

# Understanding Latino Fintech Use and Financial Well Being

## Speaker Biographies

**Orson Aguilar** is the Founding President and CEO of LatinoProsperity, leading its mission to close the Latino wealth gap through research, policy, and advocacy that build economic power for Latino families and advance a more equitable and inclusive U.S. economy. With Latinos projected to be one in four Americans by 2050 – yet the average Latino family holding just one-fifth the wealth of the average white family Orson believes closing that gap is not just a moral imperative but essential to the nation's economic future. Orson brings over 20 years of expertise in economic justice as a leader, advocate, and coalition builder. Before founding LatinoProsperity, he spent 20 years at The Greenlining Institute, including 13 years as President, where he took the reins from the organization's founders and built coalitions that won major policy victories on issues including mortgage lending, financial access, climate equity, and racial equity. He also served as the Executive Director of the UnidosUS Action Fund and as a Senior Director at Oportun, a mission-driven financial institution serving Latino communities. At LatinoProsperity, Orson has launched initiatives spanning research, grassroots engagement, and national coalition-building. He co-founded the EyesOnOpenAI coalition, a national effort to ensure that OpenAI's conversion from nonprofit to for-profit status does not come at the expense of its public-interest mission, work that has drawn widespread attention and helped establish LatinoProsperity as a leading voice on AI accountability. Growing up in Boyle Heights, Los Angeles, Orson gained a firsthand understanding of the economic barriers facing working-class Latino families, an experience that has shaped every dimension of his advocacy and leadership. He has trained and mentored emerging leaders across the economic justice field and has built coalitions spanning philanthropy, government, and the private sector to advance systemic change. He serves on the boards of the East Los Angeles Community Corporation, Innovate Public Schools, and CURYJ (Communities United for Restorative Youth Justice), and has held advisory positions with the Federal Reserve of San Francisco, Bank of America, BBVA, JPMorgan Chase, and PG&E. Orson has written and spoken extensively about Latino wealth, mortgage lending, financial health, and AI equity. He has been featured in major news outlets, including Politico, Wired, The Washington Post, USA Today, and Radio Bilingüe, and has testified before Congress on issues of economic justice and civil rights. His contributions have earned recognition, including a Congressional Record Award and "Orson Aguilar Day" in Oakland.

**Marisa Calderon** is president and chief executive officer of Prosperity Now, a nationally focused non-profit organization that works in support of providing tools, resources and research to its network of 86,000 and the field of professionals focused on economic mobility. She is an experienced executive who is regularly recognized, awarded, and cited nationwide for her expertise in housing and financial services. She has spent her career in the private and nonprofit sectors focused on economic development. Previous to Prosperity Now, she served as chief of community finance and mobility at National Community Reinvestment Coalition (NCRC) and as executive director of its subsidiary, NCRC Community Development Fund, where her efforts including putting capital to work in 20 cities across the country to develop affordable housing and in deploying \$175 million in pandemic relief funding in Illinois alone. Before joining NCRC, Marisa was executive director for nearly a decade at the National Association of Hispanic Real Estate Professionals, the largest minority and real estate trade association in the country. She held prior roles in the financial services industry, most recently at Citibank, and has experience in the public service sector, including a run

for Congress. Marisa is a native Spanish speaker and granddaughter of braceros. She received her bachelor's degree in anthropology from the University of California at Berkeley and serves on several boards including Working Solutions, Partners for the Common Good and ROC USA.

**Tonantzin Carmona** is a Fellow at the Brookings Institution, where her research focuses on wealth and inequality, financial and emerging technologies, and state and local policy implementation. She previously served as Special Assistant to the President for Economic Policy at the White House National Economic Council (NEC) and as Senior Advisor in the Department of Treasury's Inflation Reduction Act (IRA) Implementation Office. Her work and commentary have been featured in *The New York Times*, *Financial Times*, *Barron's*, *Bloomberg*, *The Washington Post*, *Los Angeles Times*, *CNN*, *Politico*, *Axios*, *Fortune*, *Associated Press*, *NPR Marketplace*, *Crain's Chicago Business*, and more. Carmona's career spans public policy, communications, politics, and philanthropy. She championed federal policy as Illinois political director for the 2020 presidential campaign of Sen. Elizabeth Warren (D-Mass.) and as Sen. Warren's deputy press secretary on Capitol Hill. At the local level, she led several citywide initiatives in Chicago and served as the Director of the Mayor's Office of New Americans and as Chief of Policy to the Chicago City Clerk. She holds an MPA from the Harvard Kennedy School of Government and a BA in political science from Northwestern University.

