

KATE GRIFFIN

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OVERVIEW

- Financial health expert with a track expert in designing and implementing visionary strategies to improve financial services for low-income households in the United States, Asia and Africa. Skillfully lead collaborations across sectors: non-profit, financial institutions & fintechs, government, social enterprises, policy makers, and philanthropy.
- Known as a “builder” who understands the business needs, from compliance and risk management to revenue models and product design; deploys that expertise to identify strategic levers that will deliver financial stability, resilience, and long-term security for consumers

EXPERIENCE

THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM (FSP)

Director, National Task Force on Fraud and Scam Prevention

7/2024 to present

Director of Programs

3/2021 to 6/2024

- Lead a national task force of 80 plus institutions and 300 experts working on the nation’s first cross-sector strategy to prevent foreign criminals from stealing wealth from everyday consumers. Strategy release in October 2025
- Designed and executed substantive dialogue on information sharing across sectors for fraud prevention, data and information cooperation with law enforcement, consumer disruption practices, and measuring effectiveness of fraud and scam prevention strategies. Tested creative solutions for policymakers and private sector implementations
- Built Aspen FSP’s Working Group on Inclusive Finance, a body of financial services experts, to weigh in on the key barriers to financial inclusion – ensuring that everyone has access to financial services in the United States and uses them to achieve financial security
- Oversaw programmatic work in long- and short-term savings, public and private benefits, and innovative wealth creation strategies

TRUSTPLUS / NEIGHBORHOOD TRUST FINANCIAL PARTNERS

President

1/2020 to 2/2021

- Provided leadership to employer financial wellness benefit operating as a social enterprise, TrustPlus
- Created new enterprise-level vision and operating plan to turn around sustainability of the enterprise and reduce cost to serve by \$300 per customer, while boosting impact on debt-related issues facing low-income workers
- Streamlined business development operations and identified new sales strategy to increase size of the customer portfolio by 25%
- Provided leadership to product team on new features that would dramatically increase client engagement, introducing new expertise on data privacy and security the team needed to execute

BRIGHTFI // VERDIGRIS HOLDINGS

Chief Experience Officer and Head of Retail

9/2019 to 12/2020

- Part of founding executive team to build a neo-bank designed to serve un- and under-banked people. Designed new business model utilizing monthly subscription fees and community partnerships.
- Elevated customer voice into day-to-day business decision-making. Built customer empathy among 50-person staff, including bi-weekly “Know Our Customer” trainings using latest behavioral research.
- Designed and communicated product MVP for launch. Served as business liaison to tech and compliance teams working in Agile to prioritize and execute on product features.
- Serve as interim COO, building out retail customer service operations, fraud and loss functionality, and financial reconciliation procedures.
- Led retail partnership development, finding meaningful partnerships with companies and non-profits already serving low-income, un- and under-banked households. Includes communications with consumer advocates in financial health, taking feedback on product design and informing their policy advocacy work.

PROSPERITY NOW (FORMERLY CFED)

Vice President, Programs and other roles

Washington, DC

6/2012 to 8/2019

- Provided strategic oversight for the organization's mission to build financial security for low-income Americans. Managed 22 talented staff and an annual \$6 million budget across three program teams: savings and financial capability, children's savings, and affordable homeownership. Served on Executive Leadership Team to collaborate and build new org-wide theory of change in 2017 and drove change across the organization to achieve new goals.
- Designed and launched the Campaign for Every Kid's Future, a policy and programmatic early wealth-building initiative to reach over one million children with savings accounts by 2020.
- Supported expansion of affordable homeownership portfolio from manufactured housing to larger strategy focused on changing the homeownership gap in America. Team designed and launched a mortgage reserve savings product with mission-focused lenders, engaged with mortgage lenders and regulators, and consumer advocates.
- Conceived and built effective toolkits, practice briefs, and trainings for community-based practitioners to effectively implement recommended best practices in savings and financial capability programs. Annually provided technical assistance to 50+ organizations and government programs.
- Provided advice and consumer insights to financial services firms, fintech start-ups, and non-profits, including PayPal, Capital One, and Petal.

EARLY CAREER EXPERIENCE

- Programmatic lead, Grameen Foundation, 2006-2012
- Adjunct Faculty, Johns Hopkins University School of Advanced International Studies (SAIS), 2009-2012
- Associate Director, Enterprise Development Group, IRIS Center at the University of Maryland, 2002-2006
- Research Consultant, Consultative Group to Assist the Poor (CGAP), and World Bank 2003

EDUCATION

American University – M.A. (International Development) with honors

Washington, DC

Kenyon College – B.A. (International Studies), *magna cum laude*

Gambier, OH

SELECT PUBLICATIONS and SPEAKING ENGAGEMENTS

RegFi Podcast by Orrick – Guest Appearance. “[A Whole of Ecosystem Approach to Fraud Protection](#)” September 10, 2025 with Nick Bourke.

Feedzai Intelligence Network (FIN) Podcast – Guest Appearance. “[Learnings from the Aspen Institute](#)” August 2025.

Consumer Finance Monitor Podcast by Ballard Spahr – Guest Appearance. “[Aspen Institute Seems to be Making Great Strides in Fixing Our Online Scams Problem](#).” July 3, 2025 with Nick Bourke

“[Five Forces of Change Shaping the Next Decade of Inclusive Finance](#)” with Erin Borg and Mack Wallace. Aspen Institute Financial Security Program, July 2025

Money 20/20 – Speaking Engagement. “Forming Unexpected Alliances to Combat Scams”, October 2024

“[5 Priorities to Enable Digital Identity in Financial Services](#)” with Erin Borg, Aspen Institute Financial Security Program, August 2024

“[Our Collective Call to Action: Next Steps to a More Inclusive Financial System](#)” with Mack Wallace and Erin Borg. Aspen Institute Financial Security Program, January 2024