Speaker Biographies

**David Bell**  
**Director of Operations and Program Development**  
**Global Youth Empowerment Group**  
**Operation HOPE**

David Bell manages the operations, programs and staff for the Global Youth Empowerment Group at Operation HOPE. Operation HOPE’s mission is making free enterprise work for everyone. Bell’s goal is to operate a set of youth empowerment programs that fully equips our future generation with the tools they need to manage their financial future. Before joining Operation HOPE in 2006 Bell had worked for various nonprofit organizations in Africa, Taiwan and the United Kingdom. His work experience has helped to build a strong and assorted skill set including education, community development, wildlife conservation and strategic planning. Bell currently serves as the Chair of the Oregon JumpStart Coalition, as a founding board member of the Wildlife Friendly Enterprise Network and as an advisory board member for Verified Volunteers.

**Christine Capota**  
**Senior Outreach and Technology Specialist**  
**Federal Reserve Bank of Boston**

Christine Capota is an educational technologist working to improve the lives of underserved populations through technology. At the Federal Reserve Bank of Boston, she currently leads technology initiatives that help strengthen the financial capabilities of low-to-moderate income individuals. Prior to the Boston Fed, Christine worked for the Inter-American Development Bank, where she advised ministries of education in Latin America on strategic implementations of technology in education. Christine began her career in the digital media division of Sesame Workshop, where she worked on SesameStreet.org, Panwapa.com, and various mobile initiatives including Spanish-language Plaza Sésamo mobile content deployed in the U.S. and Mexico. She holds an Ed.M. in Technology, Innovation and Education from the Harvard Graduate School of Education and a B.A. in Psychology and Music from McGill University.

**Sol Carbonell**  
**Assistant Vice President, Regional & Community Outreach**  
**Federal Reserve Bank of Boston**

As part of the Regional and Community Outreach department leadership, Carbonell oversees the Financial Capabilities Group, which supports the department’s mission of promoting economic growth in lower income communities. Originally from Buenos Aires, Argentina, Carbonell has more than 15 years of experience working across sectors. Prior to joining the bank, she served as Associate, National Priorities, for a
national consumer education organization. In this role, she developed strategic partnerships, trained hundreds of non-profit, bank and government representatives on issues related to credit and banking, and managed in-state train-the-trainer financial education efforts in collaboration with some of the largest financial institutions in the country. She has spearheaded a number of coalitions and helped draft legislation to protect consumers against predatory practices.

Carbonell holds a Master in Public Administration from Harvard’s Kennedy School of Government, a B.A. in Communications from the University of Wisconsin and executive education certificates from various institutions, including MIT’s Sloan School of Management. She has been a Fellow of the National Hispana Leadership Institute, The Partnership Inc., and a graduate of the Leadership Development Program offered by the Center for Creative Leadership. Carbonell has served as board member and advisor to a number of regional and local non-profits and is active in organizations promoting Hispanic leadership. She has received numerous awards for her community contributions, including recognitions by Congress, “Top 40 under 40” by InBusiness Magazine and “Emerging Leader” by the Boston Business Journal. She enjoys going on adventures with her husband Rafael, her children Sofia and Sebastian, and her dog Sani.

Bobbie N. Gray
Supervisory Community Affairs Specialist
Federal Deposit Insurance Corporation

Bobbie N. Gray works as a Supervisory Community Affairs Specialist at the Federal Deposit Insurance Corporation (FDIC) in Washington, D.C. She joined the Community Affairs Branch in 2006. She oversees staff responsible for conducting outreach, assisting with product development or enhancement, and training related to the FDIC Money Smart Program and other financial capability initiatives. She also is responsible for managing new and existing Money Smart national collaborative relationships. Bobbie conducts financial education training to those who want to teach others and collaborates with organizations on community development and asset-building projects. She serves as an FDIC representative on a national financial literacy initiative for the Financial Literacy and Education Commission. Prior to accepting her current position, Bobbie worked as a Human Resources Specialist in the areas of Training, Career Management and Mentoring. She attended Howard and Strayer Universities, majoring in Accounting; she holds a Trainer Certificate from USDA Graduate School.

