacity and build evidence for future training and professionalization of the social work profession. The initiative will increase the number of social workers and human services professionals who can deliver financial education, recommend appropriate financial services to low-and-middle income families and communities, and engage in policy and research on the financial and economic issues faced by vulnerable populations. Our collaboration on the FCAB initiative enables this work to move forward.

CSD values your expertise and feedback. Placing financial capability and asset building on the national agenda will require curriculum development, training, publication, dissemination, and policy development, but meaningful progress is within reach. We look forward to an engaging workshop this week and your continued partnership as we proceed with the initiative. Thank you again for your participation.

Sincerely,

Michael Rochelle  
Project Director  
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Washington University in St Louis  
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Project Director  
Center for Social Development  
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MONDAY, MAY 13

7:20 a.m.  Hotel guests meet for walk to Goldfarb Hall — Knight Center Lobby

7:30-8:15 a.m.  Breakfast — Goldfarb Hall, Outside Room 132

8:15-8:45 a.m.  Welcome — Goldfarb Hall, Room 132
Edward F. Lawlor, Dean and the William E. Gordon Distinguished Professor, Washington University in St. Louis

Michael Sherraden, Benjamin E. Youngdahl Professor of Social Development and Founding Director of the Center for Social Development, Washington University in St. Louis

Gena McClendon, Project Director & Director of Asset Building in States and Coalitions, Center for Social Development, Washington University in St. Louis

9:00-10:15 a.m.  Setting the Stage — Goldfarb Hall, Room 132
Financial Capability & Asset Building for Social Workers – What is it and how can it be created?
Margaret Sherraden, Professor of Social Work & MSW Program Director, University of Missouri-St. Louis; Research Professor, Center of Social Development, Washington University in St. Louis

The Financial Position of Households
Michael Sherraden

10:15-10:30 a.m.  Break

10:30 a.m.-Noon  Our Financial World: Financial Services — Goldfarb Hall, Room 132
Julie Birkenmaier, Associate Professor, St. Louis University School of Social Work

12:15-1:30 p.m.  Lunch, Keynote, and Q&A — Brown Hall, Brown Lounge
Securing Our Futures: Building Financial Capability for Life
Sherry Salway Black, Director of the Partnership for Tribal Governance at the National Congress of American Indians

1:30-1:45 p.m.  Break

1:45-2:45 p.m.  Intro to Micro FCAB Practice — Goldfarb Hall, Room 132
Mae Watson Grote, Founder and Executive Director of The Financial Clinic

2:45-4:00 p.m.  Our Financial World: Policy — Goldfarb Hall, Room 132
Julie Birkenmaier & Margaret Sherraden

4:00-5:30 p.m.  Story Harvest Workshop — Goldfarb Hall, Room 132
Miriam Jorgensen, Research Director, Native Nations Institute for Leadership, Management, and Policy, University of Arizona, and Research Director for the Harvard Project on American Indian Economic Development, Harvard University

5:30-6:00 p.m.  Break

6:15-8:00 p.m.  Dinner — Pi Pizzeria on Delmar
Shuttle will pick up from hotel at 6:05 p.m. and at Goldfarb Hall at 6:10 p.m.
TUESDAY, MAY 14

7:50 a.m.   Hotel guests meet for walk to Goldfarb Hall — Knight Center Lobby

8:00-8:30 a.m.   Breakfast — Goldfarb Hall, Outside Room 132

8:30-9:00 a.m.   Promoting Financial Literacy Among Minority Groups — Goldfarb Hall, Room 132
    Ted Daniels, CEO, The Society for Financial Education and Professional Development

9:00-10:15 a.m.   Household Finance: Building a Foundation for FCAB — Goldfarb Hall, Room 132
    Suzanne Gellman, Consumer Economics Specialist at University of Missouri
    Tiffany Jackson, Director of Programs and Client Education, Haven of Grace

10:15-10:30 a.m.   Break

10:30 a.m.-12:30 p.m.   Household Finance: Building a Foundation for FCAB — Goldfarb Hall, Room 132
    Practice in Social Work – Part 1
    Suzanne Gellman & Tiffany Jackson

