

Monday, April 3, 2017

2:45PM - 3:50PM

Student Lending

San Antonio 4-6

A Look at Increasing the Role of Private Capital and the Private Sector in Student Lending

Increasing the role of the private sector in education finance is a very popular concept in Washington these days, but there have been few details to date about what will be proposed. This session will examine new policy proposals and partnership to accomplish this goal, including growing the private student loan market, further developing income-share agreements, and exploring innovative ways to reach and work with customers.

Speaker(s):

Brendan Coughlin, *President of Education Finance*, Citizens Bank

Tonio DeSorrento, *Chief Executive Officer*, Vemo

Ashish Jain, *Senior Vice President*, Capital Solutions, SoFi

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

4:00PM - 5:00PM

Student Lending

San Antonio 4-6

A Conversation with the CFPB's Office of Students

Since its inception in 2011, the CFPB has remained focused on various aspects of the student lending market. This session features an in-depth discussion with Mike Pierce, a Deputy Assistant Director at the CFPB. Mike will review the Bureau's recent activities relating to federal and private student lending, discuss how the Bureau coordinates with other agencies, and offer an outlook on the what's coming from the Office of Students.

Speaker(s):

Kris Fallon, *Vice President*, Congressional Affairs, Consumer Bankers Association

Michael Pierce, *Deputy Assistant Director*, Senior Advisor to the Student Loan Ombudsman, Consumer Financial Protection Bureau

Tuesday, April 4, 2017

9:55AM - 10:55AM

Student Lending

San Antonio 4-6

Myths and Facts on the Economic Impact of Student Debt

The media, policymakers, and others have been asking whether large student loan obligations are impacting younger consumers' ability to borrow and make major purchases, such as homes or cars. Separate facts from myth and answer questions, including: Has new loan demand and access been permanently depressed by the presence of student loans, or has demand merely been delayed? Have changes in new loan activity been caused by the presence of student loan obligations or have tightened lender underwriting standards since the recession been a greater factor? Are the problems in student loan repayment most acute for low balance or high balance borrowers?

Speaker(s):

Beth Akers, *Senior Fellow, The Manhattan Institute*

Sarah Ducich, *Senior Vice President, Public Policy, Navient*

Jason Laky, *Senior Vice President, Auto and Consumer Lending, TransUnion*

Dan Meyers, *Chairman and CEO, First Marblehead*

11:25AM - 12:25PM

Student Lending

San Antonio 4-6

Trending: Millennials - Changing the Student Lending Market and New Opportunities

Generation Z has led the evolution of the financial marketplace and changed how lenders think about their customers. Millennials have continued to drive this innovation and will soon make up the majority of the workforce. This session will explore generational trends in student loan performance and how to identify opportunities to establish cornerstone relationships with these increasingly important customer demographics.

Speaker(s):

Joanne Gaskin, *Senior Director, Scores and Analytics, FICO*

John Vidovich, *Vice President, Discover Student Loans*

1:30PM - 2:30PM

Student Lending

San Antonio 4-6

Marketplace Lenders in Education Finance: Challenges, Opportunities, and the Potential for Partnerships

This session will feature a discussion on the role of marketplace lenders in the student lending space, reviewing both challenges and opportunities for these

new players. Panelists also will explore the potential for partnerships among traditional banks and the FinTech sector in education finance.

Speaker(s):

Stephen Dash, *CEO*, Credible

Michael McFarlane, *Senior Vice President*, Citizens Bank

Arthur Rotatori, *Member*, McGlinchey Stafford

3:00PM - 4:00PM

Student Lending

San Antonio 4-6

CFPB Enforcement Actions in Student Lending

The CFPB remains some time away from student loan servicing regulations, but multiple enforcement actions give insights into the Bureau's views on certain servicing practices. This discussion will review these enforcement actions and what they could mean for student loan servicing going forward.

Speaker(s):

Tom Levandowski, *Senior Vice President and Associate General Counsel*, Wells Fargo Bank

Anand Raman, *Partner, Civil and Criminal Litigation and Government Enforcement*, Skadden, Arps, Slate, Meagher & Flom LLP and Affiliates

Eric Reusch, *Senior Director*, Trelia Risk Advisors

4:10PM - 5:10PM

Student Lending

San Antonio 4-6

Politics and Policy: Student Lending in the Trump Administration and 115th Congress

With the new Administration and Congress well underway, this session will explore possible regulatory and legislative actions originating from Washington, D.C. that could affect the student loan market. Experts in the field will discuss the new leadership's approach to student debt, the legislative possibilities for the Higher Education Act reauthorization, and potential for regulatory reform at the Department of Education and related agencies.

Speaker(s):

Beth Akers, *Senior Fellow*, The Manhattan Institute

Mary Dwyer Pembroke, *Director and Senior Counsel*, Discover Financial Services

Jon Veenis, *CEO & President*, ELM Resources

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