



**NCHER 2019 Annual Conference  
Hyatt Clearwater Beach Resort and Spa  
Clearwater, Florida  
June 3 – 5, 2019**

**“Navigating the Crossroads while Identifying New Opportunities”**

**Program Agenda**

*(Draft Agenda as of May 17, 2019, Subject to Change)*

**Monday, June 3, 2019**

***Note: All Afternoon Events are General Sessions***

**8:00 a.m. – 5:00 p.m.**

**Registration Open**

**9:00 a.m. – 11:30 a.m.**

**NCHER Board of Directors Meeting**

The NCHER Board will meet in a public session to receive reports from the Chair, Treasurer, and President on the organization’s advocacy, communications, and research strategies.

**11:30 a.m. – 1:00 p.m.**

**Pre-Conference Event: Leadership Roundtable**

NCHER will hold the first meeting of its Leadership Roundtable, which is being formed for executive-level staff to network, discuss, strategize, and learn about important issues in a small-group setting with their peers in the industry. The meeting will explore those areas that the executives want to expand upon over the next six months and include a professional development session focused on the importance of developing high-quality executive leadership and the tools necessary for organizational transformation. Lunch will be served for those attendees of the event. *RSVP is required to attend the event.*

**1:00 p.m. – 1:15 p.m.**

**Conference Welcome: “Life is Better at the Beach”**

The NCHER leadership will welcome members to Clearwater Beach and briefly discuss how the conference program will help the membership navigate the current higher education finance landscape while identifying new opportunities.

**Speaker**

**James P. Bergeron**, President

National Council of Higher Education Resources

**1:15 p.m. – 2:15 p.m.**

**Federal and State Update: “You Can’t Control the Wind, But You Can Adjust Your Sails”**

2019 is shaping up to be one of the most consequential years in higher education finance policy in recent memory. The U.S. Department of Education continues to move forward on its Next Generation Financial Services Environment to modify both the federal student loan servicing and collections systems; with a divided House and Senate, Congress is just beginning the process of reauthorizing the Higher Education Act while continuing to pass higher education policy through the budget and appropriations processes; and states continue to pass new laws establishing Student Loan Ombudsman Offices and requiring student loan servicers to obtain a license to service federal and private student loans in their states. In this session, a panel of experts will discuss federal and state developments impacting the higher education finance industry in the past, present, and future, including the recent and upcoming elections on the political and policy landscape.

**2:15 p.m. – 2:30 p.m.**

**Networking Break: “Life is Simple, Just Add Water”**

**2:30 p.m. – 3:30 p.m.**

**CFPB Proposed Rule on Debt Collection Practices: “Keep Calm, You’re at the Beach”**

On May 7, 2019, the Consumer Financial Protection Bureau (CFPB) released its Notice of Proposed Rulemaking to implement the Fair Debt Collection Practices Act. The proposed rule would limit debt collectors to no more than seven attempts by telephone per week to reach a consumer about a specific debt; require debt collectors to send consumers a disclosure with certain information about the debt and related consumer protections; clarify how debt collectors may lawfully use newer communication technologies; and prohibit a debt collector from suing or threatening to sue a consumer to collect a debt if the debt collector knows or should know that the statute of limitations has expired. The proposed rule is now open for the 90-day comment period. During this session, a panel of experts will discuss the CFPB proposed rule on debt collection, and how the NCHER membership can influence certain provisions of the final regulation.

**Speakers**

**Aaron Chastain**, Partner

Bradley Arant Boult Cummings

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

Windham Professionals

**Kelli Lipinski, Member**  
McGlinchey Stafford

**3:30 p.m. – 4:30 p.m.**

**Research-Driven Data to Improve Student Lending: “Life’s a Beach, Find Your Wave”**

Over the last year, there have been a number of reports released by federal agencies such as the Federal Reserve, think-tanks, and other research organizations geared toward improving applications for student aid, student lending, and student loan repayment. In this session, a panel of experts will discuss these research findings and share their recommendations for improvements in federal student loan policy.

**Moderator/Speaker**

**Bryan Ashton, Vice President**  
Community Investment and Government Affairs  
Trellis Company

**Speakers**

**Sarah Sattelmeyer, Manager, Project on Student Borrower Success**  
The Pew Charitable Trusts

**PJ Tabit, Senior Supervisory Policy Analyst, Division of Community and Consumer Affairs, Federal Reserve Board**

**4:30 p.m. – 5:30 p.m.**

**Time on Your Own: “Gone to the Beach!”**

**5:30 p.m. – 6:30 p.m.**

**Welcoming Reception: “Salt in the Air, Sand in My Hair”**

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

**Tuesday, June 4, 2019**

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

**6:30 a.m. – 7:30 a.m.**

**Beach Yoga: “Smell the Sea, Feel the Breeze, Hear the Ocean, Be at Ease”**

NCHER will organize an event for those conference attendees interested in a yoga session on the beach. Pre-registration will be required for the event. Additional information will be provided soon.

