

ERIC CHESS, MD, JD

Clinical Professor

***Founder/Director: Paul Freeman Financial Security Program
Knoebel Institute for Healthy Aging, University of Denver***

Dr. Chess has a background as a physician and lawyer. Currently, he is a clinical professor at the University of Denver with a focus on prevention, well-being and financial decision-making. He founded and continues to direct the Paul Freeman Financial Security Program at the Knoebel Institute for Healthy Aging. Additionally, Dr. Chess serves as an adjunct professor for both the Daniels College of Business and the Sturm College of Law at the University of Denver



STEPHANIE COTE

Independent Consultant, Eagle Woman Soars

Stephanie Cote is an independent consultant specializing in financial education, indigenous-based research, nonprofit development, financial education curriculum development and training delivery, economic market analysis, Native Community Development Financial Institution organizational sustainability, and strategic planning facilitation. In her career history, Ms. Cote worked with Oweesta Corporation, First Nations Development Institute, Cielo Foundation, Native CDFI Network, Potlatch Fund, Longhouse Media, and Northwest Native Development Fund.

She is a master trainer for the Building Native Communities suite of curriculum, a certified HUD Housing Counselor, Credit As An Asset Master Trainer, CreditSmart curriculum instructor, NeighborWorks America NCHCEC certified in Homeownership Counseling, and a Certified Professional Coach through the Coaching for Transformation program with Leadership That Works. Ms. Cote is the 2023-2024 National Endowment of Financial Education's Visiting Scholar, weaving an indigenous-rooted research narrative around the intersection of Native experience and financial education. She serves as a member on Clearinghouse CDFI's Native American Advisory Board and the State of Colorado's Office of Financial Empowerment Advisory Board. In her spare time, she is a fitness instructor facilitating a range of fitness mediums from weightlifting and cardio to yoga and meditation.

Ms. Cote attained her BA in Comparative Literature in French and English with a minor in Native American Studies from the University of Michigan. She is Potawatomi and Odawa of Michigan from the Grand Traverse Band of Ottawa and Chippewa Indians.



DR. BARBARA FREEMAN

Founder and CEO, The Savings Collaborative

Dr. Barbara Freeman is the founder and CEO of The Savings Collaborative (formerly and doing business as LaMedichi Savings Clubs). The Savings Collaborative is a Colorado-based non-profit. Its mission is to make it easy to save now and build lasting wealth for future generations – within historically-excluded populations and communities left outside mainstream banking.

Barbara is a long-term consultant to the World Bank and the global NGO, World Vision. She has worked on five continents and created multiple educational and socioeconomic intervention programs with people living in vulnerable circumstances. She co-founded KPMG Consulting's Risk Management practice in Asia, which she grew into a 400-person practice (SE Asia to China to India to New Zealand). Barbara started her career on Wall Street as a currency options dealer for UBS. She moved to London as part of a small team that founded the first global derivatives portfolio.

Barbara was a Visiting Scholar at U.C. Berkeley's Graduate School of Education and a Visiting Professor at the University of Sao Paulo's FEA School of Economics and the Graduate School of Education. She is a 2022 Aspen Institute Ideas Festival Fellow, a published author of academic papers, and writes a monthly column for the Aspen Daily news.



MERCEDES FUENTES

Director of Homeownership Programs, Elevation Community Land Trust

Mercedes Fuentes is the Director of Homeownership Programs for Elevation Community Land Trust. Mercedes oversees and performs day-to-day operations of the homeownership programs, directs the homeowner experience, and leads a team to ensure a high-quality and engaging homebuying process for ECLT applicants. She is also responsible for managing protocols required by external partners to ensure ECLT's compliance with regulations at local, state, and federal levels.

Professionally trained as an educator, Mercedes began her career teaching classes at the University Autonomy of Hidalgo State in Mexico and then spent 10 years in education and direct services before engaging in the non-profit sector in Colorado. Her experience includes leading education efforts for children and family education, homeownership services, foreclosure prevention, financial services, programs compliance at State and Federal level, down payment loan assistance/underwriting, small business development, lending circles, affordable housing, community empowerment, and engagement, and computer classes.

Mercedes has dedicated her career to helping low and moderate-income families by sharing her expertise on how to achieve financial stability and housing security. She has been acknowledged nationally for her efforts, most notably as a nominee for the White House Champions of Change in Housing and locally as the Key Counselor Award with the Colorado Foreclosure Hotline. Mercedes also received the Civil Rights Award in 2016 and other local awards in the following years. She continues to be a passionate advocate for equitable housing across Colorado. Mercedes holds a bachelor's degree in Social Work from the Popular Autonomous University of the State of Puebla.



