

Department of Consumer and Business Affairs
Center for Financial Empowerment



FINANCIAL CAPABILITY — SUMMIT 2023 —

MOVING FORWARD FINANCIALLY: DRIVING THE EFFORT TOGETHER

Thursday, August 24, 2023

The California Endowment
1000 Alameda Street, Los Angeles CA 90012

#CFESummit23



LOS ANGELES COUNTY
CENTER FOR
**FINANCIAL
EMPOWERMENT**

Welcome!



It is my pleasure to welcome you back to our Center for Financial Empowerment (CFE) Financial Capability Summit. This annual summit serves as an opportunity for the County of Los Angeles, along with our partners, to share the latest efforts and tools used to help our financially vulnerable residents. As such, our theme for 2023 is: **Moving Forward Financially: Driving the Effort Together.**

The Department of Consumer and Business Affairs' CFE strives to further our mission of convening, advocating, and building capacity to strengthen the financial health of Los Angeles County residents, with a focus on Black, Indigenous, and People of Color. Our goal is to equip you with informative best practices as well as new and existing resources, offered by the County and our partners, that can be shared with your clients and incorporated into your service model.

I am excited to have our CBO partners, foundations, financial institutions, County departments, as well as Federal, State, and local government agencies come together. We hope that you utilize this forum to build partnerships, learn about effective solutions and gain new information to help strengthen the financial future of the communities we serve.

You will hear from dynamic speakers on critical topics that address combatting student loan debt, the digital divide, intergenerational wealth transfer, housing stability, and micro-entrepreneurship. This includes an update on some of the County's American Rescue Plan projects including: Volunteer Income Tax Assistance, Small Dollar Grants to Domestic Violence Survivors, Financial Coaching, Mortgage Relief, and Estate Planning.

A special thanks to our partners for their continued contributions, service provisions, and tireless work in support of our communities. I hope you leave today's summit with new ideas, partnerships, and useful tools that can be applied to advance your work to continue to meet the needs of our most vulnerable communities.



Rafael Carbajal

Director, Department of Consumer and Business Affairs

SUMMIT AGENDA

8:30am – 9:00am	Dr. Beatriz Solis Hall Registration and Breakfast
9:00am – 9:45am	Networking
9:45am – 10:30am	Welcome & Opening Remarks
10:45am – 11:45am	Breakout Session I Catalina: #GetBanked with BankOn Los Angeles County Mojave: Eliminate the Digital Divide as a Barrier to Economic & Educational Opportunity Dr. Beatriz Solis Hall: Panel Discussion: The Student Loan Debt Crisis at a Crossroads: What Do You Need to Know Now?
12:00pm – 1:00pm	Lunch
1:15pm – 2:15pm	Breakout Session II Catalina: How Estate Planning Can Improve Health, Increase Wealth, and Reduce Elder Abuse Mojave: Micro-Entrepreneurship as a Pathway to Financial Independence Dr. Beatriz Solis Hall: Panel Discussion: Stay Housed LA
2:30pm – 3:00pm	Dr. Beatriz Solis Hall Closing Panel: Moving Towards Your Financial Future: Driving the Path to Prosperity
3:00pm – 3:10pm	Closing Remarks

Welcome and Opening Remarks

Moving Forward Financially: Driving the Effort Together

In a post-pandemic effort, Los Angeles County has united to support its constituents in their financial recovery journey. Local partnerships have been formed to implement new and expand existing programs to meet the needs of our most impacted households. This growing network helps to address the areas of housing, student loans, small businesses, and more. Join us for a day full of learning and networking opportunities to continue serving our most vulnerable residents.

SPEAKER:

Rafael Carbajal

Director, Department of Consumer and Business Affairs

Closing Panel

Moving Towards Your Financial Future: Driving the Path to Prosperity

Join us for an insightful and engaging closing panel discussion that will recap the vital topics of financial empowerment, student loans, housing, microbusiness opportunities, and bridging the digital divide. We will highlight CFE's American Rescue Plan Programs and have our expert panelists provide valuable insights and practical strategies to empower individuals and communities to navigate the ever-evolving financial landscape with confidence and resilience.

