

July 22, 2015 | Newseum | Washington, DC

# ADA @25

**ECONOMIC ADVANCEMENT *and*  
FINANCIAL INCLUSION SUMMIT**

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# about the artist

Luz (Lucy) Elena Aponte is a South Florida artist with developmental disabilities who, with the support of her team and technology, creates abstract art that conveys a special meaning and message. An inspiring microenterprise pioneer, Lucy demonstrates that people can reach their dreams by using their talents to develop their own businesses and achieve the American dream of self-sufficiency.

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*“Not being able to speak is not the same as not having anything to say, to do, to learn, to dream!”*

– LUZ (LUCY) ELENA  
APONTE, Artist

THE WHITE HOUSE  
WASHINGTON

July 7, 2015

I send greetings to all those attending the Economic Advancement and Financial Inclusion Summit.

In America, all people—no matter who they are or what they look like—deserve a fair chance to realize our Nation's promise. While we have made great strides on our journey toward equality, we must continue pursuing a more just and more inclusive future for Americans with disabilities.

Across our country, people with disabilities enrich and contribute to their communities, and they deserve to participate in our progress and pursue their dreams. Events like yours help open doors of opportunity for people with disabilities and their families and empower them to reach for a brighter, more secure tomorrow.

As you gather in our Nation's Capital, I wish you the very best for a productive summit.

A handwritten signature in black ink, appearing to be "Barack Obama", with a large circular flourish on the left and a horizontal line extending to the right.





July 22, 2015

Remember this day. Remember you were part of the conversation. Remember the people in the room. Remember the enthusiasm and the sense of empowerment.

The *Economic Advancement and Financial Inclusion Summit* is about celebration and the power of collaboration. Twenty-five years after the signing into law of the Americans with Disabilities Act (ADA), there remain persistent barriers to economic self-sufficiency for people with disabilities. National Disability Institute envisions a world where people with disabilities have the same opportunity to achieve financial stability and security as those without disabilities. Equal opportunity must include options to build the knowledge and skills necessary to make informed financial decisions, access to financial education and coaching, affordable and accessible financial services and products, inclusion in career pathways, and the ability to save and build assets.

Today is about connecting leaders from both the disability community and financial services sector, as well as policy makers, employers, regulators, self-advocates, family members and subject matter experts, to design the next generation of collective efforts to fulfill the ADA's promise of "economic self-sufficiency." The ADA set the framework of civil rights and full citizenship. The Achieving a Better Life Experience (ABLE) Act builds on that framework to empower millions of individuals with disabilities and their families to design their own pathway to greater economic stability and freedom.

We would like to thank JPMorgan Chase for making this Summit possible with their financial support, and express our gratitude to each of you for your participation and contribution. Together, we begin today to realize the full participation of people with disabilities in the economic mainstream and financial equality for ALL Americans.

Welcome to the *Economic Advancement and Financial Inclusion Summit*.

A handwritten signature in black ink, which appears to read "Michael Harris". The signature is fluid and cursive, with a large initial "M" and "H".



GEORGE BUSH

July 2015

July 26, 1990, will forever hold a special place in my heart because, on that day, our great nation took the first and most important step in affirming that all Americans have the right to live a life free from discrimination and be afforded the same opportunities, regardless of disability. Twenty-five years ago, I signed the landmark civil rights legislation, the Americans with Disabilities Act (ADA), into law.

Since the passage of the ADA, our country has made progress in “assuring equality of opportunity, full participation, independent living and economic self-sufficiency.” There remains, however, more work to be done to ensure the financial health and future of individuals living with disabilities.

Currently, nearly one in three Americans with disabilities still live in poverty, while new research shows people with disabilities continue to face persistent barriers and obstacles which prevent them from reaching their full economic potential. This includes full access to the financial tools and services many of us take for granted.

Now, a quarter of a century after that memorable July day in 1990, I invite you to join with me and countless other fellow Americans as we work to deliver on the promises set forth by the ADA. Events, such as today’s Economic Advancement and Financial Inclusion Summit, are a crucial first step in making economic equality a reality for all.

I applaud National Disability Institute for their leadership and work at the intersection of the disability and asset development communities during the last 10 years, and thank you for your unflagging commitment to building a better economic future for the nearly 58 million Americans with disabilities.

