

Breaking the Bank: The High Cost of Low-Income Living

December 6, 2017

6:00 PM dinner; 7:30 pm panel discussion

**The Jewish Theological Seminary
3080 Broadway, New York**

Why does it cost so much to be poor?

NYC is an expensive place to live - and it's the most expensive for New Yorkers living from paycheck to paycheck.

Join us for a discussion about how low-income New Yorkers manage their financial lives and the challenges they face. We'll explore how diverse resources - loan funds, check cashers, and fintech startups - are responding to the financial needs of struggling New Yorkers. Featuring:

Moderator: Ron Lieber, *New York Times Financial Columnist & Author*

Ron is the "Your Money" columnist for The New York Times; his column is about anything and everything that hits you in the wallet, from investing to paying for college to mortgages and homes. Before coming to The Times, Ron helped develop the personal finance Web site FiLife and wrote for The Wall Street Journal, Fast Company, and Fortune.

Rabbi David Rosenn, *Executive Director of the Hebrew Free Loan Society*

David leads the Hebrew Free Loan Society, which fosters financial stability and long-term security among New Yorkers in need through interest-free lending. David is the founder and former Executive Director of AVODAH: The Jewish Service Corps, and served as Executive Vice President of the New Israel Fund. David received his rabbinic ordination from the Jewish Theological Seminary.

Professor Lisa Servon, *University of Pennsylvania Professor & Department Chair, City & Regional Planning*

Lisa conducts research in the areas of urban poverty, community development, economic development, and issues of gender and race; specific areas of expertise include economic insecurity, consumer financial services, and financial justice. Lisa was previously Professor of Management and Urban Policy at The New School, where she also served as Dean at the Milano School of International Affairs, Management, and Urban Policy.

Carmen de la Rosa, *New York State Assemblywoman*

Carmen is the Assembly member for the 72nd District of the New York State Assembly, which includes portions of Washington Heights, Hudson Heights, Inwood, and Marble Hill in Manhattan. Previously, Carmen served as Chief of Staff to NYC Council Member Ydanis Rodriguez. She serves as a member of several NY State Assembly committees, including Banks, Housing, and Mental Health.

This event is co-hosted by the Louis Finkelstein Institute for Religious & Social Studies at the Jewish Theological Seminary, the Hebrew Free Loan Society, the Interfaith Center of New York, and JCC Harlem.