

Agenda – Cruisin’ to Collections Student Financial Services Compliance and Strategy Conference 2018

	<p>Pre-Conference Webinar Department of Education Update</p> <ul style="list-style-type: none"> • <i>Appropriations and Budget</i> • <i>Recent Legislation</i> • <i>Regulatory Activity</i> • <i>ED Initiatives</i> • <i>Perkins Loan Issues and Program Update</i> • <i>Electronic Announcements/DCL’s</i> • <i>ED Resources</i> • <i>Conference RoundTable Discussion on Tuesday July 10th</i> 	<p>Brian Smith Office of Postsecondary Education, US Department of Education</p>
SUNDAY	July 8 th	
6:00-8:00	<p>Welcome Reception <i>Your conference begins at this fun reception. Unwind, relax and mingle with fellow conference attendees. Join us by the pool for some cocktails, delicious food and entertainment.</i></p>	Pool and Cabanas
MONDAY	July 9 th	
6:30-7:30	Morning Stretch and Meditation with Yogi Marty	Liberty Loft
7:00-8:00	<p>Breakfast and Registration <i>Assorted Seasonal Baked Goods with Fruit Preserves, Fresh Seasonal Fruit, Biscuits & Gravy, Grits, Ham, Eggs and Cheese Scrambled, Waffles with Whipped Cream and Warm Maple Syrup, Country Fried Potatoes, Hickory Smoked Bacon and Grilled Sausage Links, Freshly Brewed Coffee, Decaffeinated Coffee, Hot Tea, Freshly Squeezed Orange and Cranberry Juice</i></p>	Liberty Loft
8:00-8:15	Opening General Remarks	
8:15-10:30	<p>Higher Education Certified Collection Professional Program <i>The HECCP Certification Program is a three-segment, six-hour educational course taught by industry experts. Each segment covers critical components of higher education collections that every collection professional needs to be effective and compliant and that all collection managers need to successfully administer and train their staff.</i></p>	

	<p><i>Certification through the HECCP program demonstrates to officials that you, the collection professional, are a Subject Matter Expert (SME) in higher education loan programs, receivables management, consumer protection laws and best collection practices. It distinguishes managers who have been trained in core competencies to professionally administer their department.</i></p> <p><i>An examination is given at the end of each segment and participants that earn a passing grade and have completed the Higher Education Certified Collection Professional program will receive the designated HECCP Certification.</i></p>
8:15-10:30	<p>HECCP Certification – Segment One - Student Financial Services</p> <ul style="list-style-type: none"> • Loans and Accounts Receivable <p><i>An in-depth definition of student finance including loan programs (federal and institutional) and accounts receivable Perkins - FFELP (Stafford, SLS, PLUS) – Direct - Direct Consolidation - Health Professions – Nursing - Primary Care - Private/Institutional - Tuition and Fees</i></p> <ul style="list-style-type: none"> • Due Diligence <p><i>An in-depth definition of student finance/collections and due diligence responsibilities for schools and students. Understand what you must, can and cannot do and say while performing your job duties</i></p> <p>Loan Counseling - Entrance Interviews - Exit Interviews - Grace Period Contacts - Billing Procedures - Skip tracing - Credit Bureau Reporting - Delinquency Notices - Deferments/Forbearance - Collection Costs - Satisfactory Repayment Arrangements Consolidation – Rehabilitation - Cancellation</p> <p style="text-align: right;">Paul Tyler Bursar, Baldwin Wallace University, Retired</p>
10:30-10:45	Refreshment Break
10:45-12:00	<p>Building Student Financial Wellness: Budgeting, Credit Reports, FICO Scores and More</p> <p><i>Join us to learn about educating students on financial wellness. In this session we will review foundational topics such as budgeting, credit report reading, understanding FICO scores, building credit, predatory lenders and more. We will discuss ways to present this information in inviting ways to your students. We will discuss tools and techniques for using the foundational information in a one-time student financial wellness session or in shorter lunch time series of sessions.</i></p> <p style="text-align: right;">Jo-Anne Clancy Director of Educational Loans, The University of the Arts</p>
12:00-1:00	<p>Lunch</p> <p>Starters – Antipasto Platter with Aged Balsamic Vinegar, Beefsteak Tomato & Mozzarella with Shaved Onion and Italian Parsley, Caesar Salad with Fresh Parmesan and Garlic Croutons, Shrimp Orzo Salad with Roasted Peppers, Olives, Artichoke Hearts and Roma Tomato</p> <p>Entrees - Chicken Marsala – Sautéed Chicken, Forest Mushrooms, Marsala Wine and Linguini Pasta, Beef Pizzaiola – Tender Strips of Beef Simmered in Rich Tomato Sauce, Grilled Mediterranean Bass with Fresh Tomato Basil Chutney, Haricot Vert and Baby Carrots, Vegetarian Lasagna Rolls with Spinach, Ricotta Cheese, Roasted Seasonal Vegetables and Marinara Sauce</p> <p>Desserts - Tiramisu, Ricotta Cannoli and Chocolate Panna Cotta</p> <p style="text-align: right;">Liberty Loft</p>

