

# Agenda

Sunday, November 15

2:00 pm – 4:30 pm      [FFELP Regs 101](#)

Have you ever wondered how and why the regulations governing the FFEL Program were established? Then enroll in “FFELP Regs 101”, where members of NCHELP’s Program Regulations Committee will walk you through the entire regulatory process, from when a bill is first introduced in Congress to when the regulatory and operational details are added to the *Common Manual*. Along the way, you’ll learn about how the Department of Education formulates its regulations and sub-regulatory guidance (Dear Colleague Letters), and how common forms are developed. And to demonstrate how these theories work in practice, we will tie each segment of the presentation back to the Higher Education Opportunity Act (HEOA) of 2008, the most recent piece of student loan legislation that has been carried through the entire process. All topped off with a fun and interactive Q&A session, as well as a brief primer on the web-based tools that NCHELP offers to facilitate your research and development efforts.

**Moderator:**

*Ed Brandt*  
Senior Policy Analyst  
ACS, Inc.

*Allison Magill*  
Compliance Supervisor  
Edfinancial Services, Inc.

**Presenters:**

*Marnie Grodman*  
Assistant Director, Legal & Government Affairs  
New Jersey Higher Education Student  
Assistance Authority

*Jaye O’Connell*  
Assistant Director, Compliance  
Vermont Student Assistance Corporation

*Mike Hawkes*  
Director, College Access Initiatives  
Educational Credit Management Corporation

*Pat Riemenschneider*  
Senior Policy Analyst  
Iowa Student Loan Liquidity Corporation

## Monday, November 16

9:00 am – 10:15 am [Washington Update](#)

The past few years have brought profound changes to the student loan programs. FFELP has forever been changed by these political, legislative, regulatory and market-driven events. Washington expert Krisann Pearce will discuss the significance of these events.

**Moderator:**

*Vicki Shipley*

Senior Advisor

National Council of Higher Education Loan Programs, Inc.

**Presenter:**

*Krisann Pearce*

Vice President, Congressional Relations  
USA Funds

10:45 am – Noon [Staying in the Know:  
Final Rules 2009](#)

FFELP participants experienced a frenzy of activity in 2009 with five negotiated rulemaking committees tackling a myriad of issues stemming from the Higher Education Opportunity Act (HEAO) legislation. Among the “hot” topics addressed during the negotiations were lender disclosure requirements, total and permanent disability changes, preferred lender arrangements and cohort default rate changes. Both Team I (General Loan Issues) and Team II (School-based Loan Issues) delivered consensus language and the final rules have been issued. The panel, consisting of members of the NCHELP Program Regulations Committee, will discuss the key items in these new regulations.

**Moderator:**

*Vicki Shipley*

Senior Advisor

National Council of Higher Education Loan  
Programs, Inc.

**Presenters:**

*Ed Brandt*

Senior Policy Analyst

ACS. Inc.

*Nancy Masten*

Policy Supervisor

Great Lakes Higher Education Guaranty Corporation

*Sheryl Ross-Mahoney*

Policy Advisor

USA Funds

1:15 pm – 2:30 pm

Concurrent Sessions:

[Ombudsman as Change Agent](#)

Learn about the role of the student loan Ombudsman in monitoring current trends and how you can participate in this effort by encouraging an Ombudsman 'spirit' throughout your organization and acting as an agent of change. Please be prepared to discuss current trends you're seeing.

**Presenters:**

*Grace Bartini*

Ombudsman and Vice President

American Student Assistance

*Thad Bartkowiak*

Ombudsman Specialist

U.S. Department of Education – Federal Student Aid

*Scot Williams*

Ombudsman

Edfund

Changes to the civil liability section of the Truth-In-Lending Act (TILA) expose private student loan lenders to much greater risk. The Board of Governors of the Federal Reserve System has amended Regulation Z, which implements TILA pursuant to Title X of the Higher Education Opportunity Act. These “Reg Z” amendments add disclosure requirements and prohibit certain practices for creditors making private education loans. This session will address the major changes to Reg Z and how they will impact the marketing, underwriting and servicing of private education loans.