LONDELL JACKSON

Diversity, Equity, Inclusion, & Accessibility Specialist, Colorado Department of Labor & Employment Office of the Future of Work

Throughout his career, Londell has supported organizations which have worked to uplift Denver's underserved and marginalized communities as well as those organizations which support Colorado's nonprofit sector do what they do better. Additionally, he has worked for private foundations and nonprofit organizations which have had a national reach to support LGBTQ+ rights, workforce development priorities, and our nation's personal financial education sector. Over the years, Londell has lent his time and talents to numerous groups and organizations such as local workforce development boards, citywide commissions, foundation boards, educational committees, national affinity group committees, and several more.

Londell earned his Bachelor of Science degree from Metropolitan State University of Denver in Nonprofit Administration in Urban Communities and went on to complete a Master of Education degree from Regis University with a specialization in Adult Learning, Training, and Development. These educational attainments have allowed Londell to assist nonprofit professionals and their customers and clients achieve their highest goals, objectives and outcomes.

Londell is proud to be a 4th generation Denver native as well as a 6th generation Colorado Territory native who has over 25 years of combined professional, volunteer, and educational experience from which he draws upon while in his role as Diversity, Equity, Inclusion, and Access (DEIA) Specialist for CDLE's Office of Future of Work.



REBECCA LAURIE

Stakeholder & Innovations Strategist, Head of Financial Engagement Unit, Dept. of Regulatory Agencies, Banking and Financial Services Divisions

Rebecca Laurie has a 20 year career as a communications and public relations executive, directing government affairs, stakeholder relations, marketing and outreach programs.

She established, and now heads, DORA's Financial Engagement Unit, a joint initiative of the Division of Banking and the Division of Financial Services. Reporting to the Commissioners of these divisions, she leads strategic planning, analyzes policy trends, conducts research, manages media relations and community partnerships, and directs collaborative outreach initiatives related to financial equity and economic inclusion, cannabis banking, fintech, consumer financial fraud prevention, rural economic development, and other policy priorities.

She serves on the Governor's Cannabis Cabinet and spearheads the development and implementation of "Colorado's Roadmap to Cannabis Banking & Financial Services." She also serves as a project director of the Colorado Hemp Advancement & Management Plan (CHAMP), as DORA's representative on the CFPB's American Consumer Financial Innovation Network, and on the statewide BankOn Coalition established by the Colorado Department of Law's Office of Financial Empowerment



KELLY LITTRELL

Vice President, Community Relations, Social Impact & Sustainability, Wells Fargo & Company

Kelly Littrell is a Vice President for Community Relations at Wells Fargo. In her role, Kelly leads the Social Impact & Sustainability initiatives for the state of Colorado. She is responsible for corporate philanthropy, community outreach, stakeholder engagement, and reputation risk across the state. Kelly manages a corporate philanthropy budget of nearly \$2 million, with a focus on affordable housing, small business, financial health and sustainability and climate justice investments made at the local level.

Kelly joined the company in 1995 when she moved to Colorado from New York. She started her career as a teller, soon after became a personal banker and then managed a multi-million-dollar portfolio for high-net-worth clients as an Executive Banker before joining the Community Relations team.

Kelly attended Regis University. In 2007 Kelly completed the Graduate School of Banking at CU Boulder. She participated in the Denver Metro Chambers' Leadership Denver class of 2008. Kelly has been actively involved in the Denver community over the years where she served on the Board of Directors for Safe House Denver, the Center for Hearing, Speech and Language, the Colorado Black Chamber of Commerce, the Challenge Foundation, Mile High United Way Governance Committee for the United Neighborhood and the American Heart Association Executive Leadership Committee for Go Red for Women. Currently, Kelly is serving on the Board of Directors for the Urban Leadership Foundation of Colorado, in addition to committees for Energize Colorado and the Downtown Denver Partnership Homelessness Funders Committee.



BRIAN PALMERI

Financial Literacy Coach, Community College of Denver

Brian is a Financial Literacy Coach at the Educational Opportunity Center (EOC) of the Community College of Denver (CCD). The EOC provides information on accessing higher education – including admissions and financial aid applications, exploring career options, and sharing scholarship sources. In his role, Brian provides one-on-one financial coaching to help participants remove emotional, psychological, and technical barriers that may be in the way of considering, pursuing, or continuing a higher education pathway. When not working with coaching participants, Brian develops and teaches financial education classes to partner departments and organizations, including some classes geared toward increasing the confidence of staff members to talk about money with their program participants. In addition to his work at the college, Brian is also a Program Assistant and Class Facilitator for Youthentity – a non-profit that provides financial education curriculum to support 5th and 8th graders develop real-world financial literacy skills. Brian enjoys hearing the experiences and interests of middle schoolers while teaching financial concepts.