Billy J. Hensley, Ph.D.
Director of Education
National Endowment for Financial Education

Billy J. Hensley, Ph.D. is the Director of Education for the National Endowment for Financial Education (NEFE) where he directs the grant-making, innovative thinking, research, college, and consumer education programs for the foundation. Hensley joined NEFE in 2010 and has since managed a national teacher professional development enterprise, the foundation’s research agenda, and several financial literacy initiatives that seek to increase the financial well-being of all Americans. Prior to joining NEFE, Hensley was a Research Fellow at the University of Cincinnati, and has held positions at KnowledgeWorks Foundation, the Ohio College Access Network, and Union College. His
primary research interests are interpersonal growth and development, teacher professional development and assessment, the socio-cultural influences on behavioral choices, curriculum design, and the facilitation of social change through philanthropy. Hensley is the recipient of the Rising Star Alumni Award from Union College, where he earned a BS and an MA. In addition, he received the Outstanding Doctoral Student of the Year Award in Educational Studies from the University of Cincinnati where he earned a PhD. His research is published in several educational journals.

The National Endowment for Financial Education® (NEFE®) is the leading private nonprofit 501(c)(3) national foundation dedicated to inspiring empowered financial decision making for individuals and families through every stage of life. Through increased understanding of personal financial issues, everyone can enjoy better, more secure and more satisfying lives. For more information about NEFE, go to www.nefe.org

Andria Matzenbacher  
Senior Learning Technology Designer  
Federal Reserve Bank of St. Louis  

Andria Matzenbacher is a learning technology designer in the Economic Education department at the Federal Reserve Bank of St. Louis. Andria has a M.S. in instructional design and learning technologies and an additional certificate in web-based instruction. Her goal as a learning technology designer is to help teachers do their job more efficiently and provide them with tools they can use to better inform students in the areas of financial literacy and economics. Prior to joining the Bank, she taught middle school science for 10 years. In her free time, Andria enjoys reading, working out, traveling, crafting, and playing with her boxer pup, Izzy.

Louisa M. Quittman  
Director of the Office of Financial Education  
Office of 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.
Justin Reich
Richard L. Menschel HarvardX Research Fellow
Harvard University

Justin Reich is an educational researcher interested in the future of learning in a networked world. He is the Richard L. Menschel HarvardX Research Fellow, based in the Office of the President and Provost at Harvard University, exploring the possibilities and limits of online learning through the HarvardX platform. He is also a Fellow at the Berkman Center for Internet and Society, a Lecturer at the Harvard Graduate School of Education, and a lecturer in the Scheller Teacher Education Program at MIT. Justin is the co-founder of EdTechTeacher, a professional learning consultancy devoted to helping teachers leverage technology to create student-centered, inquiry-based learning environments. He earned his doctorate from Harvard University, where he led the Distributed Collaborative Learning Communities project, a Hewlett Foundation funded initiative to examine how social media are used in K-12 classrooms. He writes the EdTechResearcher blog for Education Week, and his writings have appeared in The New Yorker, The Atlantic, Educational Researcher, the Washington Post, Inside Higher Ed, the Christian Science Monitor, and other publications. Justin started his career teaching wilderness medicine, and later taught high school world history and history electives, and coached wrestling and outdoor activities.

Luke Reynolds
Chief of Outreach and Program Development
Federal Deposit Insurance Corporation

Luke W. Reynolds is Chief of Outreach & Program Development at the FDIC. He manages staff who develop, enhance, and promote FDIC’s financial education resources for consumers and small businesses. Mr. Reynolds’ team also develops resources to support other national community development activities. He and his team conceptualized and implemented two FDIC pilots, the Youth Savings Pilot and Adopt-a-School Pilot. Mr. Reynolds serves on the Consumer News editorial board, DCP Workplace Excellence Council, Alternative Dispute Resolution Steering Committee, and has previously served on the Un/Underbanked Surveys Project Team and helped manage the Small Dollar Loan Pilot. He is also an FDIC Deputy Ethics Counselor.

Mr. Reynolds has authored or contributed to many publications. These include authoring two law review articles and co-authoring a longitudinal evaluation of Money Smart. He has spoken internationally on the US consumer protection landscape and has taught senior foreign leaders how to adapt the Money Smart curriculum to develop a national financial education program.

During details as an Acting Associate Director, he led the Community Affairs Branch in refocusing its resources to foster bank-community collaborations that promote community development and economic inclusion, while establishing processes to manage operational risk. Among earlier responsibilities, he was a Commissioned Bank Compliance Examiner in the FDIC’s Detroit field office and a Large Bank CRA subject matter expert. And, as the FDIC’s Community Affairs Specialist in Southern California, he provided technical assistance to financial institutions and their partners on various matters. One project, a small business loan portal, received coverage in the Los Angeles
Through this role, Mr. Reynolds also served on the Executive Committee of the entity that organized the Volunteer Income Tax Assistance program throughout Los Angeles County.

