

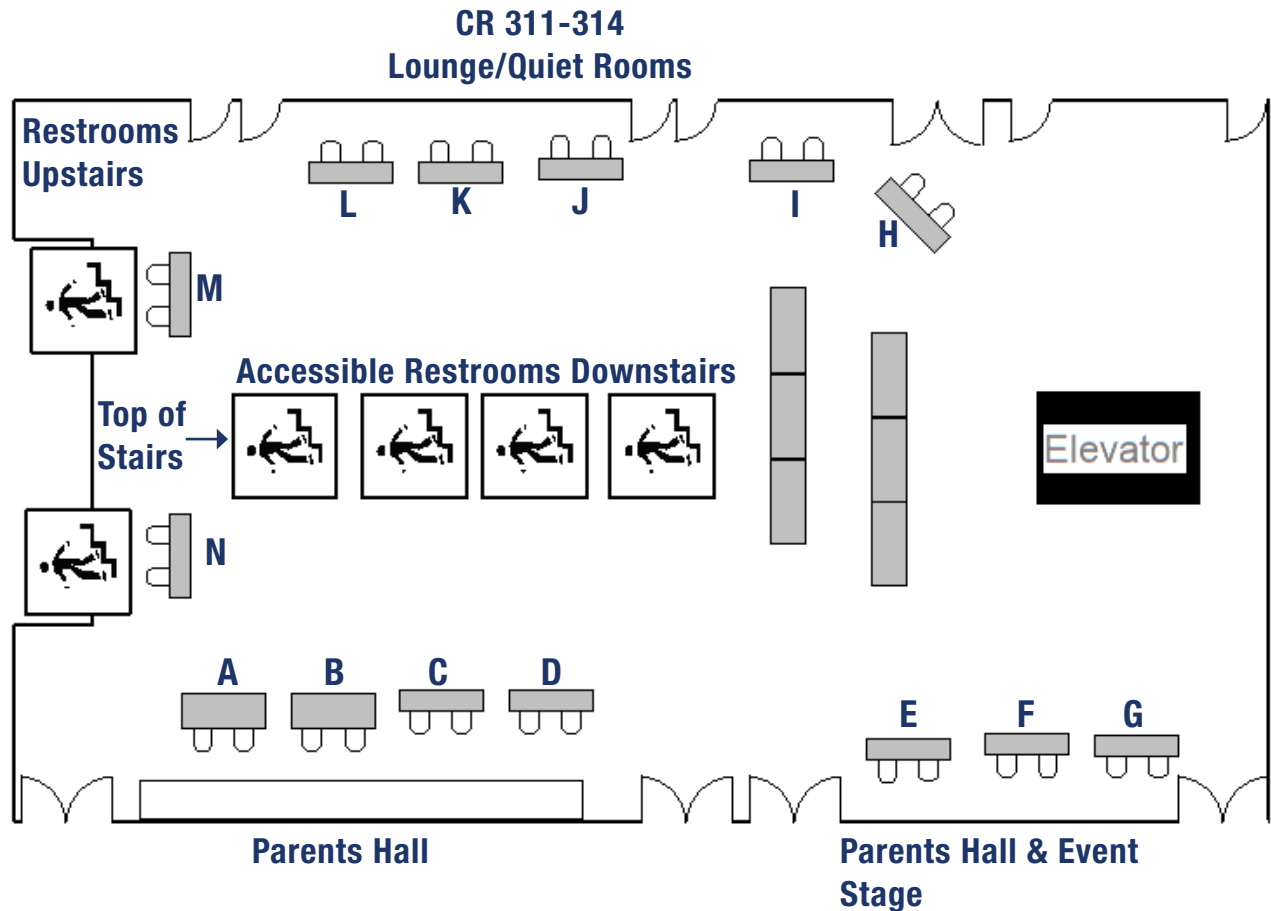
# 2024 HARKIN RETIREMENT SECURITY SYMPOSIUM

Navigating the Journey to Financial Wellness



Tuesday, April 30 | Des Moines, Iowa

# Venue Map



## Tables

**A:** Registration

**B:** Retirement Reboot Books

**C:** AARP Iowa

**D:** Ascensus

**E:** Foster Group

**F:** Iowa Bankers Association

**G:** Iowa Center for Economic Success

**H:** Iowa Department of Insurance and Financial Services

**I:** Iowa Jump\$tart Coalition

**J:** Iowa Senior Health Insurance Information Program (SHIIP)/Senior Medicare Patrol (SMP)

**K:** ISL Education Lending

**L:** Junior Achievement of Central Iowa

**M:** Prairie Meadows

**N:** Social Security Administration

# About The Harkin Institute

The Harkin Institute for Public Policy & Citizen Engagement is a nonpartisan policy research institution focused on the four main policy areas that shaped Senator Tom Harkin's career: labor and employment, people with disabilities, retirement security, and wellness and nutrition.