Brian has been a Financial Coach since 2013, earning an Accredited Financial Counselor® (AFC®) designation through the Association for Financial Counseling & Planning Education® (AFCPE®) in 2019. Prior to coaching, Brian worked with people experiencing homelessness at a transitional housing program and served as a Community and Youth Developer in the Peace Corps on the island of St. Lucia. Outside of his professional life, Brian spends time doing community development and homesteading activities.



DOUG PRICE

Chairman and CEO, CSBO Holdings Inc.

Doug's favorite part about Citizens State Bank is the people. He loves having the privilege of working with exceptionally talented colleagues on a day-to-day basis and being able to meet the needs of the communities that the bank serves.

The Price family has been proud to call southwest Colorado home since the 1870s. Doug has been a part of important local, state, and national initiatives that have progressed Colorado communities throughout his career. He previously worked in early childhood education and with Rocky Mountain PBS and FirstBank. "I take pride in my diverse experiences that have helped to bring me to where I am today," Doug says.



JAY SALAS

Director, Denver Office Of Financial Empowerment And Protection

Jay Salas is the director of the Denver Office of Financial Empowerment and Protection (DOFEP) and Denver mayor's liaison to the Denver Latino Commission in the City and County of Denver. In 2013, as part of a national launch of five cities, Jay launched the Financial Empowerment Centers program (FEC), under the Denver Office of Strategic Partnerships, Jay created the Denver Office of Financial Empowerment, integrating key programs and initiatives to include Financial Empowerment Centers, Bank on Denver, free tax services, the Regional Economic Mobility Summit and the Financial Empowerment Innovation Center. With the success of DOFEP, Jay has been called upon to provide consulting services to numerous cities across the country, to replicate the Office of Financial Empowerment and Protection to address financial equity.

Jay has worked for and served on the boards of many local and national nonprofit organizations. His commitment to nonprofit has been recognized with numerous local and national awards for violence prevention, youth employment programs, community leadership, environmental justice and a commemorative plaque awarded by the Colorado Rockies as the 2018 Leader of the Year, which is permanently displayed at Coors Field in Denver, Colorado. Jay is a seasoned public and motivational speaker on diverse topics including government, for-profit and nonprofit, community organizing and human rights.

In his abundance of spare time, Jay cherishes spending time with his wife, two adult children and animals. He is an athlete who loves the outdoors, hunting, coaching baseball, mixed martial arts, softball and wrestling. Jay can often be found on the streets of Denver on his Harley or in a lowrider.



BREE SHELLITO

Sr. Manager of Community Impact, Ent Credit Union

Bree Shellito is a proud and passionate Colorado Springs native committed to improving the lives of others in her community. By day, she can be found at Ent Credit Union serving as the Sr. Manager of Community Impact and helping Coloradans through community giving, activating volunteerism, and spreading financial literacy education.

Bree is an avid community advocate and volunteer serving as Chair for the Southern Colorado Women's Chamber of Commerce Foundation Board, community HOA president, Colorado Springs Rising Professionals, Pikes Peak United Way Leaders in Giving, Leadership Pikes Peak Alumni and Steering Committee, American Heart Association Circle of Red, and several other organizations that are near and dear to her heart.

Though she is often smiling from ear to ear with most interactions, she is happiest deep in the Colorado mountains with her husband Eric and two dogs, Kira and Dash. In recent years, Bree was honored to be recognized as a Colorado Springs Business Journal Rising Star, an MWCUA Top 20 Under 40, and a Leadership Pikes Peak Emerging Leader. Bree loves her community and strives to make it a better place to live, work and play each day!



JESSICA SVEEN

Chief Executive Officer, Rocky Mountain Microfinance Institute

As CEO, Jessica is passionate about leading RMMFI's mission to help underserved entrepreneurs step into their potential through access to business development, education, and capital.

In the past 8 years, she has moved through every department at RMMFI, from building the first volunteer management program to managing the programs department, and serving as Operations Director where she re-grounded RMMFI's culture and mission while restructuring the organization for scalable growth. With a MA in Nonprofit Management from Regis University, and 15 years of experience in the nonprofit sector, she leads the organization through a lens of social solutions driven by and through the Community.



RENISE WALKER

Assistant Director of Systems Innovation, Colorado Workforce Development Council

Renise Walker is a proud third-generation Coloradan who cares deeply about creating and sustaining opportunities for Colorado residents, particularly those who have been marginalized the most.

She is passionate about social and economic equity which has expressed itself through work at the intersection of affordable housing, community development, education and most recently workforce development. Throughout these endeavors Renise works consistently to transform the systems and structures that uphold oppression and hinder people from thriving.

Renise currently serves as the assistant director of systems innovation for the Colorado Workforce Development Council (CWDC) Office. In her role, she is responsible for critical relationship development and alignment across state and local partners and leads CWDC's efforts to engage industry-led networks, develop demand driven career pathways and implement of stimulus-funded initiatives to support Colorado's economic recovery. She serves on the Faith and Money Network Board and is an advisory board member for Spark Mindset.



