

AMENDED\*  
FILED

2014 JUL -8 AM 8:32

SAN FRANCISCO  
ETHICS COMMISSION

Form SFEC-3.216(d)  
Cover Page

Please type or print legibly in ink.

BY email 7/7/2014

**1. Information regarding Elected Officer:**

Name (Last)	(First)	(Middle)	Daytime Telephone
Cisneros	José	Miguel	(415 ) 554-4479
Mailing Address	Street	Zip	Fax Telephone
1 Dr. Carlton B. Goodlett Place, Room 140		94102	(415 ) 554-5507
Office Held	Email Address		
Treasurer	jose.cisneros@sfgov.org		

**2. Purpose of Travel:**

1. Meeting at Boston Federal Reserve Bank.
2. Meeting at Brandeis University, Boston.

**4. Schedule Summary:**

Total number of pages, including this cover page \_\_\_\_\_

Check applicable schedules:

Schedule A  Yes – schedule attached  
Gift of transportation, lodging or subsistence

Schedule B  Yes – schedule attached  
Gift to the City of transportation, lodging or subsistence

Schedule C  Yes – schedule attached  
Reimbursement to the City of gift of transportation, lodging or subsistence

**3. Dates of Travel and Itinerary:**


06/08/14	San Francisco, CA to Boston, MA
Month/Day/Year	City, State, Country
06/10/14	Boston, MA to New York, NY

**5. Verification:**

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge, the information contained herein and in any attached schedules is true and complete.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date signed 7-2-14

Signature 





July 2, 2014

Ms. Guymanie Joseph  
Federal Reserve Bank of Boston  
Regional and Community Outreach

[REDACTED]  
Boston, MA 02210

Dear Guymanie,

Please find attached José Cisneros' receipts to attend the New England CSE Roundtable meetings on June 9<sup>th</sup>, totaling \$569.80.

Sincerely,

[REDACTED]

Monica Nichelson  
Executive Secretary to the Treasurer

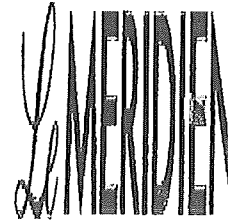
Encl.  
mn/JC

Le Meridien Cambridge

Cambridge, MA 02139

617-577-0200

http://www.starwood.com/



Cisneros, Jose Page Number 1 Invoice Nbr 1000043156  
 Ibm/global/gp Guest Number 361330 Arrive Date 06-08-2014 15:25  
 Folio ID A Depart Date 06-10-2014 11:56  
 San Francisco, CA No. Of Guest 2 Agent FALON  
 94117-4113  
 Room Number 727  
 Time 06-10-2014 12:00

Invoice

Date	Reference	Description	Charges	Credits
06-08-2014	RT727	Room Charge	\$171.60	
06-08-2014	RT727	State Tax	\$9.78	
06-08-2014	RT727	City Tax	\$10.30	
06-08-2014	RT727	Convention Center Tax	\$4.72	
06-09-2014	RT727	Room Charge	\$171.60	
06-09-2014	RT727	State Tax	\$9.78	
06-09-2014	RT727	City Tax	\$10.30	
06-09-2014	RT727	Convention Center Tax	\$4.72	
06-10-2014	AX	American Express		\$-392.80
		** Total	\$392.80	\$-392.80
		** Balance	\$0.00	

\*\*\*For Authorization Purpose Only\*\*\*

J CISNEROS

Date	Credit Card	Code	Authorized
06-08-2014	XXXX1008	505264	463.32

0.00  
 0.00  
 0.00  
 0.00  
 0.00

Signature \_\_\_\_\_

RECEIPT

09/09/2014 03:20 PM

**MBTA**

Kendall/ MIT  
FVM 202100

CREDIT CARD SALE

CARD: 1008  
AUTH # : 569255  
BANK REF#: 4345  
PAID AMT: \$20 00

Trans. no 169631

Adult Stored Value  
# 005 - 2421388024

Number of Tickets:1

For Customer Service  
call 617-222-3200



Jose Cisneros [REDACTED]