Panelist:

Audrey Casillas

Community Economic Development Services, Assistant Director
Koreatown Youth and Community Center

Emilie Coffman

Program Manager II
FORWARD

Damian Pipkins

Program Manager II
Center for Financial Empowerment, Department of Consumer and Business Affairs

Breakout Session I

The Student Debt Crisis at a Crossroads: What Do You Need to Know Now?

Dr. Beatriz Solis Hall

Join us to learn what is happening with student loan debt after the Supreme Court's decision – and as a return to repayment looms in the near future. Hear from some fantastic experts about positive changes that have been made to repayment programs, crucial ongoing advocacy to protect student loan borrowers and cancel debt, and what clients and your community need to do now.

SPEAKERS:

Celina Damian

Student Loan Servicing Ombudsperson
California Department of Financial Protection
and Innovation (DFPI)

Kristin McGuire

Executive Director
Young Invincibles

Jacob DuMez

Fellow
Student Borrower Protection Center

Cara McGraw

Staff Attorney
Legal Aid Foundation of Los Angeles
(LAFLA)

#GetBanked with BankOn Los Angeles County

Catalina

Join the #GetBanked Movement and BankOn Los Angeles County.

The Federal Deposit Insurance Corporation research has found that bankable moments, such as receiving a tax refund or stipend, may be the catalyst many unbanked households need to take the first step towards financial inclusion.

The Bank On accounts are certified as meeting Bank On National Account Standards that promote access to low-cost bank accounts with robust features and consumer protections.

Come learn about the importance of promoting bank accounts to the clients you serve and how bank accounts are a key element in building financial well-being.

Learn about tools that can assist you in promoting the value of having a bank account.

Learn about LA Saves and how it is a great vehicle for promoting a savings habit among the clients you serve.

SPEAKER:

Mary Duron

Senior Community Affairs Specialist
Federal Deposit Insurance Corporation's (FDIC)

Eliminate the Digital Divide as a barrier to Economic & Educational Opportunity

Mojave

Delete the Divide (DTD) is an initiative led by the County of Los Angeles, Internal Services Department (ISD).

Our mission is to empower community members and small businesses in underserved areas of Los Angeles County, who are adversely impacted by the digital divide.

DTD offers opportunities for free membership, free IT certificates (from Google), and an internship program.

Join us to learn more about:

- Delete the Divide Initiative overview
- What is the Digital Divide?
- Why a career in tech?
- Free DTD membership
- DTD Internship Program
- Free IT Certificates (Google)

SPEAKER:

Walter Tucker IV

Administrative Services Manager II
Delete the Divide Initiative
Internal Services Department (ISD)

Breakout Session II

StayHoused LA

Dr. Beatriz Solis Hall

The COVID-19 pandemic financially impacted people, their jobs and livelihoods. This has left an estimated one-third of households not being able to make rent and facing losing their homes. Stay Housed L.A. is a partnership between the County of Los Angeles, the City of Los Angeles and local community and legal service providers to assist tenants with the support they need to combat the effects of the pandemic.

Learn about the resources available to County residents who may be facing housing instability and how local organizations are helping our residents to “stay housed.”

SPEAKERS:

Emily Goldberg

Attorney
Legal Aid Foundation of Los Angeles

Jessica Prieto

Program Manager
Liberty Hill Foundation

Semaj Hughes

Housing and Tenant Protections Division
Los Angeles County Department of
Consumer and Business Affairs

How Estate Planning Can Improve Health, Increase Wealth, and Reduce Elder Abuse

Catalina

Bet Tzedek's Legal Services will discuss why estate planning is an important tool for thinking about your physical and financial health, increasing intergenerational wealth, and reducing the risk of financial elder abuse.