Mr. Reynolds, a native Oregonian, holds a baccalaureate degree with High Distinction from Indiana University where he studied public financial management and economics and a Juris Doctor (J.D.) degree from Loyola Marymount University Law School in Los Angeles. He is a licensed attorney in California and the District of Columbia, and is a Certified Regulatory Compliance Manager (CRCM). He served as Chief Technical Editor of the *Loyola of Los Angeles International Law Review*, and has been recognized for his pro bono work, which has included litigation. His other awards include the FDIC Chairman’s Individual Excellence and Chairman’s Team Excellence Awards, Divisional Manager of the Year Award, and a Commendation by the County of Los Angeles.

**Amy Stevens**  
Assistant Vice President, eLearning  
Southern New Hampshire University

Amy Stevens did her doctoral work in American Intellectual History at Boston College, earned a Master’s in Teaching with Technology from Marlboro College Graduate Center, and has been driving innovation ever since. Since joining Southern New Hampshire University in 2011, she has grown and led the eLearning team to support SNHU’s commitment to academic excellence and rapid expansion. Along the way, Stevens oversaw parts of the LMS migration project, participated in the transition to a new bookstore (saving students millions of dollars a year), and spearheaded a bold and aggressive plan to introduce third-party learning resources into the curriculum to drive down costs and improve student learning outcomes. In addition, Stevens is a member of the Academic Strategic Leadership group that guides the College of Online and Continuing Education’s academic mission. In former lives, Stevens was an award-winning knitter, a published author, and the last of the winners in several triathlons.

**Mary Suiter, Ph.D.**  
Assistant Vice President and Economic Education Officer  
Federal Reserve Bank of St. Louis

Mary Suiter is assistant vice president and economic education officer for the Federal Reserve Bank of St. Louis. She has been with the Bank for 8 years. Prior to that, she had a 20 year career with the Center for Entrepreneurship and Economic Education at the University of Missouri-St. Louis.

Suiter has had extensive curriculum and lesson development experience. During her career she has authored or co-authored more than 30 curricula or lesson guides for the Council on Economic Education (CEE), the U.S. Treasury, the Bureau of Engraving and Printing, Money Management International, and Consumer Credit Counseling of the Mississippi River Valley. She served on the writing committee for the first edition of the Voluntary National Standards in Economics and on the writing team for the National Financial Literacy Standards. She served on the editorial board for CEE’s *Economics for Kids* and contributed articles to CEE’s *Senior Economist*. She has published articles in and served as editor for special sections on economics of *Social Education*. She has
published articles in other academic journals including Social Studies and the Young Learner, the Journal on Economic Education, The Regional Economist, and College and Research Libraries News.

In her tenure at the Bank, she has put together a talented team that has created the Econ Lowdown website—www.stlouisfed.org/education—in 2014 there were more than 450,000 visits to the website and more than 3.5 million page views of the site. The site includes more than thirty online economics and personal finance courses for use in K-12 classrooms. Since 2011, there have been more than 1.6 million enrollments in online courses and videos from all 50 states, Canada, Spain, and Lithuania. In addition, the Econ Lowdown site includes downloadable resources for use in K-12 classrooms—including more than 40 lesson plans, whiteboard activities, and Power Point slides and 2 current event publications for use in high school and college classrooms—Page One Economics Classroom Edition and Inside the Vault. In 2014, these materials were downloaded more than 200,000 times.

Suiter’s team has also developed a program called Community Classroom Connection which is currently being used by the SIFMA Foundation to match volunteers in the financial sector with teachers seeking an expert speaker. The tool is being used in 44 states. And, in cooperation with the Atlanta Fed, the economic education team at the St. Louis Fed has developed online professional development for teachers at 3 levels (CPDUs, Fed certificate, or graduate credit). These professional development opportunities are online and asynchronous. The professional development has been available for a year and more than 50 teachers have participated.

Suiter is also an experienced teacher and presenter. She has taught workshops and made presentations throughout the United States and in 13 other countries.

Suiter was treasurer for, is a past-president of, and served as the Federal Reserve member at large on the National Association of Economic Educators (NAEE) executive committee. She has received the organization’s Bessie B. Moore Service Award and its Patricia K. Elder International Award (with Bonnie Meszaros). She served as chair of the Federal Reserve System Economic Education group for 3 years. In 2013, she received — the University of Delaware’s Alfred Lerner College of Business and Economics Alumni Associations Alumni Award of Excellence.

