

Financial Literacy and Education Commission

Speaker Biographies

Mary J. Miller

Under Secretary for Domestic Finance

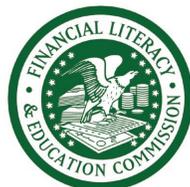
U.S. Department of the Treasury

Mary John Miller serves as the U.S. Department of the Treasury's Under Secretary for Domestic Finance. As Under Secretary for Domestic Finance, Miller is responsible for developing and coordinating Treasury's policies and guidance in the areas of financial institutions, federal debt financing, financial regulation, and capital markets.

Previously, Miller served as Assistant Secretary of the Treasury for Financial Markets, where she advised the Secretary on broad matters of domestic finance, financial markets, federal, state and local finance, and federal government lending policies. In this role, she has been responsible for Treasury's management of the public debt.

Prior to joining Treasury, Miller spent 26 years working for T. Rowe Price Group, Inc., where she was the director of the Fixed Income Division and a member of the firm's Management Committee.

Miller received a B.A. from Cornell University and an M.C.R.P. from the University of North Carolina at Chapel Hill. Miller also has earned her Chartered Financial Analyst designation.



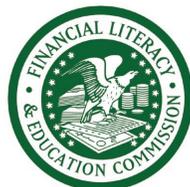
Financial Literacy and Education Commission Speaker Biographies

Amias Gerety

**Acting Assistant Secretary, Office of Financial Institutions Policy
U.S. Department of the Treasury**

Amias Gerety serves as the Acting Assistant Secretary for Financial Institutions. In this role, Mr. Gerety is responsible for developing and coordinating Treasury's policies on issues affecting financial institutions, and for overseeing Treasury programs including the Community Development Financial Institutions (CDFI) Fund, the State Small Business Credit Initiative, and the Small Business Lending Fund. He previously served as Deputy Assistant Secretary for the Financial Stability Oversight Council, and as Senior Advisor to the Assistant Secretary to Financial Institutions. He joined Treasury in January 2009.

Prior to joining Treasury, Mr. Gerety was a management consultant at Oliver Wyman. He has also worked for the domestic policy staff John Kerry's Presidential campaign and for the Center for American Progress, where he worked with National Economic Advisor Gene Sperling. He is a graduate of Harvard College.



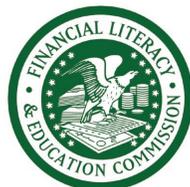
Financial Literacy and Education Commission Speaker Biographies

Judy Mares

**Deputy Assistant Secretary, Employee Benefit Security Administration
U.S. Department of Labor**

Judy Mares became EBSA's Deputy Assistant Secretary in October 2013. She joined EBSA after retiring from an extensive corporate career. Most recently, she was the Chief Investment Officer of Alliant Techsystems, Inc., where she managed the investments of the pension, savings, and VEBA plans (a total of \$4.2 billion in assets) for seven years. She also served as the CIO of Ameritech Corporation for five years, and the Director of Benefit Finance at General Mills for twelve years. In addition, Mares was the President of Mares Financial Consulting for 13 years.

Prior to joining EBSA, Mares was the Defined Contribution Committee Chair of the Committee on the Investment of Employee Benefit Assets (CIEBA), and a member of the Plan Sponsor Advisory Committee of the Defined Contribution Institutional Investment Association (DCIIA). Mares was previously the Chair of the ERISA Advisory Council and a loaned executive to President Carter's Commission on Pension Policy. She earned a Bachelor's Degree in Mathematics from Purdue University and an MBA from the University of Illinois.