SPEAKERS:

Anna Darr

Elder Justice and Holocaust Survivor
Services Attorney
Bet Tzedek Legal Services

Dominique Sanz-David

Elder Justice Attorney
Bet Tzedek Legal Services

Micro-Entrepreneurship as a Pathway to Financial Independence

Mojave

Are you eager to assist your community improve its financial future and explore avenues that can lead to greater financial independence?

This breakout session is designed to delve into the Department of Economic Opportunity services and programs, specifically exploring the entrepreneurial pathway to financial resiliency. Within the Office of Small Business's programs are world of micro-entrepreneurship as a compelling pathway to achieve financial freedom and autonomy for your service area.

This session will provide participants with a high-level understanding of what micro-entrepreneurship entails. We will explore its definition, characteristics and participants will hear how micro-entrepreneurship opens doors to a plethora of opportunities. Discover how the County serves individuals to successfully transform their ideas into viable micro-businesses.

Join us in this dynamic breakout session to explore how micro-entrepreneurship can be your communities' ticket to financial independence and a fulfilling, self-employment career journey.

SPEAKER:

Daniel Kelleher

Assistant Director
Department of Economic Opportunity

Our Keynote Speaker



Rafael Carbajal

Director

Department of Consumer and Business Affairs

Rafael Carbajal was appointed Director by the Board of Supervisors in January 2021, after having served as Acting Director since August 2020. Previously, Mr. Carbajal was DCBA’s Chief Deputy Director since October 2018.

During his time at the Department of Consumer and Business Affairs, Mr. Carbajal has overseen an expansive portfolio of programs and leads work on numerous Countywide economic development initiatives, including expanding small business support and strengthening financial consumer protection laws.

Mr. Carbajal also led efforts to implement Board-approved rent stabilization and tenant protections programs and legal assistance initiatives for the immigrant community.

Mr. Carbajal has been with L.A. County for over 20 years. He started as an eligibility worker with the Department of Public Social Services and moved up the ranks as he pursued many opportunities within the County, taking roles in administration, policy, auditing, and human resources.

While at the Department of Workforce Development, Aging and Community Services he worked in employee relations, risk management, performance management, and litigations. As part of the department’s executive team, he was responsible for strategic planning, legislation, and public relations and finally, served as Director of Business Services and Strategic Partnerships prior to joining the Department of Consumer and Business Affairs.

Born and raised in Wilmington, California, Mr. Carbajal received his bachelors from Cal State Dominguez Hills.



Our Speakers

Audrey Casillas

Community Economic Development Services Assistant Director
Koreatown Youth and Community Center

Audrey Casillas is the Community Economic Development Services Assistant Director at Koreatown Youth and Community Center (KYCC). Over the last decade, Ms. Casillas has worked closely with the City and County of Los Angeles and United Way of Greater Los Angeles to establish Free Tax Prep Los Angeles, a countywide collaborative to increase awareness of tax credits and support a network of over 30 Volunteer Income Tax Assistant providers. Ms. Casillas also has background in Financial Education and Asset Building programs. To date, KYCC’s program participants have opened over 1,500 matched savings accounts with over \$750,000 saved. She is currently a Prosperity Now Financial Security Network steering committee member, advocating for national policy solutions that enhance, support, and protect household financial security. Ms. Casillas has Bachelor of Science degree in Community Development and Planning from the University of California. Davis.



Emelie Coffman

Program Manager II
FORWARD

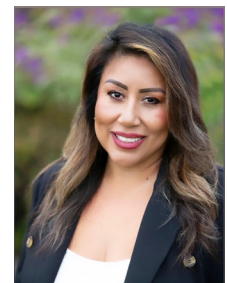


Emelie Coffman has a deep background in grant management and program coordination, collaborating extensively with government and non-profit agencies to tackle social injustices and uplift marginalized communities. Her mission is always to foster connections across sectors and enable productive partnerships that amplify the fight for equity. Currently, Ms. Coffman is the Program Manager II at FORWARD, where she has been involved in impactful initiatives such as the WA State Immigrant Relief Fund and the LA County Empower_u Fund.