The Harkin Institute aims to improve the lives of all Americans by giving policymakers access to high-quality information and engaging citizens as active participants in the formation of public policy.

The Harkin Institute conducts research in our four policy areas and hosts events like the Harkin International Disability Employment Summit and the Harkin on Wellness Symposium. THI also provides educational opportunities for students and offers a fellowship program that brings together diverse, insightful professionals to facilitate cooperative, high-quality, nonpartisan research, analysis, and education.

## The Harkin Institute Staff

**Michael Berger**, UpLift Project Coordinator

**Ashley Ezzio**, UpLift Project Coordinator

**Jennifer Fiihr**, Operations Director

**Lila Johnson**, Graphic Designer & Digital Accessibility Specialist

**Kathryn Kuckelman**, Communications Manager

**Matthew Reed**, Executive Director

**Adam Shriver**, Interim Director of Wellness and Nutrition Policy

**Rayna Stoycheva**, Director of Retirement Security Policy

**Daniel Van Sant**, Director of Disability Policy

## The Harkin Institute National Advisory Council

**Patricia Beneke**, Former US Assistant Secretary of the Interior

**Charles E. Cook, Jr.**, Founder, The Cook Political Report

**Ruth R. Harkin**, Former Senior Vice President, United Technologies Corporation

**James W. Hubbell III**, Chairman, Hubbell Realty Company (Retired)

**Rachel R. McLean**, Ruan Companies

**Mary Sellers**, President, United Way of Central Iowa

**Liz Shuler**, President, AFL-CIO

**Steve Sukup**, President and CEO, Sukup Manufacturing

**Marsha Ternus**, Former Iowa Supreme Court Chief Justice

**Ray Walton**, Retired Shopping Center Executive

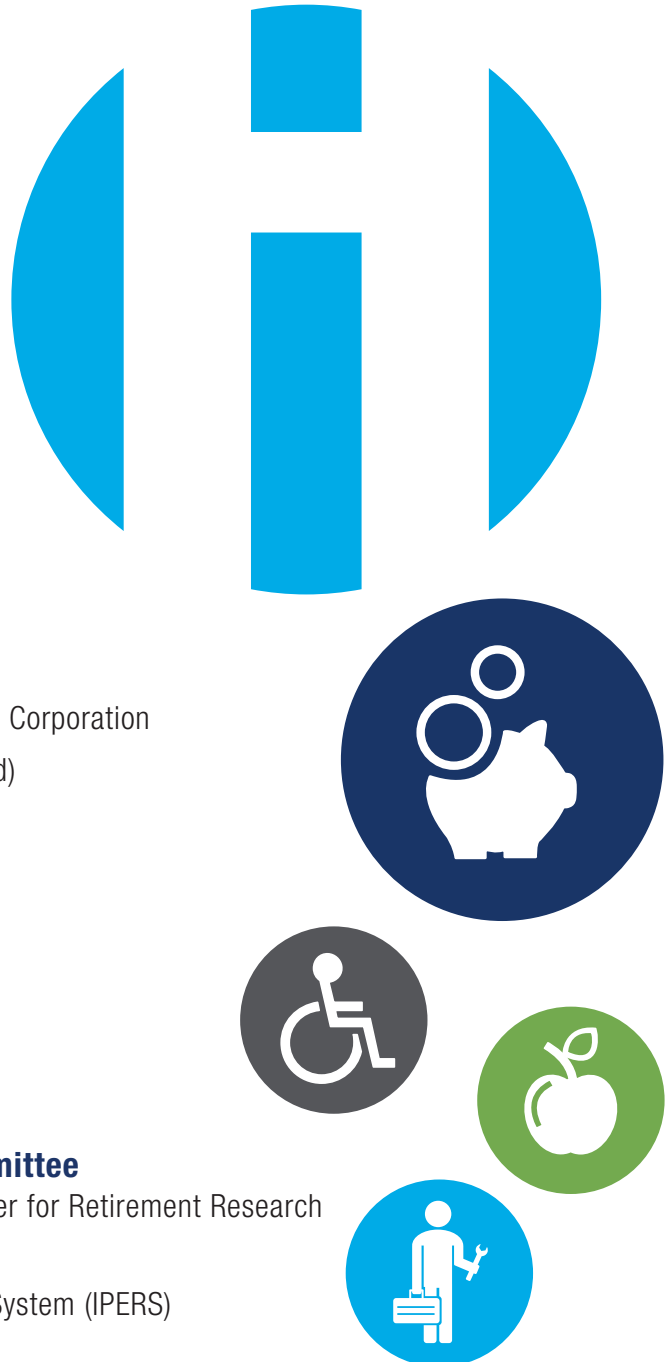
## The Harkin Institute Retirement Security Advisory Committee

