



Trust, Tech, and Transparency

EMERGE | Financial Health Forum
May 14-16, 2019 | Scottsdale, AZ

EMERGE

Schedule



PRE-CONFERENCE SESSIONS

8:00 a.m. – 12:00 p.m. **FinX: An Experiential Workshop**

Additional Cost: \$299

Salon C

Trust is a critical element of a healthy relationship between financial institutions and their customers. While new technologies allow us to learn more than ever about those we serve, how can we use the tools at our disposal to truly understand customers' needs and earn their confidence? FinX is an experiential learning activity that provides participants with a deeper understanding of consumers' complex financial lives. This unique half-day experience goes beyond classroom learning, taking participants through the Phoenix community to make the financial decisions that struggling consumers face daily. By putting yourself in your customer's shoes, you'll gain insights to shape more effective products and services that build consumer trust. Sign up now – space is limited and will fill up quickly.

Farah Manjiyani, Associate, CFSI
Brenton Peck, Senior Manager, CFSI
Trey Waters, Manager, CFSI

10:00 a.m. – 11:30 a.m. **Financial Health Case Studies: Align Healthier Customers with Stronger Businesses**

Additional Cost: \$99

Salon H

You recognize the financial health crisis and believe your company can do something about it. What's your first step? This session will explore how companies can create strategies that put customers' financial health at the center of their plans, deriving success from cultivating long-term and loyal customers over time. Hear from organizations that have made the strategic shift toward financial health and learn how they made the business case, secured buy-in from key stakeholders, and began the journey toward becoming a financial health champion.

Jane Barratt, Chief Advocacy Officer, MX
Rochelle Gorey, Founder and Chief Executive Officer, SpringFour
Gail Stepanik-Keber, Purpose and Innovation Officer, Servus Credit Union
 Moderated by: *Josh Sledge, Senior Director, CFSI*

10:00 a.m. – 11:30 a.m. **Master Class: The Future of Financial Health Measurement**

Additional Cost: \$99

Salons A & B

Join us to explore how your company can leverage data, insights, and analytics to better understand your customers' financial health. Industry experts will share how their companies have begun diagnosing and tracking their customers' financial health using cutting-edge analytic techniques. Attendees will walk away with a template to guide them as they use transactional and account data to start diagnosing and tracking their customers' financial health.

Marco Angrisani, Economist, University of Southern California
La Shonna Sharp, Chief Risk Officer, VALID Systems
Rachel Van Noord, Director, Community Outreach, BECU
 Moderated by: *Thea Garon, Director, CFSI*

11:30 a.m. – 12:00 p.m. **Networking Break**

Attendee Lounge, EAST FOYER

12:00 p.m. – 1:30 p.m. **Pre-Conference Luncheon: Financial Taboos and Fairy Tales, The Human Perspective on Money and Finances**

Additional Cost: \$129

Salon I

In today's world, more people work multiple jobs, stretch their finances, and think far outside of the box to make ends meet. Now more than ever they are trying to navigate a financial path that is uncharted, shaped by an ever-changing world, and influenced by their own unique financial perspectives.

Kick off your EMERGE 2019 journey by experiencing the human stories underneath the data. This immersive session will frame the challenge of attaining financial health from the perspective of those trying to reach it. No matter your industry or role, come learn how the taboos, myths, and sentiments of the financially underserved impact their financial behaviors and their engagement in and out of the financial system. In the process, discover opportunities for you and your organization to better support them.

Jason Martin, Associate Director, Financial Services, C Space
Elisa O'Donnell, Managing Director, Financial Services, C Space
Cindy Trish, Vice President Strategic Accounts, Financial Services, C Space

Presented by: **c space**

2:00 p.m. — Welcome and Opening Remarks

2:20 p.m.

Tanya Ladha, Director, CFSI

Salons
D-G

2:20 p.m. — Making Financial Health Your Brand Compass

3:10 p.m.