**eTicket Itinerary and Receipt for Confirmation B57J31**

1 message

United Airlines, Inc. <unitedairlines@united.com>

Wed, May 28, 2014 at 9:50 AM

To: [REDACTED]

**UNITED**



A STAR ALLIANCE MEMBER

Confirmation:  
B57J31

Issue Date: May 28, 2014

Traveler CISNEROS/JOSEMMR	eTicket Number 0162409541822	Frequent Flyer UA-AJ34XXXX Premier Gold / *G	Seats 20A
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**FLIGHT INFORMATION**

Day, Date	Flight	Class	Departure City and Time	Arrival City and Time	Aircraft	Meal
Sun, 08JUN14	UA768	H	SAN FRANCISCO, CA (SFO) 6:00 AM	BOSTON, MA (BOS) 2:38 PM	757-200	Purchase

**FARE INFORMATION**

Fare Breakdown		Form of Payment:
Airfare:	440.00USD	AMERICAN EXPRESS
U.S. Federal Transportation Tax:	33.00	Last Four Digits 1008
U.S. Flight Segment Tax:	4.00	
September 11th Security Fee:	2.50	
U.S. Passenger Facility Charge:	4.50	
Per Person Total:	484.00USD	

eTicket Total: 484.00USD

The airfare you paid on this itinerary totals: 440.00 USD

The taxes, fees, and surcharges paid total: 44.00 USD

Fare Rules: Additional charges may apply for changes in addition to any fare rules listed.

NONREF/0VALUAFTDPT/CHGFEE  
Cancel reservations before the scheduled departure time or TICKET HAS NO VALUE.

**Baggage allowance and charges for this itinerary.**

Baggage fees are per traveler

Origin and destination for checked baggage	1 <sup>st</sup> bag	2 <sup>nd</sup> bag	Max wt / dim per piece
6/8/2014 San Francisco, CA (SFO) to Boston, MA (BOS)	0.00 USD	0.00 USD	70.0lbs (32.0kg) - 62.0in (157.0cm)

Baggage check-in must occur with United or United Express, and you must have valid MileagePlus Premier® Gold membership at time of check-in to qualify for waiver of service charges for up to three checked bags (within specified size and weight limits).

### Additional Baggage Information

The above amounts represent an estimate of the first and second checked baggage service charges that may apply to your itinerary.

If your itinerary contains multiple travelers, the service charges may vary by traveler, depending on status or memberships.

#### Carry-on baggage information

United accepts one carry-on item with maximum dimensions of 9"x14"x22" (22 cm + 35 cm + 56 cm) in the aircraft cabin, along with one personal item such as a laptop bag with maximum dimensions of 9"x10"x17" (22 cm + 25 cm + 43 cm).

Due to FAA regulations, operating carriers may have different carry-on requirements.

Please check with the operating carrier for more information or go to [united.com](http://united.com).

#### General Baggage Information

First and second bag service charges do not apply to active-duty members of the U.S. military and their accompanying dependents. For additional information regarding baggage charges allowances, weight/size restrictions, exceptions or embargoes, or charges for overweight, oversized, excess, odd-sized baggage, special items or sporting equipment, visit [united.com/baggage](http://united.com/baggage).

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### eTicket Reminders

- **Check-in Requirement** - Bags must be checked and boarding passes obtained at least 30 minutes prior to scheduled departure. Baggage will not be accepted and advance seat assignments may be cancelled if this condition is not met.

**EXCEPTION:** When departing from Anchorage, Atlanta, Chicago, Cincinnati, Cleveland, Denver, Fort Lauderdale, Honolulu, Houston, Indianapolis, Jacksonville, Kahului, Kona, Las Vegas, Los Angeles, Maui, Miami, Newark, Orange County (SNA), Orlando, Philadelphia, Phoenix, Reno, San Francisco, San Juan, PR, St. Louis, Seattle, Tampa or Washington, DC (both IAD and DCA), the check in requirement time for Passengers and Bags is 45 minutes.