As my friend Justin Dart, Jr., said, “The vision of justice is an eternal long march to the promised land of the good life for all.”

Sincerely,

A handwritten signature in dark ink, appearing to be "G. W. Bush", with a stylized "B" and "H" at the end.

# program guide

TIME	AGENDA
8:00 - 8:55 a.m.	<b>Registration/Continental Breakfast</b>
9:00 - 9:15 a.m.	<b>Welcome</b> <i>Kelvin Boston</i> , Host of Public Broadcasting Service (PBS) <i>Moneywise</i> and Emcee
9:15 - 9:30 a.m.	<b>Introductions</b> <i>Michael Morris</i> , Executive Director, National Disability Institute <i>Naomi Gendler Camper</i> , Managing Director and Head, Office of Nonprofit Engagement, JPMorgan Chase
9:30 - 10:00 a.m.	<b>Opening Keynote: "Financial Inclusion of People with Disabilities"</b> <i>Martin J. Gruenberg</i> , Chairman, Federal Deposit Insurance Corporation (FDIC)
10:00 - 11:00 a.m.	<b>Economic Advancement and Financial Capability of People with Disabilities: A Federal Response</b>  <b>PANEL OF REPRESENTATIVES</b> <ul style="list-style-type: none"> <li>• <b>Federal Reserve</b> – <i>David Buchholz</i>, Assistant Director, Division of Consumer and Community Affairs</li> <li>• <b>Consumer Financial Protection Bureau (CFPB)</b> – <i>Gail Hillebrand</i>, Associate Director for Consumer Education and Engagement</li> <li>• <b>CDFI Fund</b> – <i>Annie Donovan</i>, Director of CDFI Fund, Department of the Treasury</li> <li>• <b>Internal Revenue Service (IRS)</b> – <i>Julie Garcia</i>, Director, Consumer Assistance, Relationships and Education</li> </ul> <b>REACTORS</b> <ul style="list-style-type: none"> <li>• <i>Wendy Crawford</i>, Founder, mobileWOMEN.org</li> <li>• <i>Lex Frieden</i>, Former Chairman, National Council on Disability</li> </ul>
11:00 - 11:15 a.m.	<b>Break</b>
11:15 a.m. - 12:00 p.m.	<b>Financial Inclusion and Capability: Promising Practices</b> <ul style="list-style-type: none"> <li>• <b>Bank On Louisville</b> – <i>Tina Lentz</i>, Executive Administrator, Louisville Metro Community Services, Metro Community Services and Revitalization</li> <li>• <b>ROADS to Financial Independence, Greater DC Metro Area</b> – <i>Rich Petersen</i>, Executive Director, Capital Area Asset Builders and <i>Christa Censoplano</i>, Customer</li> <li>• <b>CareerSource Broward, Ft. Lauderdale, Florida</b> – American Job Center – <i>Melanie Magill</i>, Senior Quality Assurance Analyst and <i>Samora Cunningham</i>, Financial Success Coach</li> </ul>

TIME	AGENDA
12:00 - 12:30 p.m.	<b>The Promise of Achieving a Better Life Experience Act (ABLE)</b> <ul style="list-style-type: none"> <li>• <i>Senator Robert “Bob” Casey</i></li> <li>• <i>Representative Ander Crenshaw</i></li> </ul>
12:30 - 1:30 p.m.	<b>Lunch</b>
1:30 - 2:00 p.m.	<b>Senator Tom Harkin (ret.) “Reflections on the ADA@25”</b>
2:00 - 2:45 p.m.	<b>Facilitated Small Group Discussions ADA@30: Pathways to a Better Economic Future</b> <ul style="list-style-type: none"> <li>• What can the public sector do to accelerate financial inclusion and capability for people with disabilities?</li> <li>• What can the private sector do to accelerate financial inclusion and economic advancement?</li> <li>• What can the two sectors do together?</li> </ul>
2:45 - 3:00 p.m.	<b>Break</b>
3:00 - 3:45 p.m.	<b>Group Reports on <i>Pathways to a Better Economic Future</i></b>
3:45 - 4:15 p.m.	<b>Reactor Panel</b> <b><i>Two individual leaders in disability under 30</i></b> <ul style="list-style-type: none"> <li>• <i>Ari Ne’eman</i>, Executive Director, Autism Self-Advocacy Network (ASAN)</li> <li>• <i>Alexandra McArthur</i>, Senior Associate Consultant, Taproot Foundation</li> </ul>
4:15 - 4:30 p.m.	<b>Final Comments</b> <i>Michael Morris</i> , Executive Director, National Disability Institute