**Andrew Eschtruth**, Associate Director for External Relations, Center for Retirement Research

**Michael Kreps**, Principal, Groom Law Group

**Donna Mueller**, Retired CEO, Iowa Public Employees' Retirement System (IPERS)

**Larry Zimpleman**, Retired Board Chairman, Principal



# Symposium Panels

## Panel One - Financial Education Curriculum and Best Practices

**Stephanie Wager**, Social Studies, Financial Literacy, and World Languages Consultant; Iowa Department of Education *[Moderator]*

**Jennifer Anderson**, Financial Skills for Smart Living Administrator; University of Northern Iowa

**Suzanne Bartholomae**, Associate Professor and Extension State Specialist; Iowa State Extension

**Ryan Osborn**, President; Junior Achievement of Central Iowa

**Amanda Volz**, Director of Professional Development; NextGen Personal Finance

## Panel Two - Financial Wellness for Vulnerable Populations

**Jo Christine Miles**, Director of Principal Foundation and Principal Community Relations; Principal *[Moderator]*

**Ena Babic Barnes**, Executive Director; Iowa Credit Union Foundation

**Joy Esposito**, Assistant Director, currently serving as Interim Director; Evelyn K. Davis Center for Working Families

**Angela Fontes**, Financial Health Network

**Kelli Soyer**, President/CEO; United Ways of Iowa

## Panel Three - Medicare Choice and Managing Health Care Costs in Retirement

**Joshua Pearson**, Senior Research Fellow, The Harkin Institute; Program Director and Assistant Professor; Winona State University *[Moderator]*

**Amber Christ**, Managing Director of Health Advocacy; Justice in Aging

**Kristin Griffith**, Senior Health Insurance Information Program (SHIIP) and Senior Medicare Patrol (SMP) Director; Iowa Insurance Division

**Paige Yontz**, State Advocacy Manager; AARP Iowa

# Symposium Agenda

9:00 a.m.

## Opening Remarks

**Matthew Reed**, Executive Director, The Harkin Institute

**Alejandro Hernandez**, Dean of the Zimpleman College of Business, Drake University

**Rayna Stoycheva**, Retirement Security Policy Director, The Harkin Institute

9:10 a.m.

## Morning Keynote

**Adam Carroll**, Speaker, Author and Educator

*Introduction by* **John Sorensen**, President & CEO, Iowa Bankers Association

9:45 a.m.

## Panel One

10:45 a.m.

## Break

11:00 a.m.

## Achieving and Measuring Financial Capability

**Gary Mottola**, Research Director; FINRA

**Angela Fontes**; Financial Health Network

**J. Michael Dedmon**, Director, Research; NEFE

11:45 a.m.

## Lunch Keynote Discussion

**Mark Miller**, Author, Retirement Reboot

Moderated by **Chris Ferrell**, Senior Economics Contributor; Minnesota Public Radio and Marketplace

12:30 p.m.

## Lunch and Exhibit Fair

1:10 p.m.

## Iowa Department of Insurance and Financial Services Presentation and Fraud Videos

**Katie Averill**, Superintendent of Iowa Credit Union Division

1:30 p.m.

## Panel Two

2:35 p.m.

## Featured Presentation: ABLE Accounts

**Jessica Graves-Butler**, Outreach, Iowa Treasurer's Office

3:10 p.m.

## Panel Three

4:15 p.m.

## Closing Remarks

# Financial Wellness Fair Exhibitors

## AARP Iowa

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a statewide presence and nearly 330,000 members in Iowa, AARP strengthens communities and advocates for what matters most to families: health security, financial stability, and personal fulfillment. To learn more, visit [www.aarp.org/IA](http://www.aarp.org/IA).

## Ascensus (Iowa 529 College Savings)

College Savings Iowa is Iowa's direct-sold 529 plan and is administered by State Treasurer Rob Smith. It provides a tax-advantaged way to save the future education costs on behalf of a future scholar, which could be a child, grandchild, neighbor or even yourself.

The earnings on your investments grow deferred from federal and state income taxes. The money in your account is federally tax-free if it is withdrawn to pay for tuition, room and board, books, supplies and other qualified expenses, and all withdrawals are free from Iowa income taxes if you are an Iowa taxpayer. College Savings Iowa funds can be used at any eligible education institution in the United States or abroad. To learn more, visit [collegesavingsiowa.com](http://collegesavingsiowa.com)

## Foster Group

*Making Financial Lives Truly Cared For® Since 1989*

Founded by Jerry Foster in 1989 as Retirement & Investment Advisors, Foster Group has always been committed to encouraging lives of meaning and generosity for our team, our clients, and our communities.

Today, Foster Group is a privately held, independent, fee-only financial planning and investment management firm. We are headquartered in West Des Moines, Iowa, with a regional office in Omaha, Nebraska. Our 24 shareholders\* are active in the firm and represent multiple age groups. They have been selected intentionally to ensure that the level of service our clients receive today can be delivered and improved upon for generations to come.

PLEASE SEE IMPORTANT DISCLOSURE INFORMATION at [www.fostergrp.com/disclosures](http://www.fostergrp.com/disclosures). A copy of our written disclosure Brochure as set forth on Part 2A of Form ADV is available at [www.fostergrp.com](http://www.fostergrp.com). \*Data as of 7/1/2023.

