



NCHER Annual Conference
June 3-5, 2024
Hyatt Regency Clearwater
Clearwater, Florida

"Connections - Bridging the Past and Present and Working for a Better Tomorrow"

Program Agenda

Monday, June 3, 2024
(All times Eastern)

8:00 a.m. – 5:00 p.m.

Registration Open

9:00 a.m. – 12:00 p.m.

Meeting of the NCHER Board of Directors

The NCHER Board will meet to receive reports from the Chair, Treasurer, and President on the organization’s advocacy, communications, and research strategies. The meeting is open to NCHER members.

12:00 p.m. – 2:00 p.m.

Lunch and Time on Your Own

2:00 p.m. – 3:30 p.m.

Pre-Conference Session – “Federal Update: In the Know in 90”

This pre-conference session is geared for first-time and veteran attendees who have an interest in federal policy.

Session Description: There are only five months left before the November election that will determine control of the U.S. House of Representatives, U.S. Senate, and the White House – and who controls the higher education policy levers over the next few years. Even though it is an election year, the U.S. Department of Education continues to move forward on new rules implementing a new federal student loan forgiveness program while continuing its effort to enact borrower-friendly changes to the federal student loan program such as expanding the number of borrowers who can qualify for Public Service Loan Forgiveness or Income-Driven Repayment and enrolling more borrowers into the new SAVE plan. Meanwhile, the House Education and the Workforce Committee continues to push H.R. 6585, the Bipartisan Workforce Pell Act, which allows Pell Grants to support students enrolled in high-quality, short-term workforce programs that will lead to career

advancement, before election-year politics consume the Congressional calendar. In this session, a panel of experts will provide an update on federal developments and the political/policy outlook over the next few months.

Moderator/Speaker

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

Speakers

Ron Gambill, Executive Vice President of Student Lending and Legislative Affairs
ELFI (Education Loan Finance Inc.)

Vicki Shipley, Senior Advisor
National Council of Higher Education Resources

3:30 p.m. – 5:00 p.m.

Membership Meeting

NCHER members will receive an update on items discussed at the meeting of the Board of Directors and participate in a roundtable discussion where they will share their thoughts for NCHER’s advocacy, communications, and operations strategies over the next year.

Speakers

Diana Barber, Incoming Chair, Board of Directors
National Council of Higher Education Resources
Chief Operating Officer
Kentucky Higher Education Assistance Authority/Kentucky Higher Education Student Loan Corporation

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

Jimmy Parker, President and Chief Executive Officer
Panhandle-Plains Higher Education Foundation

5:00 p.m. – 6:00 p.m.

Welcome Reception

The NCHER membership will honor the recipients of the Jean S. Frohlicher Outstanding Service Award and the Chalmers “Gail” Norris Lifetime Achievement Award.

Tuesday, June 4, 2024
(All times Eastern)

7:30 a.m. – 5:00 p.m.

Registration Open

7:30 a.m. – 8:45 a.m.

Continental Breakfast

8:00 a.m. – 9:00 a.m.

Small Group Break-Out Sessions

Before the conference formally begins, attendees will break off into small groups where members can hear from their peers - or share with their peers - on what is going on at their organization, the biggest opportunities and challenges that they are currently facing across business lines, what type of assistance they foresee needing over the next year to ensure that they are prepared for success, and other important issues. The two informal discussion break-out sessions include: (1) Federal Student Loan Program, including holders, servicers, guarantors, contractors, and subcontractors and (2) Private Lending, including lenders and servicers.

9:00 a.m. – 9:15 a.m.

Conference Welcome

The NCHER leadership will welcome members to the conference and briefly discuss the conference program for the day.

Speaker

Diana Barber, Incoming Chair, Board of Directors
National Council of Higher Education Resources
Chief Operating Officer
Kentucky Higher Education Assistance Authority/Kentucky Higher
Education Student Loan Corporation

9:15 a.m. – 10:15 a.m.
(General Session)

Understanding the Changing Demographics of College Students and Reinforcing the Value of Higher Education

Session Description: The student landscape in higher education has gone through cataclysmic changes in recent years, which includes increasing diversity, more non-traditional students, fewer international students, and continued adjustments to the needs of the current student population. At the same time, higher education continues to battle the false narrative that college is not worth it. In this session, a panel of speakers will examine the changing demographics of the current student population, examine responses by industry, and discuss tips for staying ahead of the trends lines. The session will also examine the trends of Hispanic/Latino students – one of the fastest growing segment of higher education - and the economic case for the value of higher education such individual, societal, and fiscal gains of postsecondary education.

Moderator

Sean McTighe, Executive Director, Title IV Compliance and Data Intake
Operations
National Student Clearinghouse

Speakers

Kimberly Lent Morales, Director of Research and Evaluation
Helios Education Foundation

Dr. Justin Ortagus, Associate Professor of Higher Education Administration and Policy and Director of the Institute of Higher Education
University of Florida

Dr. Paul Perrault, Senior Vice President, Community Impact and Learning
Helios Education Foundation

10:15 a.m. – 10:30 a.m.