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*Today’s event is made possible through the generous support of JPMorgan Chase.*

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# speakers

## bios

**Kevin Boston** – Kelvin Boston is Executive Producer of PBS' Moneywise with Kelvin Boston, public television's longest running multicultural financial television series. In 2014, Boston's interest in securing retirement for all Americans led him to establish a national initiative, the Insight Center for Community Economic Development, to provide much needed retirement information to working families. In 2006, Boston started the Moneywise Empowerment Tour, the premiere African American faith-based financial touring seminar in America. To date, the Tour has provided free financial seminars to more than 50,000 African Americans and military families around the globe. Boston is a graduate of Lincoln University and a former financial planning manager for American Express Financial Advisors.

**David Buchholz** – David Buchholz is the Assistant Director of the Federal Reserve Board's Division of Consumer and Community Affairs in Washington, DC. His responsibilities include oversight of the Consumer and Community Development Research, Information Management and Policy Analysis units. He joined the Board in 2007. Previously, he was Director of Applied Research and Innovation at the Corporation for Enterprise Development (CFED), where he managed work on financial security, affordable housing, small business and tax policy. Buchholz holds a B.A. from Augustana College, and an M.A. and Ph.D. in Political Science from Duke University.

**Naomi Camper** – Naomi Gendler Camper is Managing Director and Head of JPMorgan Chase's Office of Nonprofit Engagement. In her role, Camper is responsible for building a comprehensive plan of sustained engagement with strategic nonprofit partners involved in advocacy, thought leadership and services related to low- to moderate-income families, communities of color and people with disabilities. Prior to her work at JPMorgan Chase, Camper served as the Democratic Staff Director of the Senate Subcommittee on Financial Institutions for Senator Tim Johnson (D-SD). In that role, she led legislative initiatives related to credit reporting, deposit insurance and consumer deposit and credit products. Camper holds a B.A. from Columbia University, a Master in Public Policy from Harvard's Kennedy School of Government and a J.D. from Harvard Law School.

**Bob Casey** – Senator Robert P. Casey Jr., the senior Senator of Pennsylvania, emulates what it means to be a public servant. Throughout his career, Senator Casey has advocated for people with disabilities and their families both in his state and in Congress. Senator Casey is a member of the Senate Committee on Finance and the ranking member on the Subcommittee on Taxation and IRS Oversight. He is also a member of the Health, Education, Labor and Pensions Committee and the ranking member on the Subcommittee on Children and Families. For the last eight years, Casey has served as the Democratic Champion of the Achieving a Better Life Experience (ABLE) Act of 2014. The ABLE Act aims to give people with disabilities and their families the opportunity to save for their future by allowing them to create tax-free savings accounts.

**Wendy Crawford** – While Wendy Crawford was driving to the airport for her first international contract at the age of 19, she was struck by a drunk driver and was rendered a quadriplegic. Following her accident, she represented the Attorney General's Office of Ontario for several years, warning others about the perils of drinking and driving. Growing into womanhood with a disability, she identified a need and has devoted her life to raising awareness of the particular issues that women with disabilities face, including the challenge of self-image and self-acceptance. Crawford is Founder of mobileWOMEN.org, an online magazine for women in wheelchairs, and The Raw Beauty Project, a photography exhibit that redefines beauty to include all women.

**Ander Crenshaw** – Congressman Ander Crenshaw represents Florida's Fourth Congressional District and is a member of the House Appropriations Committee, where he chairs the Financial Services and General Government Appropriations Subcommittee. His deep commitment to improving the quality of life for individuals with disabilities led



to the landmark legislation, Achieving a Better Life Experience (ABLE) Act. As a result, some five million Americans with disabilities will have a new financial tool available to help them plan for the future, better achieve their dreams and live more independent lives.

