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New York



**NEW YORKERS FOR
RESPONSIBLE LENDING**

Panel 1: New York Legislators

Senator Kevin Thomas

Kevin Thomas was elected in 2018 to represent the 6th District in Nassau County, becoming the first Indian-American in New York history to serve in the State Senate. He currently serves as Chairman of the Consumer Protection Committee and sits on the Banks, Finance, Health, Internet & Technology, Judiciary, and Local Government Committees. Kevin lives in Levittown with his wife, Rincy, his daughter Layla, and their beloved family dog, Sirius.

As Chairman of the Consumer Protection Committee, Kevin has been the driving force behind several groundbreaking efforts to strengthen consumer protections and safeguards, including the New York Privacy Act, which aims to make New York the national leader in consumer data protection. In the Senate, Kevin has successfully championed legislation to protect consumers' private information from exploitation, expand economic opportunities for Long Island families, and combat the growing student loan debt crisis.

Assemblymember Harvey Epstein

Assembly Member Harvey Epstein represents the East Side of Manhattan, including the neighborhoods of the Lower East Side, East Village, Stuyvesant Town/Peter Cooper Village, Murray Hill, Kip's Bay, Tudor City and the United Nations.

Harvey has been a community leader for more than 20 years. Before he was elected to the Assembly he served on Community Board 3 for 14 years, serving as its board chair, and chairing its Land Use Committee. A public school parent, Harvey is a former president of the District 1 President's Council and former PTA president at the Neighborhood School (where his children attended). Harvey has engaged in numerous community struggles to protect low-wage workers, local day-care centers and diversity admission in public schools. He is a former Co-President of CoDA (a local political organization) and has worked on numerous progressive campaigns over the past few decades.



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Assemblymember Kenneth Zebrowski

Kenneth Paul Zebrowski is a member of the New York State Assembly representing the 96th district in Rockland County. He was first elected to the New York State Assembly in a special election on May 1, 2007 and is in the middle of his seventh term. He chairs the Committee on Governmental Operations. Assemblyman Zebrowski lives in the Town of Clarkstown with his wife Clare, a Certified Registered Nurse Anesthetist, daughter Reagan and son Kenneth Patrick. Ken graduated from Clarkstown Schools before receiving his Bachelor of Arts degree, Magna cum Laude, in Political Science from the State University of New York at Albany and his Juris Doctor degree from the Seton Hall University School of Law.

During his years of service in the State Assembly, Zebrowski has authored and passed numerous bills that affect the lives of New Yorkers. In 2013, Ken authored and passed a Hepatitis C testing bill that was the first of its kind in the nation. This bill, which has served as a template for numerous other States, has led to the testing of thousands of New Yorkers enabling them to get treatment for this life-threatening disease. Ken has been a leader in the Assembly majority, working with coalitions of like-minded legislators to achieve real results for New York families. Over the past several budget cycles, Ken was successful in capping the Medicaid costs of County governments, preventing reductions and changes to the STAR property tax relief program, restoring the GEA cuts to schools and protecting Rockland businesses from losing tax incentives. Assemblyman Zebrowski was the author of the full day kindergarten funding bill that achieved full day K for North Rockland and puts a full day K program in reach for the entire state.

Seth Frotman, Executive Director, Student Borrower Protection Center

Seth Frotman is the nation's leading expert on the intersection between higher education finance, consumer protection, and public policy. Seth previously served as Assistant Director and Student Loan Ombudsman for the Consumer Financial Protection Bureau, where he led a government-wide effort to develop consumer-driven policy reforms and protect millions of Americans with student debt.

Seth joined the CFPB as part of the Treasury Implementation Team as Senior Advisor to Holly Petraeus, Assistant Director for Servicemember Affairs. He has also worked on the Senate Committee on Health, Education, Labor, and Pensions and was Deputy Chief of Staff for Rep. Patrick Murphy (PA). Prior to his work on federal policy, Seth served as counsel for the New Jersey State Senate, where he worked on state-level consumer protection legislation.



