



Virtual Consumer Assembly 2021



Speaker and Panelist Biographies



Kanav Bhagat was most recently a Director of Research for the JPMorgan Chase Institute, where he led a team using the administrative data of JP Morgan Chase & Co to conduct housing finance and financial markets research designed to help policymakers, business leaders, and non-profit decision makers make more informed policy choices. While at the Institute, he developed and executed a research agenda focused on mortgage underwriting, performance, modification, and refinancing, as well as monetary policy transmission mechanisms and central bank communication. Previously, Kanav served as the Global Head of Rates Trading at J.P. Morgan, where he managed a global team of 150 traders who were responsible for the trading, risk-management, and capital management of securities, interest rate swaps, options, and exotics in G10 interest rate markets ([see more](#)).



Rishi Bharwani is the Director of Partnerships and Policy at Accountable Tech. Prior to joining Accountable Tech, he led tech policy for Senator Cory Booker (D-NJ) and previously served as Policy Advisor for Cory Booker's presidential campaign. Rishi has also held positions at the Hub Project, Everytown for Gun Safety, and the Center for American Progress and has worked on local, state, and national electoral campaigns ([see more](#)).



Mike Calhoun is president of the Center for Responsible Lending (CRL), the policy affiliate of Self-Help, the nation's largest community development lender. He considers himself "fortunate to work with an extraordinarily talented staff and a dedicated coalition of organizations fighting to provide economic opportunity and advancement for low- and moderate-income families and families of color." For more than 30 years, Mike has been on the front lines of working for economic justice. At CRL, he provides management and policy leadership. Based in DC, he often testifies in Congress and appears frequently in national media as an expert on financial issues ([see more](#)).



Lisa Donner is the Executive Director of AFR/AFREF. Prior to joining the organization, Lisa was the Executive Director of the Half in Ten Campaign, and the co-director of the Center for Working Families. In these positions she developed and promoted policies on fair taxes, work and family, anti-poverty measures, and green jobs. Lisa began her career in advocacy as a union and community organizer and campaign strategists at ACORN, and as the Director of the Financial Justice Center, where she fought against big banks and predatory lending. Lisa previously served as AFR/AFREF's Deputy Director before becoming Executive Director ([see more](#)).



Caitriona Fitzgerald is EPIC's Deputy Director and leads EPIC's policy work. Caitriona has over a decade of policy experience and helps shape strong privacy and open government laws at both the state and federal level. Caitriona recently authored [Grading on a Curve: Privacy Legislation in the 116th Congress](#), which sets out the key elements of a modern privacy law, including the creation of a U.S. Data Protection Agency. Prior to joining EPIC, she served as Chief of Staff and General Counsel to Massachusetts State Senator Barry R. Finegold. She is a graduate of Northeastern University School of Law and State University of New York at Geneseo ([see more](#)).



Gina-Gail Fletcher, a scholar of complex financial instruments and market regulation, joined the Duke Law faculty in July 2020 from the Indiana University Maurer School of Law where she was an associate professor of law. She visited Duke Law in the fall 2019 semester, when she taught Business Associations. Fletcher's current research focuses on the interplay of public regulation and private ordering in enhancing market stability and integrity. Her recent scholarship has been published or is forthcoming in *New York University Law Review*, *Duke Law Journal*, and *Iowa Law Review*. Additionally, her scholarship has also been featured on the Harvard Law School Forum on Corporate Governance and Financial Regulation and the Oxford Legal Blog. She has presented her work at Yale Law School, Duke Law School, and Notre Dame Law School, among others, and she has been an invited speaker at George Washington University Law School on the role of the CFTC in the financial markets ([see more](#)).



Angela Fontes, Ph.D., is vice president in the Economics, Justice, and Society department and director of the Behavioral and Economic Analysis and Decision-making (BEAD) program at NORC at the University of Chicago. At NORC, Fontes oversees research focused on household finance and investor decision-making, with a specific focus on the financial well-being of African American and Hispanic/Latino families. Using both traditional economic methods, as well as methods from behavioral science and marketing, Fontes delivers actionable insights for a diverse set of stakeholders. A nationally-recognized expert in household finance, Fontes is regularly quoted in national and trade press and is a frequent speaker on topics related to financial wellbeing. She is the Principal Investigator on several projects, including work with the Securities and Exchange Commission to conduct investor protection research, and NORC's ongoing collaboration with the FINRA Investor Education Foundation ([see more](#)).