- **Boarding Requirement** - Passengers must be prepared to board at the departure gate with their boarding pass at least 15 minutes prior to scheduled departure.
- Failure to meet the **Boarding Requirements** may result in cancellation of reservations, denied boarding, removal of checked baggage from the aircraft and loss of eligibility for denied boarding compensation.
- Bring your boarding pass or this eTicket Receipt along with photo identification to the airport.
- The FAA now restricts carry-on baggage to one bag plus one personal item (purse, briefcase, laptop computer, etc.) per passenger.
- For up to the minute flight information, sign-up for your Flight Status E-mail at [united.com](http://united.com) or call 1-800-824-6200; in Spanish 1-800-426-5561.
- If flight segments are not flown in order, your reservation will be cancelled. Rebooking will be subject to the fare rules governing your ticket.
- For the most current status of your reservation, flights and other important policies, go to [united.com](http://united.com).
- Your eTicket is non transferable and valid for 1 year from the issue date unless otherwise noted in the fare rules above.

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### Customer Care Contact Information

We welcome your compliments, comments or complaints regarding United or a United travel experience.

You may contact us using our Customer Care contact form at [united.com](http://united.com)

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### Proud Member of Star Alliance

We are making connections so you make yours. You can earn and redeem miles on 26 member airlines offering more than 18,000 daily flights to over 1200 destinations worldwide.



Jose Cisneros [REDACTED]

## Amtrak: eTicket and Receipt for Your 06/10/2014 Trip - JOSE CISNEROS

1 message

etickets@amtrak.com <etickets@amtrak.com>

Sat, May 31, 2014 at 7:58 AM

To: [REDACTED]

### SALES RECEIPT



Purchased: 05/31/2014 7:58 AM PT Thank you for your purchase.

1. Retain this receipt for your records.
2. Print the attached eTicket and carry during your trip.

Merchant ID 0063260 Massachusetts Avenue Washington, DC 20002800-USA-RAIL Amtrak.com

Reservation Number - 1E0851 BOSTON SOU STA, MA - NEW YORK PENN, NY (One-Way) MAY 31, 2014

Billing Information

JOSE CISNEROS 112 BUENA VISTA TERSAN FRANCISCO, CA 94117-

American Express ending in 1008 (Purchase) Authorization Code 202093

Total \$109.00

Purchase Summary - Ticket Number 1510632521578

Train 2167: BOSTON (SOUTH STATION), MA - NEW YORK (PENN STATION), NY Depart 1:10 PM,

Tuesday, June 10, 2014

1 ACELA EXPRESS BUSINESS CL SEAT

\$109.00

Ticket Terms & Conditions ACELA EXPRESS SERVICE, NO PARTIAL REFUND IF USED ON OTHER SERVICE

Subtotal

\$109.00

Total Charged by Amtrak

\$109.00

Passengers

Jose Cisneros

Important Information

- Tickets are non-transferrable.
- Changes to your itinerary may affect your fare.
- Refund and exchange restrictions and penalties for failure to cancel unwanted travel may apply. If your travel plans change, call us before departure to change your reservation. If you do not board your train, your entire reservation from that point will be canceled. If you board a different train without notifying us, you will have to pay for it separately; the conductor cannot apply the money paid for your prior reservation. For all travel on or after March 1, 2014, for most Acela Express Business class reservations and Reserved Coach class reservations, you must cancel your reservation at least 24 hours prior to the train's departure in order to be eligible for a full refund. If the reservation is canceled within 24 hours of departure, a refund fee will apply. If the reservation is not canceled prior to scheduled departure ("no show"), the entire amount paid for the reservation will be forfeited. See the refund/exchange policy at [Amtrak.com/refund](http://Amtrak.com/refund).
- Summary of Conditions of Contract: Ticket valid for carriage or refund (subject to the refund rules of the fare purchased) for twelve months after date of issue unless otherwise specified. Amtrak tickets may only be sold or issued by Amtrak or an authorized travel agent/tour operator. Tickets sold or issued by an unauthorized third party will be voided by Amtrak. This ticket is a contract of carriage between Amtrak and the ticket holder, which is subject to specific terms and conditions, which are available for inspection at Amtrak ticket counters, on the Amtrak website at



Form SFEC-3.216(d)  
Cover Page

2014 JUN -4 PM 4: 36

SAN FRANCISCO  
ETHICS COMMISSION

Please type or print legibly in ink.