**7:30 a.m. – 5:00 p.m.**

**Registration Open**

**7:30 a.m. – 8:30 a.m.**

**Breakfast Buffet**

8:30 a.m. – 9:30 a.m.

**(Session 1)**

**Examining the Next Generation Financial Services Environment: “High Tides and Good Vibes”**

The U.S. Department of Education is currently in the process of embarking on a new vision for federal student aid known as the Next Generation Financial Services Environment. The new initiative envisions multiple components centered on the development of a single web portal for student loan borrowers to manage and make payments on their student loans and other customer service functions and a single intake center for borrowers who call or email with questions on their accounts. It also envisions the development of an Enhanced Servicing Solution/Platform for existing customers, an Optimal Processing Solution/Platform for new customers, and a Business Process Operations Solution for both existing and new customers that will encompass multiple awards in order to comply with the FY 2019 Department of Defense and Labor, Health and Human Services, and Education Appropriations Act. The new solicitation specifies that it will support efficient and effective operations across the entire life cycle of student financing (from application for financing, to origination and disbursements, to processing and servicing and pay-off or default). This session will provide an update on recent developments impacting NextGen, including whether the solicitation envisions providing sufficient focus on recovery efforts.

**(Session 2)**

**Examining the Impact of Income Share Agreements: “It’s a Shore Thing”**

As students and families continue to search for the best way to finance their postsecondary education, there continues to be a renewed focus on income share agreements (ISAs), which enable students to finance their education or fill a gap in school financing by agreeing to make payments after graduation based on a percentage of their income for a set period of time. While some higher education experts have presented ISAs as an alternative to private education loans, the U.S. Department of Education has disclosed interest in establishing an experimental site using federal student loans as the basis for the agreements, and piloting different models to see those approaches that would benefit students, especially those that have yet to declare a major. During this session, a panel of experts will examine income share agreements, and their impact on student borrowers and the student loan marketplace.

**Moderator**

**Jonathan Vogel**, Founder and Managing Attorney  
Vogel Law Firm PLLC

**Speakers**

**Andrew Davis**, Founder  
Education Investment

**(Session 3)**

**Reimagining the State Role in Higher Education: “I’ve Got Sunshine on a Cloudy Day”**

Free college programs at the state and local level continue to sweep the country with over 300 programs in 44 states. At the federal level, House and Senate Democrats have put forth comprehensive and competing proposals to develop a new federal-state partnership focusing on increasing college affordability and improving college completion. In this session, a panel of experts will talk about new and developing initiatives at the state level, the future likelihood of success for state reform efforts, and how certain sectors of the NCHER membership can get involved in these efforts by becoming grant-making agencies and thought-leaders.

**Speakers**

**Braulio Colón**, Vice President, Florida Student Success Initiative  
Helios Education Foundation

**James Snider**, Tennessee Promise Director  
Tennessee Student Assistance Corporation

**9:30 a.m. – 10:45 a.m.**

**(Session 1)**

**Current and Emerging Trends in Student Loan Repayment, Rehabilitation, and Collections: “Time Spent at the Beach is Never Wasted”**

According to the U.S. Department of Education, the federal student loan portfolio currently stands at \$1.44 trillion, which consists of \$1.15 trillion of Federal Direct Loans and \$281.8 million in Federal Family Education Loan Program loans. 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 the projected cost of increased use of income-driven repayment (IDR) programs included in the federal budget. The panel will also share best practices and recent changes impacting student loan servicing and collections of federal student loans, and cover more specific areas around deferments, forbearances, temporary and permanent disability, the Treasury Offset Program, and bankruptcy.

**Moderator**

**Brenda Cox**, Chief Compliance Officer  
Edfinancial Services

**Speakers**

**Phillip Cervin**, Vice President of Business Development and Operations  
Immediate Credit Recovery

**Jonathan Riber**, Senior Vice President, US ABS Global Structured Finance DBRS, Inc.

**Colleen Slattery**, Federal Contract and Compliance Officer  
MOHELA (Missouri Higher Education Loan Authority)

**(Session 2)**

**Current and Emerging Trends in Private Education Loans: “A Smooth Sea Never Made a Skilled Sailor”**

According to MeasureOne, the total outstanding private education loan portfolio currently stands at \$119.3 billion, 7.65 percent of total student loan debt. During this session, participants will provide an update on the capital markets, and examine and discuss the past, current, and expected trends in the private education loan market such as the impact of rising interest rates, new entrants into the marketplace, and federal and state regulatory activities. The panel will also discuss recent federal initiatives to increase private education loan rehabilitation; 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**