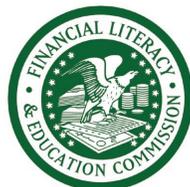


Financial Literacy and Education Commission Speaker Biographies

Richard Cordray **Director, Consumer Financial Protection Bureau**

Richard Cordray serves as the first Director of the Consumer Financial Protection Bureau. He previously led the Bureau's Enforcement Division. Prior to joining the Bureau, Mr. Cordray served on the front lines of consumer protection as Ohio's Attorney General. Mr. Cordray recovered more than \$2 billion for Ohio's retirees, investors, and business owners and took major steps to help protect its consumers from fraudulent foreclosures and financial predators. Previously, Mr. Cordray served as Ohio Treasurer and Franklin County Treasurer, two elected positions in which he led state and county banking, investment, debt, and financing activities. As Ohio Treasurer, he resurrected a defunct economic development program that provides low-interest loan assistance to small businesses to create jobs, re-launched the original concept as GrowNOW, and pumped hundreds of millions of dollars into access for credit to small businesses. Mr. Cordray simultaneously created a Bankers Advisory Council to share ideas about the program with community bankers across Ohio.

Earlier in his career, Mr. Cordray was an adjunct professor at the Ohio State University College of Law, served as a State Representative for the 33rd Ohio House District, was the first Solicitor General in Ohio's history, and was a sole practitioner and Of Counsel to Kirkland & Ellis. Mr. Cordray has argued seven cases before the United States Supreme Court, including by special appointment of both the Clinton and Bush Justice Departments. He is a graduate of Michigan State University, Oxford University, and the University of Chicago Law School. Mr. Cordray was Editor-in-Chief of the University of Chicago Law Review and later clerked for U.S. Supreme Court Justices Byron White and Anthony Kennedy. Mr. Cordray lives in Grove City, Ohio with his wife Peggy – a Professor at Capital University Law School in Columbus – and twin children Danny and Holly.



Financial Literacy and Education Commission Speaker Biographies

J. Mark Iwry

Senior Advisor to the Secretary and Deputy Assistant Secretary for Retirement and Health Policy, U.S. Department of the Treasury

With more than 20 years of strategic fiscal and executive management experience in the public and private sector, J. Mark Iwry (pronounced "Eevry") is Senior Advisor to the Secretary of the Treasury and is the Deputy Assistant Secretary for Retirement and Health Policy at the U.S. Treasury Department. In that role, he is heavily involved in retirement and savings policy, implementation of the Affordable Care Act, other employee benefits and compensation issues, and related policy, legislative, rulemaking, and regulatory activity.

Mark was previously a Nonresident Senior Fellow at the Brookings Institution, a partner in the law firm of Covington & Burling, a Research Professor at Georgetown University, Of Counsel to the law firm of Sullivan & Cromwell, and a Principal of the Retirement Security Project. From 1995 to 2001, he was the Treasury Department's Benefits Tax Counsel, serving as the principal official directly responsible for tax policy and regulation relating to the Nation's qualified pension and 401(k) plans, IRAs, employer health plans, deferred compensation, and other employee benefits.

Mark has often testified before congressional committees – representing the Treasury and Executive Branch or, while in the private sector, testifying as an independent expert -- and State legislatures. He has advised numerous Senators, Members of Congress and their staffs on both sides of the aisle, and has been asked to provide policy advice to various Presidential campaigns.

Formerly a chair of the D.C. Bar Employee Benefits Committee and member of the White House Task Force on Health Care Reform (1993-94), his books and articles include the co-edited volume (with William Gale and Peter Orszag), *Aging Gracefully: Ideas to Improve Retirement Security in America* (Century Fdn. Press, 2006) and *Automatic: Changing the Way America Saves* (Brookings Institution Press, 2009)(co-edited with W. Gale, D. John and L. Walker).

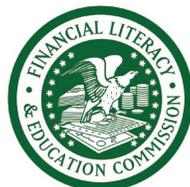
In recent years Mark has been recognized as one of the "30 top financial players" (Smart Money magazine), "Investment News 20" (20 individuals expected to have a major influence on the financial services industry), "100 most influential people in finance" (Treasury and Risk magazine), "top 25 DC power hitters" (25 most influential government officials affecting retirement plans) (NAPA Net), "100 most influential people in the 401(k) industry" (401(k) Wire), etc.



