

Conference of Western Attorneys General Chair's Initiative Symposium:

Educational Debt – The Obligation of a Lifetime?

May 24, 2016
The Nines Hotel
525 SW Morrison St.
Portland, Oregon

DRAFT AGENDA

Monday, May 23

Studio (1st Floor)

7:00pm – 8:30pm **Opening Reception – All Attendees**

Tuesday, May 24

Barrel Room (8th Floor)

7:00am – 8:00am **Breakfast – All Attendees**

Gallery (1st Floor)

8:00am – 8:15am **Welcome and Introduction**
Oregon Attorney General Ellen Rosenblum, CWAG Chair

A Call to Action

Panel 1

8:15am – 8:35am **Getting a Handle on the Scope of the Problem, Current Trends and Economic Impact**

Mark Kantrowitz, Publisher & Vice President of Strategy, Cappex.com

8:35am – 9:00am **A Call to Action by Oregon Advocacy and Higher Education Representatives**

Panelists: TBA

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The Anatomy of Educational Debt

Panel 2

9:00am – 10:15am

“Know before you Owe” – Educating Students and their Families Before They Borrow Money for School

Moderator: Washington Attorney General Bob Ferguson

Tony Leahy, Director, CENTS

Elijah Herr, Assistant Director of Financial Aid, Portland Community College

Mary Johnson, Vice President, Financial Literacy & Financial Aid Policy, BankMobile

Dan Litteral, Vice President & Deputy General Counsel, Apollo Education Group

Jennifer Song, Attorney Advisor, California AGO

10:15am – 10:30am

Break

Panel 3

10:30am – 11:30am

Getting It Paid Back: Loan Servicing, Loan Consolidation and Loan Collection

Moderator: Nebraska Attorney General Doug Peterson

Carolyn Fast, Special Counsel, Bureau of Consumer Frauds & Protection, New York AGO

Mike Firestone, Director of Strategic Initiatives & Assistant Attorney General, Massachusetts AGO

Representative of the National Council Higher Education Resources

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Panel 4

11:30am – Noon

Options for Reducing, Forgiving or Discharging Educational Debt
Moderator: Wyoming Attorney General Peter Michael

Michael Dumas, Vice Chair, American Bar Association Student Law
Division
Representative of Center for Responsible Lending

Gallery (1st Floor)

Noon – 1:00pm

Lunch – All Attendees

Lunch Keynote Speaker: “Why it is Urgent That a Student’s Educational Debt Burden Not Become the Obligation of Their Lifetime, And What Can We Do Today to Prevent That from Happening.”

Speaker: Rohit Chopra, Senior Advisor, U.S. Department of Education

Panel 5

1:00pm – 2:15pm

What is the Role of the Feds in Keeping Educational Debt from Becoming the Obligation of a Lifetime?
Moderator: Vermont Attorney General Bill Sorrell

Seth Frotman, Student Loan Ombudsman & Assistant Director Office of
Students, Consumer Protection Financial Bureau
Sandhya Brown, Assistant Director, Division of Financial Practices,
Federal Trade Commission
Rohit Chopra, Senior Advisor, U.S. Department of Education

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Panel 6

2:15pm – 3:15pm

Special Issue: For-Profit Schools Debt: Multi-State Actions
Moderator: Hawaii Attorney General Doug Chin

Andrew Shull, Assistant Attorney General, Oregon AGO
Peter Harvey, Partner, Patterson Belknap Webb & Tyler
Patrick Madigan, Assistant Attorney General, Iowa AGO

3:15pm – 3:30pm

Break

3:30pm – 4:30pm

Breakout Discussions with Table Questions Focused on the Program's Theme: How to Keep Education-Related Debt from Becoming the Obligation of a Lifetime?
Facilitator: Oregon Attorney General Ellen Rosenblum

Table Leaders:

Ellen Klem, Director of Consumer Education and Outreach, Oregon AGO

Others: TBA

4:30pm – 5:00pm

Reports from Breakout Discussions

5:30pm – 7:00pm

Closing Reception – All Attendees
Deschutes Brewery Portland Public House
210 Northwest 11th Ave.
(Meet in lobby at 5:30p)