

Oregon Attorney General Ellen Rosenblum  
Invites you to the Second National Symposium on:

# THE STUDENT DEBT CRISIS: LIVES ON HOLD

MAY 14, 2019



## State Attorneys General Second National Symposium

### The Student Debt Crisis: Lives on Hold

May 14, 2019  
9:00 AM – 7:00 PM (Pacific)  
Oregon Department of Justice  
100 SW Market, Tilikum Conference Room  
Portland, Oregon 97201

*Draft Agenda as of April 10, 2019 – Subject to Change*

**8:00 AM**

**BREAKFAST**

**9:00 AM**

**WELCOME REMARKS**

- Ellen Rosenblum, Oregon Attorney General
- Seth Frotman, Executive Director, Student Borrower Protection Center

**9:30 AM**

**Moving Lives Forward or Back to the Future?**

*This panel will provide an overview of the changing landscape in the student loan arena, the consequences posed by ballooning student debt burdens, and federal and state proposals to expand consumer protections and reforms.*

**Panelists**

- Mike Pierce, Policy Director & Managing Counsel, Student Borrower Protection Center

- Whitney Barkley-Denney, Senior Policy Counsel, Center for Responsible Lending
- Lorelei Salas, Commissioner, New York City Department of Consumer Affairs
- Prof. Dalié Jiménez, University of California, Irvine School of Law
- William J. Munn, General Counsel, Nelnet

**10:45 AM**

**BREAK**

**11:00 AM**

**The Borrower Struggles: Loans, Lessons & Lawsuits**

*This panel will take a closer look at problems facing student loan borrowers struggling to repay debt, including a discussion of litigation related to the loan servicing market, and the lessons we are still learning from the Public Service Loan Forgiveness program.*

**Moderator:** Mark Brnovich, Arizona Attorney General

**Panelists**

- Bonnie Latreille, Director of Research & Advocacy, Student Borrower Protection Center
- Prof. Stacey Tutt, Director, Consumer Law Clinic, University of California, Irvine School of Law
- Alyssa Picard, Director, AFT Higher Education, American Federation of Teachers

**12:15 PM**

**BRAINSTORMING LUNCH**

**Enjoy a moderated discussion over boxed lunches with the three Ellens!**

- Ellen Rosenblum, Oregon Attorney General
- Ellen Klem, Director of Consumer Outreach and Education, Oregon Department of Justice, Office of the Attorney General
- Ellen Harnick, Western Office Director and a Senior Policy Counsel, Center for Responsible Lending

**1:30 PM**

**After the Fall: Opportunities to Strengthen State Protections for Students**

*This panel will focus on opportunities for federal, state, and local policymakers to protect students and families following the recent collapse of several large for-profit colleges.*

**Panelists**

- Max Weinstein, Chief, Consumer Protection Division, Massachusetts Attorney General's Office
- Eric Rothschild, Senior Counsel, National Student Legal Defense Network
- Brian Shearer, Legal Director, Justice Catalyst
- Lucas B. Kavlie, Vice President, Compliance & Accreditation, Western Governors University

**2:45 PM**

**BREAK**

**3:00 PM**

**What Next? Balancing Innovation with Consumer Protection**

*The student loan financing market is rapidly changing. Regulators and policymakers are considering a range of new products and proposals intended to lower college costs, improve access to financing for students and families, and protect consumers from predatory actors in the higher education sector. This panel will provide an overview and discussion of emerging issues, including Income-Share Agreements (ISAs), arbitration, and private student lending, with a focus on risks policymakers and law enforcement should be aware of.*

**Panelists**

- Tariq Habash, Head of Investigations, Student Borrower Protection Center
- Persis Yu, Staff Attorney and Director, Student Loan Borrower Assistance Project, National Consumer Law Center
- Prof. Jonathan Glater, University of California, Irvine School of Law

**4:15 PM – 4:45 PM**

**RECAP – Resolving the Crisis – Moving Lives Forward**

- Ellen Rosenblum, Oregon Attorney General
- Seth Frotman, Executive Director, Student Borrower Protection Center

**5:00 PM – 7:00 PM**

**RECEPTION: Atrium at 100 SW Market Street (lobby outside symposium venue)**

**THANK YOU FOR ATTENDING!**