



## **Financial Education: One Size Does Not Fit All**

### **Treasurer Tobias Read bio:**

Tobias Read brings experience working for the U.S. Treasury Secretary, Nike, and a decade as a State Representative. He fought to fund full-day kindergarten and to make it easier for more than a million Oregonians, who don't get a retirement plan from their employer, to save for their retirements. Read serves on the Oregon Innovation Council which includes three signature research centers and a roster of industry initiatives that create hundreds of jobs. He lives in Beaverton with his wife Heidi and their two children.

### **Carly Urban bio:**

Senior Advisor / Assistant Professor of Economics, Montana State University

Dr. Carly Urban is an Assistant Professor of Economics in the Department of Agricultural Economics and Economics at Montana State University. Her research focuses on the policy analysis of financial interventions. She has written on the effects of regulatory oversight, mandatory mediation, foreclosure counseling, and moratoria on foreclosures in the mortgage market. In addition, the FINRA Investor Education Foundation has funded her research on the heterogeneity in high school personal finance education mandates.

Her research has been published in top economics journal including the Economic Journal, the Journal of Human Resources, and the Journal of Economics, Behavior, and Organization. Her research has also appeared in interdisciplinary journals of policy interest, such as the Journal of Consumer Affairs and the American Journal of Political Science. Urban is an affiliate of the Center for Financial Security at the University of Wisconsin-Madison, and has been a Visiting Scholar at the Federal Reserve Board's Division of Community Development. She holds a Ph.D. in Economics from the University of Wisconsin-Madison and a B.A. in Economics and International Affairs from the George Washington University.

### **Chris Caltabiano bio:**

Chris Caltabiano oversees the conception, implementation, monitoring, evaluation and reporting of all domestic programs, a portfolio that includes the online and offline content; teacher professional development; grant-making; curriculum integration; assessment; and other activities. He also manages CEE's advocacy activities at the national and state level.

Prior to working with the CEE, Chris was National Resettlement Director for the International Rescue Committee, where he was responsible for refugee resettlement activities in four U.S. cities, as well as strategic planning and administration of a \$45 million annual operating budget. Earlier in his career, Chris was a Peace Corps volunteer for three years in the Slovak Republic.

Chris holds an M.A. in International Affairs from the George Washington University and B.A. and B.S. degrees from Boston University.