## Iowa Bankers Association

The Iowa Bankers Association (IBA) was established in 1887 and is the nation's largest state banking association. IBA provides members with a strong voice at the state and federal levels of government. The organization also offers a wealth of other resources to support the success of Iowa banks including compliance, education, marketing, human resources, insurance and mortgage services. To learn more, visit <https://www.iowabankers.com/>.

## Iowa Center for Economic Success

The Iowa Center empowers Iowans to achieve financial freedom through small business ownership. If equitably and properly supported, entrepreneurship is a solution to socio-economic disparity. But many entrepreneurs lack access to the education, capital, and professional networks required to support generational wealth building. The Iowa Center delivers three lines of direct service to address these gaps: Business Coaching, Credit + Lending, and Tax Services.

The Iowa Center is home to the Iowa Center Women's Business Center, the only Women's Business Center partnered with the US Small Business Administration in the State of Iowa. The Iowa Center provides equitable access to capital as an SBA certified Microlender, and through The Iowa Center Loan Fund Community Development Financial Institution (CDFI). The Iowa Center also leads the statewide Volunteer Income Tax Assistance (VITA) Coalition which provides free income tax preparation services for individuals, families, and small businesses who generally earn up to \$64,000 per year.

Link to our website: [www.TheIowaCenter.org](http://www.TheIowaCenter.org)

To learn more: Erin Strawn [estrawn@theiowacenter.org](mailto:estrawn@theiowacenter.org)

To volunteer for VITA: Karla Evans [kevans@theiowacenter.org](mailto:kevans@theiowacenter.org)

## Iowa Department of Insurance and Financial Services

The Department of Insurance and Financial Services (DIFS) administers and coordinates various regulatory, service, and licensing functions of the state relating to the business of insurance, banking and credit unions in Iowa. DIFS recognizes financial literacy and investor education are critical life skills for all Iowans. We strive to help Iowans by providing information to help them make prudent financial choices and to be wise and safe investors. Information provided by DIFS and our partners help Iowans of all ages to understand basic financial principles, the financial products they are purchasing, and to be aware of different scams and fraudulent schemes currently being used. This education

is delivered in a variety of ways, including school programs, free online courses, and in-person events. Free online courses can be found at the following links: [save4lateriowa.gov](https://save4lateriowa.gov) and [smarther.iowa.gov](https://smarther.iowa.gov). If you have any questions about these resources, please contact Heather Kriener, [heather.kriener@iid.iowa.gov](mailto:heather.kriener@iid.iowa.gov).

## Iowa Jump\$tart Coalition

The Iowa Jump\$tart Coalition envisions a time when all Iowans will be financially literate and equipped to achieve lifetime financial goals upon graduating high school. This is a nonprofit organization of more than 30 individuals and organizations representing business, government and education who have joined together to improve the personal financial literacy of all Iowans. It is an affiliate of the national Jump\$tart Coalition for Personal Financial Literacy. Learn more at <https://iowajumpstart.org/>.

## Iowa Senior Health Insurance Information Program (SHIIP)/Senior Medicare Patrol (SMP)

SHIIP-SMP Services help Iowans understand the complexities of Medicare, save on health care costs, and prevent fraud. SHIIP-SMP is administered by the Iowa Insurance Division and is supported through state and federal funding. A network of certified and trained volunteer counselors is available via local SHIIP-SMP sites in nearly every Iowa county. Meetings can take place however you are most comfortable — in-person, on the phone, or through video conferencing. The service is completely free and confidential, and SHIIP-SMP Counselors do not sell or promote any insurance companies, agents, or products. SHIIP-SMP counselors are ready to assist with personal, one-on-one support. Whether you are preparing to enter the Medicare system or navigating existing benefits, SHIIP-SMP can guide you toward solutions that best fit your needs, now, and in the future.

This project was supported, in part by grant numbers 90SAPG0070 and 90MPPG0086, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

SHIIP-SMP Toll free consumer line: 1-800-351-4664

Website: <https://shiip.iowa.gov>

## ISL Education Lending

ISL Education Lending is a nonprofit corporation offering private student loans for students and families who have exhausted other sources of aid. In addition, ISL Education Lending provides scholarships and programs for families and reinvests funds in programs to benefit students and borrowers. The organization's mission is to help Iowa students and families obtain the resources necessary to succeed in postsecondary education. This means more than providing student loan products. ISL Education Lending shares ways to save money, minimize education debt and maximize earning potential. To learn more, visit [www.iowastudentloan.org](http://www.iowastudentloan.org).

