



*the consumer agenda*

2015

MARCH 23 – 25 | HILTON ORLANDO BONNET CREEK

*New Sessions Added Daily*

## STUDENT LENDING FORUM

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### FORUM SPONSOR:



[ReliaMax](#)

**Monday, March 23, 2015**

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**2:45 PM - 3:55 PM**

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Location:  
Floridian J

### **Refinancing & Loan Modification: New Products for Qualified Borrowers**

This session will review current industry practices relating to private student loan refinancing and loan modification. Multiple lenders will review different tools they can provide their customers, modifications available to the distressed borrower, and new refinance products available for qualified borrowers, including a discussion of regulatory guidelines that impact lenders options.

#### **Speaker(s):**

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

**Thomas Lustig**, *President*, PNC Education Lending, PNC Bank, N.A.

**Moderator: Mark Smith**, *Executive Vice President, Specialty Consumer Lending Manager*, SunTrust Banks, Inc.

**4:00 PM - 5:00 PM**

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Location:  
Floridian J

### **Paying for College: How Banks Talk to Consumers**

Given the role the government plays in higher education finance, banks involved with student lending must be aware of federal programs and explore all financing options. This session will answer many of the questions surrounding how to pay for college and explore how private student lenders are helping customers compare prices, terms, and benefits of student loans, including refinance products. By reviewing the kinds of discussions student lenders have with their customers on a daily basis, this session will provide a great deal of useful consumer information for all CBA LIVE attendees.

**Speaker(s):**

**Brendan Coughlin**, *President, Auto & Education Finance*, Citizens Financial Group

**Marie O'Malley**, *Senior Director, Consumer Research*, Sallie Mae

**Moderator: Thomas Lustig**, *President, PNC Education Lending*, PNC Bank, N.A.

**Tuesday, March 24, 2015**

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**9:50 AM - 10:50 AM**

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Location:  
Floridian J

### **Who Owns Your Student Loan?**

The student loan market has seen major changes following the end of the Federal Family Education Loan Program and new regulations for private lenders under Dodd-Frank. This session will explore recent sales of student loan portfolios and how lenders are adjusting their business models to better serve their customers.

**Speaker(s):**

**Benjamin Darnaby**, *Securitized Products Group*, JPMorgan Chase

**Kenneth Ruggiero**, *Chairman and Chief Executive Officer*, Goal Structured Solutions, Inc.,

**Moderator: Michael Getzler**, *Executive Director*, Chase

**11:20 AM - 12:20 PM**

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Location:  
Floridian J

### **Who's Going to College...and What Happens When They Graduate?**

This session will look at demographic trends for college attendance and success. The session will examine how the typical college student is no longer typical and how typical outcomes in higher education can vary widely.

**Speaker(s):**

**Mark Schneider**, *President*, College Measures

**Douglas Shapiro**, *Executive Research Director*, National Student Clearinghouse

**Moderator: Jeffrey Wood**, *Vice President, Assistant General Counsel*, Discover Financial Services, Inc.

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**2:25 PM - 3:25 PM**

Location:  
Floridian J

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**How Would Changes to the Bankruptcy Code Affect the Student Loan Market?**

President Obama recently announced the Administration is formally studying how student loan borrowers are faring under the current bankruptcy code. With total student loan debt approaching \$1.3 trillion, is changing the bankruptcy code the best policy for helping borrowers? Although discharging student loan debt has long been permissible, some policymakers and stakeholders have argued the legal test is far too strict to benefit consumers. Others have argued that changing the code will increase the cost of credit and it is difficult to assess the credit risk even if a policy change is prospective. This session will discuss what the President's proposal may mean for current borrowers, future borrowers, lenders, and taxpayers.

**Speaker(s):**

**Benjamin Darnaby**, *Securitized Products Group*, JPMorgan Chase

**Arthur Rotatori**, *Partner*, McGlinchey Stafford, PLLC

**Moderator: Harrison Wadsworth**, *Principal*, Washington Partners, LLC

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**4:00 PM - 5:00 PM**

Location:  
Floridian J

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**Politics, Policy, and Student Loans**

Despite the fact that the federal government now originates a large majority of today's student loans, events in Washington continue to have a major impact on the private student loan industry. This session will gather policy experts to discuss what lies ahead in terms of HEA reauthorization, student loan changes to the Truth in Lending Act, and regulatory matters of interest at the CFPB and Department of Education. The panel will discuss what last year's Mid-Term elections mean for private student loans and how student loans and college costs are likely to remain a campaign issue in 2016 and for years to come.

**Speaker(s):**

**Reagan Anderson**, *Senior Vice President, Congressional Affairs*, Consumer Bankers Association

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

**Harrison Wadsworth**, *Principal*, Washington Partners, LLC

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

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## Wednesday, March 25, 2015

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**8:00 AM - 9:00 AM**

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Location:  
Floridian J

### **New Players in the Private Student Loan Market**

While the private student loan market is dominated by fewer than a dozen entities and balance sheet-based lending, smaller banks, credit unions and entrepreneurial startups are showing increasing interest. Who is looking to enter the market? How do the business models differ? Can the securitization markets support further development of these markets? The leaders of companies trying to scale new models and bring new players into the market will answer these questions and offer their take on private student loans.

**Speaker(s):**

**Mark Payne**, *President & Chief Operating Officer*, ReliaMax

**Scott Patterson**, *President*, Credit Union Student Choice

**Steven Winnie**, *President and Chief Operating Officer*, Campus Door Inc.

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

**9:05 AM - 10:05 AM**

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Location:  
Floridian J

### **Beyond the Headlines: Data on How Student Loan Debt Affects Consumers**

Student loans and student debt can dominate the headlines at times, with prominent critics often claiming extensive problems with federal and private student loans. Depending on the headline, the \$1.2 trillion in outstanding student debt is alleged to adversely impacting home ownership, auto sales, and may even be a factor for depression. This session will review the headlines, but supplement the daily headlines with hard data and thoughtful insights on the industry.

**Speaker(s):**

**Erkan Erturk**, *Senior Director, Structured Finance Global Research*, Standard and Poor's Ratings Services

**Dan Feshbach**, *Chief Executive Officer*, MeasureOne

**Daniel Meyers**, *Chairman, CEO and President*, First Marblehead Corporation  
**Moderator: Wes Huffman**, *Director of Research and Communications*,  
Washington Partners, LLC

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