



Financial Empowerment Council *as of January 2026*

ANTHONY CHERWINSKI

Global Talent Administrator, Office of New Americans

Anthony holds a BA in Political Science, an MA in Global Community Engagement, and is a certified cultural intelligence facilitator. For over a decade, Anthony has been professionally dedicated to advancing the economic integration of immigrants and refugees, leveraging his expertise to support folks from more than 40 countries in their U.S. cultural integration journeys.

Throughout his career, Anthony has worked across the non-profit, higher education, and government sectors, gaining extensive experience in program development, project management, policy analysis, community engagement, and leadership. Currently, he serves as the Global Talent Administrator for the Office of New Americans, where he focuses on fostering inclusive pathways for professional growth and economic self-sufficiency among immigrant and refugee populations.



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 NCHEC 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.





JERVIS DICICCO

CEO and Co-Founder, Prosper Bridge

Jervis DiCicco is the CEO and Co-Founder of ProsperBridge, a Public Benefit Corporation funded by nonprofits that helps employers, nonprofits and individuals multiply the value of paychecks. In its short history, ProsperBridge has helped people add over \$1.1 million in cash flow, eliminate over \$500k in debt, helped people add almost \$750k to savings accounts, and add over \$18 million in protections.

Jervis's ultimate goal is to help redesign work to be an activity that empowers well-being instead of extracting it. He spent over 13 years working with individuals, families, and small businesses to create custom financial plans, increase retirement income, and optimize tax savings. Through personal and professional trials, Jervis learned how the financial system is failing nearly everybody and researched solutions on how to build a model that would empower more people to thrive.

ProsperBridge helps employers build ecosystems that measure and improve economic, physical, and mental well-being for everyone and close the gaps that persist across demographics. Employees, prospective hires, customers, investors, and the public deserve to know how organizations are impacting the well-being of their people.

Jervis is a Toastmasters Champion, Go-Giver, soccer coach, speaker, and former radio show host. He serves on the board of Good Business Colorado and chair of Colorado Inclusive Economy. He lives with his wife and two children in Highlands Ranch, Colorado.



ANA FERNANDEZ FRANK

Economic Empowerment Program Manager, Emergency Family Assistance Association (EFAA)

Ana's work focuses on strengthening economic resilience and long-term financial well-being for individuals and families experiencing low income, with a focus on equitable access to financial education, skill-building opportunities, resource navigation, and systems-level advocacy. She brings a strong policy and systems change perspective to economic empowerment, centering community voices and collaborating across sectors to address structural barriers to financial security.

She previously served as EFAA's Public Policy and Community Outreach Coordinator, where she advanced community driven policy solutions and partnerships.



Originally from Argentina, Ana holds a BS in Economics from the Universidad de Buenos Aires, an MA in Development Management and Public Policy from Georgetown University, and a Certificate in Nonprofit Leadership and Management from Austin Community College. She is deeply committed to social and economic justice and enjoys Colorado's outdoors.



ANDRÉA LAW

Senior Consultant, Economic Opportunity Lead, Kaiser Permanente

Andréa Law is a seasoned professional with extensive experience in economic development and community collaboration. Since joining Kaiser Permanente in 2003, she has been a driving force behind equity initiatives aimed at reducing disparities in communities of color. With a strong commitment to philanthropy, Andréa focuses on addressing inequities at both systemic and individual levels.

Her strategic leadership involves collaborating with cross-functional teams to design and implement initiatives that foster equitable economic development.

Beyond her role at Kaiser Permanente, Andréa serves on the Board of Directors for the Sistahbiz Foundation and is an esteemed member of the Advisory Board for the Colorado Center for Public Health Practice. She is also a proud member of Sigma Gamma Rho Sorority Inc.

As a small business owner, devoted mother, and proud Denver native, Andréa Law has a deep and personal commitment to reducing the racial wealth gap. Her work at Kaiser Permanente, combined with her roles in various community organizations, reflects this dedication. Andréa has been recognized by the University of Colorado Anschutz Medical Campus for creating pathways for youth of color, which underscores her impact and commitment. For her, this work is more than a job—it's a mission to build a more inclusive and equitable society. Through her unwavering commitment and advocacy, she continues to make meaningful strides, driving positive change in Colorado communities.



KELLY LITRELL

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 Youtheentity – 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.

HELENE RAYNAUD

Senior Vice President, Housing Initiatives, Money Management International

Helene Raynaud is MMI's Senior Vice President of Housing Initiatives, where she leads the development of new homeownership and financial capability partnerships and programs.



Prior to joining the MMI Team in 2023, Helene was the President and CEO of CCCSMD, a regional credit and housing counseling agency headquartered in Maryland, for eight years. During her tenure, CCCSMD significantly expanded its efforts in providing affordable homeownership opportunities to clients and became a National HUD Intermediary, overseeing a network of HUD-approved housing counseling agencies.

Helene also worked at the National Foundation for Credit Counseling (NFCC) for 10 years and has vast expertise in strategic planning, program and partnership development, and fundraising. Helene is a member of the Mortgage Bankers Association's Consumer Affairs Advisory Council and was recently appointed to HUD's Housing Counseling Federal Advisory Committee. She recently served as Board Chair of The Maryland Consumer Rights Coalition (Economic Action Maryland), the only Maryland-based organization solely focused on improving the financial rights of working families and served as Board Treasurer for the Cooperative Processing Resources (CPR), a global provider of counseling software solutions.

Helene is originally from France and completed her post-graduate education in the U.K. In late 2023, she relocated from Maryland to Colorado (Grand Junction) with her two teenage children. Together, they enjoy the great outdoors as well as volunteering at their favorite animal rescues.