**David Bailey**, Vice President  
Kentucky Higher Education Assistance Authority

**Speakers**

**Rob Lavet**, General Counsel  
SoFi

**Jon Wollman**, Chief Product Officer  
CURevl

**(Session 3)**

**Blockchain Technology: A Guide for Beginners: “If You Can Imagine It, You Can Achieve It”**

Blockchain technology is a time-stamped series of data records that is managed by a cluster of computers not owned by any single entity. Each of the blocks of data (i.e. block) are secured and bound to each other using cryptographic principles (i.e. chain). Since it is a shared and immutable ledger, the information in it is open for anyone and everyone to see. Currently, a number of student loan companies are exploring the move to blockchain in order to improve the operations of their federal and private student loan portfolios. In this session, a panel of experts will examine blockchain technology, how it will allow for more efficient and secure transactions between two parties, and provide a guide for beginners.

### Speakers

**Nate Schmitt**, Assistant General Counsel  
Spring Labs

**Thomas Burke**, Associate  
Ballard Spahr

**10:45 a.m. – 11:00 a.m.**

**Networking Break: “I Need a Time Out, Send Me to the Beach and Don’t Let Me Come Back Until My Attitude Changes”**

**11:00 a.m. – 12:00 p.m.**

**Policies and Priorities of the U.S. Department of Education: “Seas the Day!”**

On March 4, 2019, Education Secretary Betsy DeVos announced that she had appointed Mark A. Brown as the new Chief Operating Officer of the U.S. Department of Education’s Office of Federal Student Aid. Mr. Brown, a retired major general in the U.S. Air Force with over 32 years of service to our country, most recently served as the deputy commander for the Air Education and Training Command. General Brown will speak to the NCHER membership about the Department’s policies and priorities for 2019, his vision for FSA, and his ideas for reforming the federal student loan program.

### Introduction

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

### Speaker

**Major General Mark A. Brown**, USAF (ret.), Chief Operating Officer  
Office of Federal Student Aid  
U.S. Department of Education

**12:00 p.m. – 1:30 p.m.**

**Lunch: “The Voice of the Sea is Food for the Soul”**

**1:30 p.m. – 2:30 p.m.**

**(Session 1)**

**Recent Developments to Replace LIBOR: “The Beach Fixes Everything”**

The London InterBank Offered Rate (LIBOR) is slated to be phased out by 2021. LIBOR is a benchmark rate that represents the interest rate at which banks offer to lend funds to one another in the international market for short-term loans and is used as an index to calculate interest rates on various loan products around the world such as mortgages, commercial loans, interest rate swaps, and other financial products. In this session, financial industry experts will discuss the Alternative Reference Rates Committee’s recommendation to move to the Secured Overnight Financing Rate and provide an update on the voluntary market adoption of the recommended alternative and other efforts to ensure successful implementation.

**Moderator**

**Theresa O’Neil**, Chief Marketing Officer  
Bank of America

**Speakers**

**Jen Earyes**, Director Corporate Development  
Navient

**Julia Hoke**, Director, Legal Affairs and General Counsel  
North Carolina State Education Assistance Authority

**(Session 2)**

**Best Practices to Support Student and Parent Borrowers: “Welcome to Our Beach House”**

Since 1965, the student loan industry has shared best practices in support of student and parent borrowers by providing enhanced default prevention strategies to effectively service federal and private student loan portfolios. This session will expand on this by sharing best practices that promote student success from application through loan repayment. Presenters will discuss how data and technology can shape student communications to reduce confusion, borrowing, and defaults.

**Moderator/Speaker**

**Christine Conway**, Director, Financial Education Initiatives  
University of Phoenix

**Speakers**

**Misty Sabouneh**, Account Development Director  
CampusLogic

**Sara Wilson**, Product Manager  
Student Connections

**2:30 p.m. – 3:30 p.m.**

**(Session 1)**

**Examining Employee Retention and Development Efforts: “A Day at the Beach Restores the Soul”**

Every NCHER member knows that high-performing employees are the key to success. But high employee turnover can cost twice an employee’s salary to find and train a replacement. Not only are there financial repercussions, high employee turnover can lower the knowledge base in a company and decrease performance and morale. In this session, human resource experts will talk about employee retention and development efforts, including the growing movement for employers to provide additional student loan benefits to their employees.