**Annie Donovan** – Annie Donovan is the Director of the CDFI Fund at the U.S. Department of Treasury. Prior to Treasury, Donovan was the Chief Executive Officer of CoMetrics, a social enterprise that provides high quality, affordable business intelligence tools to small businesses and nonprofits seeking to improve financial management, better measure social impact and increase their capacity for innovation. Donovan served as Senior Policy Advisor to the White House, and Chief Operating Officer of Capital Impact Partners, a certified Community Development Financial Institution (CDFI). Donovan has published papers and articles for the National Academy for Public Administration, the Federal Reserve Bank of San Francisco, the Federal Reserve Bank of Boston, Forbes and the Skoll World Forum on Social Entrepreneurship. She has an undergraduate degree in Economics and an MBA in Finance.

**Lex Frieden** – Lex Frieden is Professor of Health Informatics and Rehabilitation at The University of Texas Health Science Center at Houston (UTHealth), and Adjunct Professor of Physical Medicine and Rehabilitation at Baylor College of Medicine. Previously, Frieden has served as Chairperson of the National Council on Disability, President of Rehabilitation International and Chairperson of the American Association of People with Disabilities. Frieden is recognized as one of the founders of the independent living movement and was instrumental in conceiving and drafting the Americans with Disabilities Act (ADA) of 1990. He holds a Master's degree in Social Psychology from the University of Houston, where he completed doctoral requirements in rehabilitation psychology.

**Julie Garcia** – Julie Garcia is the Director of the Customer Assistance, Relationships and Education Organization for the Internal Revenue Service (IRS). In this role, she oversees the Stakeholder Partnerships, Education and Communication (SPEC), Media and Publications, and Field Assistance functions of IRS's Wage and Investment (W&I) Division. Garcia oversees the IRS's volunteer efforts, providing assistance and support to nearly 78,000 volunteers in more than 12,000 volunteer sites to educate and assist taxpayers with tax return filing. She is also responsible for providing face-to-face taxpayer assistance in 382 sites nationwide. Previously, Garcia served as IRS SPEC Director. She holds a Bachelor of Science degree in Business Administration from the University of Southern California.

**Martin Gruenberg** – Martin J. Gruenberg is the 20th Chairman of the Federal Deposit Insurance Corporation (FDIC), receiving Senate confirmation on November 15, 2012 for a five-year term. He served as Vice Chairman and Member of the FDIC Board of Directors from August 22, 2005 until his confirmation as Chairman. Gruenberg joined the FDIC Board after broad congressional experience in the financial services and regulatory areas. He served as Senior Counsel to Senator Paul S. Sarbanes (D-MD) on the staff of the Senate Committee on Banking, Housing and Urban Affairs from 1993 to 2005. Major legislation in which Gruenberg played an active role during his service on the Committee includes the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA); the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA); the Gramm-Leach-Bliley Act; and the Sarbanes-Oxley Act of 2002. Gruenberg holds a B.A. from Princeton University, Woodrow Wilson School of Public and International Affairs and a J.D. from Case Western Reserve Law School.

**Tom Harkin** – Senator Tom Harkin represented Iowa in the United States Congress for nearly four decades. He served Iowa's Fifth Congressional District in the U.S. House of Representatives from 1975 to 1985, and was a U.S. Senator from 1985 to 2015. Senator Harkin and Senator Ted Kennedy were the leading Democratic architects that fought for the successful passage of the Americans with Disabilities Act (ADA). During his last two years in the U.S. Senate, he chaired the Senate Health, Education, Labor and Pensions Committee and the Senate Appropriations Subcommittee on Education, Labor and Health and Human Services. In 2014, Senator Harkin championed a successful passage of the Workforce Innovation and Opportunity Act (WIOA), with substantial improvements in access for jobseekers with disabilities to career services and skills training that will advance economic self-sufficiency. Senator Harkin retired from the U.S. Congress at the end of 2014.

**Gail Hillebrand** – Gail Hillebrand is Associate Director for Consumer Education and Engagement at the Consumer Financial Protection Bureau (CFPB), empowering consumers with and without disabilities to take greater control over their economic lives. At CFPB, Hillebrand leads efforts regarding financial education, consumer engagement and financial empowerment including the provision of consumer financial products and services to traditionally underserved populations and communities. Previously, Hillebrand served as Financial Services Campaign Manager and Senior Attorney at the Consumers Union, the nonprofit publisher of Consumer Reports magazine. She also clerked for the Honorable Robert Boochever of the Ninth Circuit of U.S. Court of Appeals, and practiced law in San Francisco. Hillebrand holds a B.A. in Economics from the University of California at San Diego and a J.D. from University of California at Berkeley.