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Panel 2: New York Advocates

Anna Anderson, Supervising Attorney Legal Assistance of New York

Anna Anderson is a Supervising Attorney at Legal Assistance of Western New York (LawNY), where she oversees the Consumer Protection Unit, serving 14 counties in Western New York. Prior to the formation of the Consumer Protection Unit, Anna served as an Equal Justice Works Fellow at LawNY and helped lay the groundwork for LawNY's consumer practice. In her current role, Anna continues to manage the program she established during her Fellowship, which has served over 1,000 people to date and helped eliminate more than \$500,000 in debt for low-income New Yorkers.

Anna is admitted to the New York State Bar, Fourth Department (2016), and the United States District Court, Western District of New York (2019).

Carolina Rodriguez, Director - Education Debt Consumer Assistance Program Community Service Society of New York

Carolina Rodriguez works at the Community Service Society (CSS). She is the director of the Education Debt Consumer Assistance Program (EDCAP), a program that helps student loan borrowers in New York State. She is also a member and student loan workgroup co-chair of the New Yorkers for Responsible Lending (NYRL) coalition, a statewide coalition that promotes economic justice as a matter of racial and community equity through legislative and policy advocacy, education, and organizing campaigns. Carolina has a Master's in Social Work from Columbia University and a J.D. from the University of California, Berkeley.

Tamara Cesaretti, Counsel Student Borrower Protection Center

Tamara Cesaretti is a Counsel at the Student Borrower Protection Center. Prior to joining SBPC, Tamara was a civil rights policy advocate for both educational opportunities and economic justice at the Lawyers' Committee for Civil Rights Under Law. She graduated from the New York University School of Law in 2018 and the University of Southern California in 2015 with a Bachelor of Arts in International Relations.



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**Joe Davidson, Attorney
District Council 37**

After earning his Juris Doctorate from CUNY Law School in 2003, Joe Davidson worked as a staff attorney at Bronx Aids Services before joining DC37 Municipal Employees Legal Services (DC37 MELS) as an attorney in the housing unit. Presently, Joe is a Co-Supervising Attorney of the DC37 MELS consumer unit.

**Melanie Kruvelis, Senior Manager of Policy & Advocacy
Young Invincibles**

Melanie Kruvelis is the Northeast Senior Manager of Policy and Advocacy for Young Invincibles' New York office, where she conducts qualitative and quantitative research on issues impacting young adults in New York City and State, including college affordability, immigrant health, and young adult unemployment.

Prior to joining Young Invincibles, Melanie used her background in policy research to affect change both locally and federally. As a policy associate with DC Appleseed, she worked on strengthening the early care and education workforce in the District of Columbia, working with educators and policymakers to implement systems change in DC's early education landscape. She was also the 2016 Mariam K. Chamberlain Fellow in Women and Public Policy at the Institute for Women's Policy Research, where she focused on improving college accessibility for parenting students. Her research has been cited by the U.S. Department of Education and has been published by the United Nations Population Fund. She previously worked at Northwestern University's Institute for Policy Research and in public radio.

Melanie received her B.A. from the University of Michigan in 2014, earning high honors for her thesis research on gender in constitutions. She enjoys podcasting, concerts, and everything bagels

**Katherine Welbeck, Deputy Director of Advocacy and Civil Rights Counsel
Student Borrower Protection Center**

Kat Welbeck is Deputy Director of Advocacy and Civil Rights Counsel at the Student Borrower Protection Center. She was previously an Outreach and Engagement Specialist in the CFPB's Office of Public Engagement and Community Liaison. Prior to her work at the Bureau, Kat taught fourth grade in Houston, TX as a Teach for America Corps Member.

Kat currently serves as a DC Program Director of Rising Leaders, Inc., a nonprofit mentoring program that empowers middle school students through high-quality mentorship and leadership development training. Kat is also the Director of Engagement on the Rising Leaders, Inc. Board of Directors. She holds a B.A. from Princeton University and a J.D. from the University of Pennsylvania Law School.