Salons
D-G

Can a corporation's commitment to financial health lead to positive social change while bolstering its brand reputation? Join industry leaders, activists, and brand reputation experts as they discuss the long-term vision and work required to truly improve Americans' financial health. We'll look at the role of financial institutions in making this vision a reality, and assess how prioritizing financial health could help companies differentiate themselves and rebuild customer trust industrywide.

CeCe Morken, Executive Vice President and General Manager, Strategic Partner Group, Intuit

Franz Paasche, Senior Vice President, Corporate Affairs, PayPal

Moderated by: Deidre Campbell, Global Chair, Financial Services Sector, Edelman

3:10 p.m. — Big Idea: When Short-Term Thinking Works

3:20 p.m.

Salons
D-G

Looking at the long-term financial health of customers is the latest call to action for cross-sector industries. Sometimes, however, short-term solutions are the most critical to keep consumers from falling into negative financial health cycles. How do you assess the opportunity and impact of thinking in the now?

Mike Shepard, Senior Vice President, Consumer and Business Lending Products, U.S. Bank

3:20 p.m. — Networking Break

3:45 p.m.

Attendee Lounge, EAST FOYER

3:45 p.m. — KEYNOTE ADDRESS

4:25 p.m.

Building Trust Through Longevity: Serving People As They Age

Salons
D-G

A 10-year-old child today has a 50 percent chance of living to age 104. Yet, most people are not prepared financially to afford their longer lives. Jo Ann Jenkins, CEO of AARP, will discuss how the financial services industry can develop consumers' trust and leverage technology that empowers more of us to choose how we live as we age.

Jo Ann Jenkins, Chief Executive Officer, AARP

4:25 p.m. — Big Idea: Data for Good, Improving Financial Capability Through Personalized Education

4:35 p.m.

Salons
D-G

Financial institutions today must break down data silos to gain a holistic view of the consumer. Leveraging this consumer data to uncover needs, financial institutions can solve for pains not just with products – but also with personalized financial education tailored to each consumer's unique path. Explore how institutions are inspiring financial capability for their customers and employees using personalized education.

Dr. Landon C. Jackson, Vice President of Content and Editorial, EVERFI

4:35 p.m. — Day One Closing Remarks

4:45 p.m.

Salons
D-G

Tanya Ladha, Director, CFSI

4:45 p.m. — Welcome Reception

6:30 p.m.

Come network with other EMERGE attendees at this kickoff reception.

Attendee Lounge, EAST FOYER

Sponsored by:  Prudential

6:30 p.m. — Attendee Dine Arounds

9:00 p.m.

OFFSITE

Select from a range of cuisines, price points, and topics, and then join other attendees at these dutch-treat dinners at local restaurants. Sign up in the mobile app.

Transportation provided, meet in

Attendee Lounge, EAST FOYER

6:00 a.m. – Sunrise Yoga

7:00 a.m.

Wake up, rise with the sun, and begin your morning with an invigorating yoga class. All levels welcome! Advance sign-up required. Please visit the registration desk.

Canyon Lawn, meet in Attendee Lounge, EAST FOYER

Sponsored by: [credit karma](#)

7:15 a.m. –
8:15 a.m.

Innovation Breakfast Briefing: Building Trust and Empowering Gen Z in Their Financial Goals

Salon
C

*Space is available on a first-come, first-served basis.

New-to-credit consumers represent the next stage of growth for any financial provider. Join Self Lender, Young Smart Money's Apple Crider, and Sunrise Banks to discuss how to empower this DIY group to adopt more high-quality financial products faster.

Brett Billick, Chief Marketing Officer, Self Lender

Apple Crider, Host, Young Smart Money

Becca Hoeft, Chief Brand Officer, Sunrise Banks

Presented by: [self lender](#)

7:30 a.m. –
8:30 a.m.

Networking Breakfast

Attendee Lounge, EAST FOYER

Sponsored by: [Capital One](#)

8:30 a.m. –
9:00 a.m.

KEYNOTE ADDRESS Leading Through Financial Health

Salons
D-G

Improving consumer financial health – and long-term relationships with all customers – demands that we find ways to expand financial opportunity for the underserved. It also requires a new type of leadership, which champions diversity and community-focused initiatives in order to drive greater impact on the communities who need it the most.

