

## Presenters' Bios

### **Louisa M. Quittman**

**Director, Financial Education  
Office of Consumer Policy  
U.S. Department of Treasury**

Louisa M. Quittman is the Director of the Office of Financial Education of the U.S. Department of the Treasury, in the Office of Consumer Policy. She is responsible for policy development and coordination related to promoting the financial decision making of Americans. She coordinates the interagency Financial Literacy and Education Commission and the President's Advisory Council on Financial Capability for Young Americans. She also oversees research related to financial education, financial access, consumer lending and related topics. Previously, Ms. Quittman served as the Director of Community Programs for the Department of the Treasury; in this role she focused on financial access in traditionally underserved communities. Ms. Quittman was Program Manager at the Community Development Financial Institutions Fund, and served a total of nearly nine years in various positions at the CDFI Fund.

### **Luke W. Reynolds**

**Chief of Outreach & Program Development  
Division of Depositor and Consumer Protection  
Federal Deposit Insurance Corporation**

Luke W. Reynolds is Chief of Outreach & Program Development. He manages staff who develop, enhance, and promote FDIC's financial education resources, including the award-winning *Money Smart* financial education program. He and his team conceptualized and are implementing the FDIC's Youth Savings Pilot. Mr. Reynolds serves on the *Consumer News* editorial board, DCP Workplace Excellence Council, Alternative Dispute Resolution Steering Committee, and has previously served on the Un/Underbanked Surveys Project Team and helped manage the Small Dollar Loan Pilot.

Mr. Reynolds has authored or contributed to many publications (including a longitudinal evaluation of Money Smart), has spoken internationally on the U.S. consumer protection landscape, and has taught workshops for senior leaders in other countries on how to adapt the Money Smart curriculum to develop a national financial education program. Among other responsibilities at FDIC, he has worked as a Commissioned Bank Compliance Examiner in the FDIC's Detroit field office.

He has been recognized with the FDIC Chairman's Individual Excellence and Chairman's Team Excellence Awards, Divisional *Manager of the Year* Award, and a Commendation by the County of Los Angeles. Mr. Reynolds, a native Oregonian, holds a baccalaureate degree with High Distinction from Indiana University where he studied public financial management and economics, a Juris Doctor (J.D.) degree from Loyola Marymount University Law School in Los Angeles, is a licensed attorney, and is a Certified Regulatory Compliance Manager (CRCM). He served as Chief Technical Editor of the *Loyola of Los Angeles International Law Review*, and has been recognized for his pro bono work, which has included litigation.

**Desmond F. Brown**

**Program Specialist, Financial Empowerment  
Consumer Education & Engagement  
Consumer Financial Protection Bureau**

Desmond Brown currently serves as a program specialist with the Office of Financial Empowerment at the Consumer Financial Protection Bureau. In this capacity he works with organizations and government agencies to develop programs and policies to expand financial capability for low-income and economically vulnerable consumers. He comes to CFPB after serving at the Center for American Progress where his work focused on developing and promoting poverty reduction strategies in the U.S. Brown also served as senior director for government affairs at Catholic Charities USA, one of the nation's largest social service providers. In that position he directed the development of Catholic Charities USA's annual policy reports, provided strategic advice to their Campaign to Reduce Poverty in America, and directed legislative strategy across a wide range of human needs programs. He holds a master's from Georgetown University Public Policy Institute.

**Gretchen Lehman**

**Program Manager  
Assets for Independence  
Office of Community Services  
U.S. Department of Health & Human Services**

Gretchen Lehman is a program manager for the Assets for Independence (AFI) program in the Office of Community Services. She is the lead program manager for AFI program partnerships and policy. Prior to joining AFI, Ms. Lehman was a social science analyst in HHS's Office of the Assistant Secretary for Planning and Evaluation (ASPE) for six years, covering a research and policy portfolio focused on asset building, financial education, and place-based initiatives. Ms. Lehman came to HHS as a Presidential Management Fellow after earning a Master of Social Work with a concentration in Social and Economic Development from Washington University in St. Louis. She served as a Peace Corps volunteer in Senegal and completed her undergraduate degree at Goshen College in Goshen, Indiana.