



**JANET JOZWIK**  
**Senior Managing Director of Product Innovation**  
**RiskSpan**

Janet Jozwik is Senior Managing Director of Product Innovation at RiskSpan, where she has worked for the past decade. Her background is in mortgage modeling, loss forecasting, and data analytics. Among her areas of expertise is sustainability analytics and its relationship to mortgage performance modeling. Prior to joining RiskSpan, Janet was a financial economist at Fannie Mae where she specialized in single family credit pricing. Her work directly impacted the national guarantee fee pricing scheme and government programs to support the housing market during and after the financial crisis. Janet has extensive experience in analyzing massive datasets, a deep understanding of the drivers of credit risk, and an expertise in modeling mortgage cash flows. Janet holds an MBA from the University of Chicago Booth School of Business and a BA in Economics from Johns Hopkins University.

### Which woman, past or present, comes to mind as a leader in the media as a master storyteller?

Sticking with a topic close to my heart—food and cooking—[Samin Nosrat](#) is a master food writer and storyteller. She makes complex topics accessible and engaging through a storytelling style that connects fundamental cooking techniques to their wider cultural contexts. Her work effortlessly combines knowledge with a passion for food and the stories of the people who make it. Her natural humor, curiosity, and enthusiasm draw you in as a part of the story. As a reader (or listener), you're left not only entertained, but also with a newfound confidence to make anything and everything delicious.

### What can companies do to increase the representation of women in finance?

You need to have women in substantial leadership roles. An all-male executive team or a team where women only hold 'Back of the House' leadership roles just will not cut it anymore. I'm fortunate to have worked for strong female leaders throughout my career. These leaders not only provide an example career path for junior women to follow, but they are also involved in key discussions about advancement and opportunities given to women throughout the organization. There was a [great piece](#) in the *Wall Street Journal* by journalist Sabrina Siddiqui, who is a new mom and one of two journalists to accompany Biden on his recent trip to Ukraine. She credits the White House Communications Director and the President of the White House Correspondents' Association, who both happened to both be working moms, with not only ensuring she wasn't passed over for the opportunity to go on this high profile reporting assignment, but also helping to sort out her pumping logistics throughout the trip. Having women in the rooms where opportunities are given and advancement decisions are made is critical to increasing representation of women across the board.



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### **What policies and/or benefits can companies put in place to better support their women employees?**

Strong paternity leave and a culture that encourages men to take it. It may not seem obvious, but a strong maternity leave policy without an equally strong paternity leave policy puts women at a disadvantage and opens the door for discrimination and a stalled career based on one gender taking extended time off while the other does not. At a more macro level, countries that support strong male parental leave policies ultimately are supporting a more equal society allowing women more freedom to participate in the labor force. There are some great articles that dig into this topic if you'd like to learn more.

### **What inspires you to continue to grow in this industry?**

The opportunity to innovate in an industry that still relies on technologies and processes developed 30+ years ago. Our mission at RiskSpan is to revolutionize this industry and create a more efficient mortgage market. It's a BIG mission that at times can seem impossible. But I'm inspired by the incremental progress we're able to make for our clients every day.

### **Where is your favorite vacation spot?**

Hawaii. The indisputable perfect vacation spot.