1:00-2:00	<p>Networking with Colleagues <i>This is an intentional session dedicated to meeting and interacting with new colleagues and reuniting with enduring friends. Discover similarities in your institutions and business practices for building and strengthening post-conference relationships.</i></p> <p style="text-align: right;">Arlene Mabini Collections Manager, Azusa Pacific University</p>
2:00-3:00	<p>Customer Service - Dealing with and Rebounding from Aggressive and Anxious Behavior <i>College stress is already tough to handle, then throw on the debt that may be owed and you sometimes end up with a ticking-time bomb. Universities Cashiering and Collection Offices are learning more "High Touch" techniques, to help deflect student's negative feedback and obtain collection results. Learn the art of negotiation and add skills to your "toolbox" to help assist with aggressive student behavior and student anxiety. Understand how the negative feedback impacts them. This includes self-actualization, identify the warning signs, and avoiding burn out.</i></p> <p>Learning Objectives:</p> <ul style="list-style-type: none"> • <i>Learn methods for diffusing or managing aggressive or anxious customers</i> • <i>Develop an understanding of the impact of customer feedback</i> • <i>Understand how to refresh ones attitude after absorbing a day of negative input</i> <p style="text-align: right;">Laura Price Detective Sergeant, Island County Sheriff's Office</p>
3:00-3:15	Refreshment Break
3:15-4:15	<p>Financial Responsibility Agreements – Compare, Contrast and Develop a Working Model <i>Reviewing our Terms and Conditions. Exploring financial responsibility statements to support your collections efforts and appease the enrollment and admissions teams. We will look at the current collections climate regarding agreements and how agreements can give your collectors and agencies better position to show you the money!</i></p> <p style="text-align: right;">Kimberly Puckett Payment Solutions Team Supervisor, Western Governors University</p>
4:15-5:00	<p>ESCHEAT and Unclaimed Funds <i>The school sent a check to a student and it was never cashed. What do you do? Who gets the money? What happens if the student appears at your door 5-years later?</i> <i>This is ESCHEAT – a process that each State requires. Do you have a written policy? What steps should you take to contact the student? What happens to the money? When do you take action? What is the correct procedure? How is it recorded? Finally, how do you help the former student/graduate years later? The answers are in this ESCHEAT session. Learn what to do and how to help the student/graduate when they approach you years later.</i></p> <p style="text-align: right;">Mark Goodman Associate Bursar, Manager of Credit and Collections, Temple University, Retired</p>