## Junior Achievement of Central Iowa

Junior Achievement (JA) of Central Iowa is a non-profit education organization. With proven expertise in career readiness, entrepreneurship, and financial literacy, JA empowers K-12 students with a skillset and mindset to create a bright future. JA connects schools and businesses through a standard-aligned curriculum and a network of over 2,500 volunteers to deliver relevant and inspiring learning experiences. In the 2022-2023 school year, JA of Central Iowa served 28,114 students with 361,023 instructional hours through in-school programs, on-site simulations, digital platforms, and summer camps. JA currently partners with 173 schools across 27 counties.

Link to our website: <https://centraliowa.ja.org>

To learn more about how to get involved at JA of Central Iowa, contact Jenna Hull at [jenna@jacentraliowa.org](mailto:jenna@jacentraliowa.org)

For volunteer information, contact Richard TeKippe at [richard@jacentraliowa.org](mailto:richard@jacentraliowa.org)

## Prairie Meadows

Prairie Meadows operates as a public nonprofit dedicated to lessening the burden of government by raising funds for charitable organizations and community improvement projects. Prairie Meadows supports Iowa nonprofit organizations that support arts and culture, education, economic development and human services. Through its grant programs, Prairie Meadows continually works to strengthen and expand opportunities and infrastructure, and services offered within the community. A dynamic nonprofit partnership between Prairie Meadows and Polk County has generated more than \$2.2 billion in funding over 30 years. To learn more, visit <https://www.prairiemeadows.com/about-us/seeourimpact>.

## Social Security Administration

Social Security provides financial protection for our nation's people, supporting Americans throughout all of life's journeys.

SSA administers retirement, disability, survivor, and family benefits, and enroll individuals in Medicare. SSA also provides Social Security Numbers, which are unique identifiers needed to work, handle financial transactions, and determine eligibility for certain government services.

Learn more at [SSA.gov](https://ssa.gov) or create or sign into your personal my Social Security account at [SSA.gov/myaccount](https://ssa.gov/myaccount).



Links to our exhibitor's websites can be found by scanning this QR code or going to <https://harkinstitute.drake.edu/2024/04/18/financial-wellness-fair-24-exhibit-links/>

# Symposium Speakers



## **Jennifer Anderson**

### **Financial Skills for Smart Living Administrator, University of Northern Iowa**

Jennifer Anderson is the Business Teaching Program Coordinator and Associate Professor of Instruction for the University of Northern Iowa (UNI) in Cedar Falls, Iowa. She earned a B.S. degree in Agribusiness from Iowa State University and her [\*M.Ed.\*](#) in Business Education from Temple University. She has taught business courses at the high school, community college, and university levels for over 20 years.

Anderson has been an advocate for financial literacy since the beginning of her education career. She is credited for starting personal finance courses in two high schools as well as making one a graduation requirement. Anderson served on the Iowa Social Studies Standards Committee to update the Iowa 21st Century Financial Literacy standards and the Financial Literacy Standards Committee to update the National Business Education Association standards. Her most recent project is creating a high school personal finance course for college credit, the first of its kind by UNI. As administrator of the Financial Skills for Smart Living program, she has trained over 150 Iowa teachers in the past six years to use the semester-based curriculum.

Anderson is involved in organizations that serve business educators which is her passion. She serves on the Iowa Business Program Management Committee, the Waukee APEX Board of Directors, and is a member of the Association of Career and Technical Education (national and state) and the National Business Education Association (national and state). Anderson enjoys collecting mid-century artifacts for her home that was built in 1954 that she shares with her two dogs, George and JoJo, in Cedar Falls, Iowa.



## **Ena Babic Barnes**

### **Executive Director, Iowa Credit Union Foundation (ICUF)**

Ena Babic Barnes oversees the strategic execution of Iowa Credit Union Foundation's mission driven programs and investments. Prior to this role, Babic Barnes served as a Program Manager with ICUF, where she led ICUF's financial education initiatives and fundraising campaigns, surpassing projected annual goals. Prior to coming to ICUF, Ena spent her career in various leadership roles with nonprofit and trade association organizations in Serbia. She led the development of programs and strategies focused on European integration and community development. Babic Barnes has an undergraduate degree in International Relations from the Faculty of Political Sciences at the University of Belgrade and earned a Master's degree in Public Administration from Drake University. She lives in Altoona, Iowa, with her husband Brent and enjoys volunteering in her community.



## **Suzanne Bartholomae**

### **Associate Professor and Extension State Specialist, Iowa State University**

Dr. Suzanne Bartholomae is an Associate Professor of Financial Counseling and Planning and an Extension State Specialist at Iowa State University. Her research focus is financial education evaluation and financial well-being. She has published over 30 peer-reviewed articles and serves as an Associate Editor for the Journal of Family and Economic Issues. In her role as an Extension State Specialist, she implements research-based education empowering Iowans to live their best lives.





**Adam Carroll**  
**Speaker, Author and Educator**

Adam Carroll has spent the past decade studying human behavior, particularly as it relates to personal leadership and personal finance. He is an internationally recognized financial literacy expert and leadership workshop facilitator.

