

Speaker Biographies

Day 1 | Thursday, November 3, 2011

9:05 a.m. | Breakfast Keynote | Dan Iannicola Jr., The Financial Literacy Group

Mountbatten Ballroom



Dan Iannicola is an international leader in the financial literacy movement and since 2009 has headed The Financial Literacy Group (FinancialLiteracyGroup.com), a consulting firm which helps organizations design, produce and deliver researched-based financial education programs, curricula, materials, campaigns and program evaluations. From 2003-2009 he was the US government's top financial literacy official, serving as US Treasury's Deputy Assistant Secretary for Financial Education. Before this Mr. Iannicola acquired an extensive background in education and finance including roles as a school board president, adjunct professor of business law, an official at the U.S. Department of Education's Office of Postsecondary Education and an attorney in the financial services industry. He is a graduate of the Wharton School of Business, the University of Illinois College Of Law, and the American University Graduate School of Communication.

10:10 – 11:35 a.m. | Session 1 | Panel A | Financial Literacy: The Broader Story

Facilitator: Mary Catharine Lennon, HEQCO | Churchill Ballroom A



Sandra Huston is an associate professor with the Department of Personal Financial Planning at Texas Tech University. She is also a research associate with the Center for Financial Responsibility at Texas Tech and conducts research primarily focused on human capital inputs related to personal finance and the personal financial planning profession. She was the team leader and principal investigator for the Financial Literacy Assessment Project, a multi-stage research initiative that developed a framework and instrument to assess financial literacy. She received her B.A. in human ecology from the University of Manitoba, an M.S. in Consumer Policy and Affairs from the University of Guelph, and a Ph.D. in consumer economics from the University of Missouri-Columbia.



Jennifer Robson is a faculty member at the Arthur Kroger College of Carleton University where she teaches in the Riddell Political Management graduate program. She is the author of several publications on financial literacy and financial capability in Canada, including Financial Capability and Poverty, some of the earliest research and conceptual work on the topic. She has served as an expert witness on financial literacy and education savings by the OECD and by Parliamentary and provincial legislative committees. She sat on the design committee for the 2009 Canadian Financial Capability Survey conducted by Statistics Canada and was a senior advisor to the federal Task Force on Financial Literacy.



Marc Frenette is a senior research associate at the Ottawa-based Social Research and Demonstration Corporation (SRDC) where he has been working on several projects in postsecondary education, including financial literacy. Prior to joining SRDC, he was a research economist at Statistics Canada. His research interests include the economics of education, job displacement and income inequality. He is the author of numerous research papers and chapters for various policy-oriented academic books. He is co-editor of the book Pursuing Higher Education in Canada: Economic, Social, and Policy Dimensions. Frenette received his BA from the University of Ottawa, his master's from McMaster University, and his doctorate from the University of Nottingham, in economics.

10:10 – 11:35 a.m. | Session 1 | Panel B | Low-Income Students: What the Data Say

Facilitator: Christine Arnold, HEQCO | Churchill Ballroom B



Ross Finnie is an associate professor in the Graduate School of Public and International Affairs at the University of Ottawa, where he is also the associate professor and director of the new Education Policy Research Initiative; a visiting fellow at Statistics Canada, research fellow of the C.D. Howe Institute and member of the Canadian Labour and Skills Researcher Network. His postsecondary education (PSE) interests include access and barriers, persistence and pathways to completion, student financial aid and financing, immigrant participation, gender differences, measuring quality and student engagement. He is co-editor of the MESA series of books on PSE published by McGill-Queen's University Press and has written numerous articles. He received his degrees from Queen's University, the London School of Economics and the University of Wisconsin-Madison.



A. Abigail Payne is a professor of economics at McMaster University and director of the Public Economics Data Analysis Laboratory. Her current research in higher education explores decisions to attend and gender gaps in participation, as well as determinants of successful transition from high school to university. She also studies the impact of policies on student performance in K-12 education. She received her B.A. from Denison University, her Ph.D. from Princeton University and her J.D. from Cornell University. She has published in the American Economic Review, Journal of Public Economics, Journal of Law and Economics, and other journals.



Sandy Hudson is in her second term as chair of the Canadian Federation of Students–Ontario, representing more than 300,000 students. She served three terms on the executive committee of the University of Toronto Students' Union; one term as vice-president equity and two terms as president. She also served as the women's representative and the racialized students' representative to the National Executive of the Canadian Federation of Students. A community and campus organizer, she has spearheaded anti-racism and anti-violence initiatives and also helped organize two province-wide days of action for affordable education.