6:30	<p>Fun Dinner Out at Chin Chin Las Vegas <i>Chin Chin Café & Sushi Bar offers traditional Chinese food, sushi and pan-Asian specialties in a bright and colorful setting. Chin Chin made its debut in Los Angeles in 1983, introducing dim sum and other Chinese favorites prepared fresh to order, without adding any MSG.</i></p> <p style="text-align: right;">Chin Chin Restaurant at New York New York</p>
TUESDAY	July 10th
6:30-7:30	<p>Morning Stretch and Meditation with Yogi Marty</p> <p style="text-align: right;">Liberty Loft</p>
7:00-8:00	<p>Breakfast <i>Seasonal Cut Fruit and Berry Salad, Assorted Seasonal Baked Goods, Steel Cut Irish Oatmeal, “New York Scramble” with Chives, Mushroom Medley and Diced Tomatoes, Cinnamon Swirl French Toast with Whipped Cream and Warm Maple Syrup, Hickory Smoked Bacon and Grilled Sausage Links, Home Fried Potatoes, Freshly Brewed Coffee, Decaffeinated Coffee, Hot Tea, Freshly Squeezed Orange and Cranberry Juice</i></p> <p style="text-align: right;">Liberty Loft</p>
8:00-10:00	<p>HECCP Certification – Segment Two - Consumer Law Compliance</p> <ul style="list-style-type: none"> <i>Consumer protection laws and regulations that impact higher education – from bankruptcy to privacy, data security, billing, collection issues and customer service</i> <p>Bankruptcy - The Family Educational Rights and Privacy Act (FERPA) - Fair Credit Reporting Act (FCRA) - Fair Debt Collection Practices Act (FDCPA) - The Code of Federal Regulations (CFR) (SFA Handbook Introduction) - Graham-Leach-Bliley Act (GLBA) Unfair, Deceptive or Abusive Acts or Practices (UDAAP's) - Soldiers and Sailors Civil Relief Act (SSCRA)</p> <p style="text-align: right;">Mark Goodman Associate Bursar, Manager of Credit and Collections, Temple University, Retired</p>
10:00-10:15	Refreshment Break
10:15-11:15	<p>VA and Military Services - Epic Steps to Veteran Victory on your Campus <i>The purpose of this session will be to discuss the obstacles and solutions in serving our student veterans and the proven steps in becoming the “go-to leader” for building and championing collaborative veteran services and resource partners in your community, influencing your campus, cultivating state government support and establishing win-win relationships to promote needed change.</i></p> <p style="text-align: right;">Ross D. Bryant Director, Military and Veteran Services Center, University of Nevada, Las Vegas</p>
11:15-1200	<p>Consumer Financial Protection Bureau Update - What You Need to Know in Higher Education <i>The Consumer Financial Protection Bureau continues to focus on the student loan market. Get the latest information and actions by the bureau, rulemaking efforts and projections for the future. We’ll discuss legislative updates, the bureau’s history and future, trends on collection practices, UDAAP’s, private student loans, loan modifications and more.</i></p> <p style="text-align: right;">Scott Holmquist President, Second Alliance</p>

12:00-1:00	<p>Lunch Starters - Tortilla Chips with Mesquite Roasted Tomato and Tomatillo Salsas, Smoked Chicken with Black Bean & Corn Salad, Caesar Salad with Masa Croutons, Ceviche Shooters Entrees - Grilled Citrus Marinated Chicken with Mango-Jicama Salsa, Chipotle Glazed Grouper with Wilted Spinach & Pear Tomatoes, Roasted Skirt Steak with Chimichurri Sauce, Grilled Seasonal Vegetables, Cilantro Rice Desserts - Warm Chocolate Cinnamon Cake, Margarita Crème Brûlée, Mango Fruit Tarts</p> <p style="text-align: right;">Liberty Loft</p>
1:00-2:00	<p>Federal Perkins Program Update – What Happens Now? Also, Department of Education Update Discussion <i>As you are aware the Perkins Loan Program expired on September 30, 2017. In April of 2017, Elise Stefanik (R-NY) and Mark Pocan (D-WI) introduced the Perkins Loan Extension Act and has more support this year than did the 2015 extension act. If passed it 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.</i></p> <p style="text-align: right;">Christopher Stompanato Client Relationship Coordinator, SME Heartland, ECSI</p>
2:00-3:00	<p>Success with Online Education – Learning From the Growing Pains of Others <i>So you offer or want to offer online courses. Learn about the unique challenges arising in distance education. We will discuss, from experience, how to navigate, avoid and eliminate some of the top issues that can arise in a virtual classroom and collections environment.</i></p> <p style="text-align: right;">Kimberly Puckett Payment Solutions Team Supervisor, Western Governors University</p>
3:00-3:15	<p>Refreshment Break</p>
3:15-4:00	<p>Making Private Institutional Loans A-Z Steps and Compliance <i>Whether you’re deciding on offering a new Institutional Loan or want to revisit compliance on your existing loan procedures you’ll find the information here. A step by step look at originating Private Campus Institutional Loans including Disclosures, Issuing Loans and Compliance.</i> <i>We’ll also review:</i></p> <ul style="list-style-type: none"> • <i>Disclosures: Initial offering – 1st disclosure – 30 day notice – 3 day notice</i> • <i>Issuing Loans: Borrower self-certification – Promissory notes</i> • <i>Compliance: Truth in Lending Act – Regulation Z – FACT Act – CFPB Checklist</i> <p style="text-align: right;">Mary Anne Lower Associate Director Student Business Services, University of the Pacific, Retired</p>
4:00-5:00	<p>Cyber Security – The First Line of Defense in this New Age of Security Risks <i>You are the first line of defense against a cyber breach. Ransomware or other malicious software usually finds its way into IT systems through phishing emails opened by an employee or by clicking infected links on non-trusted websites. After a piece of malware is installed on a computer, it has the ability to spread across other computers that it is connected to, thus infecting and</i></p>

