



NCHER

National Council of Higher Education Resources



2025 Annual Conference

June 2 – 4, 2025

Margaritaville Hotel Nashville

Program Agenda

Monday, June 2, 2025

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. – 3:15 p.m.

Washington Update: Legislative and Regulatory Changes Affecting Higher Education

Session Description: Join several D.C. insiders for a comprehensive analysis of the current federal legislative and regulatory environment affecting higher education. Panelists will discuss recent budget reconciliation movement and pending negotiated rulemaking changes, implementation timelines, and their potential impact on students, institutions, and finance organizations. The session will provide actionable insights on how to prepare for and respond to a shifting federal landscape.

Speakers:

David Cleary, Principal
theGROUP

Alex Nock, Principal
Penn Hill Group

Alex Ricci, President
National Council of Higher Education Resources

3:15 p.m. – 3:30 p.m.

Refreshment Break

Thanks to our Sponsor!



Our Family Will Treat You As Family

3:30 p.m. – 4:45 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 on NCHER’s advocacy, communications, and operations strategies over the next year.

5:00 p.m. – 6:00 p.m.

Welcome Reception

The NCHER membership will honor the recipient of the Chalmers “Gail” Norris Lifetime Achievement Award.

Thanks to our Sponsor!



Tuesday, June 3, 2025

7:30 a.m. – 5:00 p.m.

Registration Open

7:30 a.m. – 9:00 a.m.

Continental Breakfast

Thanks to our sponsor:



7:45 a.m. – 8:45 a.m.

Small Group Break-Out Sessions (By Industry Sector)

Before the conference formally begins, attendees will break off into small groups where members can hear from their peers - or share with each other - 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 four informal discussion break-out sessions include the following:

- Federal Family Education Loan Program Participants
- Private Lending
- Student Loan Servicing
- Student Success

8:45 a.m. – 9:00 a.m.

Break

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.

Speakers:

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

Scott D. Giles, Incoming Chair, Board of Directors
National Council of Higher Education Resources
Executive Director and CEO
Missouri Higher Education Loan Authority (MOHELA)

Alex Ricci, President
National Council of Higher Education Resources

9:15 a.m. – 10:15 a.m.

Inside the Trump Administration: New Directions, Priorities, and Rulemakings

Session Description: James P. Bergeron from the Trump Administration will share updates on new initiatives, operational changes, and policy priorities. The session will cover the status of personnel updates at the Department of Education, enhancements to the FAFSA, and collaborative opportunities between FSA and the higher education finance community. Attendees will gain direct insights into the Department's vision and practical implications for their organizations.

Introduction:

Alex Ricci, President
National Council of Higher Education Resources

Speaker:

James P. Bergeron, Deputy Under Secretary, Delegated the authority to perform the functions and duties of the Under Secretary and Chief Operating Officer of FSA
U.S. Department of Education

10:15 a.m. – 10:30 a.m.

Break

10:30 a.m. – 11:15 a.m.

The Future of Institutions of Higher Education: Demographic Trends, Financial Outlook, and Collaborative Transformations

Session Description: Institutions of higher education are navigating a pivotal moment—grappling with demographic shifts, evolving student expectations, and intensifying financial pressures. This panel brings together leading voices in research and practice to explore the trends shaping the future of colleges and universities. Through data-driven insights and real-world examples, this session will explore what it will take for institutions to not only survive but thrive—and how collaboration across sectors can help shape a stronger, more resilient higher education ecosystem.

Moderator:

Ron Gambill, Executive Vice President
Education Loan Finance, Inc. (ELFI)

Speakers:

Dubravka Ritter, Special Advisor, Higher Education Finance,
Consumer Finance Institute, Federal Reserve Bank of Philadelphia

David Schejbal, President
Excelsior University

Doug Shapiro, Ph.D., Vice President for Research and Executive
Director, Research Center
National Student Clearinghouse

11:15 a.m. – 12:15 p.m.

Next-Generation Private Loan Programs: Meeting Evolving Student Needs

Session Description: This session will showcase both practical and innovative approaches to private loan program design and delivery. Panelists will share case studies of successful program creation and enhancements, including borrower-friendly repayment options and no-cosigner lending criteria, and technology-enabled application and servicing experiences. The discussion will focus on balancing risk management with expanded access and improved outcomes for students.

Moderator:

Ginny Burns, COO FFELP, Private, Specialty Servicing
Missouri Higher Education Loan Authority (MOHELA)

Speakers:

Barry Cynamon, Director of Program Design
Student Freedom Initiative

Jeannie Tarkenton, Founder & CEO
Funding U

12:15 p.m. – 1:30 p.m.

Lunch

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1:30 p.m. – 2:30 p.m.

