



**NCHER 2018 Annual Conference  
The Mills House Wyndham Grand Hotel  
Charleston, SC  
June 4 – 6, 2018**

**“Making Our Mark: Inspiring Leaders and Building Generations”**

**Program Agenda**  
*(Draft Agenda, Subject to Change)*

**Monday, June 4, 2018**

***All Events are General Sessions***

- 8:00 a.m. – 5:00 p.m.**                      **Registration Open**
- 9:00 a.m. – 12:00 p.m.**                **NCHER Board of Directors Meeting**
- 12:00 p.m. – 1:00 p.m.**                **Lunch on Your Own**
- 1:00 p.m. – 1:15 p.m.**                 **Conference Welcome**

**Speaker**

**John Tecklenburg**, Mayor  
City of Charleston

**1:15 p.m. – 2:00 p.m.**

**Keynote Address**

Kicking off the NCHER Annual Conference, Strada Education Network President and Chief Executive Officer Bill Hansen will discuss the organization’s current and future work emphasizing the importance of increasing college completion in the United States, its work with Gallup to provide up-to-date and relevant consumer insights on pathways from education to employment, and Strada’s transformation from the nation’s largest guaranty agency to a leading thought-leader in postsecondary education.

**Introduction**

**James P. Bergeron**, President  
National Council of Higher Education Resources

**Speaker**

**Bill Hansen**, President and Chief Executive Officer  
Strada Education Network

**2:00 p.m. – 3:00 p.m.**

**Federal Update: What to Expect in 2018 and the Upcoming Elections**

Over the last two years, Congress and the Trump Administration have had a major impact on federal student loan policy. The House Education and the Workforce Committee held a series of hearings and passed a comprehensive reauthorization of the Higher Education Act; the Senate Health, Education, Labor, and Pensions Committee held a series of hearings on relevant issues as well. Meanwhile, the U.S. Department of Education continued to move forward on its Next Generation Financial Services Environment to modify the federal student loan servicing system, though its procurement for debt collection services remains in litigation. This session will examine and discuss House and Senate efforts to reauthorize the Higher Education Act; discuss the Department's student loan servicing and collections procurements and other regulatory matters; discuss major higher education associations' positions on higher education policy; provide an update on the upcoming November election and any potential changes to the House and Senate leadership; and highlight NCHER's advocacy priorities for the second session of the 115<sup>th</sup> Congress and what the membership should be doing to push their priorities this year.

**Moderator/Speaker**

**William C. "Will" Shaffner**, Director of Business Development and Government Relations  
Missouri Higher Education Loan Authority

**Speaker**

**Vic Klatt**, Principal  
Penn Hill Group

**3:00 p.m. – 3:15 p.m.**

**Networking Break**

**3:15 p.m. – 4:15 p.m.**

**State Update: What to Expect in 2018 and the Upcoming Elections**

Since 2015, a number of states have passed new laws establishing Student Loan Ombudsman Offices to represent the interest of borrowers on student loan-related matters and requiring student loan servicers to obtain a license to service federal and private student loans in their states. This session will examine and discuss current and anticipated state-level actions impacting federal and private student loans; discuss the industry's reaction, successes, and challenges in responding to pending legislation and rules; provide an update on the upcoming November election and any potential changes at the state-level that may push pending legislation to the forefront; and discuss next steps, what to

expect this year, and what the membership should be doing to influence relevant legislation this year.

**Moderator/Speaker**

**Scott Giles**, President and Chief Executive Officer  
Vermont Student Assistance Corporation

**Speaker**

**Vaishali S. Rao**, Partner  
Hinshaw & Culbertson LLP

**4:15 p.m. – 5:15 p.m.**

**Combatting Student Loan Fraud and Improving Risk-Assessment**

Over the last few years, the number of third-party debt relief companies – which charge exorbitant fees to students to help them repay their student loans that they can receive for free from their servicers – has exploded led by the overall increase in student loan debt. Led by its Ombudsman Caucus, NCHER members are collecting the names of these companies and providing them to the appropriate federal agencies. This session will discuss current and future efforts to combat student loan fraud by federal and private loan providers, including identifying those “red-flags” involving third-party debt relief companies and other predatory organizations; discuss ways to improve an organization’s risk-assessment system to protect against the growing proliferation of student loan scams; and discuss what steps the membership can take to protect student and parent borrowers.

**Moderator/Speaker**

**Scott Lause**, Assistant General Counsel  
Missouri Higher Education Assistance Authority

**Speaker**

**Veronica L. Spicer**, Senior Counsel for Enforcement Policy and Strategy  
Consumer Financial Protection Bureau

**5:30 p.m. – 6:30 p.m.**

**Welcoming Reception**

Recipients of the Jean S. Frohlicher Outstanding Service Award and the Chalmers “Gail” Norris Lifetime Achievement Award will be honored.

