

## Agenda – Cruisin’ to Collections Student Financial Services Conference 2019

<p><b>SUNDAY</b> July 21</p>	
<p>6:00-7:30</p>	<p><b>Welcome Networking Reception</b> <i>Your conference begins at this fun reception. Unwind, relax and mingle with fellow conference attendees. Join us by the pool for drinks and hors d'oeuvres. Guests are welcome to join us at this event.</i></p> <p style="text-align: right;">Pool and Cabanas</p>
<p><b>MONDAY</b> July 22</p>	
<p>7:00-8:00</p>	<p><b>Breakfast and Registration</b> <i>Seasonal Cut Fresh Fruit, 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>
<p>8:00-8:15</p>	<p><b>Opening General Remarks</b></p> <p style="text-align: right;">Mark Goodman Associate Bursar, Manager of Credit and Collections, Temple University, Retired Director of Education, Second Alliance, Inc.</p>
<p>8:15-9:00</p>	<p><b>School Networking Session – Getting to Know your Colleagues</b> <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>
	<p><b>Legal Updates</b></p>
<p>9:00-10:00</p>	<p><b>Legislative and Collections Update – Addressing the Most Recent Changes in Collections</b> <i>Get up to speed with the most up-to-date regulations, litigation trends, CFPB and other Federal Department news. Items of discussion include:</i></p> <ul style="list-style-type: none"> <li>• <i>General Data Protection Regulation (EU GDPR)</i></li> <li>• <i>Maryland’s Financial Consumer Protection Act</i></li> <li>• <i>California’s Service Members Protections, Time Barred Debt Requirements and Invasion of Privacy Act</i></li> <li>• <i>Changes Within the CFPB and DOE</i></li> <li>• <i>Litigation Trends</i></li> </ul> <p style="text-align: right;">Panel of Experts</p>

10:00-10:15	Refreshment Break
10:15-11:15	<p><b>Attorney Update with June Coleman</b>  <i>June Coleman is a defense litigator and compliance specialist with more than 20 years of experience. Her areas of emphasis include defense of consumer rights actions involving the California’s Rosenthal FDCPA, FDCPA, TCPA, and FCRA. She has a deep understanding of permissible debt collection conduct and how best to defend claims and minimize liability in the collection industry, including creditor, student loan and other college debt collections.</i>  <i>Among other topics she will discuss:</i></p> <ul style="list-style-type: none"> <li>• Time Barred Debt</li> <li>• FCRA Issues</li> <li>• Best Collection Practices</li> <li>• Questions and Answers</li> </ul> <p style="text-align: right;">June Coleman Attorney at Law, Carlson &amp; Messer LLP</p>
11:15-12:00	<p><b>Mock Litigation</b>  <i>Understand what happens if your school is faced with a lawsuit. Know the questions you’re likely to be asked, documents you’ll produce and the complete legal process. Also learn best practices to avoid litigation exposures and policies and procedures to bring a best defense against a legal claim.</i></p> <p style="text-align: right;">June Coleman Attorney at Law, Carlson &amp; Messer LLP</p>
12:00-1:00	<p><b>Lunch</b>  <b>Starters</b> - California Rolls – crab, avocado and cucumber, Mandarin Chicken Salad – smoked chicken, Napa cabbage and iceberg lettuce, bean sprouts, mandarin oranges, toasted almonds and sesame ginger dressing  <b>Entrees</b> - Orange Chicken – steamed white rice, Hunan Beef – onions, bell peppers and toasted sesame seeds, Pork Char Siu – scallions, oyster mushrooms, asparagus and baby corn, Steamed Rice Vegetable Chow Fun  <b>Desserts</b> - Coconut Crème Brûlée, Tropical Boba Parfait</p> <p style="text-align: right;">Liberty Loft</p>
<b>Managers and Collectors</b>	
1:00-3:00	<p><b>Managers Breakout</b> – Session runs concurrently but will repeat via webinar post conference  <b>Looking at the Aspects of Everything Managers Manage – People, Vendors and Internal Collections</b>  <i>This session is designed for those in the Campus Bursar, Student Financial Services and Collection Offices and beneficial to all Management areas. It will be presented by a team of current and past Campus Based Professionals with the experience of sitting in your seat and handling the day to day concerns that you have or will experience.</i>  <b>People – Managing Different Levels of Staffing (Union and Non-Union)</b></p> <ul style="list-style-type: none"> <li>• Competency, Training, Performance Review, Goals. Inclusion, Toxic Behaviors, Progressive Discipline, Terminations, Record Keeping and Responsibilities etc.</li> </ul>