Celina Damian

Student Loan Servicing Ombudsperson
California Department of Financial Protection and Innovation (DFPI)

Celina Damian is the California Department of Financial Protection and Innovation’s first Student Loan Servicing Ombudsperson, a position created under AB 376, the Student Borrower Bill of Rights. She began her role with the DFPI in December 2021. Celina works with Californians borrowers to help them understand their rights and options, works with external partners and other state and federal agencies to better serve borrowers. In 2022, she fielded almost 1000 borrower student loan inquiries and helped borrowers receive over \$650,000 in PSLF forgiveness.



Celina has worked for the State of California for over 15 years and has extensive experience in analytical, enforcement, legal and outreach work. She has served different populations including children, families, and low wage workers with a focus on empowering individuals through education and outreach. At the DFPI, Celina will continue to build a successful student loan program to support and protect California borrowers in the coming years.



Anna Darr

Elder Justice and Holocaust Survivor Services Attorney
Bet Tzedek

Anna Darr is an Elder Justice and Holocaust Survivor Services Attorney at Bet Tzedek Legal Services in Los Angeles. Her work with local survivors involves a broad array of elder law and poverty law issues, with a focus on advance planning and planning for incapacity and end of life. She works with clients to draft planning documents including advance health care directives, powers of attorney for finances, and wills and trusts. Anna also presents on these topics to community members and professionals, highlighting the integration of person-centered trauma informed care. Anna co-created Bet Tzedek's Decedents' Estates Clinic in partnership with the Los Angeles Superior Court and continues to pursue equal access to justice for underserved vulnerable communities through advocacy and community partnerships. Anna has been with Bet Tzedek for 8 years, prior to which she worked in civil litigation. Anna received her undergraduate degree in Political Science from SUNY Purchase, and her law degree from Southwestern Law School.

Jacob DuMez

Fellow
Student Borrower Protection Center

Jacob DuMez is a Fellow with the Student Borrower Protection Center (SBPC), where he focuses on work with municipalities and local government coalitions. Jacob previously spent eleven years with the San Francisco Office of Financial Empowerment, where he developed and implemented programs and policies to build economic security and mobility for low-income, disenfranchised, and oppressed communities. His areas of expertise include consumer financial protection broadly, including consumer banking and payments, child savings accounts, guaranteed income, and student loan debt.



Jacob graduated from Princeton University and received his MPP from the Goldman School of Public Policy at UC Berkeley.

Mary Salinas Durón

Senior Affairs Specialist

Federal Deposit Insurance Corporation's (FDIC)



Mary Salinas Durón is a Senior Community Affairs Specialist with the Federal Deposit Insurance Corporation's (FDIC) Division of Depositor and Consumer Protection, Community Affairs since 2010. Ms. Durón promotes the FDIC's initiatives and fosters collaborative efforts among financial institutions, community-based organizations, and government agencies focused on economic inclusion, community development, small business, and financial education. Ms. Durón oversees the Los Angeles Alliance for Economic Inclusion, an FDIC collaborative effort comprised of over 100 organizations. Based in Los Angeles, CA. she has geographic responsibilities for portions of Southern California and the State of Arizona.

Her extensive financial services experience includes senior roles as Community Development Manager, National Multicultural Sales Manager, CRA Officer, Urban and Community Affairs Manager, and Hispanic Marketing Manager at the following institutions: U.S. Bank, Countrywide, Sumitomo Bank, and First Interstate Bank of California.

Ms. Durón received a Bachelor of Arts degree from Loyola Marymount University and an MBA degree from UCLA. She has previously served on numerous nonprofit boards and was a founding board member of the National Association of Hispanic Real Estate Professionals. She has received awards from the NAACP, YWCA, CARECEN, Comisión Femenil, the Los Angeles City Commission on the Status of Women, and named thrice as one of the Nation's 100 Hispanic Influentials by Hispanic Business magazine.