Break

**10:30 a.m. – 11:15 a.m.
(General Session)**

Leveraging Artificial Intelligence to Improve Higher Education Financing

Session Description: Artificial intelligence (AI) has been a topic of growing interest and investigation in various fields, including higher education. Colleges and universities are examining its impact on the teaching and learning process by personalizing teaching methods to suit individual student needs, providing prompt feedback, and automating administrative tasks. Institutions are also exploring ways to expand the use of predictive analytics in developing early warning systems to identify students who are at risk of failing or dropping out of school, either for academic or financial reasons, and allocating institutional aid. In the higher education finance industry, several organizations are leveraging AI to improve the borrower experience and improve employee productivity. In this session, a panel of experts will discuss the potential business and financial value of AI, discuss what organizations could realistically accomplish through AI, and explore how to incorporate AI into business practices, programs, and products.

Moderator

Jimmy Parker, President and Chief Executive Officer
Panhandle-Plains Higher Education Foundation

Speakers

Ian P. Moloney, Senior Vice President, Head of Policy and Regulatory Affairs
American Fintech Council

Dino Tsibouris, Partner
Tsibouris & Associates, LLC

**11:15 a.m. – 12:15 p.m.
(General Session)**

Update on the Rollout of the 2024-2025 FAFSA: Have We Made It Through the Storm

Session Description: Over the last few months, the U.S. Department of Education and the Office of Federal Student Aid (FSA) have struggled to effectively roll out the new 2024-2025 Free Application for Federal Student Aid (FAFSA). While the newly-redesigned financial aid form –

with fewer questions and robust use of skip logic – has made it simpler to apply for federal assistance, FSA’s continued delays in providing aid eligibility information to institutions of higher education have forced states to push back their required deadlines and resulted in students picking their colleges without knowing their aid packages. This session will provide an update on Federal Student Aid’s actions on FAFSA simplification and what NCHER members can expect to occur over the next few months.

Moderator

Ron Gambill, Executive Vice President of Student Lending and Legislative Affairs
ELFI (Education Loan Finance Inc.)

Speakers

Alicia Keaton, Interim Associate Vice President, Enrollment Planning & Management, Division of Student Success and Wellbeing
University of Central Florida

Dave Sobush, Director, Research and Policy
Florida College Access Network

12:15 p.m. – 1:30 p.m.

Lunch

**1:30 p.m. – 2:30 p.m.
(General Session)**

Private Education Loans: What Macro Trends Will Influence the Size of the Market in 2024/2025?

Session Description: According to Enterval Analytics, total outstanding private education loan debt stood at \$130.28 billion, 7.52 percent of total student loan debt, at the end of the third quarter in 2023. The remaining 92.48 percent of the \$1.73 trillion in total student loans were federal loans made through or guaranteed by the U.S. Department of Education. During this time, early-stage delinquencies totaled 3.21 percent, about 18 percent higher than five years ago; late-stage delinquencies totaled 1.47 percent, which is close to pre-pandemic levels; and gross charge-offs totaled 2.71 percent, about 24 percent higher compared to five years ago. During this session, a panel of experts will examine and discuss the past, current, and expected trends in the private education loan marketplace with a special focus on how family/consumer needs are evolving based on federal benefits, school needs, and industry consolidation.

Moderator/Speaker

Joseph A. Santoro, Director – Education Finance Team Leader
BofA Securities, Inc.; Bank of America

Speakers

John Falb, Chief Executive Officer

Enterval Analytics LLC

Pasquale Giordano, Senior Director, Structured Finance
Fitch Ratings

2:30 p.m. – 2:45 p.m.

Refreshment Break

2:45 p.m. – 3:45 p.m.
(General Session)

Protecting Your Investment: Combatting Fraud in Higher Education

Session Description: As the digital financial industry landscape continues to evolve, the higher education finance industry faces a growing surge in fraudulent activities across federal, state, and private aid programs. The multifaceted nature of fraud in higher education includes account takeovers to third-party frauds to credential thefts. The post-pandemic era has seen a spike in consumer fraud, reaching new heights in 2023, characterized by sophisticated synthetic fraud schemes involving the creation of new identities through combined real and fake data. According to recent information, data breaches in the United States increased 15 percent year over year in 2023 driven by a 38 percent increase in third-party breaches. For the second year in a row, the education field experienced the second highest number of data breaches, which are a leading indicator of future fraud as cybercriminals steal credentials in unprecedented numbers. In this session, a panel of experts will raise awareness of the prevalence of financial aid fraud, discuss different types of fraud and the methods used by fraudsters, and highlight best practices that members can undertake to mitigate credit risk.