Tyler Gellasch is the Executive Director of Healthy Markets and a leading capital markets policy expert whose opinions and insights are frequently sought by regulators, members of congress, market participants, and the press. Gellasch's public service included five years as Counsel in the US Senate, as well as service as Counsel to then-new SEC Commissioner Kara M. Stein. In private practice, Gellasch has served as a general counsel of a boutique investment bank, as well as associate at Mayer Brown LLP and Morgan, Lewis & Bockius, LLP. Gellasch is also a Founder of Myrtle Makena, LLC, a consulting firm ([see more](#)).

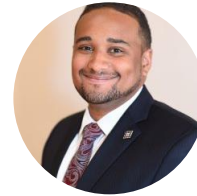


Jack Gillis is Executive Director of the Consumer Federation of America where he previously served as Director of Public Affairs since 1983. In addition to being CFA's CEO, Gillis serves as an advocate on issues relating to auto safety, auto buying, fuel efficiency and consumer protection. In the early 1980's Jack was cited by the New York Times as a leader in the next generation of consumer advocates. He is the author, co-author or editor of 75 books including The Car Book, The Used Car Book, The Truck, Van and 4x4 Book, and The Car Repair Book, How to Make Your Car Last Almost Forever, The Social Security Book for Women (AARP); The Childwise Catalog: A Complete Guide to Buying the Safest and Best Products for Your Children, The Armchair Mechanic, How to Fly: Consumer Federation of America's Airline Survival Guide, The Bank Book (ed.), The Product Safety Book (ed.) and Money in the Bank ([see more](#)).



Susan Grant is Director of Consumer Protection and Privacy at the Consumer Federation of America. She works specifically in the areas of privacy, identity theft, online safety and security, telemarketing, electronic and mobile commerce, deceptive marketing, fraud, airline passenger rights, and general consumer protection issues. Ms. Grant conducts CFA's annual Consumer

Complaint Survey and is a recognized authority on combating consumer fraud and deception. She also serves on the Steering Committee member of the Transatlantic Consumer Dialogue, a policy forum for US and European consumer organizations. Ms. Grant began her career in 1976 in the Consumer Protection Division of the Northwestern Massachusetts District Attorney's Office and subsequently held positions at the National Association of Consumer Agency Administrators and the National Consumers League before joining the CFA staff in 2008 ([see more](#)).



Bertram Lee, Jr. is the Counsel for Media and Technology with The Leadership Conference on Civil and Human Rights. In this role, he will work to advance the interests of marginalized communities in technology and media policy. Previously, Lee worked as Policy Counsel at Public Knowledge, where he held a portfolio consisting of issues such as algorithmic decision-making, artificial intelligence, broadband spectrum, online content moderation, Section 230 of the Communications Decency Act, copyright policy, and platform accountability. He met regularly with congressional staff, advocacy organizations, and industry to advocate on behalf of consumers, especially those belonging to marginalized communities, as well as helped craft policy for Public Knowledge through timely and effective blog posts and media communication ([see more](#)).



Jennifer Lee is the Technology & Liberty Manager at the ACLU of Washington, where she advocates for state and local legislation to regulate powerful surveillance and AI-based technologies. She leads ACLU-WA's work drafting and implementing community-focused policies related to technology, privacy, and civil liberties. A key focus of her work is organizing a tech coalition that centers race equity and the voices of historically marginalized communities ([see more](#)).



Senator Edward J. Markey is a United States Senator from Massachusetts. He is a consumer champion and national leader on energy, environmental protection and telecommunications policy, and has a prolific legislative record on major issues across the policy spectrum and a deep commitment to improving the lives of the people of Massachusetts and our country. Whether the issue is climate change, clean energy, safeguarding privacy, nuclear non-proliferation, investor protection or preserving an open Internet that spurs competition and consumer choice, Senator Markey stands up for the priorities and values of Massachusetts. While serving for 37 years in the U.S. House of Representatives, Senator Markey fought for his constituents throughout his Congressional District. When he was Dean of the Massachusetts delegation in the House, he worked to harness the energy and influence of his colleagues on behalf of the entire Commonwealth. ([see more](#)).



Heather McGhee is an expert in economic and social policy. The former president of the inequality-focused think tank Demos, McGhee has drafted legislation, testified before Congress and contributed regularly to news shows including NBC's Meet the Press. Her new book, *The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together*, has spent the last nine weeks on the New York Times bestseller list. She now chairs the board of Color Of Change, the nation's largest online racial justice organization. McGhee holds a BA in American studies from Yale University and a JD from the University of California at Berkeley School of Law ([see more](#)).