12:30-1:30 p.m.   Lunch — Brown Hall, Brown Lounge

1:30-3:00 p.m.   Household Finance: Building a Foundation for FCAB — Goldfarb Hall, Room 132
    Practice in Social Work – Part 3
    Suzanne Gellman & Tiffany Jackson

3:00-3:15 p.m.   Break

3:15-4:30 p.m.   Household Finance: Building a Foundation for FCAB — Goldfarb Hall, Room 132
    Practice in Social Work – Part 4
    Suzanne Gellman & Tiffany Jackson

4:30-5:30 p.m.   Break

5:30-8:00 p.m.   Dinner & FCAB Curriculum Discussion — Brown Hall, Brown Lounge

WEDNESDAY, MAY 15

7:50 a.m.   Hotel guests meet for walk to Goldfarb Hall — Knight Center Lobby

8:00-8:30 a.m.   Breakfast — Goldfarb Hall, Room 132

8:30-9:00 a.m.   Micro FCAB Practice — Goldfarb Hall, Room 132
    Gloria Brainsby, IDA Program Manager, Beyond Housing

9:00-11:00 a.m.   Micro FCAB Practice — Goldfarb Hall, Room 132
    Rebecca Smith, Director of Strategic Initiative, The Financial Clinic
    Dory Charlesworth, Assistant Director of Services, The Financial Clinic

11:00-11:15 a.m.   Break

11:15 a.m.-1:30 p.m.   Closing & Box Lunches to Go — Goldfarb Hall, Room 132
    What’s Next: Implementation, Teaching, & Evaluations
    FCAB Team
Participants

Sherry Salway Black

Sherry Salway Black joined the staff of the National Congress of American Indians as Director of the Partnership for Tribal Governance initiative in May 2009. Ms. Black’s previous work experience includes 19 years as Senior Vice President of, and on the boards of directors for, First Nations Development Institute and First Nations Oweesta Corporation.

Ms. Black was recently appointed to the President’s Advisory Council on Financial Capability whose purpose is to assist the American people in understanding financial matters and making informed financial decisions, and thereby contribute to financial stability. She currently serves on the boards of directors of the Johnson Scholarship Foundation, the Hitachi Foundation and as chairperson for First Peoples Fund. She also serves on the Board of Trustees for the National Indian Child Welfare Association, the advisory committee for the National Congress of American Indians’ Policy Research Center, the Board of Governors for the Honoring Excellence in the Governance of Tribal Nations program at Harvard University and on an advisory committee for the Indian Land Capital Company. She served two terms on the board of directors for the Council on Foundations where she served as the treasurer and a member of the Executive, Finance and Investment, Membership, and Governance Committees. Other past board positions includes American Indian Business Leaders, Native Americans in Philanthropy, the Hopi Education Endowment Fund, Trillium Asset Management Corporation, and Women and Philanthropy.

Ms. Black has a Masters of Business Administration degree from the Wharton School of the University of Pennsylvania. She is Oglala Lakota and is originally from Pine Ridge, South Dakota.

Theodore R. Daniels

Theodore R. Daniels is Founder and President of the Society for Financial Education and Professional Development, Inc. (SFEPD). Established in 1998, SFEPD is a non-profit organization whose mission is to enhance the level of financial and economic literacy of individuals and households in the United States and to promote professional development at the early stages of career development through mid-level management. On Dec. 3, 2009, the Federal Deposit Insurance Corporation (FDIC) awarded SFEPD the Chairman’s Award for Excellence and Innovation in Financial Education in recognition of Mr. Daniels’ work in providing financial literacy training to students of historically black colleges and universities. The U.S. Department of Treasury’s Office of Financial Education has recognized SFEPD seminars for meeting their criteria for effective financial education programs.

In 2008, Mr. Daniels was appointed by President George W. Bush to serve on President’s Advisory Council on Financial Literacy. He continued to serve in this role under President Barack Obama through January 2010. Mr. Daniels has served as a member of the Board of Directors of the Certified Financial Planners Board of Standards. He is the current Treasurer of the Alliance for Investor Education. During his career, Mr. Daniels has written a financial education newsletter and a syndicated personal financial education column, and produced a syndicated financial education television series broadcast on the Public Broadcasting System (PBS) and cable systems nationwide. He has designed, developed and conducted seminars for small groups and large organizations of national prominence. He has also worked with individuals as a financial advisor.

