**Joanna Smith-Ramani**

Senior Innovation Director

Doorways to Dreams (D2D) Fund

Joanna Smith-Ramani is a Senior Innovation Director at the D2D Fund, leading D2D's unit that designs, tests, and evaluates promising financial service innovations. Joanna has extensive experience in Prize-linked Savings, Tax Time Savings, Gamification, Emergency Savings, and Youth Savings.  Prior to joining the D2D, Joanna was the Director of the Baltimore CASH (Creating Assets, Savings and Hope) Campaign, an asset building, tax preparation, and EITC coalition in Baltimore, MD. Joanna has over 12 years working in community development, community development finance, and personal finance/asset development. She has worked for Self Help Credit Union, ShoreBank, several Habitat for Humanity affiliates and the Policy Development and Research Division of the U.S. Department of Housing and Urban Development. Joanna holds a master's in Public Policy from the Harvard Kennedy School and a B.A. in Urban Studies from Barnard College, Columbia University. Joanna serves on the Baltimore and Maryland CASH Campaign Board and on the Maryland Consumer Rights Coalition Board.

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