SHERRY L WANER

Chief Development Officer, First Southwest Bank

Sherry Waner is the Chief Development Officer for First Southwest Bank, a CDFI Bank, and partner organization First Southwest Community Fund, a 501c-3 non-profit. First Southwest Bank is a community bank that predominantly serves rural Colorado and focuses on building valuable connections, fostering community growth, and strengthening social and economic diversity. First Southwest Bank is the only bank in Southwest Colorado and the Four Corners region designated as a Community Development Financial Institution (CDFI).

In her role as Chief Development Officer, with almost 30 years of banking experience, specializing in providing access to capital that assists small business start-ups and expansions, Sherry has enabled First Southwest Bank to become one of the State's top SBA lenders, and one of the largest USDA lenders in the Nation. She serves as the bank's lead strategist for fund and resource development. Her extensive knowledge of Government Programs has created opportunities to build Public/Private partnerships and develop flexible and creative financing solutions for budding entrepreneurs and business owners. Sherry was instrumental in the formation and capacity building of the partner 501c-3 First Southwest Community Fund and is a co-founder of HelloBello, an app for rural-based lenders to easily access creative and in-depth financing solutions. A product developed by First Southwest Bank, HelloBello provides access to credit and financial services for underserved communities.

Her current focus is on expanding outreach and impact to rural and underserved communities by providing access to credit and capital through Public & Private collaborations with First Southwest Bank's CDFI initiatives, and their related 501c-3 Non-Profit partner, First Southwest Community Fund.



DENISE WHINNEN

Director - Colorado Programs, The Gill Foundation

As director of Colorado programs, Denise Whinnen manages a diverse set of portfolios that invest in Colorado to ensure everyone has the same opportunity to thrive. This dynamic scope of work includes LGBT advocacy and services; science, technology, engineering, and mathematics (STEM) education, which cultivates critical-thinking skills and prepares students for 21st century jobs; and, financial services that promote fair lending practices, access to safe capital, and consumer protections. Additionally, Denise works to provide a safe school environment for all Colorado kids through support for anti-bullying and cyber-bullying initiatives and suicide prevention programs.

Previously, Denise served as the business and government strategist for the Gay & Lesbian Fund for Colorado where she expanded the fund's presence and strategic relationships throughout Colorado by working with business associations, chambers of commerce, local government, and civic groups. In 2007, Denise became the deputy director of the Gay & Lesbian Fund for Colorado and facilitated the development and launch of an innovative networking model that fostered full participation in democracy and civic life.

Prior to joining the foundation, Denise spent 30 years in the hospitality industry managing restaurants, training employees, developing marketing, and advertising campaigns, and producing special events. As director of corporate affairs, Denise was responsible for the administrative, financial, and operational activities of 11 restaurants, 350 employees, and more than \$12 million in annual revenues.



DAVE YOUNG

Colorado State Treasurer

Dave Young is a native Coloradan who never thought that he would run for public office. He started his career as an educator, teaching math, science, and technology at Heath Junior High in Greeley for 24 years. He then went on to teach at CU Denver for another decade and worked in the private tech sector for about four years.

While Dave loved being an educator, he became interested in running for public office because of the challenges his sister faces as a person with disabilities. He knew he couldn't stand idly by as his sister and others like her continued to struggle accessing essential services. In 2011, he decided to run for office.

That year, Dave was elected to the Colorado House of Representatives. He served on House Public Health Care and Human Services, Education, Health, Insurance and Environment, Transportation, and Appropriations committees where he worked across party lines to pass influential legislation.

In 2014, Dave was appointed to the powerful Joint Budget Committee (JBC). For four years, he worked with a split party JBC to develop a balanced budget for the State of Colorado. In 2018, Dave ran for State Treasurer and won.

Dave was sworn in as State Treasurer in 2019. He has spearheaded several economic justice initiatives, including Colorado SecureSavings and the CLIMBER Loan Program. Dave is married to State Representative Mary Young, Ph.D. Dave's sister lives in Pueblo.



MARIA D ZUBIA

Health Equity Director, Adelante Community Development

Ms. Zubia is a Commerce City native, mother of three and community leader. She is passionate about community health and basic human needs. She has extensive knowledge of public health and public support systems. She has over 30 years of experience in community navigation and management. Over the years, Ms. Zubia has assisted in making a difference for many families in need at the local, county, state, and federal levels. She represents the community she serves on numerous boards, committees, and community efforts as she continues her mission of helping the families most in need with navigating complex systems. Ms. Zubia dedicates her free time to her own family and to volunteering with many community initiatives that help produce solutions that directly and indirectly help families in need. She is also a current proud member of the Adams 14 School Board and most recently joined the exclusive group of TEDx speakers.