A principal architect of the Saver's Credit to expand 401(k) and IRA coverage of middle- and lower-income workers (claimed annually on some 7 million tax returns) and the "SIMPLE" IRA plan (covering an estimated 3 to 4 million workers), Mark also co-authored President Obama's legislative proposal to expand coverage through automatic enrollment in IRAs. In the 1990s, he formulated and directed Treasury's strategy to increase retirement saving by defining, approving and promoting 401(k) automatic enrollment (as well as automatic rollover to curtail pension leakage). He also has been centrally involved in developing or orchestrating many other expansions, simplifications, and other significant improvements of the nation's pension and benefits systems, law, and regulatory framework, including the myRA initiative, expansion of automatic 401(k) features, promoting lifetime retirement income, IRS direct deposit of split income tax refunds into IRAs and US saving bonds, the "Universal Savings Accounts" proposal (1999-2000), payroll deduction IRAs, the repeal of Code section 415(e), and the small business new plan startup tax credit.

In 2001, he received Treasury's Exceptional Service Award "[i]n recognition of his outstanding leadership and accomplishmentsWidely respected as Treasury's benefits and pension expert, Mr. Iwry excelled at building coalitions of diverse interests...."

Mark is an honors graduate of Harvard College and Harvard Law School, earned a Masters degree in Public Policy from Harvard's Kennedy School, and is listed in Who's Who, Best Lawyers in America, Washington DC Super Lawyers, etc. He is a Fellow of the American College of Employee Benefits Counsel and a member of the bar of the U.S. Supreme Court.



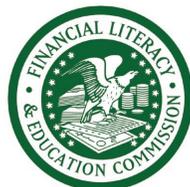
Financial Literacy and Education Commission Speaker Biographies

Melissa Koide

**Deputy Assistant Secretary, Office of Consumer Policy,
U.S. Department of the Treasury**

Melissa Koide joined the U.S. Treasury Department to serve as the Deputy Assistant Secretary responsible for matters concerning financial access, financial education, and consumer policy. Most recently, Ms. Koide was the Vice President of Policy at the Center for Financial Services Innovation, where she established and led the organization's Washington, DC policy office.

Ms. Koide leads Treasury's efforts to develop policy around important emerging areas, such as the role of payments and communications technology (including mobile and social media) and the development of new approaches to data and information disclosure that promote efficiency and emphasize consumer responsibility and empowerment. Ms. Koide also serves as the Executive Director for the President's Advisory Council on Financial Capability for Young Americans and supports the Secretary in his leadership of the Financial Literacy and Education Commission.



Financial Literacy and Education Commission

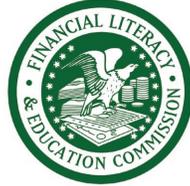
Speaker Biographies

Lisa Mensah

Executive Director, Initiative on Financial Security

The Aspen Institute

Lisa Mensah is an expert in using financial tools to improve the economic security of the working poor. At Aspen IFS, Ms. Mensah leads a team of financial security experts who study the financial products and public policy solutions that help build wealth from birth to retirement for America's working families. Ms. Mensah began her career in commercial banking at Citibank prior to working 13 years with the Ford Foundation. Serving as Deputy Director of Economic Development for the organization, Ms. Mensah led the Foundation's work in microfinance and women's economic development. She became the leading national funder of individual development accounts (IDAs) - an innovative savings account structured with matching incentives and personal financial training used to finance homeownership, entrepreneurship and education. Under Ms. Mensah's leadership, IDAs grew from an experiment at a handful of sites to become a tool used by hundreds of community organizations in all 50 states. With a deep interest in solutions to the broad challenges to economic security and financial access, Lisa is the board chair of the National Academy of Social Insurance, a board member of the Doorways to Dreams (D2D) Fund, in Allston, MA and HOPE Enterprise Corporation, in Jackson, MS. Ms. Mensah holds an M.A. from the Paul H. Nitze School of Advanced International Studies of The Johns Hopkins University and a B.A. from Harvard University.



