

Bios

Ray Boshara is a senior advisor at the Federal Reserve Bank of St. Louis. His work focuses on household financial stability, with an emphasis on strengthening the balance sheets of American families and how that can contribute to economic growth. Prior to joining the Fed in 2011, Boshara was vice president of the New America Foundation, a D.C.-based think tank, where he founded and directed the Asset Building Program as well as programs promoting a new social contract, college savings, global assets and financial inclusion. Previously, he worked for CFED, the U.S. Congress, the United Nations in Rome and Ernst & Young. Over the last 20 years, Boshara has advised the Clinton, George W. Bush and Obama administrations, Congress, presidential candidates and policy-makers worldwide on savings and asset-development policies for low-income families. He has testified before Congress several times, written for *The Washington Post*, *The New York Times* and *The Atlantic Monthly*, and is the co-author (with Phillip Longman) of *The Next Progressive Era*, published in 2009. Boshara is a graduate of The Ohio State University, the Yale Divinity School and the John F. Kennedy School of Government at Harvard.

Leslie Green-Pimentel is the associate director of the Center for Community and Economic Development and an assistant professor of community development at Delta State University. Previously, she taught online courses at the University of Georgia and Walden University. Green-Pimentel also spent time in the housing and financial counseling services division at the Utah State University Family Life Center. Her research interests include mortgage debt among older adults, foreclosure, mortgage default counseling, homebuyer education and counseling, financial literacy, and financial therapy. She has a doctorate from the University of Georgia in the Department of Housing and Consumer Economics.

John M. Hilpert is president of Delta State University, where his seven-year tenure has resulted in significant growth and progress. During more than 30 years in higher education administration, Hilpert has also served as president of Northern State University in Aberdeen, S.D., executive vice president and acting president of the University of South Dakota, vice president at Pennsylvania's Thiel College and executive assistant to the president at Suomi College (now Finlandia University) in Michigan. Throughout his career, Hilpert has served various organizations on boards, task forces and committees, including board president for the Delta Health Alliance, a regional nonprofit corporation; president of the Mississippi Association of Colleges and Universities; and chair of the Commission on Colleges Board of Directors (Southern Association of Colleges and Schools). In 2004 he was appointed by Gov. Haley Barbour to serve on Mississippi's Council for Education Technology. Hilpert has testified before several state legislative committees and a select committee of the U.S. House of Representatives, has authored many articles for scholarly and other periodicals, and is frequently invited to address groups on a variety of topics. He holds a doctorate from the Center for the Study of Higher Education at the University of Michigan, where he won the John S. Brubacher Award for scholarly excellence in the history of higher education; a master's in divinity from Concordia Seminary in Missouri; and a bachelor's degree from Concordia Senior College in Indiana.

Paulette Ann Meikle is chair and associate professor of sociology and community development at Delta State University (DSU). She is also the director of DSU's Center for Community and Economic Development. Meikle's research interests include the sociology of community, civic engagement, globalization and its impact on rural and marginalized communities, livelihood, global stratification, gender inequality, and grassroots natural resource management. Her primary teaching interests are in community development, social theory, social research methods, and in leading Study Abroad programs. Meikle has published articles in *Caribbean Geography*, *The Journal of Extension*, *Journal of Community Development* and other publications. She holds a doctorate from Mississippi State University and a master's in philosophy from the University of the West Indies.

Paheadra Bratton Robinson joined the Mississippi Center for Justice in August 2006 and leads its economic justice work, which focuses on foreclosure prevention and predatory lending campaigns. In addition to private practice, she has served as counsel to three legislative committees in the Mississippi House of Representatives—Conservation and Water Resources, Juvenile Justice and Municipalities. Because of her interest in social justice and welfare, Robinson co-founded the Mississippi-based Fresh Start Foundation to provide direct financial aid to victims of Hurricane Katrina. She is the 2011 recipient of the National Consumers League Florence Kelley Leadership Award for her dedication and commitment to consumer issues affecting the working poor. A native of Jackson, Miss., Robinson is a graduate of Tougaloo College and the University of Mississippi School of Law.

Amy Shir, national asset-building consultant and financial educator, has been working in the asset-building field for 11 years. She launched the refugee IDA program for Jewish Family and Vocational Service, Louisville, in 2000. Five years later, Shir became the director of economic development at the Institute for Social and Economic Development (ISED), which serves as the leading provider nationwide of training and technical assistance for refugee economic development programs. She oversaw ISED's IDA, MicroEnterprise (ME), Small Business, tax credit and financial education consulting work. Funders for this work included the Office of Refugee Resettlement (ORR), Office of Community Service (OCS), Small Business Administration (SBA) and American Express. Shir currently serves as a regional consultant for the Asset Initiative, funded by OCS. She holds an MPA from Syracuse University's Maxwell School and a BA in psychology from Wesleyan University.

Melbah Smith serves as director of the Coalition for a Prosperous Mississippi (CPM). CPM is a nonprofit organization that addresses public policy through the development of specific strategies created to enable low- and moderate-income families to accumulate long-term and practical assets, including savings, investments, homes, educational opportunities and accrual of capital for retirement and estate building. CPM has evolved from an informal gathering of individuals with common interests in asset building to an organized, collaborative and diverse community-based organization. To date, more than 22 organizations and agencies serve as partners with CPM. Smith has also worked for more than 35 years as a cooperative organizer, developer and leader with the Federation of Southern Cooperatives/Land Assistance Fund in its state association office in Mississippi. During that time she has worked to bring health care, economic development and social justice to rural people in some of the poorest areas of the country. She has helped establish more than 25 cooperative businesses in Mississippi and brought both immediate assistance and long-term co-op education and development to areas devastated by low wealth and economic distress.