	<p><i>blocking access to the entire network. Today's hackers are extremely sophisticated and are using multiple methods to breach your networks.</i></p> <p><i>In this Cyber Awareness session we will discuss:</i></p> <p><i>Ransomware, Malware, Phishing, Spear Phishing, Whaling, Viruses, Spam, Social Engineering, Hyperlinks, Attachments, Display names and Malicious Websites</i></p> <p style="text-align: right;">Lori Temple, Vice Provost for Information Technology Vito Rocco, Senior Information Security Analyst Office of Information Technology, University of Nevada, Las Vegas</p>
6:00	<p>Drinks and Live Music at 'The Park'</p> <p style="text-align: right;">The Park at New York New York</p>
WEDNESDAY	July 11th
6:30-7:30	Morning Stretch and Meditation with Yogi Marty
7:00-8:00	<p>Breakfast</p> <p><i>Sliced Fruit and Berries, Assorted Seasonal Baked Goods, Egg & Omelet Station – Made to Order, Beef Tenderloin Medallions, Cinnamon Dusted French Toast with Whipped Cream and Warm Maple Syrup, O'Brien Potatoes, Virginia Ham Steak, Hickory Smoked Bacon, Freshly Brewed Coffee, Decaffeinated Coffee, Hot Tea, Freshly Squeezed Orange and Cranberry Juice</i></p> <p style="text-align: right;">Liberty Loft</p>
8:00-10:00	<p>HECCP Certification – Segment Three - Best Collection Practices</p> <ul style="list-style-type: none"> ● Collection Management <p><i>Best practices for internal policy and procedures of student collections including: contact management, skip tracing, disputes, cease and desist, payment plans and litigation</i></p> <p>Contact Management - Calls, Letters, Email, Text, Social Media – Holds - In Person Discussions and Boundaries - Payment Plans - Objections, Disputes and FCRA Disputes - Acquisition of Location Information (Skip tracing) - Cease and Desist – Unfair Practices - Litigation</p> <ul style="list-style-type: none"> ● Telephone Techniques <p><i>Best practices for telephone collection calls including: collection call protocol, customer service, overcoming objections/complaints and negotiating repayment</i></p> <p>Effective Collection Call Protocol - Customer Service - Assertive Communication - Appeals That Engage - Negotiating Repayment - Overcoming Objections - Resolving Dispute - Handling Complaints - Completing the Call</p> <p style="text-align: right;">Scott Holmquist President, Second Alliance</p>
10:00-10:15	Refreshment Break

10:15-11:15	<p>Deferments and Cancellations - Instruction and Q & A</p> <p><i>Join us for this fun and interactive Q&A session about deferments and cancellations. At this session audience members will draw from our prepared questions about deferments or cancelations. Then our host will provide an answer, and facilitate audience participation for further discussion on that question.</i></p> <p style="text-align: right;">Abby Gosalvez, Collection Specialist Megin Soriano, Bursar's Account Manager California Institute of Technology</p>
11:15-12:15	<p>Pre-Collect, Cure and Perkins Rehabilitation</p> <p>Are you getting the most out of these programs?</p> <p><i>Pre-Collect is typically a free pre-collection letter service used as a last-chance 'get-out-of-jail' free card. How do you measure the cost versus the results and is there a legal complication in the language itself?</i></p> <p><i>CURE objectives are to assist borrowers to rehabilitate their delinquency and rescind long-term collection placement. What steps would it take to actually 'CURE' an account or 'CURE' a student of the pattern that got them here in the first place?</i></p> <p><i>Perkins Rehabilitation – 34 CFR 674.39 'Your school must establish a rehabilitation program and notify all borrowers with defaulted loans of the option to rehabilitate and the advantages of rehabilitation.' So why doesn't anyone want to do it? We'll dig deep into the regulations and find answers to unlock the benefits of this program.</i></p> <p style="text-align: right;">Scott Holmquist Mark Goodman Arlene Mabini</p>
12:15	<p>Conference Concludes</p>