Congresswoman Grace Meng is serving her fifth term in the United States House of Representatives. Grace represents the Sixth Congressional District of New York encompassing the New York City borough of Queens, including west, central and northeast Queens. Grace is the first and only Asian American Member of Congress from New York State and the first female Congressmember from Queens since former Vice Presidential nominee Geraldine Ferraro. Grace is a member of the powerful House Appropriations Committee and is Vice Chair of its Subcommittee on State and Foreign Operations. She also sits on the Appropriations Subcommittee on Agriculture, and the Subcommittee on Commerce, Justice, Science and Related Agencies. The Appropriations Committee is responsible for funding every federal agency, program, and project within the United States government. Grace also serves on the House Ethics Committee ([see more](#)).



Andreanecia Morris serves as the Executive Director for HousingNOLA, a 10-year partnership between the Greater New Orleans Housing Alliance (GNOHA), the Foundation for Louisiana, the City's Office of Housing and Community Development, and dozens of public, private, and nonprofit organizations working to solve New Orleans' affordable housing crisis. Prior to her role as Executive Director, Morris spearheaded the *HousingNOLA 10-year Strategy and Implementation Plan*, released on December 10, 2015. The strategy indicates the need for 33,600 additional affordable units in the city by 2025. Further, the data clearly shows that wages have not come close to mirroring the dramatic rise in housing costs ([see more](#)).



Aracely Panameño is the Director of Latino Affairs at the Center for Responsible Lending and she works on financial services issues impacting the financial security and well-being of Latinos and other communities of color. Since 2004, Aracely has helped formulate policy recommendations, foster stakeholder coalitions, and educate decision makers. Her expertise in financial services is in mortgages, auto, payday lending, and student loans. Located in the DC office, Aracely also authors Enfoque, a quarterly

Spanish-language newsletter focusing on issues impacting Latinos in financial markets. She serves as an advisor and is a member of the Insight Center for Community Economic Development's Experts of Color Network/Closing the Racial Wealth Gap Initiative ([see more](#)).



Barbara Roper is Director of Investor Protection for the Consumer Federation of America, where she has been employed since 1986. A leading consumer spokesperson on investor protection issues, Roper has conducted studies of abuses in the financial planning industry, state oversight of investment advisers, state and federal financial planning regulation, financial planning software, financial education needs of low income older persons, the need for audit reform in the wake of the Enron scandal, the need for mutual fund reform in the wake of trading and sales abuse scandals, the information preferences of mutual fund shareholders, systemic risk regulation, and securities law weaknesses as a cause of the financial crisis ([see more](#)).



Sarah Saadian is the Vice President of Public Policy and oversees NLIHC's broad congressional portfolio. Sarah previously worked with Enterprise Community Partners as a Senior Analyst, where she focused on appropriations for federal housing and community development programs. Prior to Enterprise, Sarah served as Policy Counsel at Rapoza Associates, where she worked largely on rural development issues. While a Legislative and Policy Analyst at the National Community Reinvestment Coalition, Sarah's portfolio included expanding access to mortgage and small business credit. Sarah graduated from the University of Connecticut, School of Law after receiving her Bachelor's degree from the University of Virginia. She has also been a member of the Virginia State Bar since 2009 ([see more](#)).



Mike Saunders leads Veteran Education Success' consumer protection policy work, including servicemembers' protections under the Military Lending Act and Servicemembers Civil Relief Act, and veterans' student loan rights, including Public Service Loan Forgiveness. As an attorney, Mike also helps advocate for the rights of individual veterans who come to us for free help. Mike joined Veterans Education Success as Director of Military & Consumer Policy in July 2018, bringing professional experience as a long-time policy advocate for veterans at The Retired Enlisted Association. As Deputy Legislative Director for 8 years at The Retired Enlisted Association, Mike represented the interests of enlisted personnel before Congress on tax issues, consumer issues, and veterans benefits. A third-generation member of the Army, Mike served in the Army from 1999 to 2001, in Bravo Company, 1-66 Armor, 4th Infantry Division out of Fort Hood, Texas, the oldest tank regiment in the Army. Mike has degrees in history and economics from the College of William & Mary in Virginia, and a law degree from the University of Richmond ([see more](#)).