Thasunda Duckett, Chief Executive Officer, Consumer Banking, JPMorgan Chase

9:00 a.m. –
9:45 a.m.

Beyond Financial Education: Employer Innovation in Financial Wellness

Salons
D-G

“Financial wellness” is a hot topic in the human resources world, but for many, the term is still synonymous with financial literacy classes or retirement plans. Yet a growing number of companies are going beyond the basics to offer benefits – often in partnership with financial services firms – that help employees manage day-to-day needs like paying down student debt, saving for emergencies, and covering short-term cash crunches. This panel of innovative employers will share their reasons for pioneering these types of benefits and the impact they’re having on their employees and their businesses.

Peter Hazlehurst, Head of Payments and Risk, Uber

Shawn Leavitt, Vice President of Total Rewards, Comcast Corporation

Moderated by: Ketty Trivedi, Vice President, Strategic Marketing, Prudential Workplace Solutions Group

9:45 a.m. –
10:05 a.m.

KEYNOTE ADDRESS Tech, Touch, and The Power of And

Salons
D-G

Jennifer Tescher, President and Chief Executive Officer, CFSI

10:05 a.m. –
10:25 a.m.

The Future of Financial Health

Salons
D-G

A decade ago, improving the financial lives of millions of underserved Americans started with the idea of access – paving a way for un- and underbanked consumers to access reputable products, quality services, and trustworthy advice and education. The dialogue quickly evolved to financial inclusion, as technology enabled access to better products. Now, we are in the age of financial health, where access and inclusion play a significant role, but where more domestic and global sectors than ever see their role in improving financial health for all. Join CFSI's Jennifer Tescher in conversation with MetLife Foundation's Evelyn Stark on how the language and practice of financial health is changing business practice for the better – and where we can all go from here.

Evelyn Stark, Financial Health Lead, MetLife Foundation

Jennifer Tescher, President and Chief Executive Officer, CFSI

10:25 a.m. — **Financial Solutions Lab: Workplace**
10:35 a.m. — **Financial Health Challenge**

Salons
D-G

Co-founded and managed by CFSI and JPMorgan Chase & Co., Financial Solutions Lab has seen more than 1,000 applicants over the last four years, and the latest cohort is focused on Workplace Financial Health. Teams include Brightside, HoneyBee, Manifest, MedPut, and Onward. You can meet the cohort teams at the JPMorgan Chase & Co. sponsored reception starting at 5:30 p.m. on Wednesday evening in the Attendee Lounge.

Donald Felix, Head of Financial Health, JPMorgan Chase
Garry Reeder, Vice President, Innovation and Policy, CFSI

10:35 a.m. — **Networking Break**
11:00 a.m.

Attendee Lounge, EAST FOYER

Sponsored by: **credit karma**

TRACK 1, 2 & 3 pages 50-51

11:00 a.m. — **1st Breakout Sessions**
12:15 p.m.

2:30 p.m. — **2nd Breakout Sessions**
3:45 p.m.

4:15 p.m. — **3rd Breakout Sessions**
5:30 p.m.

INNOVATION LUNCH BRIEFINGS



2:00 p.m. — **Dessert and Networking Break**
2:30 p.m.

Attendee Lounge, EAST FOYER

5:30 p.m. — **Innovation Reception**
6:45 p.m.

Attendee Lounge, EAST FOYER

Be sure to plan some time for this year's Innovator's Row, where you will meet some of America's most promising fintechs innovating for financial health. The new workplace cohort teams include Brightside, HoneyBee, Manifest, MedPut, and Onward. It's a great chance to connect with future partners, providers, and collaborators. Don't miss it!

Sponsored by: JPMORGAN CHASE & CO.