**Moderator:***Jay Barnes*

Director of Business Development  
GC Services

**Presenters:***Amy Bizar*

Senior Vice President & General Counsel  
The Education Resources Institute (TERI)

*Arthur Rotatori*

Attorney  
McGlinchey Stafford PLLC

**Income-Based Repayment (IBR) –  
Part 1 Basics: Qualifications to Forgiveness**

This session will review all components of the Income-Based Repayment plan: which loans are eligible; what a borrower needs to submit for qualification; how to determine eligibility, processing, forgiveness eligibility; and all tracking requirements. This session is a must to ensure you’re covering all bases when it comes to IBR.

**Moderator:**

*Allison Magill*

Supervisor, Compliance & Risk Management  
Edfinancial Services

**Presenters:**

*Wanda Hall*

Vice President Operations, Director of Compliance &  
Risk Management  
Edfinancial Services

*Bob Sandlin*

Director of Policy and Compliance  
Higher Education Servicing Corporation, Servicer for  
North Texas Higher Education Authority

3:00 pm – 4:15 pm

Concurrent Sessions:

[CCI - Post Claim  
Sampling \(PCS\) Update](#)

Be in the know about the latest developments in the CCI post-claim sampling process. This session will provide a complete overview of the year-end reconciliation process, including your requirements as a guarantor and a claim submitter, associated timelines for completing the year-end sampling process, and the reporting requirements for the first complete post-claim sampling annual cycle. We will briefly revisit the quarterly sampling process and cover some of the common findings discovered during quarterly testing. Lastly, we'll discuss the NCHELP SharePoint site where the year-end reconciliation documents will be housed and where you can find other information concerning the post-claim sampling process. A question and answer session on the entire PCS process will wrap up the discussion.

**Moderator:**

*Rinn Harper*

Vice President, Operations  
Texas Guaranteed

**Presenters:**

*Rick Buckingham*

Vice President, Policy and Compliance  
USA Funds, Inc.

*Ron Stroud*

Assistant Vice President, Claims  
Texas Guaranteed

3:00 pm – 4:15 pm

**E- Funds/E-Sign/E-Delivery**

In today's "E-World," virtually everything that was once delivered in "hard goods" can now be provided electronically. The same is true for private education loans. What governs electronic processes in the private student loan world? This session will address ID verification and fraud detection, borrower consent, the hardware/software requirements of effective E-services, E-signature methodology and enforceability, electronic records and admissibility, and what you need to know about the Uniform Electronic Transactions Act (UETA) and the E-Sign Act.

**Moderator:**

*Robert Matter*

National Director of Business Development  
ConServe

**Presenters:**

*Lori Seuch*

Director of Business Process Development  
Massachusetts Educational Financing Authority

*Margo Tank*

Partner  
Buckley Sandler LLP

3:00 pm – 4:15 pm

### Getting More Students in the Know

Agencies will share techniques to provide valuable college access information, reach more students, target those from underrepresented groups and ensure that information and applications are provided in a central, user-friendly format.

**Moderator:**

*Ron Gambill*  
Chairman and CEO  
Edsouth

**Presenters:**

*Brenda Easter*  
Director of Marketing and Communications  
Iowa College Student Aid Commission

*Jacob Fraire*  
Assistant Vice President  
Texas Guaranteed, Educational Alliances

## Tuesday, November 17

8:45 am – 10:00 am

### Regulation to Implementation – Guarding Non-Public Information

Advances in technology have enabled companies to build sophisticated information technology applications quickly and cost effectively. These implementations must ensure that non-public information is closely guarded. This panel will explore the federal regulatory requirements surrounding the confidentiality, security and integrity of non-public personal information as it relates to both FFELP and private education loans for higher education. Additionally, you will have the opportunity

to delve into the business rules that must be considered to maintain physical, electronic and procedural safeguards that comply with federal standards when providing online access to non-public information.

**Moderator:**

*Mark Putman*

Chief Technology Officer

National Council of Higher Education Loan

Programs, Inc.

