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## MEET OUR EXPERTS

**Helene Raynaud Bio:** Helene Raynaud is President and CEO at Guidewell Financial Solutions. Prior to joining the agency in January 2016, she worked at the National Foundation for Credit Counseling (NFCC) for 10 years, most recently as their Chief Operating Officer. During her tenure there, she was responsible for strategic planning, program and partnership development, and fundraising. Helene also held the position of Senior VP of Business Development where she focused on federal and non-federal grants and programs in the areas of housing counseling, financial counseling, and financial coaching.

**Tiffany Scalzo Bio:** Tiffany Scalzo is Guidewell Financial's Director of Counseling and Operations. Prior to joining Guidewell Financial, Tiffany served as Financial Counseling Manager at Doorways for Woman and Families in Arlington, VA, supervising counseling service operations for three programs that served clients who lived in shelters and were taking part in supportive housing programs. Tiffany is a certified credit, housing, and bankruptcy counselor. She gained her initial financial and housing counseling experience and certifications at Novadebt in Freehold, NJ.

*[Click here](#) to see Tiffany's interview on hopes for the credit invisible in the New Year.*

**Devon Hyde Bio:** Devon Hyde serves as Guidewell Financial's Director of Business Development. She works closely with the CEO to develop new partnerships and growth opportunities. Her professional experience is in workforce development, service learning, and financial social work. Prior to joining the agency, Devon worked with Public Allies Maryland. She is a Licensed Graduate Social Worker who is focused on bringing her knowledge of human behavior and social work interventions to help individuals and families overcome barriers to reach financial stability.

**Nina Heck Bio:** Nina has worked at Guidewell Financial Solutions since 1987. She initially joined the agency as a financial counselor and later worked as its Director of Counseling and Client Services for several years. She now serves as the Director of Education. Over the course of her career, she has helped thousands of clients become more financially aware. She also serves as a consumer personal finance advocate for the agency.

*[Click here](#) to see Nina's interview on credit card debt trends in 2017.*

**Chesca Stein Bio:** Chesca Stein is the Community Engagement Manager at Guidewell Financial Solutions. Prior to entering the nonprofit sector, she had a long career in investment banking, where she held SEC Series 7 and 63 licenses and managed institutional trust funds. She also worked as the

manager of a government bond trading department and was a licensed mortgage loan officer and title producer. She is a HUD-certified housing counselor and has years of experience providing homeownership and foreclosure prevention advice.

[Click here](#) to see Chesca's interview on home buying trends for the New Year.

**Tom Simonton Bio:** Tom Simonton is the Director of Housing and Community Development at Guidewell Financial Solutions. His team of professionals conduct group education classes and individual counseling to help prepare clients for the home buying experience and renting. They also counsel seniors on Reverse Mortgages and help clients deal with mortgage default and possible foreclosure. Tom has worked in the housing industry since 2003 and currently holds 13 active housing counseling certifications from NeighborWorks America and the National Council of La Raza.

[Click here](#) to see Tom's interview on affordable housing trends in 2017.

**Matt Gregory Bio:** As a HUD-certified housing counselor at Guidewell Financial Solutions, Matt has years of training and experience providing homeownership and foreclosure prevention / loss mitigation counseling and education. He also routinely serves as a pre-purchase instructor at on-site and community events. Prior to joining the agency in 2008, he worked in the home mortgage industry for five years and as an Area Manager at Citi Group, where he developed a broker base for Maryland, Virginia, Delaware, and Pennsylvania.

**Natia Hill Bio:** Natia works as a certified credit counselor at Guidewell Financial Solutions and has completed specialized training and certification in student loan debt counseling through the National Foundation for Credit Counseling. This comprehensive program covers student loan products and public and private loan repayment, forbearance, and loan modification options. Prior to joining Guidewell Financial, Natia worked as a senior financial advisor, helping students address their college finance issues.

[Click here](#) to see Natia's interview on student loan debt trends in the New Year.

**Kylie Delgado Bio:** As Outreach Coordinator at Guidewell Financial Solutions, Kylie Delgado presents financial education workshops on a wide variety of consumer finance topics and helps the organization develop new community relationships and opportunities. Prior to joining the agency in 2014, she worked as a consultant for the Maryland Council on Economic Education and for several years at the Federal Reserve Bank of Richmond in Outreach Administration and Public Affairs.

[Click here](#) to see Kylie's interview on mobile phone financial payment trends in 2017.

**Dan Florea Bio:** As a Community Educator at Guidewell Financial Solutions, Dan presents hundreds of consumer finance and housing workshops each year. Prior to joining the agency, he served as Chairman of the Board for International Relief and Development, a non-governmental organization that provided services, such as infrastructure development and conflict mitigation, in 44 countries and as the head Florea Financial Group, a mortgage brokerage firm.