<b>1. Information regarding Elected Officer:</b>			BY _____
Name (Last)	(First)	(Middle)	Daytime Telephone
Cisneros	José	Miguel	(415 ) 554-4479
Mailing Address	Street	Zip	Fax Telephone
1 Dr. Carlton B. Goodlett Place, Room 140		94102	(415 ) 554-5507
Office Held	Email Address		
Treasurer	jose.cisneros@sfgov.org		

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2. Meeting at Brandeis University, Boston.

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Total number of pages, including this cover page \_\_\_\_\_

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06/10/14	Boston, MA to New York, NY

**5. Verification:**

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge, the information contained herein and in any attached schedules is true and complete.

**I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.**

Date signed 06/04/14

Signature \_\_\_\_\_



## Nichelson, Monica (TTX)

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**Subject:** Boson CFE  
**Location:** Federal Reserve Bank of Boston, [REDACTED]

**Start:** Mon 6/9/2014 12:00 AM  
**End:** Tue 6/10/2014 12:00 AM  
**Show Time As:** Out of Office

**Recurrence:** (none)

**Organizer:** Cisneros, Jose (TTX)

See attachment:

**From:** Poore, Anthony [mailto:anthony.poore@bos.frb.org]

**Sent:** Friday, May 23, 2014 11:29 AM

**To:** Nichelson, Monica (TTX); Cisneros, Jose (TTX)

**Cc:** Carbonell, Sol; Poore, Anthony

**Subject:** Follow up from today's call

Dear Treasurer Cisneros (Jose'),

Thank you for taking the time to speak with me today. I deeply appreciate the time and the candid nature of our discussion. I included in the body of this email the talking points from today's briefing. I have also attached an update on the progress of our New England States specific to Children's Savings Accounts.

If I can be of service in anyway, please do not hesitate to call or email. I'm excited about our meeting and the exchange between people so deeply committed to impacting the lives of low and moderate income families in a positive and meaningful manner.

### New England CSA Roundtable

**Date:** Monday, June 9<sup>th</sup>

#### **Agenda**

- 10:30 – 12 pm (Meeting)
- 12 – 1pm (Lunch)
- 1 – 2pm (New England Consortium Debrief)

#### **Who's in the Room (10-11 folks/5 New England States)**

- NH State Rep./Education Committee Chair – Mary Gile
- NH State Rep./Member of CSA Legislative Study Committee – TBD
- Harold Alfond College Challenge – Colleen Quint
- RI Higher Education Assistance Authority – Gail Mance Rios
- RI Treasurer's Office – Heather Hudson
- RI Community Foundation/FRBB CDAC Member – Adrian Boney
- RI Community Foundation (Education Program Officer) – Toby Shepherd
- Opportunities Credit Union/FRBB CDAC Member - Cheryl Fatnassi
- Governor Malloy's Office (CT) – Kerry Kelley

### Where do their interests lie?

- Financial Education/Capabilities Training
  - General Organizational Structure & Related Program Elements
  - How is Financial Capabilities delivered & how are its outcomes evaluated?
  - Types of Financial Capabilities/Education Partners the program works with
  - Sources and Uses of Capital for Financial Capabilities Training
  - Anything and everything they need to learn about the inclusion of Financial Capabilities Training as part of their state's CSA Program
- How best to navigate State/Municipal government environments when advancing the CSA concept?
- How did he make non-believers into believers absent long-term longitudinal data?

### Next Steps

- Confirm those who will be in attendance and request from all attendees they submit 2-3 question in advance for Jose to consider prior to coming to Boston (effective and efficient use of time)
- Once received, I will forward all questions to Jose' no later than June 2<sup>nd</sup>

**Anthony S. Poore, Community Development Manager**  
Federal Reserve Bank of Boston

[REDACTED]  
Boston, MA 02210  
617.973.4205 (Office)  
617.308.5498 (Cell)  
[anthony.poore@bos.frb.org](mailto:anthony.poore@bos.frb.org)

**From:** Carbonell, Sol [<mailto:sol.carbonell@bos.frb.org>]  
**Sent:** Thursday, May 08, 2014 1:49 PM  
**To:** Jonathan Mintz  
**Cc:** Phillips, Leigh (TTX); Cisneros, Jose (TTX); Nichelson, Monica (TTX)  
**Subject:** RE: Connecting to Boston

I have confirmation for **June 9<sup>th</sup> from 1-3 pm**. Please let me know if that still works. John Barros, Chief of Economic Development for the City of Boston, will determine if other key staff from the Mayor's office or City needs to be present.

