



NC Student Loan Summit Bios

December 6, 2018

Micah Anderson

Micah Anderson works at MDC supporting the Network for Southern Economic Mobility. MDC is a Durham-based organization that works to connect people to opportunity in the American South. Before working for MDC he worked in college access in St. Louis and most recently at the NC State University College Advising Corps. During his time in college access, he worked directly with students navigating high school and preparing for postsecondary education and trained college advisors and coaches to support students in both rural and urban areas.

An Atlanta-area native, Micah attended Washington University in St. Louis, where he majored in Women and Gender Studies.

Tanya Ang

Tanya came to Veterans Education Success as the Policy and Outreach Director in the Fall of 2017, bringing more than 17 years of experience in higher education, most recently as Project Director at Servicemembers Opportunity Colleges at the American Association of State Colleges and Universities and Director of Veterans Programs at the American Council on Education. She also has served as a member of the U.S. Department of Veterans Affairs' Veterans Advisory Committee on Education.

As Project Director for Servicemembers Opportunity Colleges at the American Association of State Colleges and Universities, Tanya aided the service branches and institutions of higher learning on ensuring military-connected students had access to and received a high-quality education.

Tanya has also served as a higher education consultant to veteran service organizations, federal agencies, and congressional representatives on issues related to the derecognition of ACICS, supporting military-connected students impacted by the closure of ITT, and the passage of the recent Forever GI Bill. She has served on the U.S. Department of Veteran Affairs' Advisory Committee on Education and as a subject matter expert to those looking to implement policy and legislation related to military-connected students.

Tanya is the first in her family to graduate from college, and earned her BA in Communications at Biola University and an MA in Organizational Leadership at Vanguard University.

Whitney Barkley-Denney

Whitney Barkley-Denney is legislative policy counsel, based in Durham, NC, where she works with state legislatures, attorneys general, and governors to fight predatory lending, exploitative student loan practices, and unscrupulous debt collectors.

Prior to CRL, Whitney worked on a range of election law issues as director of the Michigan Election Law Project and field director for Election Protection 2008, coordinating law students and attorneys to monitor polls for election irregularities during the 2008 presidential campaign. Whitney clerked for the Lawyers Committee for Civil Rights Under Law, serving in the Voter Protection Division, working to enforce the 1964 Voting Rights Act. She accepted a fellowship from Equal Justice Works/AmeriCorps to do foreclosure assistance work with the Mississippi Center for Justice, developing legal and policy expertise in foreclosure, consumer lending, and for-profit colleges. In 2013 and 2014, Whitney was appointed to the US Department of Education's Federal Rulemaking Committee on Gainful Employment and Programmatic Integrity, helping to set federal financial policy for students.

Whitney attended The College of Charleston, in Charleston (SC), and graduated from the University of Michigan Law School, being named 2009 Woman Law Student of the Year by the National Women Lawyers Association. When she's not at work, Whitney enjoys theater.

Beverly Brown Ruggia

Beverly Brown Ruggia is the Financial Justice Organizer for New Jersey Citizen Action (NJCA). Beverly advocates for consumer finance protections and regulatory reforms and policies, which seek to end unfair, deceptive, and abusive practices in banking, mortgage servicing, foreclosure, and in all forms of lending and finance. Beverly leads the NJCA debt table and consumer protection coalition of state organizations working to combat student debt, medical debt, and all forms of predatory lending. Beverly represents NJCA in the multi-state anti-payday lending coalition, "Paydayfreelandia," which advocated for a strong Consumer Financial Protection Bureau payday loan rule on behalf of states where high interest rate loans are not permitted, and has been vocal about predatory lenders and of "fintech" companies circumventing and undermining state consumer finance protections.

Beverly led NJCA's successful campaign to divest \$86 million of state pension dollars from a payday lending company, and ultimately, to block an additional \$150 million investment in the same equity firm that owned the payday company. Beverly also advocates for the Community Reinvestment Act, fair housing, and access to financial services, including credit and savings, and mortgage finance. She represents NJCA in state and regional negotiations for community benefits agreements in partnership with NCRC, and with NJ State and regional organizations.

Mike Calhoun

Mike Calhoun is president of the Center for Responsible Lending (CRL), the policy affiliate of Self-Help, the nation's largest community development lender. He considers himself "fortunate to work with an extraordinarily talented staff and a dedicated coalition of organizations fighting to provide economic opportunity and advancement for low- and moderate-income families and families of color."

