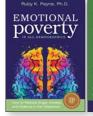
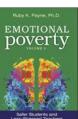


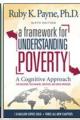


- An authority on working across economic classes to create sustainable communities.
- In addition to focusing on poverty and education, Payne also works in the areas of social services, criminal justice, healthcare, the workplace, and emotional poverty.
- Popular keynote topics:
 - ◆ Socioeconomic diversity and wealth creation
 - Emotional poverty in all demographics
 - Moving to a different educational process
- Two recent publications won IPPY awards (Independent Publisher Book Awards): Emotional Poverty in All Demographics and Before You Quit Teaching.
- Payne has written or coauthored many other books, including *Bridges Out of Poverty*. Her book A Framework for Understanding Poverty has sold 1.8 million copies.
- Payne's efforts have achieved a global reach, and she has worked in Australia, China, Europe, India, North America, and Southeast Asia.
- Payne founded aha! Process, a publishing and consulting firm, in 1996.
- aha! Process has received awards for its publications. Payne has published books with Solution Tree Press and the Association for Middle Level Education.

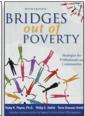
Ruby lives in Texas with her husband, Tee. She loves spending time with her grandchildren.



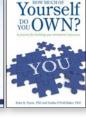




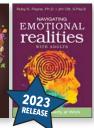












With consultants and publications around the world, aha! Process helps communities move individuals, families, and entire neighborhoods out of poverty and into sustainability and growth.





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