



LEADERSHIP Unplugged

MARCH 7 - 9 | PHOENIX, AZ

New Sessions Added Daily

STUDENT LENDING FORUM

Monday, March 07, 2016

2:45 PM - 3:55 PM

Location:
Grand Sonoran A-B

Looking into the 2016 Regulatory Crystal Ball

This session will address topics related to student lending being studied by the CFPB and ripe for potential rulemaking, including those relating specifically to servicemembers and veterans. It will review trends in CFPB student lending enforcement actions, including emerging areas of focus and use of increasingly expansive definitions of unfair, deceptive and/or abusive practices (UDAAP). A leading attorney will offer advice regarding best practices for those involved directly, or indirectly, in student lending, servicing, or related activities.

Speaker(s):

Jonice Gray Tucker, *Partner*, BuckleySandler LLP

Moderator: Tom Levandowski, *Senior Company Counsel*, Wells Fargo and Company, Inc.

4:00 PM - 5:00 PM

Location:
Grand Sonoran A-B

Paying for College: Do the Dollars Make Sense?

Senior college and university leadership will discuss the future of higher education and higher education finance. A dynamic discussion will address questions about the appropriate amount of student loan debt, new strategies to adapt to contemporary students, and the sustainability of government support in the market.

Speaker(s):

Christopher Augostini, *Senior Vice President and Chief Operating Officer*, Georgetown University

Catharine Hill, *President*, Vassar College

Morgan Olsen, *Executive Vice President, Treasurer, and Chief Financial Officer*, Arizona State University

Moderator: Daniel Meyers, *Chairman & Chief Executive Officer*, First Marblehead Corporation

Tuesday, March 08, 2016

10:10 AM - 11:10 AM

Location:
Grand Sonoran A-B

Inside the CFPB: What's Next for Student Lending?

Grab your scuba gear! Acting Student Loan Ombudsman Seth Frotman will dive into the depths of the Bureau's activities relating to private student loans and additional issues the Bureau is closely examining from a student perspective. Frotman has been at the Bureau since its inception, allowing him to provide insights on the evolution of the CFPB as well as on his new role as Ombudsman.

Speaker(s):

Seth Frotman, *Assistant Director and Acting Student Loan Ombudsman*, Consumer Financial Protection Bureau

Moderator: Kristen Fallon, *Vice President, Congressional Affairs*, Consumer Bankers Association

11:40 AM - 12:40 PM

Location:
Grand Sonoran A-B

What's Your Score? Good Financial Decisions Through Credit Score Transparency

This session will review best practices in providing transparency with credit scores and how they can improve financial literacy and borrower behavior. It will also review the importance of transparency for financial literacy programs and how banks and lenders can ultimately empower their customers with these efforts.

Speaker(s):

Jenelle Dito, *Principal Consultant*, FICO

Lisa Mitchell, *Vice President*, Sallie Mae

Moderator: Mark Smith, *Executive Vice President, Specialty Lending*, SunTrust Bank

2:40 PM - 3:40 PM

Location:
Grand Sonoran A-B

What Do We Do When Schools Fail the Grade?

We all know what happens when a student doesn't make the grade, but what

happens when a school fails the grade? The Department of Education (ED) has announced it wants to establish new rules so student loan borrowers can avoid repaying their loans when they do not get the results promised by their school. ED is negotiating "defense to repayment" regulations that will say when a loan can be cancelled and who pays - taxpayers or the school. Join us as we hear from experts on exactly what is happening at ED and what it means for the student loan industry.

Speaker(s):

Dennis Cariello, *Shareholder*, Hogan Marren Babbo & Rose, Ltd.

Harrison Wadsworth, *Managing Partner*, Washington Partners, LLC

Moderator: Tom Levandowski, *Senior Company Counsel*, Wells Fargo and Company, Inc.

4:15 PM - 5:15 PM

Location:
Grand Sonoran A-B

2016: Politics, Policy, and Student Loans

Student loan debt and college costs have become a central issue in national campaigns, especially in the 2016 Presidential race. Cut through the noise from the campaign trail and hear insights on what it all will mean for the future of higher education and the student lending marketplace. Take a closer look at potential policy proposals from a new administration. The discussion will also review the reauthorization of the Higher Education Act (HEA) with a particular focus on the interaction between the 2016 race and HEA.

Speaker(s):

Isaac Boltansky, *Senior Vice President, Policy Analyst*, Compass Point LLC

Jonathan Butcher, *Education Director*, Goldwater Institute

Moderator: Maggie Seidel, *Assistant Vice President, Media Relations and Communications*, Consumer Bankers Association

Wednesday, March 09, 2016

7:50 AM - 8:50 AM

Location:
Grand Sonoran A-B

21st Century Disruptors in Lending

Between marketplace lenders, online aggregators, and other online tools, the student loan market has seen multiple attempts at disruption. This session will examine the successes and failures of organizations seeking to disrupt education finance. Panelists will review varying types of origination and servicing platforms and unique marketing strategies that help build a sense of community between lenders and their customers. Attendees will gain insights on the future of marketplace lending in the student loan market.

Speaker(s):

Stephen Dash, *Founder & CEO*, Credible

Tim DeMello, *Founder & CEO*, Gradifi

Robert Lavet, *General Counsel*, SoFi

Moderator: Michael McFarlane, *Senior Vice President*, Citizens Financial Group

9:00 AM - 10:00 AM

Location:

Grand Sonoran A-B

The Risks and Rewards of Student Loan Securitization

A panel discussion among a ratings agency representative and investment bankers will take a closer look at the federal and private student loan securitization markets. This session will review recent activity in these markets and offer an outlook for 2016 and beyond. Panelists will explore recent deals, new market entrants, and the impact of ever-changing federal loan repayment schemes on the securitization market.

Speaker(s):

Vincent Cimino, *Managing Director*, RBC Capital Markets

Christopher Cronk, *Managing Director, Education Finance*, Bank of America
Merrill Lynch

Jingjing Dang, *Vice President/Senior Analyst*, Moody's Investor Service

Moderator: Paul Wozniak, *Chairman*, College Loan Corporation