Mr. Daniels has a Bachelor of Science degree in Business Administration with a concentration in economics and accounting from Fort Valley State University and a Bachelor of Laws degree from John Marshall Law School.
Julie Birkenmaier

Julie Birkenmaier is an Associate Professor at Saint Louis University School of Social Work. She is the co-editor of *Financial Capability and Asset Development: Research, Education, Policy, and Practice* (2013), published by Oxford University Press, as well as the co-author of two book chapters in the book focused on social work and financial capability (Collins & Birkenmaier, *Building the capacity of social workers to enhance financial capability*; and Birkenmaier, Kennedy, Kunz, Sander, & Horwitz, *The role of social work in financial capability: Shaping curricular approaches*).

She teaches a range of courses at the undergraduate and graduate levels focused on community, organizational, and policy practice, as well as financial capability practice. Dr. Birkenmaier is an Advisory Board member of the Center for Excellence in Financial Counseling. She and her husband are founding members of Chouteau’s Garden in the Forest Park Southeast neighborhood.

Melody Brackett

Melody Brackett is currently an Associate Professor and Director of the Bachelor of Social Work (BSW) Program at Elizabeth City State University. She received a Ph.D. in Social Work from Norfolk State University in 2008. She has 25 years of experience as a professional social worker and more than 14 years of experience in higher education. Professional memberships include the National Association of Social Workers (NASW), The Council on Social Work Education (CSWE), and Pi Psi Chapter of Phi Alpha Honor Society for Social Work Majors. She is Chair of the University Teacher of the Year Committee, Chair of the Curriculum Committee for the Department of Criminal Justice, Sociology, and Social Work and a member of the General Studies Advisory Board. Her areas of interest include faith-based Initiatives and military social work.

Gloria Brainsby

As IDA Program Manager at Beyond Housing, Gloria Brainsby operates an adult matched savings program and is part of a team supporting the first universal 529 college savings program in the region. Previous to this position, she managed Beyond Housing’s place based youth Individual Development Account program. As a member of the Greater St. Louis Financial Education Collaborative, Ms. Brainsby served on the financial education research committee & led Beyond Housing’s involvement in the national consumer financial education campaign, Money Smart Week. Before joining Beyond Housing, Ms. Brainsby served as an intern with United Way of Greater St. Louis focused on local financial capability initiatives. After studying and working in Europe and New York City, she returned to the Midwest and obtained a Master’s degree in social work and a graduate certificate in non-profit management and leadership from the University of Missouri – St. Louis.

Virgil Brave Rock

Virgil Brave Rock (Nina Kiayowa, Bear Chief) is a member of the Blackfeet Tribe of Montana. He is currently employed with the Salish Kootanai College (SKC) Social Work Program, which he helped develop from a Human Services Certificate program to a Baccalaureate in Social Work Degree. This transformation has given SKC not only the recognition of being the first tribal college to offer the BSW degree, but it has inspired others to do the same.

When he was first hired at SKC in 2005, Mr. Brave Rock assisted in the development of an internship program. He has also become involved in various organizations and committees. These professional efforts have broadened his awareness of the field of social work, and the need for Native American involvement in policy and program change.
Dory Charlesworth

Dory Charlesworth is Assistant Director of Services at The Financial Clinic. She joined the Clinic as a MoneyUP Financial Coach in April 2009. Prior to working with the Clinic, Ms. Charlesworth worked in an IDA program and also spent time in Mexico learning Spanish.

She is a graduate of Mount Holyoke College.

Margaret M. Clancy

Margaret M. Clancy is the Policy Director and College Savings Initiative Director at CSD. Ms. Clancy is responsible for design and leadership of large-scale policy demonstrations, including the SEED for Oklahoma Kids (SEED OK) research experiment. Since 2001, she has been researching features of 529 college savings plans as a model for inclusive asset-based policy, and is an expert on progressive 529 policies in the states. She also led the Account Monitoring research project in SEED, a multi-year, national children and youth savings policy and research initiative, and for the American Dream Demonstration, the first national study of IDAs. Prior to joining CSD, Ms. Clancy administered corporate 401(k) and defined benefit pension plans for over 10 years, working as a Vice President of a large trust company. Ms. Clancy earned a BS in Business Administration from Southern Illinois University and an MSW at Washington University in St. Louis. She is also a Certified Employee Benefits Specialist.

