

Committee on Energy and Commerce
U.S. House of Representatives
Witness Disclosure Requirement - "Truth in Testimony"
Required by House Rule XI, Clause 2(g)(5)

1. Your Name: Jeanne M Hogarth		
2. Your Title: Vice President		
3. The Entity(ies) You are Representing: Center for Financial Services Innovation		
4. Are you testifying on behalf of the Federal, or a State or local government entity?	Yes	No x
5. Please list any Federal grants or contracts, or contracts or payments originating with a foreign government, that you or the entity(ies) you represent have received on or after January 1, 2015. Only grants, contracts, or payments related to the subject matter of the hearing must be listed. None		
6. Please attach your curriculum vitae to your completed disclosure form.		

Signature: _____ Date: June 6, 2017

Jeanne M. Hogarth
Vice President, Policy
Center for Financial Services Innovation

EXPERIENCE

Center for Financial Services Innovation, Washington DC 2013 - Present
Vice President, Policy

Lead CFSI's policy initiatives to incorporate the latest research and innovative thinking into the policy process and serves as a liaison with federal agencies, NGOs, non-profits, and other key stakeholders.

Co-author of [Use of Financial Services by Unbanked and Underbanked and the Potential for Mobile Financial Services Adoption](#) (2012), [Double Duty: Payment Cards as a Doorway to Greater Financial Health](#) (2013), [Do You Know What You Owe? Students' Understanding of Their Student Loans](#) (2014), and [Understanding and Improving Consumer Financial Health in America](#) (2015)

Federal Reserve Board, Division of Consumer & Community Affairs, Washington DC. 1995 - 2012
Manager, Consumer Research

Responsible for research and outreach initiatives. Research program involved both primary and secondary data that was quantitative and qualitative. Outreach program implemented strategic partnerships with key stakeholders in the international, federal, non-profit, and for-profit sectors. Initiated consumer testing and online consumer survey programs within the Board; developed and implemented statements of work for qualitative and quantitative research contracts (one-off contracts and basic ordering agreements); served as COTR. Projects included consumer surveys, focus groups, and cognitive interviewing on mobile financial services, vehicle leases, payroll cards, electronic disclosures, mortgages, home equity loans, credit cards, and privacy notices.

Cornell University, Ithaca NY 1982 – 1995
Associate Professor, Consumer Economics and Housing

Served on Extension and Research Faculty with Cornell Cooperative Extension. Responsible for developing research-based community education programs focusing on consumer financial issues. Developed partnerships with state and local agencies; developed, implemented, and evaluated train-the-trainer programs.

University of Illinois, Urbana, IL
Assistant Professor, Family and Consumer Economics

Olmsted Falls Board of Education, Olmsted Falls, OH
High School Teacher

EDUCATION

Ph.D. & M.S. in Family and Consumer Economics, The Ohio State University, Columbus OH

B.S. in Education, *cum laude*. Bowling Green State University, Bowling Green, OH

PUBLICATIONS

Author or coauthor of 34 refereed journal articles appearing in *Journal of Consumer Affairs*, *International Journal of Electronic Banking*, *Journal of Family & Economic Issues*, *Journal of Consumer Satisfaction/Dissatisfaction and Complaining Behavior*, *Financial Counseling and Planning*, *International Journal of Bank Marketing*, *Journal of Services Marketing*, *Economic Development Quarterly*, *Financial Services Review*, *Journal of Consumer Policy*, *Journal of Public Policy and Marketing*, *Journal of Public Service and Outreach*, *Journal of Consumer Studies in Home Economics*

Coauthor for six *Federal Reserve Bulletin* articles, eight invited papers, 59 conference papers, an additional 33 conference presentations, four conference posters, and four Family Impact Seminar presentations.

CONSULTING/ADVISORY BOARDS

Credit Builders Alliance Board of Directors, 2014 – present; Chairman of the Board, 2016- present
University of Missouri-St. Louis Center for Excellence in Financial Counseling Advisory Board, 2010 - present
University of Wisconsin-Madison Center for Financial Security Advisory Board, 2010 - 2011
OECD Programme for International Student Assessment (PISA) Financial Literacy Assessment Expert Group, 2010 – 2013
U.S. Representative to OECD Steering Committee for the International Network for Financial Education; served on advisory board and as member of evaluation subcommittee, 2008 - 2011
U.S. Representative to the International Forum for Financial Consumer Protection and Education(FinCoNet); served on executive committee, 2004 – 2011
Financial Literacy and Education Commission; served as chair of research and evaluation work group; previously served on website and national strategy working groups, 2004 - 2012
Villanova University Center for Marketing and Public Policy Advisory Board. 2004-2013
National Forum to Promote Low-Income Household Savings. 2002-present

OUTREACH AND CONSUMER EDUCATION RESOURCES

Federal Reserve Board. Authored and managed production for 19 programmatic resources including publications, web pages, calculators, teacher/trainer resources, most available in English and Spanish.
Cooperative Extension System. Authored and managed production for 8 multi-media curricular resources that ranged from peer-volunteer programs to consumer materials.

HONORS AND AWARDS

Ohio State University College of Education & Human Ecology Hall of Fame, 2012
American Council on Consumer Interests, First Place Poster Award, 2012 (Do You Know What You Owe?)
Helen LeBaron Hilton Visiting Professor, Iowa State University, 2009-2010
Margaret Ritchie Distinguished Speaker, University of Idaho, 2006
Academy of Financial Services Best Conference Paper Award, 2006 with A. Hazembuller for paper, Is More Always Better? Information Search for Financial Products.
American Council on Consumer Interests Distinguished Fellow Award, 2006
AARP Financial Services for Older Consumers Award with L. Reynolds and A. Taylor-Hazembuller for paper, Cohort Analysis of Consumer Credit Card Behaviors: Will Consumers Be Ready for Retirement? 2006
Applied Consumer Economics Award, American Council on Consumer Interests with M. Hilgert and J. Kivell for paper, ¡Cuidado! Remittances and Consumer Protection, 2006
American Council on Consumer Interests Mentor Award, 2004
University of Alabama Orman-Harris Lecture, 2004
Mary Ellen Edmondson Educator Award, Association for Financial Counseling and Planning Education, 2003