Keynote Address and Fireside Chat on “The Student Loan Delusion: Why the Program Failed, and How To Fix It”

Introduction:

Alex Ricci, President
National Council of Higher Education Resources

Keynote Speaker:

Josh Mitchell, Author
Former Global Economics Correspondent at *The Wall Street Journal*

2:30 p.m. – 2:45 p.m.

Refreshment Break

Thanks to our sponsor:



2:45 p.m. – 3:45 p.m.

Investor Perspectives and Market Dynamics in Education Finance

Session Description: Leading capital markets experts will share insights into current market conditions for education finance securities, including both FFELP and private loan portfolios. The panel will discuss investor sentiment, structural considerations for new issuances, pricing trends, and innovative financing approaches gaining traction in the market. Attendees will gain valuable perspective on optimizing their capital markets strategies in today’s environment.

Moderator:

James T. Farha, President
Oklahoma Student Loan Authority

Speakers:

Joseph Santoro, Education Finance Team Leader
BofA Securities

Nicholas Spann, Municipal Credit Assistant
Sit Investment Associates

Mark Weadick, Managing Director
SL Strategies LLC

3:45 p.m. – 4:45 p.m.

Funding to Close the Skills Gap: Solutions for Building a Stronger Workforce

Session Description: As demand for skilled workers continues to grow, this session will explore models that support students in academic programs leading to in-demand jobs and occupations. Panelists will discuss emerging partnerships between employers, education providers, and financing entities, as well as innovative approaches to funding short-term, credential-based programs. Attendees will learn strategies for expanding their organizations' role in supporting workforce-aligned education.

Moderator/Speaker:

Bob Collins, Senior Advisor, Office of the President, and Vice President, Talent Finance
Western Governors University (WGU)

Speakers:

Justin Bakule, Vice President, Impact Investments
Social Finance

Mallory Dwinal-Palisch, President
Craft Education

Rick Vaughan, Faculty Chair, STEM Initiatives
Rio Salado College

4:45 p.m. – 5:00 p.m.

**Wrap-Up and Conference Adjourns for the Day –
Enjoy your time in the Music City!**

Wednesday, June 4, 2025

7:30 a.m. – 12:00 p.m.

Registration Open

7:30 a.m. – 8:30 a.m.

Continental Breakfast

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8:30 a.m. – 8:35 a.m.

Conference Welcome

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8:35 a.m. – 9:30 a.m.

The Long Road to Return to Repayment: Where We Have Been, Where We Are, and What NCHER Members Can Do To Help Borrowers Tomorrow

Session Description: After an unprecedented pause spanning over four years, federal student loan payments have resumed—bringing with it a host of new challenges and evolving policy changes that directly impact borrowers, servicers, and the organizations that support them. This timely session will explore the current repayment landscape through multiple lenses, offering a clear-eyed view of where we've been, where we are now, and what lies ahead. Attendees will gain insight into borrower sentiment and financial readiness. The session will also highlight practical interventions and borrower support strategies—ranging from outreach campaigns to re-engagement tools—that NCHER members and partners can use to help borrowers stay on track and avoid delinquency or default.

Moderator:

Elena Lubimtsev, Senior Vice President, Business Development
Edfinancial

Speakers:

Dave Macoubrie, President and CEO
National Student Loan Program

Dubravka Ritter, Special Advisor, Higher Education Finance,
Consumer Finance Institute, Federal Reserve Bank of Philadelphia

Judith Witherspoon, Senior Vice President
Edamerica

9:30 a.m. – 10:30 a.m.

Beyond Tuition: Comprehensive Approaches to Bolstering Student Success

Session Description: This panel will examine how financial constraints affect college access, persistence, and completion, with a focus on solutions that go beyond traditional financial aid. Experts will discuss emergency aid programs, financial literacy initiatives, basic needs support, and other interventions that help students overcome financial obstacles. The session will highlight research-backed approaches and practical implementation strategies.

Moderator/Speaker:

Casi Benedict, Director of Outreach Services
Kentucky Higher Education Assistance Authority/Kentucky Higher Education Student Loan Corporation

Speakers:

Peter Samuelson, JD, Founder & CEO
Ardeo Education Solutions

Kevin Soehner, Senior Vice President
iGrad

10:30 a.m. – 11:30 a.m.

Ask the Lawyers: 2025's Changing Regulatory Landscape

Session Description: A panel of experts will address the most pressing legal questions facing higher education professionals today including how changes at the Consumer Financial Protection Bureau affect the higher education finance industry. From state licensing requirements to federal regulatory compliance and consumer protection concerns, this interactive session will provide practical guidance on managing legal risk while serving students' needs.

Moderator/Speaker:

Kelly Lipinski, Member
McGlinchey Stafford

Speakers:

Keith Anderson, Partner
Bradley Arant Boult Cummings LLP

John Culhane, Partner
Ballard Spahr

Vaishale Rao, Partner
Hinshaw & Culbertson LLP

11:30 a.m.

Wrap-Up and Closing Remarks