Pete Coser

Pete RG Coser, Jr., is an enrolled citizen of the Muscogee-Creek Nation and also from the Choctaw and Chickasaw Nations. He is the current Program Manager at the Kathryn M. Buder Center for American Indian Studies at Washington University in St. Louis. As a program manager, some of Mr. Coser’s duties include supporting master-level Native American scholars and assisting with building relationships with other departments at Washington University in St. Louis, tribal colleges and universities. Mr. Coser graduated in May 2010 with a Masters in human relations from the University of Oklahoma and also received his Bachelors of Arts in political science from Oklahoma State University in 2003. Personally, Mr. Coser is active in ceremonial Muscogee-Creek traditions, singer with the Redland drum family, US Lacrosse St. Louis Chapter Board Member-At-Large, Vice President of the Udall Alumni Association, an avid Oklahoma State sports fan, lacrosse player and referee, and he enjoys spending time with family.

Patrice Dollar

Patrice Dollar received her Bachelor of Science degree in Family and Consumer Sciences from Fort Valley State University in Fort Valley, Georgia. She completed her Master of Science degree in Family Resource Management from Iowa State University in Ames, Iowa, and a certificate in Financial Planning from the College of Financial Planning in Denver, Colorado. Ms. Dollar began her extension career with the University of Missouri - Columbia as a regional specialist, then accepted a position at the University of Georgia. In June 2004, she became the Regional Coordinator for LUCE in St. Louis.
Kim Downing

Kim Downing received her Ph.D. in Social Work from Norfolk State University in 2007. Dr. Downing received a Graduate Certificate in Leadership Development from The George Washington University in 2009. She is currently employed at Elizabeth City State University as an Assistant Professor in the Social Work Program. She has more than 24 years experience as a social worker. She has been licensed in Virginia as a Licensed Clinical Social Worker (LCSW) since 2000 and received a National Certification from the Academy of Certified Social Workers (ACSW) in 1998. Her areas of interest are women’s issues with emphasis on African American women and welfare reform. In November 2012, Dr. Downing graduated from the prestigious Bridges Academic Leadership Program for women in higher education in the UNC system.

Karen Edwards

Karen Edwards is the principal of KME Consulting, LLC, established in 2006. Prior to establishing her consulting business, Ms. Edwards assisted Dr. Michael Sherraden in founding the Center for Social Development (CSD) in 1994 at the Brown School at Washington University in St. Louis, serving as Administrative Director and a Project Director for over twelve years. While at CSD, she worked at the national level to advance public policy in states for support of IDAs and other inclusive asset-building policies. She also led, or co-led, several research projects related to determining the effectiveness of IDAs and other asset-building policies in states. She also initiated a collaborative body of research between CSD and the Buder Center for American Indian Studies, at Washington University, on the effectiveness of asset-building policies and initiatives in Native American communities. Ms. Edwards has authored and co-authored a number of related publications.

Suzanne Gellman

Suzanne Gellman is a Financial Education Specialist with the University of Missouri Extension Program. Suzanne develops educational materials and has authored several financial education curricula. She presents seminars, and does consulting, throughout the St. Louis area, on various financial planning topics, financial management practices, and related legal issues. Suzanne also coordinates local programs such as the Women’s Financial Education Series; Get Checking, a local program that helps people re-establish checking accounts; and the $tart $mart program that helps women learn to negotiate their wages and benefits. Suzanne has her B.S. and M.S. degrees in Consumer Economics from the University of Missouri-Columbia. She has her Law degree from St. Louis University School of Law. She is a member of the Missouri Bar.
Michal Grinstein-Weiss

Michal Grinstein-Weiss is the an Associate Professor at the George Warren Brown School of Social Work and the Associate Director at the Center for Social Development at Washington University in St. Louis. Dr. Grinstein-Weiss a leading researcher in the asset-building field and is an influential voice in the design of savings policies, both in the United States and internationally.