Semaj Hughes

Administrative Services Manager

Housing and Tenant Protections Division,

Los Angeles County Department of Consumer and Business Affairs



Semaj Hughes is the Program Coordinator for LA County's Stay Housed L.A. program within DCBA's Housing and Tenant Protections Division, which provides legal representation, outreach, education, and short-term rental assistance to tenants within LA County. She joined the Department of Consumer and Business Affairs in July 2022 after previously serving the County of Los Angeles for 11 years in case management, administrative and human roles.

She holds a bachelor's degrees in Urban Studies from Loyola Marymount University and a Master of Public Administration from California State University, Northridge. Semaj was born and raised in Los Angeles and enjoys working to improve her hometown.



Daniel Kelleher

Assistant Director

Department of Economic Opportunity

Danny Kelleher is the Assistant Director of Economic Development in the Department of Economic Opportunity (DEO), a Los Angeles County department established in July 2022 to encompass both workforce development and economic development. The Department of Economic Opportunity works to create quality jobs, help small businesses and high-road employers start and grow, and build vibrant local communities and spaces. The Economic Development branch that Danny oversees includes the Office of Small Business, which directly supports entrepreneurs and small businesses as they start up and grow; an economic development programs division that includes capital development projects and a façade improvement program; and a policy and strategy team.

Danny started his career with the County of LA in 2013 as the first LA County Management Fellow, and advanced through progressively more responsible roles in the Department of Human Resources then the Chief Executive Office before joining the Department of Economic Opportunity. He received a Juris Doctorate from Pepperdine Law in 2012 and graduated magna cum laude from UCLA in 2008 with a degree in psychology.

Cara McGraw

Staff Attorney

Legal Aid Foundation of Los Angeles (LAFLA)

Cara McGraw is a staff attorney at the Legal Aid Foundation of Los Angeles (LAFLA). As part of LAFLA's Economic Stability Workgroup, she focuses on student loan law and higher education issues. LAFLA's attorneys provide counsel and advice and direct legal services, as well as referrals and community education, to more than 100,000 people annually. Cara received her JD from UCLA's School of Law.





Kristin McGuire

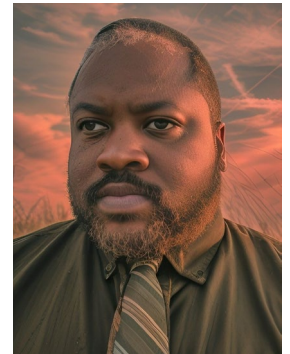
Executive Director
Young Invincibles

Kristin McGuire is the Executive Director of Young Invincibles- the nation's largest young adult policy and advocacy organization, where she leads the charge to amplify the voices of young adults in the political process and expand their economic opportunity. A bold changemaker, Kristin has dedicated her life to ensuring that the most disadvantaged populations have a place in our democracy.

As a first-generation college student, Kristin is driven by a deep understanding of the needs of communities intentionally marginalized and has worked to shift power to young adults from these communities over the last decade. Currently, she leads the national charge to cancel student loan debt and serves as a national spokesperson for the movement. While she is very proud of her work, Kristin's most prized accomplishment is not her own, it is her mother's, who integrated her school in Alabama at the age of seven. Kristin is a proud alumna of California State University Dominguez Hills. She is the wife of a military veteran, a mother to two fantastic daughters, and a member of Delta Sigma Theta Sorority, Inc.

Damian Pipkins

Program Manager II
Center for Financial Empowerment
Department of Consumer and Business Affairs



Damian Pipkins has over 15 years of government experience on the Federal, State, and local government level. He also has private sector experience working for eCivis, a grants research and management firm as well as AppleOne's government contracts division. His most extensive experience was in the City of Inglewood managing the Community Development Block Grant (CDBG) Program, HOME Program, and Homeless Emergency Solutions Grant (HESG).

He oversaw contracts for the Housing Rights Center, agencies providing Volunteer Income Tax Assistance (VITA) services, several affordable housing developments, First Time Homebuyers Programs, the Tenant-Based Rental Assistance (TBRA) Program and homeless services with St. Margaret's Center. He holds a Master of Public Administration degree from USC where Gary Painter was his favorite professor. He enjoys living in Southern California and experiencing as much of the fun as the region has to offer.