11:55 a.m. – 1:05 p.m. | Session 2 | Panel A | Changing Attitudes about PSE

Facilitator: Ken Norrie, HEQCO | Churchill Ballroom A



Reuben Ford is a research director at the Social Research and Demonstration Corporation (SRDC), a non-profit research organization created in 1991 to develop, field test and rigorously evaluate new programs with a special concern for the effects on the disadvantaged and to raise the standards of evidence used in assessing policies. Since 2003, he has directed SRDC's team investigating high-school based approaches to increase access to postsecondary education across Canada. SRDC's work includes evaluations of the Life After High School program of support for postsecondary program and aid applications, currently being piloted in British Columbia and soon to be introduced in Ontario. He received his Ph.D. from University College, London.



Philip Oreopoulos is an associate professor of economics at the University of Toronto and a research associate of the National Bureau of Economic Research and Research Fellow at Statistics Canada. An editor of the Journal of Labor Economics, he uses both quasi-experimental methods and large-scale field experiments to explore the cost-effectiveness of particular programs and policies. Current projects include evaluations of the effects from incorporating college applications as part of high school curricula, providing personal assistance with applications and better understanding what schooling does across different levels. Oreopoulos has held visiting appointments at the Massachusetts Institute of Technology, University of British Columbia (UBC) and Harvard University. He received his master's degree from UBC and his doctorate from the University of California at Berkeley.

11:55 a.m. – 1:05 p.m. | Session 2 | Panel B | Student Perceptions of Financing PSE

Facilitator: Christine Arnold, HEQCO | Churchill Ballroom B



Miriam Kramer is the director of Higher Education Strategy Associate’s Canada Education Project, and was a senior policy/research analyst in the Educational Policy Institute’s Canada office. She has worked in the postsecondary education sector for 12 years and has extensive knowledge of Canadian and American higher education policy. She has managed numerous projects for various government and institutional clients, with particular emphasis in the area of student financial aid. She received her B.A. from Queens College of the City University of New York and her M.Sc. from the London School of Economics and Political Science.



Jean-Pierre Voyer is CEO of the Social Research and Demonstration Corporation since 2006. Previous to that, he was the federal assistant-deputy minister in charge of the Policy Research Initiative, an organization then associated to the Privy Council Office and responsible for conducting research on cross-cutting social, economic, and environmental issues. Former director general of the Applied Research Branch at Human Resources Development Canada, he oversaw applied research and supporting data development in a large variety of social policy fields. He was Chairman of the OECD Employment, Labour and Social Affairs Committee from 1998 to 2000. He holds a Master’s degree in Economics from Queen’s University and an undergraduate degree in Economics from the Université de Montréal.



Suzanne Tyson is president of Studentawards Inc., whose free scholarship search service helps high school, university and college students find information about scholarships, bursaries, grants, fellowships and other forms of financial assistance. Its web-based research service has 500,000 student members. Tyson has more than 20 years of business experience in educational publishing, sales and marketing – working at Prentice Hall, CCH Canadian, Thomson Nelson, Clearnet and Air Miles. She received her BA and MBA from the University of Western Ontario.

1:05 p.m. | Lunch Keynote | David Hughes, Pathways to Education, Canada

Mountbatten Ballroom



David Hughes is president and CEO of Pathways to Education Canada, a charitable organization that helps youth in low-income communities graduate from high school and successfully transition into post-secondary education or training. Over his 25-year career, Hughes has held senior leadership positions with AIESEC Canada and the SOS Children’s Villages International, and was president and CEO of Habitat for Humanity Canada. Under his leadership, Pathways has launched new programs in Ontario, Quebec, Nova Scotia and Manitoba and is expanding to additional provinces. He holds an economics degree from the University of Western Ontario and a postgraduate degree from the London School of Economics in social policy, public administration and non-profit management.

2:35 – 4:00 p.m. | Session 3 | Panel A | Student Assistance as a Tool for Low-Income Students

Facilitator: Mary Catharine Lennon | Churchill Ballroom A



Noah Morris is the director of Ontario's Student Financial Assistance Branch of the Ministry of Training, Colleges and Universities (MTCU), overseeing the delivery of 26 student financial aid programs. An 18-year veteran of the Ontario Public Service, he was the executive director of finance for MTCU and the Ministry of Education. He holds an undergraduate degree from McGill University and a graduate degree from McGill and Queen's universities.