She is the Principal Investigator for a 10-year follow-up study of the American Dream Demonstration (ADD), the first large-scale test of Individual Development Accounts (IDAs). In addition, she is leading the Refund to Savings initiative, the largest savings experiment in the United States to date. The initiative builds on her work on innovative tax refund savings programs such as the $aveNYC program and it is a collaborative effort with leading behavioral economist Dan Ariely and Intuit, Inc. Dr. Grinstein-Weiss also serves as consultant to the Israeli government on developing innovative universal savings policies. In 2011, Dr. Grinstein-Weiss was selected as the winner of the Society for Social Work and Research Deborah K. Padgett Early Career Achievement Award. Her research has been supported by the U.S. Department of Housing and Urban Development, U.S. Department of Health and Human Services, several leading national research centers, and numerous philanthropic foundations.

Dr. Grinstein-Weiss received a Ph.D. in Social Work at George Warren Brown School of Social Work at Washington University in St. Louis and a master’s degree in economics from the University of Missouri, St. Louis.

Mae Watson Grote

Mae Watson Grote is the founder and Executive Director of The Financial Clinic. She has been a member of New York City’s public interest legal and social service communities for more than a decade. Ms. Grote has led a number of diverse initiatives for organizations such as the Legal Aid Society and FoodChange. As the Clinic’s founding Executive Director, Ms. Grote created one of the nation’s first nonprofit financial development organizations; its mission is to improve working poor people’s financial security. In less than five years, the Clinic has accumulated more than $15 million in new savings, canceled debt and accessed tax credits. Prior to the Clinic, Ms. Grote was a senior labor market policy analyst with Public/Private Ventures, a national nonprofit research and policy organization. She received a B.A. from Rutgers University and a J.D. from the City University of New York School of Law.

Tiffany Jackson

Tiffany Jackson is a licensed Master Social Worker who currently serves as the Director of Programs for The Haven of Grace, a shelter for homeless pregnant mothers. In her role at The Haven, Ms. Jackson is responsible for developing, managing and evaluating programs aimed at helping women secure financial stability and economic independence. Prior to her current position, Ms. Jackson worked as Economic Advocate and Facilitator at ROW (Redevelopment Opportunities for Women). She has also served as a teaching assistant for The George Warren Brown School of Social Work at Washington University and job readiness instructor for St. Louis Community College. Ms. Jackson is an adjunct instructor for the School of Social Work at the University of Missouri-St. Louis, where she teaches generalist practice courses to both undergraduate and graduate students.
Lissa Johnson

Lissa Johnson has worked at the Center for Social Development (CSD) at Washington University in St. Louis for the past 15 years and is currently Director of Administration for the Center. She is responsible for managing the Center’s finances and operations as well as managing research projects in the areas of asset-building and civic service. From 1998, Ms. Johnson has managed the American Dream Policy Demonstration (ADD) research, the first nationwide study of Individual Development Accounts (matched savings accounts for low income families). As part of the ADD research, Ms. Johnson led the development and commercialization of management information system software (MIS IDA) to provide program administration, account management, and data monitoring for organizations implementing IDA programs. Ms. Johnson also completed a financial capability study of a school-based children’s savings program which was part of a nationwide children and youth savings policy and practice initiative, and is currently leading the Savings Demand Assessment of youth savings accounts in four developing countries (Colombia, Ghana, Kenya, and Nepal). In the area of civic service, Ms. Johnson assisted with developing CSD’s civic service research agenda and managed a twelve-country cross-sectional research study on youth service in Latin America and the Caribbean.

Miriam Jorgensen

Miriam Jorgensen is Research Director for the University of Arizona Native Nations Institute and the Harvard Project on American Indian Economic Development. Her work—in the US, Canada, and Australia—has addressed welfare policy, justice systems, land and natural resources, enterprise management, financial education, cultural institutions, and philanthropy. She is a co-author of The State of the Native Nations: Conditions under U.S. Policies of Self-Determination (Oxford University Press, 2008) and editor and co-author of Rebuilding Native Nations: Strategies for Governance and Development (University of Arizona Press, 2007).

