



## **Beverly Brown Ruggia**

Beverly Brown Ruggia is the Financial Justice Program Director for New Jersey Citizen Action (NJCA), a statewide grassroots non-profit organization dedicated to social, economic and racial justice.

Since 2011, Beverly has been NJCA's advocate and organizer working to enforce and strengthen the Community Reinvestment Act. She leads NJCA's advocacy for state and federal consumer finance protections, regulatory reforms and policies that create financial inclusion and that prevent unfair, deceptive, and abusive practices in banking, and in all forms of lending and debt collection. Beverly manages NJCA's campaign to establish a public bank in New Jersey and played an instrumental role in establishing the New Jersey Social Impact Fund.

Beverly represents NJCA in the multi-state anti-payday lending coalition, known as "Paydayfreelandia." She oversaw a 2016 campaign to divest \$86 million of New Jersey's state pension dollars from an equity firm that owned a payday company fined for illegal debt collection practices. Beverly leads a state financial justice table, which works to combat predatory lending and predatory debt collection. In 2019, the table successfully campaigned to enact among the nation's strongest student loan servicing oversight bills, including the establishment of an office for a Student Loan Ombudsman and the elimination in state aid for schools requiring students to enter into forced arbitration agreements in New Jersey. Beverly was a lead advocate in the fight to enact renter and homeowner protections during the COVID 19 pandemic in New Jersey.

She is a frequent speaker at national conferences and in the media. Beverly is a lead organizer of the UC Berkley based Economic Justice Policy Advocacy Conference and oversees NJCA's annual Financial Justice Summit. Beverly is a member of the Student Borrower Protection Center's Advisory Board. Beverly serves as a Vice Chair of the Consumer Federation of America's (CFA) Board of Directors and chairs its membership committee. She received the Esther Peterson Consumer Service Award from CFA in 2019. In 2021, Beverly was appointed to and currently serves as Chair of the Consumer Financial Protection Bureau's Consumer Advisory Board. Beverly is a member of the Economic Justice Committee of the New Jersey Reparations Council.