For more than 30 years, Mike has been on the front lines of working for economic justice. At CRL, he provides management and policy leadership. Based in DC, he often testifies in Congress and appears frequently in national media as an expert on financial issues. Prior to joining CRL in 2002, Mike led several lending divisions at Self-Help, providing responsible consumer loans, mortgages and small business loans, and heading an innovative program to provide national capital for affordable home loans. He has represented families to secure civil rights and consumer protections, including working for

ten years as a legal aid attorney. He is a former member and chair of the Federal Reserve Consumer Advisory Committee.

Mike received his BA degree in economics from Duke University, and his JD degree from the University of North Carolina. When he is not advocating on behalf of fair lending and civil rights, Mike's loves time with family, gardening, sailing and playing basketball.

Rev. Sekinah Hamlin

Reverend Sekinah Hamlin is CRL's faith affairs director, overseeing The Faith & Credit Roundtable which engages works with faith communities to end predatory lending and highlights the moral voice that religious traditions bring to eradicating deceptive usurious lending practices and policy. Among her numerous religious affiliations and activities nationally, Rev. Hamlin has worked directly with the Circle of Protection, National Council of Churches, and the All Africa Conference of Churches. In addition, she has served as senior pastor and/or on the staff of congregations within the Christian Church (Disciples of Christ), Presbyterian Church (USA), African American Episcopal Zion, United Methodist, and Church of God in Christ traditions. Rev. Hamlin is an ordained Minister in the Christian Church (Disciples of Christ) tradition. Previously, she served as Director of Ecumenical Poverty Initiative which was born out of the National Council of Churches and the Minister of Anti-racism and Reconciliation for the Southeast Regions of the Christian Church (Disciples of Christ) in the US and Canada. Rev. Hamlin earned a Bachelor of Arts Degree from Bennett College for Women and a Master of Arts Degree from Howard University in Political Science. She earned a Master of Divinity degree from Duke University Divinity School. She is also a Cornell University Certified Diversity Professional.

Ashley Harrington

Ashley Harrington is the Director of the National Social Justice Program for the United Negro College Fund (UNCF). As a member of the Public Policy and Government Affairs team, Ashley leads new policy and programmatic efforts to address the systemic issues that have perpetuated racial and economic inequality. She is currently focused on criminal justice reform, especially as it intersects with higher education. In addition to spearheading this program, Ashley works to improve higher education access and affordability through addressing the student debt crisis.

Prior to joining UNCF, Ashley worked at the Center for Responsible Lending(CRL) as Special Assistant to the President and Counsel. At CRL, Ashley she took a lead role in federal policy and advocacy efforts related to student loans. She also recently served as a primary negotiator for the Department of Education's Borrower Defense to Repayment Rulemaking Committee. Ashley previously served as Special Assistant to the Chief Diversity Officer in the Office of Governor Andrew Cuomo, focusing on supplier diversity in government contracting and state workforce diversity.

Ashley received her BA in Public Policy Analysis from UNC-Chapel Hill and her JD from New York University School of Law.

Andrea Harris

In 2016, Andrea Harris joined Self-Help as a Senior Fellow with a continued interest in the economic and social well-being of minorities. Prior to joining Self-Help, Harris served as co-founder and President of the NC Institute of Minority Economic Development (the Institute) helping to shape access to market

opportunities and financing for M/WBEs. Harris coordinates the HBCU Alumni Leadership Roundtable and serves on several boards and commissions.

Wade Henderson

Wade Henderson is the executive director of the Leadership Conference on Civil and Human Rights, the nation's oldest and most diverse coalition of civil rights groups that includes over 180 organizations. Prior to his current role, he was the Washington Bureau Director for the NAACP. He was also previously the Associate Director of the Washington national office of the American Civil Liberties Union, where he began his career as a legislative counsel. Mr. Henderson serves as the Joseph L. Rauh, Jr. Professor of Public Interest Law at the David A. Clarke School of Law, University of the District of Columbia, Washington, D.C. He has received numerous awards, including the prestigious 2003 Congressional Black Caucus Chair's Award.

John Herrera

Born in San Jose, Costa Rica, John Herrera became a naturalized US citizen on July 4, 1999 in Greensboro, North Carolina. Since 1999, Herrera has served as Senior Vice President for Latino/Hispanic Affairs at Self-Help, the nation's largest nonprofit community development financial institution. Herrera also helped found and is the current board chair of the Latino Community Credit Union (LCCU) in North Carolina. LCCU provides accessible ethical financial products and education to empower communities.