Johnathan & Leigh, can the three of us talk about what the agenda would look like and the kind of background materials that might be needed to make sure we use our in-person time more efficiently?

The meeting will take place here at the Boston Fed, 600 Atlantic Avenue. I can confirm later on if any other Fed officers will be in attendance. I am excited to be hosting you all to discuss municipal strategies for financial empowerment. There is so much potential in Boston. I appreciate you taking the time to come here to have a stimulating conversation and share your insights with the City.

Sol

## **Nichelson, Monica (TTX)**

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**Subject:** 8am: Tom Shapiro/Brandeis  
**Location:** Sebastian's, Main & Ames Street in Kendall Square in Cambridge

**Start:** Tue 6/10/2014 8:00 AM  
**End:** Tue 6/10/2014 9:30 AM  
**Show Time As:** Out of Office

**Recurrence:** (none)

**Organizer:** Cisneros, Jose (TTX)

**From:** Thomas Shapiro [mailto:tshapiro@brandeis.edu]  
**Sent:** Friday, May 30, 2014 9:54 AM  
**To:** Nichelson, Monica (TTX)  
**Subject:** Re: K2C research follow-up

Hi Monica,

That works fine for me.  
Looking forward to meeting Jose again, Sebastian's, 8:00, 10 June.  
best,  
tom

**From:** Phillips, Leigh (TTX)  
**Sent:** Tuesday, May 20, 2014 5:02 PM  
**To:** Thomas Shapiro; Janet Boguslaw  
**Cc:** Cisneros, Jose (TTX); Nichelson, Monica (TTX); Ng, Kristina; Liu, Annie (TTX)  
**Subject:** K2C research follow-up

Hello Tom,

Thanks so much for taking the time to visit us in San Francisco today. I hope you could sense our enthusiasm for really getting some solid research and evaluation underway for K2C and the CSA field.

I have cc'ed Monica Nichelson on this email. Monica manages José's schedule and will be able to coordinate a meeting in Boston on June 10<sup>th</sup>.

I will follow up with Frank DeGiovanni and let him know about our conversation and intention to meet to discuss strategy in the next few months.

I also want to let you know about my availability and schedule over the next few weeks. I am on vacation May 26 to June 6<sup>th</sup>. I am then back for two weeks and then out on medical leave (orthopedic and not serious but will have me off my feet, literally) for at least two weeks starting June 20<sup>th</sup>, potentially longer. I anticipate working during my leave but will be less available. I will also be unable to travel in July and August.

I have also cc'ed Annie Liu and Kristina Ng from the K2C team. They will be able to answer any questions on the program and provide any data as needed if something comes up during my absence.

Best wishes,

Leigh

Leigh Phillips  
Director, Office of Financial Empowerment  
Office of the Treasurer & Tax Collector

San Francisco, CA 94103

Tel: (415) 554-4320

Fax: (415) 554-7316

[www.sfofe.org](http://www.sfofe.org)

## Nichelson, Monica (TTX)

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**Subject:** 11a EST: DCA Commissioner Julie Menin  
**Location:** Department of Consumer Affairs, [REDACTED] New York, NY 10004 / Commissioner's Office

**Start:** Wed 6/11/2014 8:00 AM  
**End:** Wed 6/11/2014 9:00 AM

**Recurrence:** (none)

**Meeting Status:** Accepted

**Organizer:** Menin, Julie (DCA)  
**Required Attendees:** jose.cisneros@sfgov.org; Nichelson, Monica (TTX)  
**Optional Attendees:** Hernandez, Luis (DCA)

DCA's address is [REDACTED] New York, NY 10004. The cross streets are Exchange Place and Morris Street, the nearest trains are: R to Rector Street or Whitehall, #4 or #5 to Wall Street or Bowling Green, #1 to Rector Street.