Jessica Prieto

Program Manager, Public Partnerships
Liberty Hill Foundation



Jessica Prieto (She/Her/Ella) was born and raised in unincorporated East Los Angeles, an environmental justice community with a long history of political struggle and community resourcefulness. She received her Master of Urban and Regional Planning from UCLA Luskin School of Public Affairs with a concentration in Community and Economic Development, and Housing in 2019. She received her B.A. in Urban Studies and Planning with a minor in Race and Resistance Studies from San Francisco State University in 2013. She has extensive experience working at the grassroots level on intersecting planning issues and their impact on communities of color, such as housing justice, environmental justice, and transportation equity. As Program Manager of Public Partnerships, Jessica will manage emPOWER program implementation, priorities, and processes and other key public partnerships across the Environmental Justice (EJ) and Housing Justice (HJ) teams.



Dominique Sanz-David

Elder Justice Attorney
Bet Tzedek

Dominique Sanz-David has been an elder justice attorney with Bet Tzedek for 15 years, providing direct and self-help services to low-income, older, and vulnerable clients and their caregivers in the areas of elder abuse, estate planning, conservatorships, and probate. Through legal and legislative advocacy, community partnerships, and education, she develops and promotes policies that protect vulnerable Angelinos while preserving self-determination. In her pursuit to increase access to justice, Dominique co-created Bet Tzedek’s elder abuse restraining order clinic and Bet Tzedek decedents estate clinic in partnership with the Los Angeles Superior Court. Prior to Bet Tzedek Dominique worked for the San Francisco Superior Court. Dominique earned her degrees from Pomona College and UC Hastings College of the Law.

Walter Tucker IV

Administrative Services Manager II
Internal Services Department (ISD), Delete the Divide Initiative



Walter Tucker IV is a California native, specifically from the City of Compton. Walter is an alumnus of UC Riverside (BA) and UCLA (MA). Prior to beginning his career with the County of Los Angeles, Walter taught as an Associate Instructor at Howard University and at Indiana University in the areas of African American & African Diaspora Studies, Ethnomusicology & Folklore, and Sociology. Walter started County service in 2017, having since served as Welfare Fraud Investigator Trainee (DPSS), Medical Case Worker (DMH), Management Analyst and Management Fellow (DPSS), and Senior Human Resources Analyst (Superior Court). Walter currently works as an Administrative Services Manager II, for the Internal Services Department (ISD), Delete the Divide Initiative. He is committed to the initiative’s mission, which is to advance digital equity in underserved community of Los Angeles County. Walter is also a proud member of Alpha Phi Alpha Fraternity Inc. and an avid marathon runner.



Emily Goldberg

Attorney
Legal Aid Foundation

Emily Goldberg (they/them) is an attorney at the Legal Aid Foundation of Los Angeles in their Eviction Defense Center.

**Thank You
to Our Speakers!**

CFE Mission

The Los Angeles County Center for Financial Empowerment convenes, advocates, and builds capacity to strengthen the financial health of County residents, with a focus on Black, Indigenous, and People of Color (BIPOC), to build economic resiliency.



Meet the CFE Team

From L to R: Christian Olmos, Melinda Huynh, Elin Avagemian, Sakeena Daniel Brown, Chelo Mendoza Jovellanos, Winfred Narh, Damian Pipkins, and Alejandra Rodriguez

Thank you for joining us today!

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About DCBA

Since 1976, the Los Angeles County Department of Consumer and Business Affairs (DCBA) has served consumers, businesses, and communities through education, advocacy, and complaint resolution. We work every day to educate consumers and small business owners about their rights and responsibilities, mediate disputes, investigate consumer fraud complaints, and enforce Los Angeles County's minimum wage and temporary rent stabilization ordinances. For more information, visit dcba.lacounty.gov.

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