Dr. Jorgensen co-founded the University of Arizona’s Certificate Program in Indigenous Governance; is an Adjunct Professor at the Washington University School of Social Work; and has been a Visiting Scholar at the Washington University School of Law, University of Technology-Sydney Jumbunna Indigenous House of Learning, and University of Melbourne School of Law. She received her PhD from Harvard University in 2000.

Cathy Kass

Cathy Kass, professor and coordinator of first-year experiences, has been at Bacone College for two years. Over her career, she has taught educational psychology, creativity, gifted education and teacher education in a variety of higher education settings, such at Oklahoma City University, Hebrew Union College in Los Angeles, and University of Oklahoma-Tulsa. Dr. Kass’ work now focuses on facilitating the work ethic and a future image of success in under-resourced and under-prepared freshmen at Bacone College. In addition, she has worked with parents and children from under-resourced environments at Community Action Project in Tulsa, OK.
Yamuranai Kurewa

Yamuranai Kurewa is an Assistant Professor of Social Work and also serves as the Field Education Coordinator at Bennett College. She also serves as the Honda Campus All-Star Challenge (HCASC) campus coordinator and coach. Professor Kurewa is a trained social worker. She received her Bachelor of Social Work (BSW) degree from Bennett College and her Master of Social Work (MSW) from the University of Pittsburgh. Professor Kurewa has been teaching in the Social Work program at Bennett College since fall of 2001. She served as the Social Work program accreditation coordinator during the last reaffirmation cycle and the program’s accreditation was successfully reaffirmed by the Council on Social Work Education (CSWE). She advises social work majors and has served as the social work club faculty advisor. She believes in socializing students to the profession by exposing them to different community agencies. She also encourages student membership in the National Association of Social Workers (NASW) and their participation in the North Carolina NASW Lobby Day.

Professor Kurewa's social work practice experience is varied. She has served as a community organizer around issues of capacity building and neighborhood development. She worked as an in-home therapist for the Homebuilders Model of Family Preservation. Professor Kurewa also served as a Community Center Director where she coordinated a tax preparation program, an after-school program, as well as a summer school and day center/recreational activities for local senior citizens.

Lisa Long

Lisa Long is the Interim Dean for Social Sciences and Education at Talladega College in Talladega, AL. Talladega College is the oldest HBCU in the State of Alabama. She has worked in Higher Education for the past 12 years.

She is currently pursuing a PhD in Urban Higher Education. Her current degrees include a BSW, MSW, and JD. She been facilitating Diversity Training for Honda Manufacturing of Lincoln, Alabama for the past five years.

Gena McClendon

Gena G. McClendon is a Project Director and Director of Asset Building in States and Coalitions at the Center for Social Development. Her work with the Center primarily involves policy research analysis and consultation with community-based asset-building programs, state and federal policymakers, and advocate groups. Ms. McClendon's program development and policy advocacy work focuses on asset building, asset policy coalition development, and workforce development assistance for low- and moderate-income households and marginalized populations. Her research focuses on identifying and advancing asset-building policy strategies for state and regional coalitions. She also co-leads the Financial Capability and Asset Building Initiative which focuses on the development of a post-secondary curriculum in financial education and asset building for social workers and human service professionals. Ms. McClendon earned a BS from the Southern Illinois University in Carbondale, IL, a MM from Fontbonne University in St. Louis, and she is currently a PhD Candidate at Jackson State University.
Karla McLucas

Karla McLucas is an Assistant Professor of Sociology at Bennett College in Greensboro, NC. Prior to joining the Bennett faculty, Dr. McLucas held senior positions in a variety of local, state, and regional agencies, including Director of Labor and Industrial Relations for the State of Missouri. She also served as a Land Use and Transportation Element Planner for the Los Angeles’ Department of City Planning. Dr. McLucas has worked with a variety of community and national organizations, including but not limited to the Insight Center for Community Economic Development and the Girl Scouts. She serves on the boards of the Land Loss Prevention Project and Urban Strategies, Inc.