Tuesday, June 5, 2018

*Morning Events are Concurrent Sessions / Afternoon Events are Both General and Concurrent Sessions*

7:30 a.m. – 5:00 p.m.

**Registration Open**

7:30 a.m. – 9:00 a.m.

**Breakfast Buffet**

7:30 a.m. – 8:55 a.m.

**NCHER Guaranty Agency Caucus Meeting  
(Attendance is Limited to Caucus Members Only)**

The NCHER Guaranty Agency Caucus, made up of Chief Executive Officers, Chief Financial Officers, and other executive-level staff, will hold its annual in-person meeting to facilitate the exchange of information, ideas, and policies and procedures impacting guaranty agencies. The Caucus' membership includes those NCHER members who are in good standing; who are state and nonprofit guaranty agencies designated by the Secretary of Education under section 428(b) and (c) of the Higher Education Act; and/or former guarantors who remain involved in activities, including philanthropic efforts, devoted to enhancing access and completion of postsecondary education.

9:00 a.m. – 10:15 a.m.

**(Session 1)**

**Hot Topics in Compliance**

During this interactive session, participants will discuss major compliance items impacting federal and private student loan providers, including those efforts coming out of federal agencies, state agencies, and the courts, and discuss best practices to resolve potential matters.

**Moderator/Speaker**

**Elise Nowikowski**, Principal  
Evidens Group

**Speakers**

**Larry Laskey**, Vice President and General Counsel  
Windham Professionals

**Jaye O'Connell**, Director of Collections and Compliance  
Vermont Student Assistance Corporation

**(Session 2)**

**The Changing Demographics of the Student Population**

During this two-part panel, participants will discuss the changing demographics of the traditional and non-traditional student, including age, previous education, and family and work commitments that may impact loan repayment and the overall financing of postsecondary education. They will also examine the different technological approaches to reaching potential borrowers.

**Moderator**

**Said Shawwa**, Senior Vice President, Strategic Account Management  
Performant Financial Corporation

**Speakers**

**Peace Bransberger**, Senior Research Analyst  
Western Interstate Commission for Higher Education

**Pete Wylie**, Vice President of In-School Lending  
CommonBond

**(Session 3)**

**Learning from the Experts**

During this session, higher education finance experts that are nearing retirement or have announced their retirement will share what they have learned from their time in the industry, how to navigate the challenges impacting the higher education financing industry, what they did right, what they would have done differently, and what they are the most proud of during their tenure.

**Moderator**

**Terry Muilenburg**, Senior Advisor to the President and Chief Executive Officer  
Strada Education Network

**Speakers**

**René A. Drouin**, President and Chief Executive Officer  
Granite State Management & Resources  
The NHHEAF Network Organizations

**Mary Heid**, Chair  
National Council of Higher Education Resources  
Executive Director, Oklahoma College Assistance Program

**10:15 a.m. – 10:30 a.m.**

**Networking Break**

**10:30 a.m. – 11:30 a.m.**

**(Session 1)**

**The Future of LIBOR**

During this concurrent session, participants will discuss the pending discontinuation of the London Interbank Offer Rate (LIBOR) in 2021; examine and discuss the impact of the upcoming change on the student loan industry; highlight potential replacements for LIBOR; and discuss the steps that federal policymakers must take over the next three years to prepare for the upcoming change.

**Moderator/Speaker**

**Ken Roberts**, Partner  
Hawkins Delafield and Wood LLP

**Speaker**

**Joseph Santoro**, Education Team Finance Leader  
Bank of America Merrill Lynch

**(Session 2)**

**Improving Your Workplace for Existing and New Employees**

During this session, participants will discuss and share best practices regarding employee retention and any model employee programs that have been implemented over the last year; discuss how to appropriately recruit new employees, especially in call centers; and discuss the differences between generations of employees and those potential approaches that need to be put in place for Generation X v. Millennials.

**Moderator**

**Karen Misjak**, Executive Director  
Iowa College Aid

**Speakers**

**Jacki Barrett**, Senior Director of Partnerships  
SoFi

**Vaishali S. Rao**, Partner  
Hinshaw & Culbertson LLP

**(Session 3)**

**Best Practices in Supporting Student and Parent Borrowers**

During this session, participants will discuss and share those best practices that members should use to support student and parent borrowers, including efforts through robust financial wellness for students currently in-school and in repayment, enhanced default prevention activities, and servicing improvements. The session will highlight relevant research regarding different components of successful financial wellness; discuss the impact of recent state legislation to provide borrowers with more information on their student loans on delinquency and default rates; and discuss federal policies and practices that should be changed to promote enhanced loan counseling and overall support services for students.