**Luisa Godinez-Puig** is a senior research associate in the Research to Action Lab. Her work focuses on financial well-being for historically underserved communities. She is particularly interested on examining the role that tax benefits and financial inclusion can play in improving outcomes for all. Godinez-Puig holds a doctorate and a master's degree in political science from Boston University, a Master of Laws degree from the University of Chicago, and a law degree (juris doctor equivalent) from Universidad Nacional Autónoma de México.

**Marlene Orozco** is Senior Research Advisor to LatinoProsperity and CEO & Founder of Stratified Insights, a research and data analytics consultancy advancing equity through rigorous, culturally grounded analysis. She is a nationally recognized sociologist, researcher, and thought leader on Latino entrepreneurship, economic mobility, and workforce development. Over the past decade, she has led large-scale, data-driven studies that inform national policy, guide organizational strategy, and strengthen ecosystems across the public, private, and nonprofit sectors. Her scholarship has been published in *Small Business Economics*, *Social Science Quarterly*, and *Qualitative Sociology*. She is the co-editor of *Advancing U.S. Latino Entrepreneurship* (Purdue University Press), and her insights have been featured in *Bloomberg*, *Forbes*, *MarketWatch*, and other major outlets. Dr. Orozco has authored numerous industry reports, including multiple editions of the *State of Latino Entrepreneurship*, and has contributed to national studies on immigrant business ownership, capital access, and wealth inequality. Before founding Stratified Insights, Dr. Orozco managed global policy research at Meta, leading research initiatives on small business development and digital transformation across international markets. She previously served as an Associate Research Director at Stanford Graduate School of Business, overseeing research initiatives on entrepreneurship. Dr. Orozco holds a Ph.D. in Sociology from Stanford University, an M.A. in Education Policy and Management from Harvard University, and a B.A. with Honors in Sociology from Stanford University. She has been named 40 under 40 Top Young Professionals in both Silicon Valley and Los Angeles.

**José A. Quiñonez** is the founding CEO of Mission Asset Fund (MAF), a nationally recognized nonprofit he built from the ground up into an award-winning leader in financial inclusion. Since 2008, MAF has supported more than 100,000 unique individuals - immigrants, people of color, and low-income families - with direct cash assistance grants and zero-interest loans, helping them build credit, grow savings, and reduce debt. A MacArthur Fellow, Ashoka Fellow, and Aspen Institute Fellow, José is a highly respected voice in the national consumer finance field. He has also been honored with the James Irvine Leadership Award, Princeton School of Public and International Affairs' Distinguished Alumni Award, the SF Business Times Most Admired CEO Award, among others. His influence extends well beyond MAF. José currently serves on the Federal Reserve Bank's Community Advisory Council and holds seats on consumer advisory boards for U.S. Bank, Experian, and Capital One. Previously, José has served on the U.S. Treasury Advisory Committee on Racial Equity and the San Francisco Federal Reserve Bank's CAC. In 2012, the Director of the Consumer Financial Protection Bureau appointed him as the inaugural Chair of the Consumer Advisory Board — a recognition of his standing as a trusted voice on financial equity. José has also shaped policy at the state level. In 2014, Governor Brown signed legislation recognizing MAF's Lending Circles program, making California the first state to formally elevate credit building as a public good. In 2019, Governor Newsom enacted the CA Money Smart program, a MAF-led initiative to strengthen nonprofit delivery of financial education in low-income communities. José holds a Bachelor's degree from the University of California, Davis, a Master's from the Princeton School of Public and International Affairs, and an Honorary Doctorate from the University of San Francisco.