	<p><b>Managers Breakout – Continued</b>  <b>Vendors – <i>Getting the Service you Deserve ...and Paid for!</i></b></p> <ul style="list-style-type: none"> <li>• <i>Competition and Complacency, Partnering, Vision, Communications, Getting on the Same Page with Agencies, Law firms, Loan Servicers, etc.</i></li> </ul> <p><b>Internal Collections – <i>Managing with a Professional Approach to get Results.</i></b></p> <ul style="list-style-type: none"> <li>• <i>Targets, Tools, Reducing Write-off, Cutting Default Rates, Outreach, Motivation and Cooperation.</i></li> </ul> <p style="text-align: right;">Patrick D. Brettschneider  Collections Supervisor, University of Michigan  Karmen Grondin  Collections Manager, Central Michigan University  Mark Goodman  Associate Bursar, Manager of Credit and Collections, Temple University, Retired</p>
1:00-3:00	<p><b>Collectors Breakout –</b> Session runs concurrently but will repeat via webinar post conference  <b>Everything the Higher Education Collector Should Know</b></p> <ul style="list-style-type: none"> <li>• <i>The Significance of Your Role as a Collector</i></li> <li>• <i>Feeling Good About Representing the Collections Department</i></li> <li>• <i>Being Prepared for Daily Encounters with Students</i></li> <li>• <i>Established Procedures for Maximum Results and Efficiency</i></li> <li>• <i>FDCPA Do’s and Don’ts</i></li> <li>• <i>A Role Play Session on ‘How do I respond when the student says...’</i></li> </ul> <p style="text-align: right;">Scott Holmquist  President Second Alliance, Inc.,  Erika Ramirez  MSLM, Director of Support Central and Student Accounts, Los Angeles Pacific University</p>
3:00-3:15	Refreshment Break
	<b>Writing and Reporting</b>
3:15-4:00	<p><b>Reporting and Requests for Information or Support</b>  <i>Best practices in articulating your reports and requests. Clear and concise communications makes everyone’s job easier and more efficient. Taking the time to exact your message means less time clarifying and more time to spend on other pressing items.</i></p> <p style="text-align: right;">Mary Anne Lower  Associate Director Student Business Services, University of the Pacific, Retired</p>

4:00-4:45	<p><b>Writing Policy and Procedures - The Who, What, Why and How to do Them</b>  <i>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 policies and procedures on your Campus.</i></p> <ul style="list-style-type: none"> <li>• Definitions</li> <li>• Writing a Policy Step by Step</li> <li>• Flow Chart of Document Information</li> <li>• Starting the Procedures</li> <li>• Procedure Layout</li> <li>• Finalizing your Policy and Procedures</li> </ul> <p style="text-align: right;">Mary Anne Lower Associate Director Student Business Services, University of the Pacific, Retired</p>
6:00-7:30	<p><b>Dinner and a Las Vegas Show! Time to Relax and Have Fun!!!</b>  Tournament of Kings Dinner Show at Excalibur Hotel – <a href="#">Show Trailer</a>  Guests tickets available for purchase.</p> <p style="text-align: right;">Excalibur Hotel Adjacent to New York New York</p>
<b>TUESDAY July 23</b>	
7:00-8:00	<p><b>Breakfast</b>  <i>Assorted Seasonal Baked Goods with Fruit Preserves, Seasonal Fresh Cut Fruit, Oatmeal, Biscuits &amp; Gravy, Ham, Eggs and Cheese Scrambled, Waffles with Whipped Cream and Warm Maple Syrup, Home Fried Potatoes, Hickory Smoked Bacon and Grilled Sausage Links, Freshly Brewed Coffee, Decaffeinated Coffee, Hot Tea, Freshly Squeezed Orange and Cranberry Juice</i></p> <p style="text-align: right;">Liberty Loft</p>
	<b>Campus Health and Wellness</b>
8:00-9:00	<p><b>Dealing with and Helping Students in Distress - Insight and Education From a Campus Psychologist</b>  <i>Just as you depend on other departments for outreach in your efforts, your mental health department may look to you as a ‘first-responder’ to:</i></p> <ul style="list-style-type: none"> <li>• <i>Listen for symptoms of students in distress</i></li> <li>• <i>Respond to needs ‘appropriately’ and act as a liaison</i></li> <li>• <i>Empathize and reinforce help seeking behavior</i></li> <li>• <i>Recognize behaviors from ‘Immaturity to illness’</i></li> </ul> <p style="text-align: right;">Jamie Davidson, Ph.D. Associate Vice Pres. for Student Wellness Licensed Psychologist University of Nevada, Las Vegas</p>

