Financial Literacy Standards Expert Review Panel

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Dr. Curtis Kidd Telemaque

Dr. Curtis Kidd Telemaque is an Adjunct Professor of Management and the Director of the HPS Center for Financial Excellence at the Howard University School of Business.

Dr. Cheryl Evans

HOWARD UNIVERSITY | HPS Center for Financial Excellence School of Business

Dr. Cheryl Evans is the Associate Director of the HPS Center for Financial Excellence at the Howard University School of Business.

Dr. Denise Streeter

Dr. Denise Streeter served as the Interim Department Chair of Accounting. She currently is in the roles of Faculty Director of the Wealth Management Program, Board member for the DC Small Business Development Center of SBA and is Associate Professor of Finance at Howard University's School of Business. In addition, she is developing curriculum for the Provost's Office of General Education to expand the financial literacy of all students at Howard University.

Dr. Anand Marri

Dr. Anand Marri is the Interim Provost and Executive Vice President for Academic Affairs and Professor of Educational Studies at Ball State University. His academic research focuses on economic literacy, civic and multicultural education, teacher education, and urban education. Prior to his appointment at Ball State University, Dr. Marri contributed to a variety of projects including the Cowin Financial Literacy Program at Teachers College, Columbia University.

Dr. Carly Urban

Dr. Carly Urban is Professor of Economics at Montana State University, Research Fellow at the Institute for Labor Economics (IZA), and Fellow at the TIAA Institute. Her research focuses on financial education data and the causal downstream effects of financial education.

Dr. Abdullah Al-Bahrani

Dr. Abdullah Al Bahrani is the Interim Associate Dean for Graduate Studies and Research at Northern Kentucky University's Haile College of Business. His focus is on increasing access to financial literacy and economics education. In addition to his academic work, Dr. Al Bahrani has a popular YouTube channel in which he breaks down complex economics topics for the public.

Rebecca Maxcy

Rebecca Maxcy is the Director of the University of Chicago Financial Education Initiative where she leads a team in the research and development of K-12 financial education materials. Prior to this, she spent over a decade as a researcher, developer, and programming expert of math curriculum.

Amy Marty Conrad

Amy Marty Conrad, M.S.,AFC© is the Managing Director, Insights at the National Endowment for Financial Education (NEFE). In this role, Amy works on convenings, communications, partnerships, thought leadership, and research-to-practice.

Michelle Samuels-Jones, Ed.D.

Michele Samuels-Jones, Ed.D. is the Senior Director of Equity at the National Endowment for Financial Education (NEFE). In this role, Dr. Samuels-Jones provides strategic leadership, direction and support to advance equitable and inclusive practices in financial education—particularly among historically underrepresented and/or marginalized racial and ethnic populations and other underserved groups.

Dr. William Bosshardt

Dr. William Bosshardt is a Professor of Economics and Director of the Center for Economic Education at Florida Atlantic University. He led the team that wrote the first edition of the National Standards for Financial Literacy in 2013 and recently served on the committee that revised Florida's standards in financial literacy in 2023. His main area of research is in economic and financial education.

Caroline Bruckner

Caroline Lewis Bruckner is a tax professor on the faculty of American University Kogod School of Business (KSB) and is Managing Director of the Kogod Tax Policy Center. Since joining KSB in 2015, she has released ground-breaking research on the gig economy as well as women business owners and the U.S. tax code. She has testified multiple times before Congressional committees and IRS. In April 2021, the Chair of the U.S. Senate Committee on Finance, Ron Wyden (D-OR) introduced legislation to address challenges women business owners have accessing capital prompted by Bruckner's research. Currently, she is working a Congressional witness testimony dataset to measure the diversity and impact of Congressional witnesses in the federal legislative process as well as new research on small business tax literacy trends and how AI can be used to modernize tax administration. She teaches courses on business law, principles of federal income tax; fundamentals of business ownership; challenges of women business owners; business implications of the future of work; and in the KSB management in sustainability masters program. She is the program coordinator for KSB's Volunteer Income Tax Assistance (VITA) program and the faculty advisor for the Kogod VITA Volunteer Corp and Kogod Women in Business clubs.