Carroll is the author of four Amazon best-sellers, a two time TED talk speaker with over 6 million views on Youtube, and the creator of *Broke, Busted & Disgusted*, a documentary that aired on CNBC. He is the founder of The Shred Method, a cash flow management tool that is creating freedom for families everywhere. Carroll's passion is helping people build a bigger life, not a bigger lifestyle.

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**Amber Christ**  
**Managing Director of Health Advocacy, Justice in Aging**

Amber Christ is the Managing Director of Health Advocacy at Justice in Aging, a national organization fighting senior poverty by securing access to affordable health care and economic security for low-income older adults who have been excluded from justice. Christ has deep expertise in Medicare and Medicaid policy and is responsible for developing and implementing projects and initiatives to improve equitable access to health care and long-term services and supports for low-income older adults across the country. She joined Justice in Aging in 2013, is admitted to the California, Missouri, and Illinois bars, and is a 2006 graduate of Washington University School of Law. She received her BA from Earlham College in Richmond, Indiana. Christ is based out of Justice in Aging's Washington DC office and resides in Kansas City, Missouri.

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**J. Michael Dedmon**  
**Director, Research, National Endowment for Financial Education (NEFE)**

J. Michael Dedmon (Michael) is NEFE's director of Research, leading initiatives that identify the most innovative research and effective practices in pursuit of redefining financial education. He co-leads NEFE's growing efforts to combine economic data with commissioned public opinion polling to produce new insights into the financial lives of different communities across the country. Prior to joining NEFE, Dedmon served as the Research and Policy manager at Change Machine (formerly The Financial Clinic) where he supported the Brooklyn-based non-profit's work identifying barriers to financial well-being faced by low-and moderate-income households and advocacy work to address these barriers at the local, state and federal level. Trained as a political scientist, his co-authored research has been published in *International Studies Quarterly* and *The Journal of Information Technology & Politics*. Dedmon is teaching faculty in the political science department at the University of Colorado, Colorado Springs, and is a member of the American Political Science Association and the International Studies Association. A first-generation college student, he is currently a Ph.D. candidate in the department of political science at Syracuse University. He earned a master's degree in European politics at the London School of Economics and Political Science and a bachelor's degree in international relations from the American University of Paris.



### **Joy Esposito**

**Assistant Director, currently serving as the Interim Director at the Evelyn K. Davis Center for Working Families**

Joy Esposito is the Assistant Director, currently serving as the Interim Director at the Evelyn K. Davis Center for Working Families. She has been with EKDC since 2015 and in 2019, became the center's first Assistant Director. The EKDC integrated service model empowers individuals to access multiple programs and help them achieve goals and enhance their quality of life. Esposito guides programming at the center, including financial coaching services through its Polk County Financial Empowerment Center. She has a 25-year career in human services, ranging from refugee resettlement and child protection services to advocacy for sexual assault and domestic violence survivors. An Iowa transplant, Esposito returns to her hometown, Oceanside, California, regularly for self-care at the ocean.

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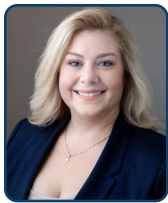


### **Chris Farrell**

**Senior economics contributor at Minnesota Public Radio and Marketplace**

Chris Farrell is senior economics contributor at Minnesota Public Radio and Marketplace, American Public Media's nationally syndicated public radio business and economic programs. Chris is a columnist for Marketwatch, PBS Next Avenue, Minneapolis Star Tribune, and he hosts the economics podcast Office Hours. The author of five books, his most popular are: The New Frugality, Unretirement, and Purpose and a Paycheck.

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### **Angela Fontes**

**Financial Health Network**

Angela Fontes, Ph.D., is a researcher and consultant passionate about improving the financial health of all consumers. She conducts 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 has been the Principal Investigator on several projects, including work with the Securities and Exchange Commission to conduct investor protection research, and an ongoing collaboration with the FINRA Investor Education Foundation. Her research can be found in journals such as the Hispanic Journal of Behavioral Sciences, the Journal of the American Medical Association, the Journal of Family and Economic Issues, the Journal of Women, Politics, and Policy, and Financial Counseling and Planning.

Fontes is the Vice President of Policy and Research at the Financial Health Network and a Visiting Scholar at the FINRA Foundation. She previously worked as a 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. She is adjunct faculty at Northwestern University where teaches graduate courses in behavioral economics and public policy, policy analysis, predictive analytics, and research writing. Fontes is Past-President of the American Council on Consumer Interests, and on the Board of Directors at the Northwest Center.

Fontes holds a Ph.D. in Consumer Behavior and Family Economics with a minor in Sociology from the University of Wisconsin-Madison, and is a certified Project Management Professional (PMP®).

## **Jessica Graves-Butler**

### **Outreach, State Treasurer's Office**

Jessica Graves-Butler is a member of the outreach team for State Treasurer Roby Smith. Jessica earned her bachelor's degree in English Education from the University of Northern Iowa and her master's degree in Education from Viterbo University. Jessica educates others about IAble through in-person and virtual events across the state to share its power in helping individuals with disabilities pursue financial freedom.