ILIANA RENTERIA

**Financial Empowerment Center of the Rockies Program Manager,
The Savings Collaborative**

Iliana Rentería moved to Colorado from Mexico in 2017 and has since been a passionate advocate for outreach and communication in the nonprofit sector. Dedicated to connecting with diverse communities, particularly the Latino population, she focuses on fostering trust and addressing community needs through culturally relevant approaches.

As Program Manager for the upcoming Financial Empowerment Center (FEC) of the Rockies, Iliana is spearheading efforts to deliver financial coaching and resources to Pitkin, Eagle, and Garfield counties. A certified financial coach through the NACCC, she is committed to creating inclusive pathways to financial stability, empowering families, and addressing systemic barriers.

Iliana's experience includes delivering bilingual Mental Health First Aid training across the Western Slope and serving as a trusted resource during challenging times. Her dedication has been honored with the Helen Klanderud Exemplary Service Award in Pitkin County and a Humanitarian Award in Garfield County.

Through her leadership at the FEC of the Rockies and her ongoing work in financial education and community outreach, Iliana strives to promote collaboration, reduce inequities, and support communities across the Western Slope in achieving their financial goals.

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 dedicated community leader and proud Colorado Springs native, committed to fostering meaningful connections and driving positive change. As Director of Financial Well-Being at Ent Credit Union, she leads initiatives that empower Coloradans through financial education, coaching, and community partnerships.

Beyond her professional role, Bree serves in leadership positions on boards and steering committees for organizations such as the Colorado Office of Financial Empowerment, Hey Neighbor – Love Where You Live, the Pikes Peak Chapter of Credit Unions, and her community HOA. She is also a devoted volunteer, collaborating with nonprofits across the state to advance equitable opportunities and strengthen community well-being.

Her leadership and impact have earned her recognition as a Colorado Springs Business Journal Rising Star, Leadership Pikes Peak (LPP) Emerging Leader of the Year, LPP Modeling the Way Community Leadership Award recipient, GoWest Credit Union Association Top 20 Under 40 honoree, and a Mayor's Young Leader.

Bree and her husband, Eric, share their home with two spirited Shiba Inus, Kira and Dash. She enjoys exploring the outdoors, diving into audiobooks, and finding fresh inspiration in the people and places of her hometown. With a deep commitment to community engagement and leadership, Bree continues to champion initiatives that make Colorado Springs a thriving place to live, work, and grow.



AMY SHERMAN

Senior Vice President, Public Affairs, Catalyst Public Affairs

Amy Sherman brings more than three decades of leadership in nonprofit management, economic development, and public affairs to her role as Senior Vice President, Public Affairs at Catalyst Public Affairs, where she helps organizations amplify their voice, influence policy, and expand their impact. Amy has a proven track record of convening leaders, fostering collaboration, and championing community growth. Her strategic vision and organizational acumen have made her a catalyst for business success and civic impact.



Previously, she served as Vice President of Public Affairs at Junior Achievement–Rocky Mountain (JA-Rocky Mountain), where she led advocacy, community relations, development, and strategic partnerships, notably helping secure passage of HB25-1192, which makes personal financial literacy a requirement for Colorado high school graduation. Before joining JA-Rocky Mountain, Amy served as CEO of Economic Literacy Colorado. Under her leadership, the organization laid the foundation for financial and economic education across Colorado, ultimately merging with JA-Rocky Mountain in 2024 to build on this growing momentum in youth financial and economic literacy. She currently serves as Chair-Elect of the South Metro Denver Chamber of Commerce and has been a longstanding board member of the Colorado Chamber of Commerce. These roles position Amy as a key driver in shaping Colorado's business climate and driving statewide economic initiatives.

With 30+ years of experience across nonprofits, chambers of commerce, trade associations, and economic development, her work has earned recognition over the years, including honors from the Denver Business Journal: a spot on their 40 Under 40 list (2012), Economic Development Rookie of the Year (2013), and Top



Women in Energy (2015). In 2023, she and her team were celebrated as Partners in Philanthropy. Amy is a proud graduate of the University of Kansas, has a certificate in Organizational Management from the U.S. Chamber of Commerce and is an Accredited Chamber of Commerce Executive. She and her husband reside in Littleton and are proud parents to twins.

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.



MKALE WARNER

President, Enveritas, LLC

Mkale Warner has been an entrepreneur for over 25 years, successfully owning and operating businesses ranging from retail stores to real estate investment companies. She chose entrepreneurship to maintain a strong presence at home while raising her three daughters, including one with special needs. Transitioning from Corporate America, Mkale entered the real estate industry as a mortgage broker and house flipper, achieving remarkable success by closing over \$48 million in real estate deals within a single year.

Her dedication to helping others and her unwavering commitment to excellence are evident in every venture she undertakes. As a purpose-driven and trusted leader, Mkale prides herself on serving clients with care and heart. A dynamic and compelling speaker, Mkale inspires audiences with her knowledge of wealth-building strategies in real estate and her ability to empower individuals to achieve success in both business and life. Known as a creative solutionist, she offers innovative tools to help solo entrepreneurs thrive.

Passionate about youth and the future of America, Mkale developed a real estate wealth-building course designed to help young people generate income and gain practical investment experience. Mkale is a certified business consultant, coach, and published author. With extensive experience in team building, executing visions, and developing operational strategies, she specializes in optimizing business workflows while fostering a culture of collaboration, growth, and community. Most recently, Mkale served as CrossPurpose's Chief Alumni Officer, where she empowered graduates transitioning out of poverty to achieve sustainable wages and build generational wealth for their families.





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.