6:45 p.m. — **INVITATION ONLY**
10:00 p.m. — **Offsite Network Dinner - Members Only**

Join your fellow Network members at our member-only dinner. Escape to the private retreat at Desert Foothills for great food and inspiring conversation. In addition, you will also enjoy:

- > Tethered hot air balloon rides over the breathtaking Arizona landscape
- > Live music to get your toes tapping
- > Tequila tasting with Desert Foothills' aficionado
- > Connecting with other Network members while roasting s'mores over cozy bonfires

Attendance at this dinner is reserved exclusively for Network members and advisors. Sensible footwear and casual dress recommended.

Transportation provided, meet in

Attendee Lounge, EAST FOYER

12:45 p.m. –
2:00 p.m.

INNOVATION LUNCH BRIEFINGS

Get a helping of finhealth insights with your lunch as we share original research, expert perspectives, and stories from consumers. *Space is available on a first-come, first-served basis.

Presented by: **A Conversation with Non-Prime Consumers**

Elevate

Salons
A & B

Hear directly from a panel of credit-challenged Americans on the economic realities that come with a low credit score. This panel will explore income volatility and provide real-world examples for the causes of poor credit. Bring any questions you may have for individuals working to rebuild their credit.

Moderated by: Jonathan Walker, Executive Director, Elevate's Center for the New Middle Class

Presented by: **Lessons Learned from Community FinHealth Events & 5 New Resources to Help**

FICO

Salon
H

FICO teamed up with consumer advocates, credit educators, and community leaders on a series of regional events to help Americans learn about their credit scores and explore financial tools to empower and help them on their journey to financial health. This session will cover lessons learned from these grassroots events, including what resources and tools are available, and provide an update on some innovative (and sometimes surprising!) developments in credit scoring.

Joanne Gaskin, Vice President of Scores, Fair Isaac Corporation (FICO)

Presented by: **One Size Does Not Fit All: Solutions that Deliver Options to Meet Consumer and Small Business Cash Flow Needs**

fiserv.

Salon
I

While the economy shows signs of improvement, consumer and small business cash flow issues continue unabated. Today's financial institutions are presented with a unique opportunity – find a way to solve for these problems, or allow check cashers, pawn shops, and payday lenders to continue to change the profile of modern-day financial services providers. Join this session to better understand the problem, ways to profitably position your financial institution to provide options to consumers and small business owners, and design solutions giving you the ability to be their long-term financial solution.

*Jeff Burton, Vice President, Fiserv
Victoria Dougherty, Director, Product Strategy, Fiserv*

Presented by: **The Income Instability Tax: How to Manage Cash Gaps and Emergency Expenses**

OPORTUN

PALOMINO
9 & 10

The changing nature of work in America means that uneven revenue and income instability are issues affecting more than just low- to-moderate-income households. With millions of people struggling to bridge cash shortfalls, this panel will examine the latest data from CFSI's Financial Health Pulse and explore the real impact and consequences for families across the U.S. It will also touch on the role of policymakers and the newest innovative approaches from marketplace practitioners. Attendees will gain a thorough understanding of this challenge and a roadmap for how they can build or partner to better serve their own customers struggling to overcome income instability.

*Max Klein, General Manager, New Products, Oportun
Jon Schlossberg, Chief Executive Officer, Even Responsible Finance
Corey Stone, Entrepreneur in Residence, CFSI
Moderated by: Liz Weston, Columnist, NerdWallet*

Presented by: **Financial Health for the Future of Work**

PayPal

PALOMINO
8

The debate over the future of work has sparked critical conversations about the need to fundamentally rethink "social contracts" and stimulate reforms in areas such as labor retraining, health care benefits, and pension markets. Financial services, as well, need reimagination due to the rapidly evolving nature of jobs from fixed, salaried positions to less structured forms of employment.

Join PayPal for an interactive lunch session that explores themes from its newly released report on Financial Health for the Future of Work, including the four major trends that will impact the future of work and its impact on financial health: 1) Automation, Machine Learning, and AI; 2) The Platform Economy; 3) Socio-Demographic Changes; and 4) Entrepreneurship.

*Usman Ahmed, Head of Global Public Policy, PayPal
Tyler Spalding, Director, Corporate Affairs, PayPal*

Salons
A & B

TRACK 1

Tech and the Trust Imperative

As innovation continues to transform business, providers across financial services and beyond have more ways to learn about and connect with their customers than ever. Get strategies for using the latest technology and data advances to support customer trust, loyalty, and well-being.