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## **Kristin Griffith**

### **Senior Health Insurance Information Program (SHIIP) and Senior Medicare Patrol (SMP) Director, Iowa Insurance Division**

Kristin Griffith joined the Iowa Insurance Division's Senior Health Insurance Information Program (SHIIP) and Senior Medicare Patrol (SMP) in February 2020. These federally funded programs provide counseling, education and casework assistance to over 48,000 Iowa Medicare beneficiaries annually. SHIIP/ SMP services are provided state-wide through a network of over 120 sponsor sites, hosting almost 400 Volunteer Counselors.

Griffith has two decades of program management experience, with a focus on leveraging resources and partnerships with service users, community agencies and government to improve impact; overseeing large scale volunteer programs and managing federal contracts. Griffith holds a Master of Public Health from Boston University, and a MBA from York University in Toronto, Canada.

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## **Jo Christine Miles**

### **Director of Principal Foundation and Principal Community Relations**

As the Director of Principal Foundation and Principal Community Relations, Jo Christine Miles oversees the philanthropic investment of Principal Financial Group. With more than 18 years of experience in public policy, legal and nonprofit sectors, her expertise advances the company's social impact and corporate responsibility goals.

Prior to joining Principal® in October 2020, Miles served as public policy fellow for Philanthropy New York, where her work focused on equitable and inclusive philanthropy, gender equity, health, and international grantmaking. Miles has also advised several private foundations on their grantmaking including the New York State Health Foundation, the Nathan Cummings Foundation, Mother Cabrini Health Foundation, and the New York Women's Foundation. Miles is a former attorney. She had a successful career practicing corporate restructuring law as a partner in an international law firm and providing pro bono representation to low-income women

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## **Gary Mottola**

### **Research Director, Financial Industry Regulatory Authority (FINRA) Investor Education Foundation**

Gary R. Mottola is the research director for the FINRA Investor Education Foundation and a social psychologist with over 25 years of research experience. In his role at the FINRA Foundation, he oversees and conducts research projects aimed at better understanding financial capability in America, protecting investors from financial fraud, and improving financial disclosure statements. Mottola received his B.A. from the University at Albany, M.A. from Brooklyn College, and Ph.D. from the University of Delaware. He was a visiting scholar at Wharton in 2006 and is an adjunct professor of statistics in Villanova University's MBA program.



**Ryan Osborn**  
**President, Junior Achievement of Central Iowa**

Ryan Osborn is the President of Junior Achievement of Central Iowa, an organization dedicated to empowering youth with the skillset and mindset to create a bright future. Junior Achievement advances their educational mission through expertise in experiential learning, real-world connections, and a deep understanding of the future of work. Since Osborn's tenure began in 2016, Junior Achievement of Central Iowa has doubled its annual student impact from 14,000 to over 28,000 students and from 163,000 instructional hours to over 360,000 this past school year.

Osborn was recognized as a Forty Under 40 by the Business Record. He holds a Master of Business Administration from the University of Iowa and a Master of Education from Loyola University of Chicago. Ryan currently serves as Co-Chair of the 6th-12th Grade Committee for Junior Achievement USA. Ryan resides in West Des Moines, Iowa, with his wife and two kids and enjoys coaching youth sports.

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**Josh Pearson**  
**Senior Fellow, The Harkin Institute; Program Director and Assistant Professor, Winona State University**

Dr. Joshua Pearson is the program director of the Health/Healthcare Leadership graduate degree program at Winona State University in Winona, Minnesota. He is an experienced leader and faculty in health care administration topic areas and is certified in health care quality and health care financial management. He is also a senior research fellow with The Harkin Institute for Public Policy & Citizen Engagement in Des Moines, Iowa. Pearson's research interests include health policy issues related to health insurance coverage (with an emphasis on Medicare and Medicaid) and safety-net providers.

Prior to joining Winona State University, Pearson was employed in senior leadership and consulting roles with federally qualified health centers in the Midwest region. Pearson earned his Doctor of Education in Health Professions (EdD) from A.T. Still University.

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**Matthew Reed**  
**Executive Director, The Harkin Institute**

Dr. Matthew Reed is Executive Director of The Harkin Institute. As Executive Director, Dr. Reed leads all aspects of The Harkin Institute to engage in rigorous public policy research and citizen engagement programming that advances social justice, fairness, and opportunity for all.

Dr. Reed comes to The Harkin Institute after serving most recently as Vice President for Academic Affairs at Brookdale Community College in New Jersey, one of the most acclaimed and comprehensive, multi-campus community colleges in the nation. As Vice President for Academic Affairs, Dr. Reed served as Chief Academic Officer for the college's 9,000 students and more than 180 full-time faculty members.