Sam Andrey is the executive director of the Ontario Undergraduate Student Alliance, which represents 145,000 professional and undergraduate students to the provincial government. Formerly OUSA's director of research, he received his degree in biochemistry from the University of Waterloo, where his involvement with university governance first began.



Shelley Clayton is the director of financial aid at the University of New Brunswick's Fredericton campus, where she has focused on student services and financial aid both in the Atlantic Canada region and across the country. She is an active member and former board president of the Atlantic Association of Colleges and Universities Student Services, as well as the Canadian Association of Student Financial Aid Administrators. She is also an active member of the Canadian Association of Colleges and Universities Student Services.

2:35 – 4:00 p.m. | Session 3 | Panel B | Using Curriculum to Foster Financial Literacy

Facilitator: Beth Brown, Ministry of Education | Churchill Ballroom B



Tom Hamza is president of the Investor Education Fund (IEF), a leading not-for-profit authority in financial literacy, education and research, mandated to help Ontarians make better financial decisions. He is a veteran of the financial services industry as a strategy consultant to some of the largest Canadian and international financial services companies. Following his time at Deloitte Consulting and A.T. Kearney Consulting, he served as vice-president of financial services and chief compliance officer for Futura Financial (formerly KidsFutures). He oversaw the redesign of the IEF's website SmarterAboutMoney.ca and has helped develop user friendly animation, video and calculators. As co-chair of the Working Group on Financial Literacy, he helped the Ontario school curriculum add financial instruction from grades 4-12. He holds an M.B.A. from the Richard Ivey School of Business as well as several certifications from the Investment Funds Institute of Canada.



Zenobia Omarali is assistant curriculum leader for school-wide initiatives at Georges Vanier Secondary School, and a guidance councillor and former business studies coordinator for the Toronto District School Board. She received the 2010 Ontario Business Educators Association's Hillmer Award for outstanding service and dedication to business studies and the 2008 Investor Education Fund's Outstanding Educator Award in Financial Literacy. She received her undergraduate degree in business and computer science and her master's in systems design engineering from the University of Waterloo.



Bill Schoenhardt is a high school teacher in the York Region District School Board, where he has taught a grade 12 course in capital markets for the past ten years. A veteran of the private sector as well as the independent and public school systems, he is a recipient of the Investor Education Fund's 2008 Outstanding Educator in Financial Literacy award, and the Ontario Business Educators' Association 2010 Innovative Business Education Teacher award. He holds an M.B.A. from the Schulich School of Business.

Day 2 | Friday, November 4, 2011

9:05 a.m. | Breakfast Keynote | Dilip Soman, University of Toronto Rotman School of Management
Mountbatten Ballroom



Dilip Soman is Corus Professor of Strategy, professor of marketing and senior fellow, Desautels Center for Integrative Thinking at the University of Toronto's Rotman School of Management. His research interests include behavioural economics, consumer and managerial psychology and public policy. He received his bachelor's degree from the University of Bombay, his MBA from Indian Institute of Management, Ahmedabad and his doctorate from the University of Chicago.

10:25 – 11:50 a.m. | Session 4 | Panel A | Saving for PSE: Raising Awareness

Facilitator: Ken Norrie, HEQCO | Mountbatten Ballroom A



May Wong is Executive Director of the Omega Foundation, a public foundation that uses innovative partnerships and approaches to improve low-income Canadians' use of financial tools that promote self-sufficiency. Omega's current focus is improving low-income families' access to Registered Education Savings Plans and the Canada Learning Bond, an under-subscribed grant that kick-starts savings for children's higher education. Over the past 20 years, May has directed and advised on strategic giving and collaboration for a number of foundations, including the Toronto Community Foundation, the Toronto Atmospheric Fund, the Ontario Trillium Foundation and others. She is a member of the board of Diaspora Dialogues, the Clean Air Partnership, the Canadian Urban Institute and the Environics Institute.



Fairy Wong oversees the Children Rising Program at Career Trek Inc., a not-for-profit organization in Manitoba that helps young people discover postsecondary education. The Children Rising Program brings together Aboriginal and non-Aboriginal people with a common message: real success will only be realized when we value each other and walk together as equals. In collaboration with Aboriginal communities, the holistic program model supports youth living on reserves in realizing their career and educational potential. During her time at Career Trek, Wong has expanded the Children Rising Program to eight communities in Manitoba.