**Presenters:**

*Tim Cameron*

Project Manager

Meteor

*Dino Tsibouris*

Partner

Tsibouris & Associates

10:30 am – 11:45 am Concurrent Sessions:

[Unfair or Deceptive Acts and Practices and Private Education Loans](#)

Institutional risk can come in many forms – including credit, compliance or reputational risk. Financial institutions must always work to avoid practices that could be deemed unfair or deceptive. The federal government’s role in regulating unfair and deceptive practices began in 1914 with the Federal Trade Commission (FTC) Act. Over time, the FTC and other federal regulators were given the authority to regulate federal and state banks and other financial institutions. In 2004, the FDIC and the Federal Reserve issued joint guidance to state-chartered banks informing them of risks in engaging in unfair or deceptive lending and marketing practices. This guidance noted that the FTC Act remains a general rule of the requirement to deal fairly. This session will put unfair or deceptive acts and practices in the context of private student loans.

**Moderator:**

*Tom Cox*

Vice President, Education and Government Services  
Financial Asset Management Systems, Inc.

**Presenter:**

*Dino Tsibouris*

Partner

Tsibouris & Associates

10:30 am – 11:45 am **Common Review Initiative (CRI):  
Looking Back, Looking Forward**

From changes in the industry, in legislation and, in review scope, CRI will undergo much change in the next biennium. You will hear what changes CRI is required to make: from pulling review samples to what additional processes will be reviewed and what will not be reviewed for 2010 – 2011. We will look back on how these changes came about and what you can expect during the next cycle. The More You Know, the better prepared your office will be when facing a program review.

**Moderator:**

*Linda Butcher*

Policy Analyst

National Student Loan Program

**Presenters:**

*Rick Buckingham*

Vice President Policy and Compliance

USA Funds

*Char Feist*

Compliance Officer

Student Loans of North Dakota

10:30 am – 11:45 am [Getting in the Financial Know](#)

Two financial literacy experts will share best practices on how to identify what students need to learn and how to create effective online courses, publications and programs to meet those needs. Judith Kerzner will share how her organization has developed materials and what they have found to be most effective and Chris Conway, Chair of the NCHELP Debt Management Committee's Financial Literacy Subcommittee, will provide an update of their recent financial literacy activities and share the benefits of working with the JumpStart Coalition on financial literacy efforts.

**Moderator:**

*Linda Viau*

Associate Director, Claims & Collections  
Vermont Student Assistance Corporation

**Presenters:**

*Judith Kerzner*

Senior Vice President  
Edamerica

*Chris Conway*

Senior Director, NELA Operations  
NELA Services

1:00 pm – 2:15 pm [Concurrent Sessions:](#)

[Loan Forgiveness and Discharge: Understanding How the Programs Work](#)

Keeping track of the various forgiveness and discharge programs can be challenging to say the least. Join us to learn more about the various programs, including developing an understanding of the difference between forgiveness and discharge, what programs have been funded, who qualifies, and information regarding new and existing programs.

**Moderator:**

*Ed Brandt*  
Senior Policy Analyst  
ACS, Inc.

**Presenters:**

*Ron Stroud*  
Assistant Vice President – Claims  
Texas Guaranteed

*Barbara Wilhelm*  
Director, Claim Management  
USA Funds

1:00 pm – 2:15 pm

**Real-Time Data: Enhancing  
Your Online Service**

After years of encouraging students to borrow from the same lender to simplify repayment, we are now faced with the fact that a growing number of borrowers will be doing business with multiple loan programs, providers and servicers. Given the new direction of the federal student loan programs coupled with an increase in the need for private loans, it is no longer business as usual. Fortunately, there are tools available to help students manage relationships with multiple loan holders and “split-servicing” situations. How can you help these students? What options are available to simplify repayment and enhance your existing online services? Come and learn how integrating real-time data into your existing services will support you in your goal to educate and assist students in managing their debt and avoiding default.

**Moderator:**

*Mark Putman*  
Chief Technology Officer  
National Council of Higher Education Loan  
Programs, Inc.

**Presenters:**

*Tim Cameron*  
Project Manager  
Meteor



1:00 pm – 2:15 pm

### Income-Based Repayment (IBR) – Part 2: The Aftermath

Now that we're a few months into processing IBR, what did we miss during all of those months of planning? What issues have come up, expected or unexpected that we're currently dealing with? This session will be a discussion of everything we've encountered now that IBR is up and running.