**Speakers**

**Jackie Barrett**, Senior Director, Sales and Partnerships  
SoFi



**Bill Norbert**, Governmental Affairs and Communications Manager  
Finance Authority of Maine

**Christiana Thornton**, President and Chief Executive Officer  
New Hampshire Higher Education Assistance Foundation

**(Session 2)**

**Using Data to Tell Your Organization’s Story: “Let the Currents Guide Your Heart and Soul”**

With the advent of social media and the rapid exchange of information, it's more important than ever to have comprehensive, up-to-date, and impactful data to back up the work of your organization, especially as members look for new business opportunities. This session will provide a high-level discussion of what type of data your organization should be collecting, and how to effectively use such information to promote success for students, your organization, and your employees.

**Moderator**

**Angela Baier**, Chief Executive Officer  
CollegInvest and College Assist

**Speakers**

**Donna Fritz**, Vice President, Marketing and Communications  
Trellis Company

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

**3:30 p.m. – 3:45 p.m.**

**Networking Break: “Give me Coffee to Change the Things I Can, and the Beach to Accept the Things I Can’t”**

**3:45 p.m. – 4:30 p.m.**

**New Approaches to College Access and Completion: “I Need the Sea Because It Teaches Me”**

The core component of any successful student loan program is a robust financial wellness initiative for students currently in-school and in repayment. But how do you reach new students, including Generation Zers who are more debt adverse and concerned about financial wellness than prior generations? Recent studies show that, while technology is a vital part of their lives, new students prefer in-person communications and 80 percent rely on their parents and family for financial information. As colleges and universities begin to welcome the class of 2023, it is important for the higher education community to provide basic programs to address financial literacy and money management in order to give Generation Zers a better foundation for making important financial decisions. In this session, Flywire Education’s Judi Flink will share communication strategies and new approaches to financial education in order to promote college access and achieve completion along with

building financial literacy resources and encourage information sharing between participants.

**Speaker**

**Judith Flink**, Senior Consultant  
Flywire Education

**After 4:30 p.m.**

**Time on Your Own: “You Don’t Have to Shovel Sunshine”**

**5:30 p.m. – 6:30 p.m.**

**Walk Along Clearwater Beach: “Life is Better With Sand Between Your Toes”**

NCHER will organize an event for those conference attendees interested in walking along 2.5 mile-Clearwater Beach. Pre-registration will be required for the event. Additional information will be provided soon.

**Wednesday, June 5, 2019**

***Note: All Events are General Sessions***

**6:30 a.m. – 7:30 a.m.**

**Run Along Clearwater Beach: “Beach Hair, Don’t Care”**

NCHER will organize an event for those conference attendees interested in running along 2.5 mile-Clearwater Beach. Pre-registration will be required for the event. Additional information will be provided soon.

**7:30 a.m. – 11:00 a.m.**

**Registration Open**

**7:30 a.m. – 8:30 a.m.**

**Breakfast Buffet**

**8:30 a.m. – 9:45 a.m.**

**“Ask the Attorneys”: “Don’t Worry, Beach Happy”**

The “Ask the Attorneys” panel has been a staple of NCHER conferences, providing an opportunity for conference attendees to hear first-hand from legal experts on those hot topics impacting the industry. During this session, a panel of attorneys will respond to questions from the audience to discuss current and anticipated legal proceedings impacting federal and private student loans. Download the interactive app so that you can ask your question before the session!

**9:45 a.m. – 10:45 a.m.**

**Examining Federal and State Consumer Privacy Efforts: “No Crabby Attitudes”**

Over the last few years, there has been a growing federal and state interest in protecting consumer privacy. The European Union created a General Data Protection Regulation, which requires organizations to appropriately secure personal data and allows individuals to access, correct, and even erase their personal data. The California Consumer Privacy Act was passed to provide the state’s residents with the right to know what personal information is being collected about them, know whether their personal information is sold or disclosed and to whom, and access their personal information. The Federal Trade Commission is the

chief federal agency on privacy policy and enforces the Privacy Act of 1974 and the Fair Credit Reporting Act. Recently, there have been several Congressional hearings to address the rapid changes in technology that have raised new privacy challenges. During this session, participants will discuss federal, state, and international efforts to protect consumers' personal information.

**Speaker**

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

**10:45 a.m. – 11:30 a.m.**

**NCHER Membership Meeting: “In High Tide or Low Tide, We’ll Be By Your Side”**

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

**Ron Gambill**, Chair  
National Council of Higher Education Resources  
Chairman and Chief Executive Officer, Edsouth

**Eugene “Gene” Hutchins**, Treasurer  
National Council of Higher Education Resources  
Executive Director, Chief Executive Officer  
Kentucky Higher Education Assistance Authority

**11:30 a.m.**

**Closing Remarks and Conference Adjourns: “Everyone Should Believe in Something, I Believe I Should Go To The Beach”**