Experience: Prior to joining KSB, she worked for the U.S. Senate Committee on Energy and Natural Resources and the U.S. Senate Committee on Small Business and Entrepreneurship, ultimately as Chief Counsel, where she developed small business tax legislation and advised the committee and its chair on tax, labor and budget matters. During that time, she developed expertise on Senate rules and Congressional committee procedure. Before public service, Bruckner was a senior associate with PricewaterhouseCoopers, LLP - Washington National Tax Services where she advised clients on international tax and treaty issues and an associate at PaulHastings LLP working on employee benefits matters in their D.C. office.

Media: Bruckner is an experienced media resource on tax issues generally and her research. Her work and expertise has been featured in interviews with national outlets and publications including: *CNBC's The Closing Bell, Yahoo Finance, NPR, The Wall Street Journal, The Washington Post, Bloomberg, Forbes, Time, USA Today, Inc. Magazine, Politico, Tax Analysts, Fortune, Money, Wallet Hub.* Her writing has been published in *The Financial Times*, *The Hill, The Chicago Tribune, Tax Notes,* and *The Journal of Taxation*.

Education & Professional Affiliations: Bruckner has a Masters in Tax (LLM) from Georgetown University Law Center, a JD from George Mason University School of Law where she won the "Best Memorandum of Law Award" for the First-Year Class, and a BA in Political Science from Emory University, where she was a member of

	Pi Sigma Alpha, Political Science Honors Society. She is an American College of Tax Counsel Fellow and member of the (1) National Academy of Social Insurance, (2) American Bar Association, and (3) Virginia State Bar. She is certified as a VITA volunteer and works along with KSB students doing tax returns for low-income DC residents each tax season.
	Bárbara Robles received her PhD in Economics with fields in Money and Banking and Econometrics from the University of Maryland-College Park. She is the author of Exploring online and offline informal work: findings from the Enterprising and Informal Work Activities (EIWA) survey (Federal Reserve Working Paper, 2016) with Marysol McGee exploring the off-line and on-line Gig Economy prevalence. Her other research has explored comprehensive data collection approaches for the not-for-profit sector in Surveying Community Stakeholders: Exploring the Viability of a National Sampling Frame (2014) and Analyzing Stakeholder Data: Capturing Community Conditions, Economic Inclusion and Emerging Issues (2014). Her research combines unique tax survey data (annual) for hard-to-reach populations with tax administrative data. (See Tax Refunds and Microbusinesses: Expanding Family and Community Wealth Building in the Borderlands (2009), Financial and Asset-Building Capabilities of Southwest Border Working Families: An Action Research Approach to Culturally Responsive Economic Resiliency Behaviors (2013); U.S. Latino Families, Heads of Households, and the Elderly: Emerging Trends in Financial Services and Asset-Building Behaviors (2009); Economic Inclusion and Financial Education in Diverse Communities: Leveraging Cultural Capital and Whole Family Learning (2014); and MEASURING ALTERNATIVE WORK ARRANGEMENTS FOR RESEARCH AND POLICY (2020)). She is a co-author of the 2006 Gustavus-Meyers Human Rights award book, The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide. She has taught statistics, quantitative methods, monetary policy, survey and participatory research methods, econometric, financial, tax and asset building graduate courses at Arizona State University, the University of Texas-Austin and the University of Colorado-Boulder. She has held the position of Revenue Estimator/Economist for the Joint Committee on Taxation scoring tax legislation for the House

	Ways and Means and Senate Finance Committees. Her first professional employment was as a Tax Examiner for the Internal Revenue Service. Her research focuses on data collection methods and survey protocol addressing hard to reach populations, tax, financial and asset-building education, micro-businesses, self-employment, independent contractors, small business and gig ecosystem entrepreneurship with special focus on low-to-moderate income populations.