



## **New Innovations in Financial Capability Counseling**

### **Panelists**

#### **Jerrah Crowder Greater Newark LISC**

Jerrah Crowder joined Greater Newark Local Initiatives Support Corporation in September 2015 to lead its *Income and Asset Building* initiatives. Just prior to LISC he worked as a financial coach with the Financial Clinic in New York City. Although Jerrah has a diverse professional background, having served in the for-profit sector as a financial consultant at a global advisory firm and as a nonprofit director with Quest Ink Inc in Newark, New Jersey, the theme of development has been the common thread throughout his many years in the Greater New York/New Jersey area.

Over just the past year, he has served as a trainer of financial counselors for the New York Public Library, a facilitator of continuing education financial workshops for frontline social service staff throughout New York City, and was a featured presenter at the Corporation for Enterprise Development's most recent National Assets Learning Conference. He is now focused on his most important assignment, establishing two new LISC Financial Opportunity Centers in Newark where residents can receive career services, benefits screening and enrollment, and financial coaching all at the same location.

Beyond these roles he has also been civically engaged as a New Jersey Planning Official and chairman of Newark's Central Planning Board, board member for Newark's Youth Investment Council, and coordinator of an urban public policy leadership institute for Newark-based youth.

Born and raised in Newark, NJ, Jerrah holds a Bachelor of Arts in History from Howard University in Washington, DC.

#### **Megan Kiesel Clarifi**

Megan Kiesel joined Clarifi in 2012 with nine years' experience in program management and nonprofit administration. As Senior Program Manager, Ms. Kiesel creates, identifies and implements innovative programs that help families overcome obstacles to meeting their financial goals. Since joining Clarifi, Ms. Kiesel developed a volunteer-based financial coaching program to supplement traditional financial counseling, expanded Clarifi's capacity to support consumers as they make informed student loan borrowing and repayment decisions, spearheaded a unique research project to identify the impact of financial counseling on physical wellness and health insurance continuity and worked with external partners to help Clarifi's services reach new audiences. Previously, Ms. Kiesel worked at the Campaign for Working Families, where she linked low income tax filers to fairly priced financial products to promote healthy budgeting and savings habits. In this role she also served as co-chair of the National Community Tax Coalition's Asset Building Working Group, actively participated in the national Savings Bond Working Group and implemented several large scale research projects designed to evaluate the impact of behaviorally-based program changes on the financial decisions of low income families. Prior to her work with the Campaign for Working Families, she developed a health education program for high schools in suburban Philadelphia and supported the implementation of two citywide voter education and mobilization drives focused on homeless and formerly homeless individuals for Project H.O.M.E. Ms. Kiesel has an MSW from Temple University.

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**Avi Telyas ~**  
**Founder, Makerhoods.org**  
**Bio and Contact Information**

Avi Telyas is the founder of Makerhoods.org, a real estate development company which creates affordable work/live neighborhoods. Specifically designed for low to moderate income entrepreneurs, the development offers urban families self-employment opportunity and a viable chance to rise up the economic ladder.

The Makerhoods program brings together Mr. Telyas' life-long interest in entrepreneurship and urban development. Upon graduating from the Harvard Business School in 1986, Mr. Telyas embarked on his own entrepreneurial career by acquiring a small manufacturer of motors and controls based in Bayside, Queens, NY. Mr. Telyas proceeded to grow the business by applying the techniques of the Toyota Production and Lean Manufacturing Systems. His efforts were recognized by a Wall Street Journal article, a half house show in CNN called *Managing with Lou Dobbs*, as well as a Harvard Business School case study in the operations curriculum. Mr. Telyas was also selected as runner up for Entrepreneur of the Year award in 1999 by the Harvard Business School Club of NY.

More recently, Mr. Telyas owned and Operated Kullman Buildings Corp, a large manufacturer and developer of modular buildings. His innovations there also led to the tallest modular building in the world.

Mr. Telyas also devotes his time to pro bono consulting for various charitable and nonprofit organization in the metropolitan area.

**Moderator**

**Page Carlson-Heim**  
**Community Development Group Manager for the Mid-Atlantic Region**  
**TD Bank**

Paige Carlson-Heim is a Community Development Group Manager for TD Bank, covering the Mid-Atlantic, Mid-South and South Regions (NJ/PA/DE/MD/DC/VA/NC/SC/FL). In this role she helps the bank create and deliver products and services that meet the banking, lending and investment needs of communities in of these states. She serves on the National Alliance of Community Economic Development Associations Board, the Housing & Community Development Network of NJ Executive Board, the New Jersey Community Capital Credit Committee, the Philadelphia LISC Local Advisory Board, the Community Economic Development Committee of Philadelphia's Urban Affairs Coalition, and is co-chair of the UAC's Financial Education Committee.

Prior to coming to TD Bank, Paige was the Managing Director of the Housing & Community Development Network of NJ, a statewide association of more than 250 affordable housing and community development corporations, individuals and other organizations that support the creation of housing and economic opportunities for low- and moderate-income New Jerseyans. Paige spent 8 years with the Network, serving initially as the Organizational Development Specialist and Associate Director before becoming the Managing Director in 2007. From March 2006 through February 2007 she served as Acting Executive Director during the founding Executive Director's sabbatical.

While at the Network, Paige has helped to strengthen relationships with state administrators of housing programs, supported the ongoing development of the Network's advocacy capacity, refined technical assistance programs to better meet the needs of members and solidified partnerships at local, state and national levels to achieve community development policy and capacity building goals. She has been the lead facilitator in the effort by the National Association of Community Economic Development Associations (NACEDA) to define standards of excellence for state associations and their members, and to assess progress on the part of state associations toward meeting these standards. TD Bank continues to support Paige's work in this area. The results of this work will shape NACEDA's strategic plan as it grows to become the leading national voice for community development.

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She first piloted this unique approach to help Network members assess their capacity and develop a series of action plans for improving both individual organizational capacity as well as the overall capacity of the sector. Using this approach, Network members are identifying new and more effective ways of collaborating to achieve common goals, and ultimately become a learning community. In addition, Paige has assisted several other Network members with strategic planning and Board Development. Finally, she helped with the organizational development of the Homes for New Jersey Campaign, a statewide nonpartisan campaign to get decision-makers in New Jersey to acknowledge we have a housing crisis that needs solving, and to do something about it, as well as working with her own State legislators to educate them about the campaign and about housing issues in NJ. She is proud that every one of her District 14 legislators endorsed the campaign prior to the 2005 election!

Prior to coming to the Network, Paige worked in international community development for 15 years. Paige graduated from Georgetown University and served as a Peace Corps volunteer in Zaire. She has spent time living and working in Madagascar and Mali, and consulted with programs in Kenya, Zambia, Botswana, Ethiopia and Brazil.

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