10:25 – 11:50 a.m. | Session 4 | Panel B | Innovative Interventions for Increasing Financial Literacy

Facilitator: Angelika Kerr, HEQCO | Mountbatten Ballroom B



Sandra Huston is an associate professor with the Department of Personal Financial Planning at Texas Tech University. She is also a research associate with the Center for Financial Responsibility at Texas Tech and conducts research primarily focused on human capital inputs related to personal finance and the personal financial planning profession. She was the team leader and principal investigator for the Financial Literacy Assessment Project, a multi-stage research initiative that developed a framework and instrument to assess financial literacy. She received her B.A. in human ecology from the University of Manitoba, an M.S. in Consumer Policy and Affairs from the University of Guelph, and a Ph.D. in consumer economics from the University of Missouri-Columbia.



Lisa Chambers is director of the Centre for Community Partnerships at the University of Toronto, where she leads academic and co-curricular service-learning initiatives as well as university-community partnerships. She was the executive director of Michigan Campus Compact, an association of Michigan college and university presidents that promotes citizenship by encouraging students to engage in community service linked to scholarship. She has also held student affairs positions at Kent State University (Ohio) and at St. Norbert College (Wisconsin). Chambers received her BA from the University of Wisconsin-Stevens Point and her MA from the University of Nebraska-Lincoln.



Kristan Venegas is an associate professor of clinical education and a research associate in the Center for Higher Education Policy Analysis at the University of Southern California (USC) Rossier School of Education, where she specializes in access to higher education and financial aid policy for minority students. She is a former James Irvine Minority Doctoral Fellow, ASHE/Lumina Dissertation Fellow, and USC Mexican American Alumni Scholar, as well as former assistant professor of educational leadership at the University of Nevada, Reno. Her work has appeared in American Behavioral Scientist, Urban Education, the Journal of Higher Education and the Journal of Student Financial Aid. Venegas received her doctorate in higher education policy analysis at USC.

1:05 – 2:25 p.m. | Session 5 | Where to from Here?

Facilitator: Alison Griffiths, Financial journalist | Mountbatten Ballroom



Mike D'Abramo is a strategist at Fresh Squeezed Ideas, a Toronto-based market research firm, and an internationally recognized expert on youth and technology trends including education, copyright, social marketing and privacy issues. In 2000, he helped found Youthography, a consulting firm focused on understanding the youth demographic. His clients and partners have included Bank of Montreal, Nintendo and Kellogg's; government ministries and non-profit organizations including 4-H and Girl Guides. Currently, he conducts research for a range of clients including Kraft, Comcast and Molson. He received a B.A. and a B.E. from the University of Toronto and taught high school and college for more than four years.



Andrew Potter is the managing editor and political columnist at The Ottawa Citizen and a former public affairs columnist with Maclean's magazine. He is the author The Authenticity Hoax, the co-author of the international bestseller The Rebel Sell (titled Nation of Rebels in the United States) with Joseph Heath and a frequent commentator on youth culture.



Angela Self is a co-founder of SmartCookies.com, a site providing personal finance and lifestyle advice. She's the co-author of two Canadian bestselling books: The Smart Cookies' Guide to Making More Dough and The Smart Cookies' Guide to Couples and Money. She also writes a weekly personal finance column for The Globe and Mail and GlobelInvestor.com. She received her undergraduate degree from the University of Western Ontario and her journalism degree from Ryerson University.

2:30 – 3:00 p.m. | Adding it All Up | Alison Griffiths

Mountbatten Ballroom



Alison Griffiths is a financial journalist, author and broadcaster, with a background in economics, investigative research and financial writing. On television she has hosted W Network's Maxed Out and Viva's Dollars and Sense, which dealt with all aspects of money and financial management. She frequently appears as a guest on CBC, CTV and various radio programs, and is a syndicated columnist for the Toronto Star's Me and My Money and Alison on Money in the Metro newspapers. She also contributes to the Globe and Mail and blogs regularly for the Star's moneyville.ca. She conducts seminars and workshops on investing and money management. Co-author of 10 books on the topic, Griffiths has a new book due in January 2012, Count On Yourself: Take Charge of Your Money (Simon & Schuster, Jan. 2012).