Herrera also is a founding and current board member of the National Association for Latino Community Asset Builders (NALCAB). Herrera made history in November of 2000 when his election as Carrboro Town Alderman marked the first time in North Carolina that a first generation Latino immigrant had been elected to municipal office. He was re-elected a second term in 2005 and served as Mayor Pro Tem.

Following through on his commitment to improve the integration of immigrants in North Carolina, Herrera also helped found numerous other community organizations working towards this purpose. He founded El Pueblo Inc. an affiliate of the National Council of La Raza (NCLR), and served as its chair from 1993- 1996. He was a board member for El Centro Hispano of Durham from 1995-1998, El Centro Latino of Carrboro from 2000-2002, the North Carolina Center for International Understanding from 2001-2006 and the North Carolina Minority Support Center from 2000- 2010. He has served on board of the Latino Community Development Center in Durham, North Carolina since 2001.

Herrera graduated from the University of Delaware in 1991 with a B.S in General Agriculture where he earned merit scholarships from The Wemyss Foundation of Delaware and the Philadelphia Conservation Projects Inc. After graduation, he worked for the World Wildlife Fund in Washington, DC and the Center for World Environment and Sustainable Development, in Raleigh. He then earned a Master of Science from North Carolina State University in Parks, Recreation and Tourism Management in 1999 and worked for Duke University for 5 years until joining the Self-Help staff in 1999.

Regarding his family, Herrera is married to Glisceria Z. Vindas, they have six children.

Robin Howarth

Robin is based in CRL's Durham office and has been a senior researcher there since late 2015 conducting research in student lending, small dollar lending, and debt buying. She also co-leads the student loan issue team with a focus on defending student borrower protections at the federal level and increasing federal and state accountability for student loan servicers and for-profit colleges.

Prior to joining CRL, Robin was a visiting professor in the Department of City and Regional Planning at UNC, where she also earned her PhD. From 2003 until 2015, she taught graduate and undergraduate economic and community development courses with a particular emphasis on finance. Her research interests at UNC focused on urban real estate markets, market analysis, and community development/engagement.

Her background also includes experience serving as a grant reviewer for U.S. Treasury's CDFI Fund and facilitating workshops for state and local officials in development finance. She began her career in banking on the West Coast in various corporate and commercial real estate lending roles. Robin earned her BA and MA from Stanford University.

Henry M. Lancaster II

Henry is the principal and manager of Lancaster, Craig & Associates, a lobbying, association management and community relations firm in downtown Raleigh. He is a graduate of the Northeastern University of School of Law in Boston, Massachusetts and Lincoln University in Pennsylvania.

Henry's North Carolina legislative and policy experience include his having served in former Governor Jim Hunt's administration in the Department of Environment and Natural Resources. After leaving state government, Henry worked at the North Carolina League of Municipalities as their Director of Intergovernmental Relations.

He has an abundance of experience in community organizing, political campaign engagement on a local and statewide basis. Henry is a former Chair for the North Carolina Arboretum Board of Directors and a former member of the Institute for the Environment/UNC Board of Visitors. He currently sits of the Board of Trustees for Lincoln University in Pennsylvania.

Additionally, he serves in an organizational and planning capacity with a group focused on uniting the alumni of North Carolina's ten HBCU's behind a resource enhancement strategy. The goal is to increase alumni giving to their respective institutions with an emphasis on strengthening their endowments and advocating for more reasonable financial aid options that lessens the debt load of students. This effort will be state and federal government oriented.

Henry lives in Raleigh, North Carolina with his wife Donna '76. They have three adult sons.

Matt Liles

Matt Liles is an Assistant Attorney General in the Consumer Protection Division of the North Carolina Department of Justice ("NCDOJ") where he investigates and litigates consumer enforcement actions related to education. Since joining the NCDOJ in 2014, Mr. Liles has focused on both solving broad issues like the mounting student debt crisis and fighting more-localized scams that target student consumers. Mr. Liles has been engaged on college access and affordability issues for over 15 years.

Before joining the NCDOJ, Mr. Liles worked with the law firm of Cohen, Milstein, Sellers & Toll, PLLC where he helped establish the firm's Public Client Practice. At Cohen Milstein, he served exclusively as outside counsel to numerous state attorneys general on large-scale strategic consumer enforcement actions. This included fraud investigations into national banks, for-profit schools, mortgage lenders, mortgage brokers, mortgage securitizers, telecommunications companies, debt collectors, and pharmaceutical companies. Mr. Liles began his legal career as an Honors Attorney with the U.S. Department of Housing and Urban Development where he helped HUD navigate the Financial Crisis.