Richard C. Walker, III
Senior Vice President and Community Affairs Officer
Federal Reserve Bank of Boston

Richard Walker has over three decades of experience in business and community development in Boston. For the last 24 years, he has worked at the Federal Reserve Bank of Boston, where he is currently Senior Vice President and Community Affairs Officer of the Regional and Community Outreach Department. Previously, he served in executive positions at the Massachusetts Housing Partnership, the Lincoln Filene Center for Citizenship and Public Affairs at Tufts University, and the Greater Roxbury Development Corporation. He has been instrumental in developing the Boston Business Collaborative, a project that links major corporations with existing minority businesses
and let to the formation of the *Initiative for a New Economy*. Richard was an initial participant in the formulation of the Black/Jewish roundtable with American Jewish Committee. He was also participated in the working groups which helped form the Massachusetts Housing Investment Corporation and Massachusetts Community and Banking Council. In September 2000, the Governor of Massachusetts appointed Richard to the Board of Directors of the Massachusetts Bay Transportation Authority, and in 2007 he was appointed to the Board of Trustees of Bunker Hill Community College. Richard serves on numerous other boards and is actively involved in promoting fair and equal access to finance and credit through a variety of approaches. He is the executive producer of the award-winning video *To Their Credit: Financing Women Owned Business*, which was first broadcast on KQED in San Francisco in July 1999. He was also responsible for the video *Lesson from a Storm: Banking for Safety*. Richard was instrumental in the development of the Federal Reserve Bank’s widely distributed publication *Closing the Gap: A Guide to Equal Opportunity Lending*, designed to help banks avoid possible discriminatory lending practices. And he produced the popular consumer video *Identity Theft: Protect Yourself* and its companion publication, *Identity Theft*. Currently, Richard is leading an innovative project for the Bank called the Working Cities Challenge. The Challenge is a pilot grant competition funded by Living Cities, The Commonwealth of Massachusetts and the Massachusetts Competitive Partnership designed to encourage collaborative leadership and systems change in the Gateway cities. Richard resides in Waltham and has a summer home on Martha’s Vineyard.

**S. Craig Watkins, Ph.D.**  
**Professor**  
**University of Texas at Austin**

S. Craig Watkins studies young people's social and digital media behaviors. He is a Professor at the University of Texas, Austin, in the department of Radio-Television-Film. He received his Ph.D. from the University of Michigan. Craig is the author of three books.

His forthcoming book (2015) is based on an ethnographic inquiry into the evolving worlds of digital media, education, and social inequality in the U.S. The book takes on some of the established ideas and notions related to the rise of STEM learning and the complex role of games and other technologies in our schools, the role of digital media and social capital in young people’s informal learning ecologies, and how the media behaviors of black and Latino youth—their adoption of mobile, creative investments in digital media, and struggle to find opportunity in the network world—compel a reconsideration of longstanding ideas about technology, social inequality, and social mobility.

Craig is a member of the MacArthur Foundation's [Connected Learning Research Network](#). Currently he is working on two fronts. First, he is collaborating with a team of graduate student researchers, designers, and filmmakers to explore how young people are leveraging digital media and social networks to build dynamic innovation ecologies that are remaking how we think about learning, work, and the future of opportunity in our knowledge economy. His second initiative is aligning with several partners including The Moody College of Communication, the Chief Information Officer from the City of
Austin, and designers to create a social studio that connects young people’s engagement with social and civic technologies to design challenges that encourage real world problem-solving.

For updates on research and projects visit his website, theyoungandthedigital.com.

**Jason Young**  
Co-Founder and CEO  
MindBlown Labs

Jason Young is a serial entrepreneur with a passion for personal finance and education. Jason caught the entrepreneurial bug early and between the ages of 9 and 18, launched 5 different entrepreneurial ventures including a travel agency, tutoring service and online vitamin retailer. Currently, Jason is the co-founder of MindBlown Labs, a technology company that creates highly interactive experiential learning tools to empower young people to make better financial and life decisions. He is also co-founder and President of The Hidden Genius Project, a non-profit that trains underserved black male youth in technology creation and entrepreneurship to solve the problems of tomorrow. Prior to founding these organizations, he was part of the founding team of Wikinvest.com. Previously, he also worked at Merrill Lynch as a senior specialist. Jason graduated with a Bachelor's Degree in Economics from Harvard University.