Yael Shavit is an Assistant Attorney General in the Consumer Protection Division of the Massachusetts Attorney General's Office. Her work addresses a wide range of consumer protection issues, with a focus on student loans and higher education matters. Before joining the Massachusetts Attorney General's Office, Yael held a Ford Foundation Public Interest Fellowship at the National Consumer Law Center ("NCLC") and served as the San Francisco Affirmative Litigation Project Fellow and Lecturer in Law at Yale Law School. Yael previously clerked for the Honorable Eric L. Clay of the U.S. Court of Appeals for the Sixth Circuit. Yael graduated from Yale Law School in 2013 and received her B.A. in Public Policy and Economics from Brown University in 2008.



Rebecca Kelly Slaughter was sworn in as a Federal Trade Commissioner on May 2, 2018. Acting Chairwoman Slaughter brings to the Commission more than a decade of experience in competition, privacy, and consumer protection. She builds consensus for a progressive vision, and staunchly advocates for our nation's consumers and workers. Acting Chairwoman Slaughter believes that the FTC's dual missions of promoting competition and protecting consumers are interconnected and complementary, and she is mindful that enforcement or rulemaking in one arena can have far-reaching implications for the other. A proponent of greater resources, transparency, and comprehensive use of the FTC's authorities, Acting Chairwoman Slaughter is outspoken about the growing threats to competition and the broad abuse of consumers' data. Targeted merger retrospectives, corrective enforcement, and expansion of the Commission's rulemaking authorities are among the approaches that she has championed during her time at the FTC ([see more](#)).



James Tierney joined the University of Nebraska College of Law faculty in summer 2020 as an Assistant Professor of Law. His research focuses on stock market regulation and investment management, and in particular the regulation of intermediary relationships in retail securities markets where ordinary investors act like consumers. Before joining the faculty, Tierney practiced for five years with the U.S. Securities and Exchange Commission as senior counsel in its Office of the General Counsel. Before that, he practiced at Mayer Brown LLP in Washington DC, where he represented firms in the financial services and other industries in appellate and class-action litigation, and advised them on regulatory policy. After law school at the University of Chicago, he clerked for Judge Mary M. Schroeder of the U.S. Court of Appeals for the Ninth Circuit ([see more](#)).



Rachel Weintraub is the Legislative Director and General Counsel for Consumer Federation of America (CFA). Previously, she was the Director of Product Safety. Rachel has worked with Consumer Federation of America since 2002. Her primary focus is advocacy on product safety issues. Ms. Weintraub represents CFA on behalf of consumers before the Consumer Product Safety Commission, Congress, state legislatures, and within voluntary standard setting organizations. Additionally for CFA, she works on civil justice, regulatory reform and financial services issues as well as with a wide range of internal legal issues. Ms. Weintraub testifies on behalf of consumers before Congress and before the Consumer Product Safety Commission concerning numerous product safety issues. Ms. Weintraub frequently talks to the media about product safety and other consumer issues and has spoken about product safety issues at numerous national conferences. Rachel serves on the Board of ANSI and on the F 15 Executive Committee of ASTM. Rachel is a past president of the International Consumer Product Health and Safety Organization ([see more](#)).



Kat Welbeck is Deputy Director of Advocacy & Civil Rights Counsel at the Student Borrower Protection Center where her work primarily focuses on examining the student debt crisis through a lens of racial and economic justice. Prior to joining the SBPC, she worked in the CFPB's Office of Public Engagement. Before she began her legal career, Kat taught fourth grade in Houston, TX. She currently serves as a Board member and DC Program Director of Rising Leaders, Inc., a nonprofit mentoring program that empowers middle school students through mentorship and leadership development training. She graduated from Princeton University with an A.B. in Sociology and Certificate in African American Studies and the University of Pennsylvania with a J.D. ([see more](#)).



Persis S. Yu is a Staff Attorney at the National Consumer Law Center and the Director of NCLC's Student Loan Borrower Assistance Project. She is a contributing author to NCLC's *Student Loan Law and Fair Credit Reporting*. She has also co-authored several reports including: *Education Department's Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt*, and *Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older*. Prior to joining NCLC, Persis was a Hanna S. Cohn Equal Justice Fellow at Empire Justice Center in Rochester, New York. Persis is a graduate of Seattle University School of Law, and holds a Masters of Social Work from the University of Washington, and a Bachelor of Arts from Mount Holyoke College ([see more](#)).