AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

Sunday	July 16
7:00-9:00	**Welcome Cocktail Reception** *Your conference begins with this fun-filled reception. Unwind, relax and get to know your fellow conference attendees by joining us for tasty libations, delicious hors d'oeuvres and some Las Vegas style entertainment. You can get your karaoke and have your picture taken with Elvis!* LAX Nightclub and Lounge
Monday	**July 17**
7:00-8:00	**Breakfast** *Seasonal Fresh Fruit Platter with Berries, Assortment of Individual Yogurts, Assortment of Individual Cereals, Granola Bars and Milk, Fluffy Scrambled Eggs, Smoked Bacon Strips and Sausage Links, Belgium Waffles with Whipped Cream and Maple Syrup, Assortment of Freshly Baked Miniature: Flaky Butter Croissants and Danish Pastries, Served with Butter and Fruit Preserve, Toaster Station with Assorted Mini Bagels with Cream Cheese, Freshly Brewed Coffee, Decaffeinated Coffee, Selection of Hot Teas, Orange Juice, Apple Juice, Cranberry Juice* Egyptian Ballroom
8:00-8:15	**Opening General Remarks**
8:15-9:15	**Bursar Collections Daily Operations 1** *Understand the many aspects of the Bursar's Credit and Collections Office. In this session we will take a look at the various functions that take place and understand the responsibilities that confront the office on a daily, weekly or monthly basis. We will explore the daily interactions with students, former students, parents and other offices within the University.* Mark Goodman, Associate Bursar Temple University Retired
9:15-10:15	**Guarding Against Identity Theft: Red Flag Rules and Student Awareness** *Identity theft is growing at a phenomenal rate. According to FTC.gov, Nineteen people become victims of identity theft every minute! In this session we will discuss implementation of Red Flag Rules enforced by the FTC to protect against identity theft. In addition, we will talk about the need to educate students and build an awareness so that they also understand how to guard against this growing crime.* *This session will include information on what a red flag looks like, and what actions to take if you encounter a red flag. Also, it will provide you with a check list of safety information for students. Finally, steps for what to do if you are a victim, and where to report the crime will be provided.* Ruth Sharp, Bursar California Institute of Technology

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

10:15-10:30 **Break**

10:30-12:00 **The Consumer Financial Protection Bureau**

- *Your Responsibilities as a Supervised Entity*
- *Supervision and Examination Manuals*
- *Compliance Management Systems (CMS)*
- *Training for Compliance*
- *UDAAP's, a list of violations identified during examinations*
- *Private Student Loan Repayment/Default Avoidance. The bureau's view on loan modification programs*

Patricia Scherschel
Student Lending Program Manager
Consumer Financial Protection Bureau

12:00-1:00 **Lunch**

Salads - *Leafy Greens, Cucumber, Shave Onion, Carrot, Edamame, Dressings: Ginger, Ranch, Thousand Island*
Yakisoba Chicken Salad Asian Pea Sprout, Vietnamese Papaya Shrimp Salad
Entrees - *Grilled Pineapple Teriyaki Chicken, Authentic Sweet and Sour Pork, Miso Orange Salmon with Broccolini, Wok Stir Fry Noodle, Jasmine Rice, XO Green Bean*
Desserts - *Coconut Cream Pie, Apple Almond Tart, Chocolate Mandarin Mousse, Exotic Chocolate Tart*
Freshly Brewed Coffee, Decaffeinated Coffee, Selection of Hot Teas and Iced Tea

Egyptian Ballroom

1:00-2:00 **Developing a Policy and Procedures Handbook**

Do you have written procedures for everyday functions? Are your Procedures documented so that every time a situation comes up, you and your staff know the policy and how to handle the situation? You should, and in this session we will look at many Procedures that your office deals with and the best way to document and develop policies. The session will be interactive and at the conclusion you will have a Blueprint that can be applied to updating things on your Campus.

Mary Anne Lower, Associate Director Student Business Services
University of the Pacific Retired

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

2:00-3:00

Collection Calls – Compliance and Strategies

This session will give you guidelines and strategies for successful and compliant collection telephone calls. You will learn:

- *Statements you must not use*
- *Collection call protocol*
- *Appeals that engage*
- *Gaining compliance*
- *Requesting payment and negotiating repayment plans*
- *Overcoming objections and handling disputes*

Scott Holmquist, President Second Alliance

3:00-3:15

Refreshment Break

3:15-3:45

Collection Letters – Compliance and Strategies

This session give you guidelines and strategies for employing successful and compliant collection letters. You will learn:

- *Language you must not use*
- *Letter structure and effective messaging*
- *Weaving letters with your billing servicer*
- *Effective In-house letter plans*
- *Reviewing your servicer and vendor letters*

Scott Holmquist, President Second Alliance

3:45-4:30

1098-T Reporting Changes and Updates

The IRS had mandated that schools begin reporting Box 1 (payments) on 1098-T tax statements rather than Box 2 (amounts billed) starting with the 2017 tax year, however this has been delayed for another year. Despite the delay, this significant change is still supposed to go into effect in 2018. This new requirement will affect many schools as it is estimated 85% of schools in higher education report in Box 2. There are additional changes being mandated, and having to make these changes, particularly the Box 1 reporting, is a huge burden on a school's IT staff, as they need to update their systems to properly track payments going toward qualified tuition and fees. The changes will be covered along with tips to ensure compliance as it relates to student Tax ID Numbers.