Prior to Brookdale, Dr. Reed served as Vice President for Academic Affairs at Holyoke Community College in Holyoke, MA, as Division Dean of Liberal Arts at the County College of Morris, and as Dean of General Education at DeVry University in New Jersey. He has also served as Senior Executive Officer for the New Jersey Council of County Colleges.

Recognized as a national thought-leader for his work on expanding access to higher education, Dr. Reed has been a featured columnist for Inside Higher Ed since 2007 and has published numerous articles as well as *Confessions of a Community College Administrator*, a book which has served as a key text for community college leadership programs.

Dr. Reed graduated with honors in political science from Williams College and earned his doctorate from Rutgers University. He has published and lectured widely on such topics as political polarization and apathy, as well as the relationship between community colleges and democracy.

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**Kelli Soyer**  
**President/CEO, United Ways of Iowa**

Kelli Soyer serves as President/CEO for United Ways of Iowa. She has spent her career in the non-profit industry working in association management, advocacy and policy, and program management.

As a social worker, Soyer has spent her career in the non-profit industry. She has been active in grassroots and community organizing. Her advocacy efforts earned her recognition earning the 2016 Children's Champion Award by the Iowa Association for the Education of Young Children and the 2010 Friend of Children Award by the Iowa School Social Workers' Association.

Soyer earned her Bachelor of Arts and Master of Social Work degrees from the University of Iowa. She volunteers in the community, serving as a Commissioner to the City of Des Moines Sister Cities Commission and on a committee with the National Association of Social Workers. She served one term on the Des Moines Public School Board, from 2019-2023.

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**Rayna Stoycheva**  
**Director of Retirement Security Policy, The Harkin Institute for Public Policy & Citizen Engagement**

Dr. Rayna Stoycheva is an experienced policy researcher and faculty in public administration and policy. She joined The Harkin Institute in 2021, motivated by the opportunity to contribute to public policy making through high-quality policy analysis and citizen engagement in the policy process. Dr. Stoycheva is interested in improving the social safety net through policy design and financial management. As the Director of Retirement Security Policy, she is responsible for research on public and private retirement programs, retirement savings access and adequacy, financial literacy, and pension wealth inequality.

Prior to joining The Harkin Institute, Dr. Stoycheva was a faculty member at the University of Miami, where she taught courses in policy analysis, public finance, health economics, microeconomics, and statistics. Her publications include articles and book chapters on pensions, state and local public finance, and the financial management of international organizations.

Dr. Stoycheva has a joint Ph.D. in Public Policy, with a concentration in Public Finance, from Georgia State University and Georgia Institute of Technology, and a master's in public administration from Ohio University. She received her bachelor's degrees in political science and economics from the American University in Bulgaria.



### **Amanda Volz**

#### **Director of Professional Development, NextGen Personal Finance (NGPF)**

Amanda Volz has over 20 years of experience teaching personal finance at the high school level. Throughout her teaching career, she has led her students to hundreds of thousands of dollars in scholarships, won multiple awards, and most importantly, impacted the financial lives of thousands of high school students. Volz prides herself on being an educational leader and is constantly looking for innovative ways to make the classroom relevant, rigorous, and fun. She is a passionate advocate for financial education and is currently the Director of Professional Development at NextGen Personal Finance.

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### **Stefanie Wager**

#### **Social Studies, Financial Literacy, and World Languages Consultant, Iowa Department of Education**

Stefanie Wager is the Social Studies, Financial Literacy, and World Languages Consultant for the Iowa Department of Education. She also consults with the American Institutes for Research. Prior to this role, Stefanie worked for the Gates Ventures OER Project. Wager also taught high school social studies and financial literacy for Des Moines Public Schools and Dallas Center-Grimes Schools and worked at Instituto Thomas Jefferson in Naucalpan, Mexico. In addition, she formerly served as the coordinator of a Teaching American History Grant. She received both a Bachelors and Masters degree from Drake University in Des Moines, Iowa. In 2011, Wager was named an Emerging Leader in Education by ASCD. In 2020, Stefanie served as the President of the National Council for the Social Studies.

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### **Paige Yontz**

#### **State Advocacy Manager, AARP Iowa**

As a former nursing home and assisted living administrator, Paige Yontz understands first-hand what it takes to serve seniors in a complex regulatory environment. This experience, coupled with her lifelong passion for seniors, makes her an excellent advocate for older Iowans in her role as State Advocacy Manager for AARP Iowa.

Following her time in long-term care in both Wisconsin and Indiana, Yontz returned to central Iowa and transitioned to a primary care setting with The Iowa Clinic where she served as a Practice Manager for two of their family medicine locations. From there, she applied her aptitude for regulatory comprehension and implementation and served as the Compliance Development Manager for Wolfe Eye Clinic, where she initiated a corporate compliance program.

An Iowa native, Paige received her B.A. from Luther College in Decorah, Iowa, with double majors in Accounting and Business Management, and recently completed her Masters in Healthcare Administration from St. Joseph's College of Maine.



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