Dr. McLucas received her Ph.D. in Rural Sociology from the University of Missouri-Columbia and her A.B. and J.D. degrees from Washington University in St. Louis, MO. She earned a M.A. in Urban Planning from the University of California Los Angeles (UCLA).

Stipica Mudrazija

Stipica Mudrazija is a PhD candidate at the LBJ School of Public Affairs at The University of Texas at Austin. He earned a BS in Economics from the University of Zagreb and an MPP from Georgetown Public Policy Institute at Georgetown University. Prior to attending The University of Texas at Austin, Stipica worked as a junior analyst in the research department of the Croatian National Bank and was a trainee in the Social Protection unit of the European Commission’s Directorate-General for Employment, Social Affairs and Inclusion, as well as a graduate research intern in the Center on Budget and Policy Priorities. His research interests include the economics of aging and comparative social policy, especially the relationship between public and private intergenerational transfers, pension and health care systems sustainability in rapidly aging societies, and the implications of aging for economic and social inequality.

Leah Prussia

Leah Prussia has an extensive background in mental health and chemical dependency services, trauma, family violence issues, and program administration. Her education includes a Bachelor’s degree in Psychology from Moorhead State University and a Master’s degree in Social Work from the University of North Dakota. Leah is a Licensed Independent Clinical Social Worker in the State of Minnesota. As a full-time faculty member at White Earth Tribal & Community College, she teaches psychology and social work courses. Leah also provides individual counseling services for a local mental health center and clinical supervision for a women’s inpatient chemical dependency program.

Deborah Riddick

Deborah Riddick is currently an Assistant Professor in the Social Work Program at Elizabeth City State University. She served as Director of Social Work Field Education for 19 years and Co-Coordinator for the Social Work Program for 5 years. She has created and implemented eight courses the Social Work Program. She has more than 30 years of experience as a professional social worker and 24 years of experience in higher education. Professional memberships include the National Association of Social Workers (NASW), the North American Association of Christians in Social Work (NACSW), and Pi Psi Chapter of Phi Alpha Honor Society for Social Work Majors, Advisor for the Social Work Alumni Board. Areas of interest include gerontology and spirituality.
Michael Sherraden

Michael Sherraden is the Benjamin E. Youngdahl Professor at the Brown School, as well as the founder and director of CSD. Sherraden’s work has received widespread recognition for its impact on public policy. He is the creator of the widely-praised Individual Development Accounts (IDAs), a matched savings program designed to help working poor people save money and accumulate assets. IDAs have been adopted in federal legislation and in more than 40 states. Sherraden’s work on assets has influenced policy development in the United Kingdom, Taiwan, Canada, and other countries around the world. He is also engaged in research and policy on civic engagement and productive aging. Sherraden has served as an adviser and consultant to the White House, Department of Treasury, Department of Housing and Urban Development, Department of Health and Human Services, Carnegie Council, and many other organizations. He earned his AB from Harvard University, and his MSW and PhD from the University of Michigan.

Margaret Sherraden


Mike Rochelle, Jr.

Mike Rochelle, Jr., is the Project Director for the Financial Capability and Asset Building Initiative. Mr. Rochelle is responsible for coordinating the development of a post-secondary curriculum in financial education and asset building for social workers and other human service professionals. Prior to joining CSD, Mr. Rochelle worked in commercial finance, where he was responsible for the financial, operations and personnel management of three banking centers. Mr. Rochelle holds a BS in business from Hampton University and a Master’s Degree in applied economics from the University of Michigan.
Becky Smith

Becky Smith, Director of Strategic Initiatives, leads The Financial Clinic’s Capacity Building services. She manages the customization and integration of the Clinic’s financial development framework providing training and technical assistance support to public sector and non-profit organizations nationally. She is a faculty member of NeighborWorks training, and has presented at various conferences including New York State Community Action Association’s Poverty Symposium and the Department of Health and Human Services Head Start’s Asset Summit. Ms. Smith joined the Clinic in 2008 as part of a United Way of NYC’s MoneyUP initiative to bring financial coaching and free tax preparation to working poor families. Since joining the Clinic, she successfully led the establishment of the Clinic’s Financial Empowerment Center, with the New York City Department of Consumer Affairs’ Office of Financial Empowerment. Ms. Smith graduated with honors from Rutgers University, where she earned her B.S. in finance and B.A. in communication.