Christopher Stompanato, Client Relationship Coordinator, SME Heartland, ECSI

4:30-5:00

Reaping All You Can From Your Billing Servicer Relationship

We'll discuss the progression of billing servicer's products and services over the years and look what schools might be missing or not asking for. We'll also look at what future roles your billing service might serve.

Christopher Stompanato, Client Relationship Coordinator, SME Heartland, ECSI

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

6:30-8:00	**Fun Dinner Out** **Appetizers -** *Family style* *Fresh Tortilla Chips, Fresh Tomatillo and Oaxacan Salsa, Guacamole* **Choice of one -** *Half tortilla soup or chopped salad* **Entrees -** *Choice of one combo* *Served with Mexican rice & black beans, Pork Carnitas, Chicken Tamale & Cheese Enchilada, Chicken Tamale, Shaved Taco & Beef Enchilada, Tacos Combo: Shredded Chicken, Carne & Carnitas* **Dessert -** *Family style* *Churros with Dipping Sauces & Morenita Chocolate Brownie* **Beverages -** *Soft Drinks, Ice Tea, Coffee (regular or decaf)* Taco's and Tequila Restaurant
Tuesday	**July 18**
7:00-8:00	**Breakfast** *Seasonal Fresh Fruit Platter with Berries, Assortment of Individual Yogurts, Assortment of Individual Cereals, Granola Bars and Milk, Fluffy Scrambled Eggs, Smoked Bacon Strips and Sausage Links, Belgium Waffles with Whipped Cream and Maple Syrup, Assortment of Freshly Baked Miniature: Flaky Butter Croissants and Danish Pastries, Served with Butter and Fruit Preserve, Toaster Station with Assorted Mini Bagels with Cream Cheese, Freshly Brewed Coffee, Decaffeinated Coffee, Selection of Hot Teas, Orange Juice, Apple Juice, Cranberry Juice* Egyptian Ballroom
8:00-9:00	**Bursar Daily Operations 2** *In this session we continue to explore the Bursars' Office operations and will additionally look at many of the "other Jobs" that fall under the Office's realm of responsibilities including:* • *Committee Work* • *Reporting* • *Orientation* • *Third Party Scholarships* • *Loan Fund Responsibilities* • *Audits* • *And more* Mark Goodman, Associate Bursar Temple University Retired

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

9:00-10:00 ***Sensitivities on Campus – Triggers, Safe Spaces and Gender Identification***

- *What are Triggers and Safe Spaces and what impacts are they having on a college campus? How sensitive do we need to be and how do our interactions play a role? Is this a generational thing or the new norm?*
- *Understanding different gender identities and an insight into conflicts, challenges and struggles persons with non-traditional gender identities might be facing.*

Jamie Davidson Ph.D., Associate Vice Pres. for Student Wellness
Licensed Psychologist, University of Nevada, Las Vegas

10:00-10:15 Break

10:15-11:15 Department of Education Update

- *Appropriations and Budget*
- *Recent Legislation*
- *Regulatory Activity*
- *ED Initiatives*
- *Perkins Loan Issues and Program Update*
- *Electronic Announcements/DCLs*
- *ED Resources*

Brian Smith, Office of Postsecondary Education US Department of Education

11:15-12:00 Networking with Colleagues

This is an intentional session dedicated to meeting and interacting with new colleagues to discover similarities in your institutions and business practices for building post-conference relationships.

Arlene Mabini, Collections Manager Azusa Pacific University

12:00-1:00 Lunch

Salads - *Harvest Green Salad – Seasonal Mix of Greens With Gorgonzola Cheese, Candied Walnut, Garlic Season Croutons*
Dressings: House Vinaigrette, Ranch, Blue Cheese, Italian
Orzo Salad: Feta Cheese, Sun-Dried Tomato, Kalamata Olive, Green Onion, Cherry Tomato
Tomato Cucumber and Bermuda Onion Salad tossed with Age Balsamic Pesto Dressing
Entrees - *Roasted Chicken Forestiere with Trio of Wild Mushroom Cognac Cream Sauce, Chipotle Rubbed Tri-Tips with Balsamic Demi, Three Cheese Ravioli tossed in Butternut Squash Cream Sauce*
Herb-Roasted Fingerling Potatoes, Seasonal Vegetable, Freshly Baked Rolls and Butter
Desserts - *Cannoli, Red Velvet with White Chocolate Mousse and Raspberry, Angel Food Cake with Raspberry and Orange, Lemon Panna Cotta, Freshly Brewed Coffee, Decaffeinated Coffee, Selection of Teas and Iced Tea*

