



**9:45 – 10:45 a.m.**  
Blue Room

## **The Private Student Loan Marketplace, An Assessment**

Beth Dinndorf, Moderator  
Senior Vice President, Manager, Student Banking Division  
U.S. Bank, N.A.  
St. Paul, MN

Jon Jeffreys  
President  
Credit Union Student Choice  
Washington, DC

Daniel Meyers  
President & CEO  
First Marblehead Corporation  
Boston, MA

Scot Parnell  
Chief Financial Officer  
Student Loan Corporation  
Stamford, CT

With college costs continuing to rise and the health of the financial system improving, many lender are taking a close look at the non-federal student loan marketplace. The expert panelists on this session will discuss their views on the current state of this market and its future.

**10:45 – 11:15 a.m.**  
Blue Pre Function

## **Refreshment Break**

**11:15 a.m. – 12:00 p.m.**  
Blue Room

## **Extending ECASLA**

Jeff Noordhoek  
President  
Nelnet  
Lincoln, NE

With action still pending on a major restructuring of the federal student loan programs, the need to extend the highly successful Ensuring Continued Access to Student Loans Act (ECASLA) has become obvious. This panel will discuss both the success of the existing ECASLA program and why extension is needed.

**12:00 – 1:00 p.m.**  
Hampton

## **Networking Luncheon**

**1:00 – 2:00 p.m.**  
Blue Room

**Marketing Private Education Loans: Assuring  
Compliance with State and Federal Law**

Steven I. Zeisel, Moderator  
Vice President and Senior Counsel  
Consumer Bankers Association  
Washington, DC

Richard P. Hackett  
Partner  
Pierce Atwood LLP  
Portland, ME

Arthur Rotatori  
Partner  
McGlinchey Stafford, PLLC  
Cleveland, OH

Compliance with State and Federal law regulating non-federal student loans can be a challenge. What are the implementation challenges associated with the new TILA/HEA private loan rules? What are the best practices and which states are raising the greatest operational challenges? This panel of legal counsels will discuss the challenges and share insights on how to fully meet state and federal requirements.

**2:00 – 3:00 p.m.**  
Blue Room

**The Public's View of Student Loans: How Student Loans are  
Covered in the Press and Why?**

Kevin Bruns, Moderator  
Senior Vice President  
Washington, Partners, LLC  
Washington, DC

Corey Boles  
Reporter  
Wall Street Journal  
New York, NY

Claudio Sanchez  
Education Correspondent  
National Public Radio  
Washington, DC

More often than not, press coverage of student loans consists of reports of overburdened borrowers, improper marketing activities, or high interest rates. How does the press decide what merits coverage?

**3:00 – 3:30 p.m.**  
Blue Pre Function

**Refreshment Break**

**3:30 – 4:15 p.m.**  
Blue Room

### **The Private Loan Product**

Kevin O'Toole, Moderator  
Vice President, Education Lending  
PNC Financial Services  
Cleveland, OH

Jack Hewes  
Senior Executive Vice President & Chief Lending Officer  
Sallie Mae  
Reston, VA

Tim Ranzetta  
President  
Student Lending Analytics  
Palo Alto, CA

Gary F. Santo, Jr.  
Managing Director, Co-Head of Capital Markets  
First Marblehead Corporation  
Boston, MA

What are the trends in private student loan product offerings? What will the future bring for institutional risk-sharing, interest rates, and deferment and forbearance options? This panel will discuss what they see coming.

**4:15 – 5:00 p.m.**  
Blue Room

### **Campus Perspectives: What are the Trends in School Practices?**

Mark Smith, Moderator  
Executive Vice President, Specialty Lending  
SunTrust Bank  
Richmond, VA

Patricia McWade  
Director of Financial Aid  
Georgetown University  
Washington, D.C

Jevita R. Rogers  
Financial Aid Administrator  
George Mason University  
Fairfax, VA

Perceptions of the value and use of non-federal student loans differ significantly among lenders, the government, and the higher education community. This session provides an opportunity for discussion on the use of non-federal student loans.

**5:00 – 6:00 p.m.**  
Blue Pre Function

### **Cocktail Reception**

**Friday, December 11, 2009**

**7:00 a.m. – 12:00 p.m.**  
Blue Pre Function

**Registration Open**

**7:00 – 8:00 a.m.**  
Blue Pre Function

**Continental Breakfast**

**8:00 – 9:00 a.m.**  
Blue Room

**FFEL Loan Issues**

Thomas W. Lustig, Moderator  
President, PNC Education Lending  
PNC Bank, N.A.  
Pittsburgh, PA

Dennis M. Cariello  
Counsel  
Sonnenschein Nath & Rosenthal LLP  
New York, NY

Tom P. Levandowski  
Senior Company Counsel  
Wells Fargo Law Department  
Minneapolis, MN

Sheldon D. Repp  
General Counsel  
NCHELP  
Washington, DC

Although the FFEL program is likely to be subjected to major change, many legal and administrative issues remain to be addressed. This panel of industry experts will discuss their views on what the issues are.

**9:00 – 10:00 a.m.**  
Blue Room

**Department of Education Update**

Daniel T. Madzellan  
Acting Assistant Secretary for Post Secondary Education  
U.S. Department of Education  
Washington, DC

Acting Assistant Secretary of Education Dan Madzellan will provide an update on developments of interest to the student loan and higher education community. Topics will include upcoming negotiated rulemaking, recent enforcement actions by the Oversight and Eligibility Office, and an update on federal student loans. The session will include an opportunity for questions and answers.

**10:00 – 10:30 a.m.**  
Blue Pre Function

**Refreshment Break**

**10:30 – 11:15 a.m.**  
Blue Room

**Private Loan Risk Management: Creating and Operating a Program That Works**

Harrison M. Wadsworth, Moderator  
Principal  
Washington Partners, LLC  
Washington, DC

John Lynch  
President  
Educational Computer Systems, Inc.  
Coraopolis, PA

Tim Rankin  
Executive Vice President  
Allied International Credit Corporation  
Newmarket, Ontario

Michial Thompson  
Vice President, Risk Management  
First Marblehead Corporation  
Boston, MA

Running a private education loan business involves making correct decisions from start to finish, especially pricing the product correctly for the individual customer, then working with the loan throughout its life to a successful payoff. This panel will include leading risk management and collection experts to talk about what to look for and the best ways to operate the product line.

**11:15 a.m. – 12:00 p.m.**  
Blue Room

**Private Student Loans: Legislation and Regulations**

W. Anthony Goodwin, Moderator  
Vice President, Education Lending  
M&T Bank  
Buffalo, NY

Amy M. Jones  
Higher Education Council and Senior Advisor  
Committee on Education and Labor  
Washington, DC

Moira Lenehan  
Legislative Assistant  
Senator Sherrod Brown  
Washington, D.C.

Although private student loans are “non-federal,” they are increasingly subject to annual legislative and regulatory change. This session will focus on legislation relevant to the private student loan market. Discussion will include Senator Brown’s “debt swap” legislation, the adequacy of borrower disclosures on private student loans, discharge of loans in bankruptcy and proposals to either further regulate non-federal student loans or expand federal student loans to more fully meet the borrower needs of students and parents.

**12:00 p.m.**

**Conference Adjourns**