Craig Stevenson

Craig Stevenson is the program coordinator for the Associates of Arts degree in Chemical Dependency within the Social Work Department at Salish Kootenai College. He is a former Salish Kootenai College (SKC) student who holds a Bachelor of Social Work from the University of Montana. Mr. Stevenson worked as a youth care advocate for a number of years before obtaining his Master of Social Work from Walla Walla University’s Missoula-based campus in 2007. His employment background ranges from working in an intensive psychiatric day school to designing and teaching outdoor adventure-based programs.

As a descendant of the Salish, Pend d’Oreille, and Kootenai Tribes, Mr. Stevenson has participated in local events and area ceremonies since he was a child. He has focused his time at SKC in developing the Chemical Dependency (CD) Studies program, which prepares SKC students with the necessary courses to gain their licensure in Addictions Counseling. Mr. Stevenson has applied evidence-based research and theory as well as culturally-specific activities throughout his course development. He is a participant with the National Institute of Drug Abuse Blending Leadership Institute, a member of the Native Wellness Institute and co-founder and director of Native Landscapes.

Molly Tovar

Molly Tovar, Ed.D., is the Director of the Kathryn M. Buder Center for American Indian Studies at the George Warren Brown School of Social Work at Washington University in St. Louis. Tovar earned a doctorate in higher education and administration from Oklahoma State University in Stillwater, OK, where she later was the Director of Student Academic Services for the graduate college.

Dr. Tovar is the former Director of Leadership for the Bill & Melinda Gates Millennium Scholars Program in Fairfax, VA. Prior to her work with that program, Tovar was the Chief Operating Officer for the American Indian Graduate Center and Director of the Gates Millennium Scholars Program for American Indian/Alaska Natives in Albuquerque, NM. She served as Associate Vice Provost for Student Services at the University of Oklahoma Health Sciences Center. Tovar is nationally recognized for her expertise in strategies for ensuring the success of underrepresented students in undergraduate and graduate education. She has been a member of a number of state and national committees on education, including the Council of Graduate Schools Advisory Committee on Minorities and ACT Policy Research Advisory Panel; additionally, she serves on the Board of Directors for the New Mexico Southwest Youth Services Council and on the Education Committee of the Red Earth Museum in Oklahoma City, OK.

Outside of her work in higher education, Tovar works with indigenous women in the tropical villages of Panama and recently published The Entrepreneur’s Spirit: American Indian Women Entrepreneurs Edition. She is co-founder of the Tovar & Wheeler Consulting, LLC, which focuses on developing leadership skills in academic and corporate communications.
Michael Wright

Michael Wright has maintained a macro practice consultancy for more than 15 years. He has logged dozens of professional relationships with public and private entities seeking to increase capacity, conduct social research, train staff, and grow strategically. Mr. Wright participates on a number of national committees with groups like the Council on Social Work Education.

A former MSW program director, Mr. Wright has taught a diverse population of students at both the baccalaureate and master degree levels. His administrative talents are evident in curriculum design and assessment, faculty development, and policy development. Since his first teaching experience as a Teaching Assistant at the University of South Carolina, Michael has worked to articulate the balance between high standards and student motivation. Along the way, he developed a theory of student development that still guides his educational interactions today. He has facilitated learning and motivated student achievement since 1999.

Li Zou

Li ZOU manages CSD’s international work, and has contributed to CSD’s consulting and research efforts on asset-building policy and Child Development Accounts for governments in China, Hong Kong, Indonesia, and South Korea. Ms. Zou has coauthored articles on asset building and guest-edited several international academic journals, and publishes in both English and Mandarin. As CSD’s International Director, Ms. Zou focuses on asset building as a strategy for development of individuals, families, and communities. Ms. Zou holds an MSW and an MBA from Washington University in St. Louis. Prior to her current appointment, she worked and consulted for CGAP (the World Bank).

Buder Scholars

Gabrielle Allan

Jonelle Battise

Shanondora Billiot

Caitlin Donald

Shannon Haggit

Maisie Herman