**Moderator:**

*Kristi Davis*  
Compliance Analyst  
Edfinancial Services

**Presenters:**

*Allison Magill*  
Supervisor, Compliance and Risk Management  
Edfinancial Services

*Bob Sandlin*

Director of Policy and Compliance  
Higher Education Servicing Corporation, Servicer for  
North Texas Higher Education Authority

2:45 pm – 4:00 pm

Concurrent Sessions:

### ECASLA Programs: After a Year, What Have We Learned?

This session will provide a general overview of the programs authorized by the Ensuring Continued Access to Student Loans Act (ECASLA) as well as a comparison of Participation & Put programs and Put & Conduit programs. The panel will analyze the impact to schools, lenders, guarantors and servicers with respect to systems and processes, including use of the electronic solutions from NCHelp committee work. Panelists will also ponder future options and impact to lenders, schools and guarantors.

**Moderator:**

*Shellee Kilbride*

Senior Associate – School and Lender Services  
Missouri Department of Higher Education

**Presenters:**

*Bonnie Brinkley*

Assistant Vice President  
Texas Guaranteed

*Wanda Hall*

Vice President, Director of Compliance  
Edfinancial Services

*Erin Rose*

Vice President  
Key Education Resources

2:45 pm – 4:00 pm

**Benefits for Borrowers in the Military**

Since 2003, the federal government has instituted a number of new benefits to help the many FFELP loan borrowers who have been called to active duty or full-time National Guard duty, primarily in support of the wars in Iraq and Afghanistan. But, with the many forms of assistance now in place, and the complex regulations associated with some of them, do you always know which options a given borrower qualifies for, and which of those are most beneficial? For example, might the borrower be better served by a HEROES Act waiver than a Military Deferment, or vice versa? And, would the borrower also qualify for an interest rate reduction? Join us as our panel of student loan experts and former service members answer these questions and many more, and give you all the information you need to know to help our brave service members manage their FFELP loan debt.

**Moderator:**

*Amanda Roberts*

Customer Service Manager  
Western States Learning Corporation

**Presenter:**

*Kerry Childe*  
Privacy and Regulatory Counsel  
Texas Guaranteed

*Todd Farrington*  
Associate Ombudsman  
Great Lakes Higher Education Guaranty Corporation

2:45 pm – 4:00 pm

**Cohort Default Rate Changes:  
Impacts and Transition Plans**

The Higher Education Opportunity Act (HEOA) changed the cohort default rate calculation so that defaults would be tracked for a three-year period, rather than the current two-year period, beginning with the FY 2009 cohort default rate calculation. This session will review the current cohort rate calculation and how it is changing, how the new calculation might impact future rates, and how the Department intends to transition to the new rules. The borrowers making up the FY 2009 cohort default rate have already entered repayment and their performance will be tracked through the end of FY 2011. This session will explore how your organization can make a difference today that will impact the first rates to be published under the new cohort default rate rules.

**Moderator:**

*Jay Worthington*  
Director, Default Prevention  
Educational Credit Management Corporation

**Presenters:**

*Chris Conway*  
Senior Director, NELA Operations  
NELA Services

*Timothy Fitzgibbon*  
Vice President, Debt Management Services  
National Council of Higher Education Loan  
Programs, Inc.

## Wednesday, November 18

8:45 am – 10:15 am [What Schools Want You to Know](#)

A panel of financial aid professionals will discuss various aspects of financial aid and student lending.

**Moderator:**

*Brett Lief, President*

National Council of Higher Education Loan Programs, Inc.

**Presenters:**

*Michael Bennett*

Associate Vice President, Financial Assistance  
St. Petersburg College

*Bill Spiers*

Director of Financial Aid  
Tallahassee Community College

*Kurt Wolf*

Director of Financial Aid  
Ringling College of Art and Design

10:45 am – 11:30 am [Preparing for the Challenges Ahead](#)

NCHELP President Brett Lief will summarize the challenges facing the FFELP community and how we can work together to improve the program for future generations. Brett will also discuss how Congress and the U.S. Department of Education may proceed in the coming months and how FFELP participants can manage during the challenging times ahead.

**Presenter:**

*Brett E. Lief*

President  
National Council of Higher Education Loan Programs, Inc.