Speakers

Bill Ayers, Head of Campus Development
College Ave Student Loans

Carlos Sanchez, PhD
Senior Advisor, Global Fraud Solutions
TransUnion

3:45 p.m. – 5:00 p.m.
(General Session)

“Ask the Attorneys”

Session Description: 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 higher education finance industry. During this session, a panel of attorneys will discuss the main issues that they are following – and what the members should be following – and respond to questions from the audience to discuss current and anticipated legal proceedings impacting federal and private student loans. The final 30 minutes of the session will include a discussion of recent state attorneys general investigations, litigation, and enforcement actions impacting the industry and how the

NCHER membership can prepare for civil investigative demands, responses to requests for information, agency audits, and litigation in both state and federal court.

Moderator

Jack Wallace, Director of Lender Relations and Public Affairs
Yrefy, LLC

Speakers

John L. Culhane, Jr., Partner
Ballard Spahr LLP

Mike Kilgarriff, Partner
Ballard Spahr LLP

Kelly Lipinski, Member
McGlinchey Stafford PLLC

Dino Tsibouris, Partner
Tsibouris & Associates, LLC

5:00 p.m.

Wrap Up and Conference Adjourns

Wednesday, June 5, 2024

(All times Eastern)

7:30 a.m. – 12:00 p.m.

Registration Open

7:30 a.m. – 8:30 a.m.

Continental Breakfast

8:30 a.m. – 8:45 a.m.

Conference Welcome

The NCHER leadership will welcome members to the conference and briefly discuss the conference program for the day.

Speaker

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

8:45 a.m. – 9:30 a.m.
(General Session)

“Hot Topics in the States”

Session Description: Over the last year, states continue to be active in the higher education finance space. The Minnesota Legislature, as one example, is currently in the process of considering legislation to regulate private education loan programs and requiring lenders to obtain a license and follow certain rules and requirements to originate and service private loans in the state. Additionally, several states – Colorado, District of Columbia, Florida, Illinois, Maine, Maryland, Minnesota, New Mexico, and Washington – have passed or considering legislation regarding true

lender to restrict interest rates for consumers in their states or opting-out of the Depository Institutions Deregulation and Monetary Control Act (DIDMCA). In this session, a panel of experts will discuss the most pressing topics impacting the NCHER membership and what steps compliance offices should be taking now to stay ahead of any potential review.

Moderator

Diana Barber, Incoming Chair, Board of Directors
National Council of Higher Education Resources
Chief Operating Officer
Kentucky Higher Education Assistance Authority/Kentucky Higher Education Student Loan Corporation

Speakers

Phil Kinman, Director of Compliance
Higher Education Servicing Corporation

Kelly Lipinski, Member
McGlinchey Stafford PLLC

David Tallman, Member
McGlinchey Stafford PLLC

9:30 a.m. – 10:30 a.m.
(General Session)

Keynote Address: Dr. Beth Akers, American Enterprise Institute

Dr. Beth Akers, a senior fellow at the American Enterprise Institute, is one of the most prominent higher education thought leaders in the United States. In addition to testifying before Congress, her writing and research on ways to reform the federal student loan program have been published or featured extensively in the *Boston Globe*, *CNN*, *Education Next*, *New York Daily News*, *New York Post*, *Newsweek*, *Time*, *The Hill*, *The New York Times*, *The Wall Street Journal*, *The Washington Post*, and *USA Today*. Her broadcast appearances include ABC News, Bloomberg Television, C-SPAN, and CNBC. Recently, she published a report on how private student lending can repair higher education and an article on how the federal student loan program is unraveling. In this session, Dr. Akers will share her thoughts on the Biden Administration’s actions around student loans.

Introduction

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

Speaker

Dr. Beth Akers, Senior Fellow
American Enterprise Institute

10:30 a.m. – 11:30 a.m.

Student Perspectives in Higher Education: What is the Best Way to

(General Session)

Reach Potential Borrowers and Improve the Marketing of Your Services and Products?

Session Description: The current Generation Z student population is the first generation not to know life without the internet and turn to their favorite apps – from YouTube to Reddit – more than they turn on the tv. A recent report from the Bill & Melinda Gates Foundation found that young students without college diplomas have a less favorable view of postsecondary education because of the negative articles about college accountability that are questioning the true value of higher education. So how do you – the NCHER membership – market your services and products to these digital natives, and how do you overcome the negative stereotypes of student loan debt? What steps do you need to take to improve the marketing of your products either on your website or with your local institution? This session will discuss student perspectives on higher education and how to create a successful marketing strategy so that you can realize a return on investment.

Introduction

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

Speaker

Leela Ramdeen, Vice President of Strategy and Planning
Refuel Agency

11:30 a.m.

Wrap Up, Closing Remarks, and Conference Adjourns

Speaker

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