**Moderator/Speaker**

**Cathy Mueller**, Executive Director  
Mapping Your Future

**Speakers**

**Betsy Mayotte**, President  
The Institute of Student Loan Advisors

**Steve Queisser**, Vice President of Strategic Partnership  
Student Connections

11:30 a.m. – 12:30 p.m.

**(Session 1)**

**Debate: Should the Federal Government Change Its Rules to Allow Borrowers to Discharge Their Loans in Bankruptcy?**

During this session, a panel of experts will present point-counterpoint debate as to whether the U.S. Department of Education should amend its current rules that use certain standards to determine whether a borrower has met the required tests to have his or her federal student loan discharged during bankruptcy proceedings, including the potential impact on the private student loan market.

**Moderator/Speaker**

**Dan Fisher**, General Counsel and Corporate Secretary  
ECMC Group

**Speaker**

**Nancy Connelly**, Director of Policy  
AccessLex Institute

**Susan High**, Vice President Operations  
Trellis Company

**(Session 2)**

**Next Steps in Federal Student Loan Servicing and Collections**

During this session, participants will receive an update and discuss the current and anticipated changes to the U.S. Department of Education's procurements for federal student loan servicing and collections; discuss the impact of the procurements on the industry; and discuss any potential subcontracting opportunities for the membership.

**Moderator**

**James P. Bergeron**, President  
National Council of Higher Education Resources

**Speakers**

**Randy Kamm**, Principal  
Collection Quotient Consulting

**Scott Miller**, Senior Vice President and Director of Federal Relations  
Pennsylvania Higher Education Assistance Agency

**(Session 3)**

**Best Practices in Improving Information Technology and Cyber Security**

During this session, participants will discuss recent updates to federal information technology practices, including any outstanding compliance items involving the National Institute of Standards and Technology (NIST); hear from those guaranty agencies that recently completed their required compliance reviews by the U.S. Department of Education; and discuss best practices for those agencies that have upcoming reviews.

**Moderator/Speaker**

**Levis Hughes**, Bureau Chief

Florida Department of Education, Office of Student Financial Assistance

**Speakers**

**Theon S. Dam**, IT Specialist Information Security

Federal Student Aid, U.S. Department of Education

**Andy Newton**, Deputy Chief Information Security Officer

Federal Student Aid, U.S. Department of Education

**12:30 p.m. – 1:30 p.m.**

**Lunch**

**1:30 p.m. – 2:45 p.m.**

**(Session 1)**

**Current and Emerging Trends in Student Loan Repayment, Rehabilitation, and Collections**

During this session, participants will examine and discuss past, current, and expected trends in student loan repayment, loan rehabilitation, loan consolidation, and loan collections, including doing a deep dive into the composition of the federal student loan portfolio and the projected cost of increased use of income-driven repayment (IDR) programs; providing an update on the U.S. Departments of Education and Treasury efforts to auto-certify IDR programs; discussing the pros and cons of efforts to automatically enroll struggling borrowers into IDR programs; sharing best practices on collections – what is working and what is not; and discussing the Department of Treasury’s Debt Collection Pilot.

**Moderator/Speaker**

**Wanda Hall**, Senior Vice President, Chief Compliance Officer

Edfinancial Services

**Speakers**

**Ed Brandt**, Procedure and Reference Manager

Conduent Education

**Colleen Slattery**, Federal Contract and Compliance Officer

Missouri Higher Education Loan Authority

**Doug St. Peters**, Vice President of Portfolio Management

Navient

**(Session 2)**

**Current and Emerging Trends in Private Education Loans**

During this session, participants will examine and discuss past, current, and expected trends in the private education loan market, including the impact of multiple increases in interest rates, new entrants into the market, and federal and state regulatory activities; discuss new potential market opportunities to assist students and families, including in-school,



refinancing, and loan consolidation; highlight recent securitizations and profile various aspects of the current private loan portfolios (demographics, delinquency, charge-offs, etc.); and discuss and share best practices on member programs.

**Moderator**

**Grant Carwile**, Managing Director  
Student Loan Capital Strategies

**Speakers**

**John Arnold**, Executive Chairman  
SouthEast Bank

**Jon Riber**, Senior Vice President, US Structured Finance  
DBRS

**Arthur Rotatori**, Member  
McGlinchey Stafford

**Barbara Thomas**, Executive Vice President  
SouthEast Bank

**2:45 p.m. – 3:00 p.m.**

**Networking Break**

**3:00 p.m. – 4:00 p.m.**

**“Ask the Attorneys”**

During this interactive session, participants will respond to questions from the audience to discuss current and anticipated legal proceedings impacting federal and private student loans.

**Moderator**

**Shelly Repp**, Senior Advisor and Counsel  
National Council of Higher Education Resources

**Speakers**

**John Culhane**, Partner  
Ballard Spahr

**Larry Laskey**, Vice President and General Counsel  
Windham Professionals

**Kelly Lipinski**, Member  
McGlinchey Stafford

**Dino Tsibouri**, Founding Principal  
Tsibouris & Associates, LLC

4:00 p.m. – 4:45 p.m.