Sponsored by *Platinum Sponsor*:

JPMORGAN CHASE & CO.

Salon
H

TRACK 2

Understanding the Changing Consumer

Establishing customer trust and lasting relationships means understanding who they are first. With needs and preferences shifting for today's consumers, explore new paths to engagement that can help you serve your stakeholders better.

Sponsored by *Gold Sponsor*: 

Salon
I

TRACK 3

Widening the Financial Health Aperture

When it comes to improving Americans' financial lives, we're all in this together. While financial services continues to have a huge role to play in impacting change, more industries than ever are stepping up and embracing their role as stakeholders in improving the financial health of their customers, employees, and communities. Hear from leaders across healthcare, insurance, and other industries on cross-sector approaches that support customer well-being and brand reputation.

Sponsored by *Gold Sponsors*:

BlackRock.

**WELLS
FARGO**

11:00 a.m. — 12:15 p.m.

The Reality Gap: Understanding Financial Health in America

According to CFSI's U.S. Financial Health Pulse, only 28 percent of Americans are financially healthy, yet 78 percent of financial services executives don't think the majority of Americans are struggling with their financial health. Join industry representatives for a lively discussion on what drives this disconnect and what it means for consumer trust in financial services organizations and beyond.

Steve Allocca, *President, LendingClub*

Chris Byrd, *Executive Vice President - Chief Operating Officer, WEX Health*

David Reiling, *Chairman and Chief Executive Officer, Sunrise Banks*

Luz Urrutia, *President and Chief Executive Officer, Opportunity Fund*

Moderated by Emmalyn Shaw, Managing Partner, Flourish

Innovation Across the Ages: Designing for the Financial Health of the 50+

Financial institutions often design new products and innovate with millennials in mind. But these institutions miss other audiences by focusing solely on younger age groups. Older age cohorts present a prime opportunity for innovation, whether through digital technology or other means. Attendees to this session will hear from companies creating solutions for older individuals regarding innovation efforts, decisions made, and lessons learned.

Liz Loewy, *Co-Founder and Chief Operating Officer, EverSafe*

Adam Roseman, *Co-Founder and Chief Executive Officer, Steady*

Darrin L. Williams, *Chief Executive Officer, Southern Bancorp, Inc.*

Moderated by: Paolo Narciso, Vice President of Impact Areas, AARP Foundation

The Role of Healthcare: A Prescription for Better Financial Health

Physical and mental health are inextricably linked to financial health. Poor financial health can lead to toxic stress and chronic disease, while poor health can lead to devastating medical expenses and major financial insecurity. As partnerships form between healthcare and financial stakeholders, these two fields have an opportunity to join forces around a common framework that puts "health" at the center. In this session, we'll discuss emerging cross-sector innovations that address financial and physical health outcomes, strategies for engaging partners, and opportunities to forge a culture that prioritizes financial health as essential to a person's overall well-being.

Bill Druliner, *Director of Strategic Partnerships, GreenPath Financial Wellness*

Stefan Sharma, *Co-Founder, MedPut*

Kendra Smith, *Director, Social Determinants of Health, ProMedica*

Moderated by: Roderick K. King, MD, MPH, Chief Executive Officer, Florida Institute for Health Innovation

2:30 p.m. — 3:45 p.m.

FinTech Focus: Designing from Day One to Build Trust with Consumers

Building and maintaining customer trust is a key challenge for financial services companies of all sizes. In this session, meet leading early-stage fintech companies that are using innovative methods to develop and grow user trust from day one. From branding strategy and research techniques to open communications and human-centric product design, we'll explore the tactical efforts and overarching strategies of up-and-coming fintechs that are moving the needle on consumer financial health.