Egyptian Ballroom

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

1:00-2:00 **Federal Perkins Update and the Perkins Loan Extension Act**

Many changes will happen with Perkins this year. On September 30, 2017 the Perkins loan program is set to expire. In April of this year Representatives Elise Stefanik (R-NY) and Mark Pocan (D-WI) introduce the ***Perkins Loan Extension Act*** *and if passed would extend the program for two years until Congress can reauthorize the program during consideration of the Higher Education Act. This session is dedicated bring you the latest updates and prepare you for any changes.*

Alicia Molt
Deputy Chief of Staff/Legislative Director for Congressman Mark Pocan
Wes Huffman Associate Director COHEAO
Director of Research and Communications Washington Partners

2:00-3:00 **Litigation – Pros/Cons and Doing it Yourself**

This session will cover the Good, the Bad and the Ugly when it comes to litigation including:

- *Litigation as a viable collection measure, when appropriate*
- *Cost effectiveness*
- *School image*
- *What you'll need to win your case*
- *Procedures to do it yourself*

Mary Anne Lower, Associate Director Student Business Services
University of the Pacific Retired

3:00-3:15 **Refreshment Break**

3:15-4:15 **Bankruptcy – A Thorough Overview of Documents and Procedures**

This presentation is intended to give you a thorough overview of Bankruptcy including:

- *Chapters of bankruptcy*
- *Automatic stay*
- *Documents to recognize*
- *Procedural understanding*
- *Filing an answer*
- *Hardship discharge*
- *Related legislation*

Attorney TBA

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

4:15-5:00	**Statute of Limitations – Collecting on Time Barred Accounts** *Collecting on accounts that are past the statute of limitations or 'time barred' pose unique challenges and involve risk. Some choose to avoid the pursuit of these types of accounts altogether because of this. Though it may not be against the law to communicate with an out-of-statue account, your language, verbal or written, must not insinuate you hold an enforceable claim. Federal courts have held that collecting time barred accounts may violate the FDCPA for a variety of theories. We'll discuss these cases and other collection avenues for older accounts.* Attorney TBA
Wednesday	**July 19**
7:30-8:00	**Breakfast** *Seasonal Fresh-Cut Fruit Platter, Assortment of Individual Yogurts, Fluffy Scrambled Eggs, Apple-Smoked Bacon Strips and Sausage Links, Potatoes with Caramelized Onions, Assortment of Freshly Baked Miniature: Flaky Butter Croissants and Danish Pastries, Served with Butter and Fruit Preserves, Freshly Brewed Coffee, Decaffeinated Coffee, Selection of Hot Teas, Orange Juice, Apple Juice, Cranberry Juice* Egyptian Ballroom
8:00-9:00	**Federal/Private Loan Resolution – Consolidation, Rehabilitation and Loan Modifications** *Loan Consolidation refinances existing eligible student loans into a new loan with one lender. Loan Rehabilitation reverses the delinquency of a defaulted student loan and clears negative credit reporting. Loan modification is a hot topic in the CFPB's Ombudsman's report. This session will introduce you to the workings of these programs.* Scott Holmquist, President Second Alliance
9:00-10:00	**Customer Service, Complaint Management and Assertive Communication** *These are important skills to have in a collections department. Without these, fatigue and conflict can take control. We'll discuss:* • *Service with a smile – A two way street* • *Anger, Manipulation and Abuse* • *Giving great customer service, and loving it!* • *Complaint management for your Compliance Management System* • *Assertive communication* • *'I' Messaging* • *Assertive intervention* Multiple School Panel
10:00-10:15	**Break**

AGENDA – CRUISIN' TO COLLECTIONS COMPLIANCE AND STRATEGY CONFERENCE 2017

10:15-11:15	**FDCPA/UDAAP Compliance for Creditors** *We will discuss the Fair Debt Collection Practices Act and how sections might apply to creditors as Unfair, Deceptive or Abusive Acts or Practices, (UDAAP's by the Consumer Financial Protection Bureau). We will focus on the following areas:* • *Communicating with third parties* • *Cease and desist* • *Timed barred Accounts* • *Acquisition of location information* • *Communication in connection with debt collection* Scott Holmquist, President Second Alliance
11:15-12:00	**Roundtable Discussion:** *E-Oscar/FCRA* *Stale Dated Check Process* *Retention* Pat Raines, Collections Supervisor Virginia State University
12:00	**Closing Comments – Conference Concludes**
1:00-5:00	**After Conference Pool Party** *Have a late flight?* *Staying for an extra night?* *Join us for a drink and a bite!* *Come relax at a cabana by the pool for some after conference down time.* *Cavorting in the sun - Light fare and fun.* Luxor Pool and Cabanas