

**American College of Consumer Financial Service Lawyers  
Senator William Proxmire Lifetime Achievement Award**

Presented on April 6, 2024 to

**JO ANN BAREFOOT**

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The recipient of the 2024 Senator William Proxmire Lifetime Achievement Award, Jo Ann Barefoot, was “present at the creation”, working for Senator Proxmire on the US Senate Banking Committee at the time when the statutory framework for our nation’s consumer financial services laws was first enacted. With the possible exception of Ralph Rohner, who was seconded to the Committee during the Proxmire Chairmanship, Jo Ann is the only recipient of this Award who actually worked for Senator Proxmire.

Jo Ann is also the first person not a lawyer to receive this highest honor that the American College of Consumer Financial Services Lawyers confers. And like Senator Proxmire, who also was not a lawyer, Jo Ann has had a major impact on the way in which financial services are provided to American consumers, and she continues to be a force for innovation in the regulation of financial services.

After serving on the Senate Banking Committee staff, Jo Ann went on to become the first woman Deputy Comptroller of the Currency establishing that agency’s consumer protection arm. After she left the OCC, she established her own consulting firm which she merged into KPMG where she led that firm’s consumer finance practice. Later she served as Co-Chair of Trelia Risk Advisors.

Jo Ann’s current role as CEO of the Alliance for Innovation Regulation (AIR) puts her again at the forefront of shaping how regulation will evolve in this era of rapid tech advances. Early on she spotted this as an opportunity to improve outcomes for consumers and has been in the lead in promoting innovation. Her forward-thinking approach to financial regulation and her willingness to engage in the arena make her a worthy nominee for the Award.

Air’s mission is to connect government officials, digital innovators, financial providers, academics, nonprofits and other stakeholders, assembling a diverse network committed to the common goal of a technologically advanced regulatory system.

Jo Ann's honors and accomplishments include:

- Senior Fellow Emerita at Harvard University's John F. Kennedy School of Government's Center for Business & Government, and author of a [series of papers](#) on regulation innovation.
- Host of the global podcast show Barefoot Innovation.
- Co-founder of Hummingbird Regtech, designing anti-financial crime software.
- Board member of FinRegLab (where she served as Chair).
- Original member of the CFPB's Consumer Advisory Board.
- Former Chair of the Board of the Financial Health Network.
- Former board member of the National Foundation for Credit Counseling (NFCC).
- Member of the Milken Institute FinTech Advisory Committee.
- Member of the fintech committee of FINRA.
- Member of the California Blockchain Working Group Advisory Board.
- Author of several books and nearly 200 articles and contributor to Forbes.
- Author of major white papers, including the [Regtech Manifesto](#).
- Former Co-Chair of the consulting firm Trelia Risk Advisers.
- Volunteer leader in conservation, education, women's opportunity and the arts; chaired the global Trustee Council of the Nature Conservancy and founded its Trustees Without Borders initiative; previously chaired the boards of trustees of the Ohio Nature Conservancy and Hiram College; and served on the Board of the Theodore Roosevelt Conservation Partnership.

In her own words: "I love adventure and challenge. I've raised three amazing kids. I've lived in the inner city and been a crime victim multiple times. My home is now on a mountain in the southwest with the wild creatures including, once, a thousand elk. I've traveled a mountain road alone under a full moon with a herd of wild horses. I am (for my age) a fearless early adopter of technology. I think our world needs more fearlessness. I love artists and rebels and inventors and mold-breakers. I've beaten polio and cancer. I know technology has saved my life. It's an eclectic mix. Convergences everywhere, filled with discovery."