Susanne Carr, Vice President, Product Management, Wells Fargo

Alex Mooradian, Chief Executive Officer, Resolve

Tanya Van Court, Founder and Chief Executive Officer, Goalsetter

Moderated by: Toshi Mogi, Assistant Vice President of Strategy, Financial Services, frog Design

Local Impact: Improving Financial Health, Community by Community

Place is an important factor in determining community members' ability to save, spend, borrow and plan. During this session, we will discuss why place-based approaches are important and current initiatives that are improving financial health at the community level. The panelists will discuss different tools and approaches when assessing a community's needs, how social determinants of health have an impact at the community level, designing interventions that include the community, and lessons learned from previous place-based initiatives. Attendees will come away with clear ideas on how they can implement place-based approaches when looking to improve financial health at the community level.

Michael Curran, Local Market Executive, Bank of America

Abbie Gilbert, Corporate Strategy Leader, Humana

Khari Matthew Humphries, Senior Manager of Community Life, The Community Builders, Inc.

Moderated by: David Rothstein, Principal, Cities for Financial Empowerment Fund

Consumer Financial Health: Student Edition

Millions of students around the country are struggling with their financial health, often balancing complex lives at home, at school, and at work. But what are the factors with the biggest impact on a student's financial life, and how can financial service providers, fintech players, and innovators use these insights to serve the financially vulnerable student? In this session, we'll explore CFSI's consumer financial health framework from a student's perspective and hear from the industry leaders working directly with students to help more of them find sound financial footing.

Bryan Ashton, Vice President, Community Investment and Government Affairs, Trellis Company

David Helene, Founder and Chief Executive Officer, Edquity

Ryan B. Miller, Senior Vice President, Student Segment Leader, Wells Fargo

Moderated by: Amelia Parnell, Vice President for Research and Policy, NASPA – Student Affairs Administrators in Higher Education

4:15 p.m. — 5:30 p.m.

Taking a Leap of Trust: The Role of New Technologies in the Relationship Between Financial Institutions and Consumer Trust

Advances in financial technology that remove humans from the equation have left many consumers uncertain about who to trust. Do consumers turn to legacy financial institutions, or do they place their trust in new technologies that promise transparent and immutable decision-making? This session will explore the opportunity for new technologies (such as blockchain, AI, and machine learning) to improve inclusion and consumer engagement through more transparent processes, as well as opportunities for financial institutions to leverage new tools to increase efficiency, reduce costs, and even return trust to consumers.

Anna Fridman, Co-Founder and General Counsel, Spring Labs

Ben Knelman, Chief Executive Officer and Co-Founder, Juntos Global

Youssef Lahrech, Senior Vice President, Card Analytics and Infrastructure, Capital One

Moderated by: Amy Friend, Senior Advisor, FS Vector

Helping Consumers Save Today to Build for Tomorrow

A Federal Reserve study found that more than 40 percent of Americans couldn't cover an unexpected \$400 expense. But while the need for small-dollar savings is evident, the financial services industry has not yet come up with a viable business approach to encourage more people to save. As interest grows among financial institutions in enabling people to save, we'll hear from a cross-section of established banks and innovative fintechs about what works in the savings space. Participants will walk away with an understanding of when people save, how they save, what they use savings for, and how these learnings can help inform better savings solutions.

Manning Field, Chief Operating Officer, Acorns

Jennifer Heitzner, Group Vice President, Consumer Digital, SunTrust Bank

Jed Laskowitz, Chief Executive Officer, Intelligent Digital Solutions, J.P. Morgan Asset and Wealth Management

Andrew Zurcher, Vice President, Senior Product and Channel Manager, Fifth Third Bank

Moderated by: Greg Levin, Director, Social Impact, BlackRock

Double-Edged Data: How the Insurance Industry Can Optimize for Trust

From fitness trackers to smart homes, the insurance industry is beginning to realize the potential of connected devices and big data to drive improvements across the insurance value chain. Improved risk assessment, predictive maintenance, and proactive claims management all have the potential to align incentives and build trust between consumers and insurers. As data collection expands, however, privacy and security concerns also grow. Insurers' underwriting and risk mitigation may also become less transparent and more inequitable as they apply increasingly sophisticated tools. Hear from companies and partnerships at the forefront of these issues who are attempting to maximize trust with consumers while minimizing risk.