**Tina Lentz** – Tina Lentz has served as Executive Administrator, Louisville Metro Community Services, Advocacy and Empowerment Division, since 1998. Lentz has extensive experience in creating and leading financial empowerment initiatives in an effort to transform the social service delivery system to increase opportunities for economic advancement for families and individuals at risk. Since 2012, Lentz is Louisville Mayor Greg Fischer's representative to and member of the Cities for Financial Empowerment (CFE) coalition.

**Melanie Magill** – Melanie Magill is the Senior Quality Assurance Analyst for CareerSource Broward. She is in charge of the organization's disability programs and also serves as equal opportunity officer for the organization. Magill is a frequent presenter at conferences discussing efforts to assist people with disabilities go back to work. She holds a B.A. in Sociology from the State University of New York at Buffalo and a Master's Degree in Criminal Justice from John Jay College of Criminal Justice.

**Alexandra McArthur** – Alexandra (Alex) McArthur is Senior Associate Consultant with the Taproot Foundation's Advisory Services Team. She helps Fortune 500 companies develop and implement high quality pro bono programs that meet pressing community needs. McArthur is Vice Chair of the Board of Directors of the National Disability Institute. She is also Co-Chair of the Junior Board for Resources for Children with Special Needs. Alexandra is a former Ms. Wheelchair America and 2014 White House Champion of Change for Disability and Employment. McArthur graduated Cum Laude from Davidson College.

**Michael Morris** – Michael Morris, J.D. is the Founder and Executive Director of National Disability Institute. Morris is a recognized national leader on disability public policy regarding workforce and community development, tax and social and economic security. As the first Kennedy Foundation Public Policy Fellow, and as a former legal counsel to the U.S. Senate Subcommittee on Disability Policy, and Executive Director of United Cerebral Palsy Associations, Morris is adept at complex program design and model development with engagement of public and private sector agencies/organizations to transform thinking and behavior concerning financial empowerment for economically vulnerable populations. Morris received his undergraduate degree in political science with honors from Case Western Reserve University and his law degree from Emory University School of Law.

**Ari Ne'eman** – Ari Ne'eman is President and Co-Founder of the Autistic Self Advocacy Network, an advocacy organization run by and for autistic adults seeking to increase the representation of autistic people across society. In 2009, President Obama nominated Ne'eman to the National Council on Disability where he currently chairs its Entitlements Committee. Previously, Ne'eman served as a member of the Interagency Autism Coordinating Committee and an advisor to the DSM-5 Neurodevelopmental Disorders Workgroup. Ne'eman currently serves as Co-Chair of the Public Policy Team of the LEAD Center, funded by the U.S. Department of Labor, Office of Disability Employment Policy. He has a Bachelor's Degree from the University of Maryland-Baltimore County, where he studied Political Science in the Sondheim Public Affairs Scholars Program.

**Richard Petersen** – Richard Petersen is Executive Director of Capital Area Asset Builders (CAAB) in Washington, D.C. He is a community development professional experienced in designing and implementing effective initiatives that assist people with disabilities and low-income individuals to more fully participate and succeed in the economic mainstream. Previous to CAAB, Petersen co-founded Employment Trust Inc., an employment staffing entity that assisted people with barriers to employment obtain and maintain employment of their own informed choice. Petersen was the recipient of the 1999 Welfare Associate of the Year Award by former President Bill Clinton in recognition of his ongoing efforts to assist people escape poverty. Petersen is a graduate of Siena College.



## EQUALITY AND FINANCIAL INCLUSION



JPMORGAN CHASE & CO.

We are proud to partner with National Disability Institute  
in celebration of ADA@25.

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*"Most importantly, ADA is a landmark commandment of fundamental human morality. It is the world's first declaration of equality for people with disabilities by any nation. It will proclaim to America and to the world that people with disabilities are fully human; that paternalistic, discriminatory, segregationist attitudes are no longer acceptable; and that henceforth people with disabilities must be accorded the same personal respect and the same social and economic opportunities as other people."*

- JUSTIN DART, JR.

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