9:00-10:00	<p><b>Positive Mental Attitude - Eliminating the Toxicity of Collections and Embracing Positivity</b></p> <p><i>Ever wonder why some people just seem to succeed and are generally happier in life? More often than not is because of PMA, a Positive Mental Attitude. PMA and NMA (Negative Mental Attitude) are powerful forces and they can make the difference in our happiness, success and livelihood. Our attitude changes from positive to negative when we experience defeat but it is said that in every adversity in life there is a seed of an equivalent or greater benefit for those who use PMA. Allowing NMA to control our thoughts and actions invites that which robs us of our success and happiness.</i></p> <p style="text-align: right;">Nina Wiggins Senior Collection Counselor, University of Michigan</p>
10:00-10:15	Refreshment Break
	<b>Student Financial Wellness</b>
10:15-11:00	<p><b>Achieving a Change on Campus</b></p> <p><i>Faced with resistant departments and oblivious students, how do we raise interest, awareness and enthusiasm so that your entire campus can embrace the necessity of financial wellness? We'll discuss the keys to achieving this goal. Influencing or implementing financial awareness on your campus is probably the most significant legacy you could leave for this and future generations of students and alumni. We will discuss the academic aspects of Financial Literacy and also what is necessary to introduce and influence a culture change on your campus both on a student and administrative level. To do this we'll examine a variation of David Gleicher's change formula: <b>C = (D x V) + A &gt; R</b></i></p> <p><i><b>Change</b> (C) occur when sufficient <b>Dissatisfaction</b> (D) with the current system exists, when everyone has a clear <b>Vision</b> (V) of the goals for the future, and when it is clear what <b>Actions</b> (A) can be taken to move the system in the direction of the vision. All of these elements must be in place and larger than the <b>Resistance</b> to change (R) present in the organization.</i></p> <p style="text-align: right;">Scott Holmquist President, Second Alliance, Inc.</p>
11:00-12:00	<p><b>Getting your Financial Wellness Plan Moving</b></p> <p><i>You've probably attended programs on Financial Literacy in the past but does your school have a functioning and effective Financial Literacy program that is supported campus-wide? Getting a plan started and obtaining cross-department partnership and upper management buy-in may be the hardest pieces to the puzzle. In this session, 'Getting Your Plan Moving,' you'll leave with a financial literacy toolkit that will provide you with the tools and guidance you'll need to singlehandedly start or improve your school's literacy program. During the session we'll discuss the components of the toolkit and show you how to use them effectively. Your toolkit will include:</i></p> <ul style="list-style-type: none"> <li>• <i>An overview of effective program traits for discussion</i></li> <li>• <i>Financial literacy topics to select from</i></li> <li>• <i>Communications templates for:</i> <ul style="list-style-type: none"> <li>• <i>Upper</i></li> <li>• <i>management buy-in</i></li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• <i>Department outreach</i></li> <li>• <i>Responding to the “NO’s”</i></li> <li>• <i>Outside vendors who are already providing services to your campus</i></li> <li>• <i>A list of effective student outreach techniques</i></li> <li>• <i>The Resource Vault: Workshops, Webinars, Games, Videos and Academic Programs</i></li> </ul> <p style="text-align: right;">Ruth Sharp Bursar, California Institute of Technology Abby Gosalvez Collection Specialist, California Institute of Technology</p>
12:00-1:00	<p><b>Lunch</b>  <i>Starters – Tortilla Chips – mesquite roasted tomato and tomatillo salsas, Smoked Chicken, Black Bean and Corn Salad, Caesar Salad – masa croutons</i>  <i>Entrees – Chicken Enchiladas – red chili sauce, Monterey Jack cheese and serrano-cilantro crème, Roasted Flat Steak – with chimichurri sauce, Tequila Baked Tilapia – with shrimp diablo sauce, Cilantro Rice, Black Beans</i>  <i>Desserts - Mini Cinnamon Churros, Margarita Crème Brûlée</i></p> <p style="text-align: right;">Liberty Loft</p>
<b>Private Student Loans – Perkins and A/R Alternatives</b>	
1:00-2:00	<p><b>Developing and Maintaining an Institutional Loan Program</b>  <i>Delving into funding sources such as third party outsourcing, bank partnerships, campus/alumni funded and recourse loans. Also, the dynamics that flexibility and responsibility have on the control over your lending program.</i></p> <ul style="list-style-type: none"> <li>• <i>Reasons to Create an Institutional Loan Fund</i></li> <li>• <i>Where Does the Money Come From</i></li> <li>• <i>Perkins Loan Model for Institutional Loan</i></li> <li>• <i>Promissory Notes</i></li> <li>• <i>Important Language to Include</i></li> <li>• <i>Collection Charges</i></li> <li>• <i>Things to Consider</i></li> <li>• <i>Institutional Loan Configuration</i></li> <li>• <i>Institutional Loan Programs in Action</i></li> </ul> <p style="text-align: right;">Christopher Stompanato Client Relationship Coordinator, SME Heartland, ECSI</p>