Andrew Kearns, Product Director, American Family Insurance

Donna Peoples, President and Chief Customer Officer, Pypestream

Maximilian Weiner, Founder and Chief Executive Officer, Ostraa

Moderated by: Wayne Allen, Chief Executive Officer, Insurance Thought Leadership, Inc.

6:00 a.m. –
7:00 a.m. **Sunrise Yoga**

Canyon Lawn, meet in **Attendee Lounge, EAST FOYER**

Wake up, rise with the sun, and begin your morning with an invigorating yoga class. All levels welcome. Advance sign-up required. Please visit the registration desk.

Sponsored by: **credit karma**

8:00 a.m. –
9:00 a.m. **Networking Breakfast**

Attendee Lounge, EAST FOYER

8:00 a.m. –
9:00 a.m. **Innovation Breakfast Briefing: Creating Solutions to the U.S. Emergency Savings Crisis**

Salon
A

**Space is available on a first-come, first-served basis.*

We are in the midst of an emergency savings crisis. 4 out of 10 Americans couldn't come up with \$400 without borrowing to cover an unexpected expense. Recent stories of government workers who found themselves in dire straits after missing one paycheck during the shutdown further illustrate our financial fragility. In response to this crisis, BlackRock Social Impact has launched the Emergency Savings Initiative, a multi-million, multi-year investment to help more than 1 million low- to moderate-income Americans build and grow their savings. Working with industry experts CFSI, Commonwealth, and Common Cents Lab, the BlackRock Emergency Savings Initiative aims to fuel innovation that will allow millions of people living on the edge to establish a stronger financial safety net. The Initiative will partner with leading employers, financial institutions, retailers, and fintechs to deliver effective, evidence-based solutions to help families thrive.

Join us as we present research and stories of how the savings crisis is impacting people across America, and how the Emergency Savings Initiative is working to test and scale savings innovations that will help more Americans establish a stronger financial safety net.

KEYNOTE ADDRESS

9:00 a.m. –
9:30 a.m. **Pushing Progress for Good: The Future of the (Un) Scaled Economy**

Salons
D-G

The forces of AI and “the economies of unscale” are taking every element of the 20th-century economy apart and reassembling it in an entirely

new way. As a result, we now have challenging choices to make about how to innovate and how to ensure that the algorithms we employ uphold our values as a society. In conversation, CFSI President and Chief Executive Officer Jennifer Tescher and Hemant Taneja will explore critical themes from his book “Unscaled: How AI and a New Generation of Upstarts Are Creating the Economy of the Future,” including:

- > How the forces of unscale are creating new opportunities across industries
- > Why the era of “Move Fast and Break Things” is over
- > How AI can be used as a force of innovation – and good – in financial services, specifically for Main Street, USA, and the un- and underbanked

Hemant Taneja, Author, “Unscaled: How AI and a New Generation of Upstarts Are Creating the Economy of the Future”

Jennifer Tescher, President and Chief Executive Officer, CFSI

9:30 a.m. –
10:15 a.m.

Salons
D-G

Does the U.S. Need a National Data Privacy Law?

As high-profile stories of data breaches and misuse continue to make headlines, a global wave of policies that empower consumers to control more of their data is picking up speed. Around the world, recent regulations include UK Open Banking, GDPR in Europe, and Australia's new Consumer Data Right. Here in the U.S., California's sweeping new data privacy law raises the specter of a patchwork of conflicting state-level policies – unless the federal government decides to act first. Join us for a debate on whether the U.S. needs a comprehensive national policy for data sharing and privacy, and what we can learn from other countries' experiences.

Tony Hadley, Senior Vice President, Public Policy, Experian

Melissa Koide, Chief Executive Officer, FinRegLab

Christina Tetreault, Senior Policy Counsel, Consumer Reports

Moderated by: Adrienne Harris, Former Special Assistant for Economic Policy to President Obama

10:15 a.m. –
10:30 a.m.

Salons
D-G

Closing Remarks

Tanya Ladha, Director, CFSI