**NCHER Membership Meeting**

NCHER members will receive an update on items discussed at the Board of Directors meeting, including the reports of the Chair, Treasurer, and President.

**Speakers**

**James P. Bergeron**, President

National Council of Higher Education Resources

**Mary Heid**, Chair

National Council of Higher Education Resources

Executive Director, Oklahoma College Assistance Program

**Eugene “Gene” Hutchins**, Treasurer

National Council of Higher Education Resources

Executive Director, Chief Executive Officer

Kentucky Higher Education Assistance Authority

4:45 p.m. – 5:30 p.m.

**NCHER Collection Agency Caucus Meeting**

**(Attendance is Limited to Caucus Members Only)**

The NCHER Collection Agency Caucus will hold an in-person meeting to exchange and solicit ideas and promote legislative and regulatory items important to private collection agencies (PCAs) that provide default prevention and default recovery services for federal and private student loan programs. The Caucus’ membership includes those NCHER members who are in good standing; who are PCAs under contract or subcontract with the U.S. Department of Education to service its defaulted loan portfolio; who are PCAs under contract or subcontract with one or more guaranty agencies to service Federal Family Education Loan Program loans; and/or who are agencies interested in servicing defaulted loans under federal and private student loan programs.

After 5:30 p.m.

**Time on Your Own**

**Wednesday, June 6, 2018**

***All Events are General Sessions***

7:30 a.m. – 12:00 p.m.

**Registration Open**

7:30 a.m. – 9:00 a.m.

**Breakfast Buffet**

7:30 a.m. – 8:55 a.m.

**NCHER Not-for-Profit Lender and Servicer Caucus Meeting**

**(Attendance is Limited to Caucus Members Only)**

The NCHER Not-for-Profit Lender and Servicer Caucus, made up of Chief Executive Officers, Chief Financial Officers, and other executive-level staff, will hold its annual in-person meeting to exchange and solicit ideas and promote legislative and regulatory initiatives important to state-

designated lenders, holders, servicers, and third-party service providers. The Caucus' membership includes those NCHER members who are in good standing; who are nonprofit entities under the Internal Revenue Code of 1986; and who are state-designated lenders, holders, servicers, and/or third-party service providers interested in promoting federal and private student loans.

**9:00 a.m. – 10:00 a.m.**

**Keynote Address**

Wrapping up the NCHER Annual Conference, Federal Student Aid Deputy Chief Operating Officer Kathleen Smith will provide an update from the U.S. Department of Education, including current and future efforts to improve the federal student loan program with a special emphasis on loan counseling, servicing, and collections, and how NCHER members can work with the Department to assist students and families.

**Introduction**

**Ron Gambill**, Chairman and Chief Executive Officer  
Edsouth

**Speaker**

**Kathleen Smith**, Deputy Chief Operating Officer  
Federal Student Aid, U.S. Department of Education

**10:00 a.m. – 10:45 a.m.**

**Telephone Consumer Protection Act Update**

With the recent appeals court ruling overturning parts of the Omnibus Order issued in 2015, the Federal Communications Commission (FCC) is expected to revise its current restrictions on placing cellphone calls to borrowers under the Telephone Consumer Protection Act (TCPA). In this session, participants will discuss the recent leadership change at the FCC and likely impact on any changes to the TCPA; review the recent appeals court decision challenging the Omnibus Order from 2015, and its impact on FCC action; discuss last year's action taken by the FCC on its Notices of Inquiry on reassigned numbers and expected next steps; and provide update on legal developments impacting the TCPA.

**Introduction**

**Justin F. Cann**, Director of Public Affairs  
F H Cann & Associates Inc.

**Speaker**

**Gregg Stevens**, Member  
McGlinchey Stafford

**10:45 a.m. – 11:30 a.m.**

**Consumer Financial Protection Bureau Update: Does New Leadership Mean New Regulatory Environment?**

With the recent change in leadership at the Consumer Financial Protection Bureau (CFPB), industry participants are still watching to see the impact that Acting Director Mick Mulvaney's actions will have on the

Bureau's regulatory environment. This session will review current developments involving the CFPB, including the ongoing legal proceedings involving the Deputy Director and the multiple Requests for Information; highlight current legal proceedings by the Bureau; discuss contours of the upcoming proposed rule on debt collection; and discuss how the membership can influence the Bureau's regulatory processes.

**Introduction**

**James P. Bergeron**, President  
National Council of Higher Education Resources

**Speaker**

**John Culhane**, Partner  
Ballard Spahr

**11:30 a.m.**

**Closing Remarks and Conference Adjourns**