Mr. Liles is a native of Zebulon, North Carolina. He is a proud Tar Heel with both undergraduate and law degrees from UNC-Chapel Hill. He lives in Raleigh with his wife (Nan Futrell) and sons (Emmett and Wells).

Reggie McCrimmon

Reggie manages CRL's coalition building and constituent relations. Based in the Durham office, Reggie develops and implements strategies that mobilize support across civil rights groups, faith, women, labor, millennials and community advocates. Reggie works closely with the student loan debt and debt collectors issue teams to ensure that African Americans, Latinos and low-income students receive financial fairness and the economic opportunity to build wealth.

Reggie is an experienced public affairs professional and social impact thought leader. Prior to joining CRL, Reggie served as a congressional staffer on Capitol Hill.

Reggie is a graduate of the North Carolina Central University where he served as Student Body President and holds a B.A. degree in political science.

Deandra Newsome

Deandra Newsome has spent most of her professional career working in the community and advocating for equality in North Carolina public policy. As a Fayetteville native she has volunteered in the Cumberland County Teen Court System, been a spokesperson for comprehensive sexual education with Planned Parenthood, Inc., worked as an intern in the North Carolina General Assembly, and recently finished two years serving as the Organizing Director for Advance Carolina, an organization that builds economic and political power in the black community. Currently she is a master's student at the Sanford School of Public Policy at Duke University.

In the community she is the Co-Founder of 2020 StartsNOW, a voter education initiative, a member of the National Social Action Commission in her Sorority, and an Oprah Winfrey Network Influencer for Queen Sugar. She received her Bachelor of Arts degree in Political Science and a minor in Philosophy with high academic honors from North Carolina Agricultural and Technical State University.

Deandra has lead and partnered on many service initiatives focused on education and quality of life. As the town administrator of Spring Lake, NC she worked with Mayor Chris Rey on a Literacy Initiative to have all of the elementary students reading on their appropriate grade level by the fourth grade. As the South Atlantic Regional Representative of Delta Sigma Theta, she raised enough donations to support 150 girls to have quality reproductive education and sanitary napkins for a year. Her efforts have contributed to the mission of Zana Africa Foundation and supported many Kenyan girls to stay in school.

Deandrea takes pleasure in all of the things she does, however when she is not advocating for equality in public policy she enjoys painting and dancing in her community. Although she paints for her leisure now, she has coached and performed all over Fayetteville, NC.

Bettylenah Njaramba

Bettylenah Njaramba was elected as President of the University of North Carolina Association of Student Governments (UNC-ASG) in March of 2018. Njaramba represents the students of the University of North Carolina System as an ex-officio member of the University of North Carolina System Board of Governors for the 2018-2019 academic year. As UNC-ASG president, Njaramba serves as chief executive officer and official spokesperson of the organization. She is the first African-American woman elected to this role.

Njaramba, a native of Kenya, was raised in Raleigh, North Carolina. She proudly attends North Carolina Central University and is a candidate for a Bachelor of Arts in Elementary Education with a concentration in Literacy. She has been passionately involved on her campus serving in various executive capacities throughout her matriculation at NCCU for organizations such as Student Government Association, Student Activities Board, and the Association of Students for a Better Africa.

Helen Savage

Helen Savage currently serves as AARP NC's lead volunteer on consumer fraud protection. In this capacity, she works with AARP staff and volunteers on consumer protection advocacy and education. Prior to this position, Helen had a 30 year career with AARP working in their Public Policy Institute, and on state and federal legislative issues in several southern states and California. Helen is especially proud of being part of efforts to eliminate storefront payday lending in North Carolina, as well as other efforts in NC to restrict predatory lending practices. Service as a consumer advocate is a key priority for Helen. She volunteered with the Virginia Citizens Consumer Council for 20 years when she lived in Northern Virginia, and her first job after college graduation was as a VISTA volunteer. She earned an M.S. degree in Consumer Economics from the University of Maryland, and is certified by the Midwest Academy as a Direct Action Organizing trainer. She lives in Cary, NC.

Kelly Tornow

Kelly Tornow serves as the Director of North Carolina Policy and is based in the Durham office. She represents CRL in the North Carolina General Assembly and develops legislative strategies to promote and protect consumer protections in lending.

Prior to joining CRL, Kelly worked in a variety of nonpartisan roles at the North Carolina General Assembly. Most recently, she worked as a staff attorney in the Legislative Analysis Division, focusing mainly on state and local government issues and election law. She is a graduate of the University of North Carolina at Chapel Hill and the North Carolina Central University School of Law.