Financial Literacy and Education Commission

Speaker Biographies

Yvonne Cowser Yancy

Commissioner of Human Resources, City of Atlanta

Yvonne Cowser Yancy is the Commissioner of Human Resources for the City of Atlanta. With 18 years in the Human Resources field in the private sector she is transforming the City's Human Resources function from a transactional organization to a strategic contributor. In her current role she oversees all functions of Human Resources that impact 7,500 employees and 5,000 retirees; including health and wellness benefit plans, labor relations, and the creation of the City's talent management strategies. She holds an MBA in Employee Relations from Georgia State University and a BA in Economics from Northwestern University. A native of Atlanta, Yvonne is involved in civic and charitable organizations such as the Atlanta Chapter of the Links, Inc. and actively mentors others seeking careers in Human Resources. Additionally Yvonne is a member of the Leadership Atlanta Class of 2013 and an incoming member of the SHRM Atlanta Board of Directors. find new and improved ways to protect our state's future through prudent investment planning.

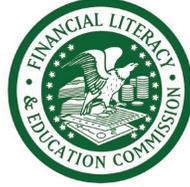


Financial Literacy and Education Commission Speaker Biographies

Max Schmeiser

Senior Economist, Federal Reserve Board

Max Schmeiser is a Senior Economist at the Federal Reserve Board, where he conducts research on consumer finances, financial literacy, and financial behavior. His work further involves supporting production of the Board's triennial Survey of Consumer Finances (SCF), and providing technical assistance on other Board surveys. Before joining the Board, Max was an Assistant Professor at the University of Wisconsin-Madison, and the Associate Director for Research and Computing at the Center for Financial Security. He received his M.S. and Ph.D. in Policy Analysis and Management from Cornell University, his M.A. in Economics from McMaster University, and his B.A. in Economics from the University of Regina. His research has been published in numerous academic journals, including Applied Economics, Health Economics, Industrial and Labor Relations Review, The Journal of Consumer Affairs, The Journal of Human Resources, and The Journal of Policy Analysis and Management.



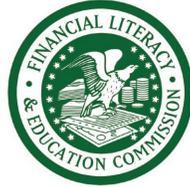
Financial Literacy and Education Commission

Speaker Biographies

Camille Busette

**Assistant Director, Office of Financial Education
Consumer Financial Protection Bureau**

Camille Busette joined the CFPB as Assistant Director of the Office of Financial Education. Before joining the Bureau, Ms. Busette was a Senior Fellow at the Center for American Progress where she focused on financial opportunities for low income populations. Previously, Ms. Busette served as Vice President of EARN, the leading non-profit provider of micro savings services to low income families in the United States. She also was the Deputy Director of Government Relations for PayPal where she managed PayPal's regulatory advocacy globally. She also headed the privacy function at Intuit, and the consumer and market research division at NextCard. Ms. Busette is a former Ford Foundation Post-doctoral Research Fellow, and holds a PhD in Political Science from the University of Chicago.



Financial Literacy and Education Commission Speaker Biographies

Louisa Quittman Office Consumer Policy, U.S. Department of the Treasury

Louisa M. Quittman is the Director of the Office of Financial Education of the US Department of the Treasury, in the Office of Consumer Policy. She is responsible for policy development and coordination related to promoting the financial decision making of Americans. She coordinates the interagency Financial Literacy and Education Commission and the President's Advisory Council on Financial Capability for Young Americans. She also oversees research related to financial education, financial access, consumer lending and related topics. Previously, Ms. Quittman served as the Director of Community Programs for the Department of the Treasury; in this role she focused on financial access in traditionally underserved communities. Ms. Quittman was Program Manager at the Community Development Financial Institutions Fund, and served a total of nearly nine years in various positions at the CDFI Fund. Ms. Quittman holds a B.A. from Williams College and an M.P.A. from North Carolina State University.