Financial Literacy and Education Commission

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Panelist Biographies

Lois C. Greisman is Associate Director of the Bureau of Consumer Protection at the Federal Trade Commission (FTC). Ms. Greisman heads the Division of Marketing Practices where she directs the agency's fraud program. Under Ms. Greisman's management, Marketing Practices leads the FTC's law enforcement initiatives tackling telemarketing fraud, including Do Not Call/Robocall enforcement; fraudulent business and investment opportunity schemes, including multilevel marketing; mail fraud, including sweepstakes and lotteries; illegal spam; and Internet frauds, including technical support scams. Ms. Greisman also directs the FTC's work to curb fraud in connection with different methods of payment, such as credit cards and ACH debits.

Since 2018, Ms. Greisman has served as the FTC's Elder Justice Coordinator. In 2021, Ms. Greisman received the Presidential Rank Award. In 2020, she received American University's Roger W. Jones Award for Executive Leadership.

Ms. Greisman received her bachelor's degree from Brown University and her law degree from George Washington University.

Scott Anchin is Senior Vice President, Strategic Initiatives and Policy for the Independent Community Bankers of America (ICBA). In this role, he supports the development and execution of ICBA's long-term strategic goals to inform policy direction and implementation. Mr. Anchin also advocates for ICBA's policy positions before financial regulatory agencies and Congress and acts as an advisor to help guide key organizational decisions.

Prior to ICBA, Mr. Anchin served as a key leader for many of the Federal Reserve Board's payments initiatives and led collaborative stakeholder work groups to identify and solve industry issues, while also serving as the Chief Administrative Officer for an intergovernmental payments technology program.

Prior to his time at the Federal Reserve Board, Mr. Anchin worked in a variety of policy roles at the White House Office of Management and Budget, Bloomberg LP, and the U.S. Department of Homeland Security. Most recently, Mr. Anchin worked as a consultant and advisor to payments industry associations, banks, and financial technology companies.

Mr. Anchin serves on the U.S. Faster Payments Council's board of directors, which works to advance safe, easy-to-use faster payments in the United States. Mr. Anchin holds a Bachelor of Science in finance from Syracuse University, a Master of Arts in political science and a Juris Doctor from Case Western Reserve University, and a Master of Laws from Georgetown University.

Ian Spear is the Deputy Associate Director of Retail Payments in the Federal Reserve Board's payments division. In his role, Mr. Spear helps advance the Federal Reserve's public policy objectives related to the safety and efficiency of the U.S. payment system. Mr. Spear has focused on efforts to modernize U.S. retail payments infrastructure, including the Board's revision of regulations to address electronic checks, the Federal Reserve's implementation of same-day ACH, development of the FedNow Service, and the Federal Reserve's efforts to mitigate and reduce payment system fraud. Prior to joining the Board, Mr. Spear was an attorney in private practice where he advised financial services companies.

Mr. Spear received his J.D. from American University and his B.A. from the University of Michigan.

Renata Miskell is the Deputy Assistant Secretary for Accounting Policy and Financial Transparency in the Office of the Fiscal Assistant Secretary at the U.S. Department of the Treasury.

Ms. Miskell is a key leader in modernizing how money moves to and from the U.S. General Fund—aka America's bank account. In support of Treasury's Bureau of the Fiscal Service, she drives efforts to strengthen the financial integrity and operational efficiency of the federal government, safeguarding taxpayer dollars through modernizing payments, preventing fraud, reducing improper payments, and promoting fiscal accountability.

Ms. Miskell leads a team of policy experts and innovators shaping the future of federal financial management. Her work spans payment integrity, federal accounting policy, financial transparency, and shared services—advancing a vision of government that is more accountable, efficient, and responsive to the American people.

Prior to joining Treasury, Ms. Miskell served as the Chief Data and Analytics Officer at the Department of Health and Human Services (HHS), Office of the Inspector General (OIG) where she led efforts to implement advanced analytics and artificial intelligence capabilities to support data-driven oversight. Ms. Miskell also served as the acting Deputy Assistant Commissioner for Data at the Bureau of the Fiscal Service where she led the enterprise data strategy and oversaw a full range of policy, management, and operational activities related to federal financial data and analytics. Ms. Miskell graduated from Maxwell School of Citizenship and Public Affairs at Syracuse University and is based in Washington, D.C.

Joshua Quill, MS, MPS, is a Senior Advisor to the Secretary at the Department of Veterans Affairs (VA). Mr. Quill is a senior executive with over 20 years of leadership experience spanning the U.S. Marine Corps, federal government, and private sector. In his current role as Senior Advisor to the Secretary of the VA, he advises on operations, policy, and implementation of Presidential directives.

Mr. Quill's extensive career includes high-impact roles at prominent firms such as Gartner, Deloitte, and Ernst & Young (EY), where he consulted senior leaders on strategy, management, and transformative initiatives, fostering organizational excellence and growth.

In his earlier tenure with the VA, Mr. Quill served as Chief of Staff and Deputy Chief of Staff for the Veterans Benefits Administration, and as a Congressional Relations Officer within the Office of Congressional and Legislative Affairs. A proud Veteran, Mr. Quill served in the U.S. Marine Corps for 10 years.

Mr. Quill’s academic credentials include master's degrees from Columbia University and The George Washington University. He is currently advancing his scholarly pursuits as a doctoral candidate at the University of Maryland’s Smith School of Business

Matthew Bilenki is a Director in () the Division of Finance at the Social Security Administration (SSA). Mr. Bilenki’s division is responsible for SSA’s payment and debt collection policies and business processes, including the implementation of Executive Order 14247.

Denise Davis currently serves as the Director, Return Integrity Verification Program Management (RIVPM) in the Taxpayer Services Division at the Internal Revenue Service. Ms. Davis is responsible for the policy and program oversight of revenue protection efforts such as the detection, prevention and treatment of improper refunds (identity theft and non-compliance). In cooperation with multiple organizations within the IRS as well as partnerships through the Security Summit, RIVPM develops, tests and perfects innovative forward-thinking solutions to pre-refund revenue protection challenges. Ms. Davis oversees an Identity Theft Tax Refund Fraud Information Sharing & Analysis Center (ISAC) to strengthen the defenses around tax fraud.

Ms. Davis has served in a variety of organizations including Accounts Management, Field Compliance Services, Field Assistance, and Return Integrity and Compliance Services. Significant initiatives she led included the consolidation of the Identity Theft Victim Assistance work within the IRS, implementation of certain provisions of the Protecting Americans from Tax Hikes (PATH) Act, and Taxpayer First Act. Ms. Davis is leading the IRS effort to implement Executive Order 14247 Modernizing Payments To and From America’s Banks.

Ms. Davis has over 35 years of IRS experience in campus, field, and headquarters operations. She is a graduate of the 2017 Candidate Development Program and graduated from the University of South Florida. Ms. Davis and her husband Darrell reside in the Atlanta area.