



Payday Lending Program Panelists



Elizabeth Colvin is an attorney and nonprofit executive committed to economic and social justice. She currently serves as the Executive Director of RAISE Texas, a statewide coalition that is working to transform current systems, practices, and policies so that every Texan has the power to build sustainable wealth and prosperity. Before joining RAISE Texas, she was the Director of Local Affairs for Dell Medical School. Previously, she created and directed the health insurance enrollment program for Foundation Communities in Austin that has enrolled more than 45,000 individuals since the rollout of the Affordable Care Act's Marketplace. Elizabeth also created and managed large free tax preparation programs in Austin and Houston. A passionate advocate for disenfranchised communities, Elizabeth is recognized nationally for her expertise in the intersection between access to healthcare, taxes, and financial stability services.



Stephanie Mace has been a member of the League of Women Voters since 2008 and has served as the state payday and auto-title lending issue chair since 2013, when LWV-Texas adopted its position on the issue. She was instrumental in the City of Dallas' adoption of a payday and auto-title lending ordinance in 2011 and a revision of the ordinance in 2022. Mace currently serves as the associate state director of advocacy and outreach at AARP Texas, where she focuses on advancing state public policies that meet the needs of older adults, including consumer protections and fair lending practices. Previously, Mace worked at United Way of

Metropolitan Dallas, and oversaw their advocacy and public policy work at the local, state, and federal levels for over 15 years.

Born and raised in Houston, Mace earned a Master of Social Work from University of Houston and a Master of Public Policy from the University of Texas at Dallas. She attained her bachelor's degree at Texas A&M University. She has served on numerous community boards, including service with the Texas Fair Lending Alliance, Dallas V.O.T.E.S., and the City of Plano Community Relations Commission.



Heather Mustain has led Wilshire Baptist Church's missions and advocacy work since 2013, when she joined the staff as minister of missions. Her responsibilities include engaging congregants in missions experiences in Dallas and internationally while also equipping the church to be advocates on issues of justice. As associate pastor, Heather also oversees congregational life, pastoral care, and communications.

She is a graduate of Baylor University, where she earned a master of social work degree and a master of divinity degree from Truett Seminary. She earned a bachelor's degree in sociology from the University of Colorado at Boulder. Heather and her husband, Chad, have extensive missions experience, having worked in Ghana, South Africa, Jamaica and Philadelphia. Heather has written on issues of social work in the local church and has been a presenter at the National Association of Christian Social Workers and at Baylor conferences.

Heather is passionate about connecting people with service opportunities and feels called to help the church think about its mission to be both compassionate and justice-seeking. She is one of Wilshire's experts on the Enneagram and how it can be used for spiritual and personal development. Heather and Chad have two young children—a daughter, Jimmie, and a son, Bly.