2:00-3:00	<p><b>Making and Disbursing Institutional Loans</b>  <i>A step by step instruction on loan origination covering Disclosures, Issuing Loans and Compliance</i>  <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"> <li>• <i>Disclosures: Initial offering – 1<sup>st</sup> disclosure – 30 day notice – 3 day notice</i></li> <li>• <i>Issuing Loans: Borrower self-certification – Promissory notes</i></li> <li>• <i>Compliance: Truth in Lending Act – Regulation Z – FACT Act – CFPB Checklist</i></li> </ul> <p style="text-align: right;">Mary Anne Lower Associate Director Student Business Services, University of the Pacific, Retired</p>
3:00-3:15	Refreshment Break
	<b>Private Alternative Collection Innovations</b>
3:15-4:15	<p><b>CURE, Rehabilitation and Arrearage</b>  <i>Collections methods for Less Expensive and More Effective Collections. There's more than one way to peel an orange, bake a cake, cook an egg and catch a rabbit. Let's examine what a 21<sup>st</sup> Century collection agency role and model looks like.</i>  <i>Are you getting the most out of alternative collection innovations?</i></p> <p style="text-align: right;">Scott Holmquist President Second Alliance, Inc.</p>
	<b>Private Perkins and Department Update</b>
4:15-4:45	<ul style="list-style-type: none"> <li>• <i>The latest on the wind down of the Perkins program</i></li> <li>• <i>The latest news from Washington</i></li> </ul> <p style="text-align: right;">Panel of Experts</p>
<b>Tuesday Evening</b>	<i>Evening on your own to explore the Las Vegas Strip, Fremont Street, take in another show or relax and listen to music in the Park with old and new friends.</i>
<b>WEDNESDAY July 24</b>	
7:00-8:00	<p><b>Breakfast</b>  <i>Seasonal Fresh Cut Fruit, Assorted Seasonal Baked Goods with Fruit Preserves, Assortment of Cold Cereals, Scrambled Eggs, Hash Brown Potatoes, Hickory Smoked Bacon and Grilled Sausage Links, Freshly Brewed Coffee, Decaffeinated Coffee, Hot Tea, Freshly Squeezed Orange and Cranberry Juice</i></p> <p style="text-align: right;"><i>Liberty Loft</i></p>

	<p><b>Campus Safety</b></p>
8:00-9:30	<p><b>Surviving an Episode of Violence</b>  <b>Shooter, Terrorist, and Riot.</b> <i>Covering logistics, administrative responsibilities and core strategies to minimize injury to yourself and others.</i>  <i>This course provides guidance to individuals, including managers and employees, so that they can prepare to respond to an active shooter or violent situation. The presentation covers the three steps for increasing your chance of surviving an active shooter: Run, Hide and Fight.</i>  <i>By the end of this course, you will be able to:</i></p> <ul style="list-style-type: none"> <li>• <i>Describe actions to take when confronted with an active shooter and responding law enforcement officials.</i></li> <li>• <i>Recognize potential workplace violence indicators.</i></li> <li>• <i>Describe actions to take to prevent and prepare for potential active shooter incidents.</i></li> <li>• <i>Describe how to manage the consequences of an active shooter incident.</i></li> </ul> <p style="text-align: right;">Las Vegas Metropolitan Police Department Multi Assault Counter Terrorism Action Capabilities Division</p>
9:30-9:45	Refreshment Break
9:45-11:45	<p><b>First Aid/CPR/AED Training</b>  <i>This course on First Aid/CPR/AED will help participants recognize and respond appropriately to cardiac, breathing and other first aid emergencies and provide skills that participants need to know to give immediate care to a suddenly injured or ill person until more advanced medical personnel arrive and take over.</i></p> <p style="text-align: right;">Marie Tasker CPR/1st Aid Instructor/Instructor Trainer and Instructor Trainer Educator</p>
11:45-12:30	<p><b>School Breakout by Size and Type for Q &amp; A Roundtable Discussions</b>  <i>An opportunity to share strategies, styles and concerns with campuses of similar natures</i></p>
12:30	Conference Concludes