

As of 4/22/2015



**AICCCA 22<sup>nd</sup> Annual Conference**  
**April 28-March 1, 2015**  
**Sofitel Chicago Water Tower**  
**20 East Chestnut Street**  
**Chicago, IL 60611**

**Call 1-877-813-7700 and identify yourself as members of the 2015 AICCCA 22<sup>nd</sup> Annual Conference**

**\$229 single or double, until April 10, 2015 or block is full, whichever occurs first**

**TUESDAY, April 28, 2015**

**2:00 p.m.-5:00 p.m. Board of Directors Meeting-Limoges Room**

**6:30 p.m. – 8:30 p.m. Board of Director’s Dinner-Cigale Room**

**WEDNESDAY, April 29, 2015**

**Main Sessions held in Grand Ballroom**

**8:00 a.m. - 5:00 p.m. Registration, Paris Foyer**

**8:00 a.m.- 9:00 a.m. Continental Breakfast**

**9:00 a.m.-1:00 p.m. AICCCA Members’ Only Meeting**

**1:00 p.m.-2:00 p.m. Lunch Buffet for AICCCA Members**

**1:00 p.m. – 7:00 p.m. Exhibitors Setup**

**2:00 p.m.-3:00 p.m. AICCCA 2.0! Including a preview of Watchit4u and Student Loan Counselors.org**  
**Kevin Weeks, AICCCA President**

**3:00 p.m.-3:15 p.m. Break**

**3:15 p.m.-4:00 p.m.**

**Washington, D.C. to Main Street**

**Michael Flood**, AICCCA Government Relations  
Washington, D.C.

Mike will discuss industry discussions with regulators and legislators in Washington, D.C. to promote all types of financial counseling and what your agencies are doing for the financial health of all consumers.

**4:00 p.m.-5:00 p.m.**

**4 Creditor Breakouts, 15 minutes each for:**

PLEASE NOTE, AT THE REQUEST OF THE CREDITORS WE ASK THAT ONLY NON-PROFIT CREDIT COUNSELING AGENCIES ATTEND THE CREDITOR BREAKOUT SESSION-All sessions will be held in the Grand Ballroom with the following schedule:

4:00 p.m.-4:15 p.m. Bank of America

4:15 p.m.-4:30 p.m. Capital One

4:30 p.m.-4:45 p.m. Citibank

**5:00p.m. – 6:30 p.m.**

**Welcome Reception-Cigale Room**

**6:30 p.m.-10:30 p.m.**

**Cubs vs. Pirates Baseball game, Wednesday, April 29**

Separately ticketed event, Cost \$20 plus \$5 subway fare.

7:05 First Pitch. Enjoy the opening reception for the conference and then meet in the lobby at 6:30 p.m. to catch the CTA Red Line which provides direct service to Wrigley Field. Batter up!  
Limit 30.

**THURSDAY, April 30, 2015**

**GENERAL SESSIONS in Grand Ballroom**

**8:00 a.m. – 5:00 p.m.**

**Registration**

**8:00 a.m. – 9:00 a.m.**

**Continental Breakfast**

**9:00 a.m. – 10:00 a.m.**

**The Savage Truth on Money – Getting the Credit Message to Consumers**

**Terry Savage**, Author/Speaker  
Chicago, IL

Ms. Savage is a nationally known expert on personal finance, the markets and the economy. Terry Savage is a nationally known expert on personal finance, the markets, and the economy. Terry is a regular blogger at the [Huffington Post](#). She is a frequent guest on television and radio shows, including [CNN](#), [CBS](#), and appeared many times on **Oprah!**

Terry is in demand as a speaker at business meetings across the country. Her lively presentation style entertains as well as informs, whether talking about global economics, investing techniques, or personal finances. In 2012, Terry was named a “[Top5 Speaker](#)” in Economics/Finance as a result of popular votes at the Speaking.com web site.

Terry’s most recent book is a new edition of **The Savage Truth on Money**, which was named one of the ten best money books of the year by Amazon.com in its first edition. Her other current best-selling book — **The Savage Number: How Much Money Do You Really Need to Retire?** — was published in Fall, 2009 and deals with issues in retirement planning and investing.

- See more at:

<http://www.terrysavage.com/bio#sthash.EwSaXYYJ.dpuf>

**10:00 a.m.-10:30 a.m.**

**Break**

**10:30 a.m.-11:15 a.m.**

**Financial Coaching: A New Approach for Wealth Building**

**Dr. Michael Collins**, Center for Financial Security, University of Wisconsin-Madison  
Madison, WI

Despite the best efforts of financial planning, education and counseling, people still often struggle to manage their personal finances. The coaching approach is a goals-based system that is being proven as effective in helping people focus their financial decisions and hold them accountable to their plans. Coaching is a distinct approach rooted in positive psychology can help overcome procrastination, limited attention and failures of self control. A range of coaching models will be introduced with examples of how the coaching approach can help people to be better financial managers at all ages.

Professor Collins has developed a financial coaching model over the last 8 years, and is the leading scholar on coaching approaches in the US. His work is the basis of many programs operating nationally, and he has consulted on the new \$30 million federal financial coaching program by the Consumer Financial Protection Bureau.

<b>11:15 a.m.-11:30 a.m.</b>	<b>Exhibitor Focus (4 Exhibitors, 3 minutes each)</b>
<b>11:30 a.m.-12:15 p.m.</b>	<p><b>Merger Part 2-Tune in to see if there is a Happy Ending!</b></p> <p><b>Chris Honenberger</b>, President and CEO, Clearpoint Richmond, VA</p> <p><b>Moderator: Todd Emerson</b>, CEO, SpringBoard Riverside, CA</p>
<b>12:15 p.m.-1:15 p.m.</b>	<b>LUNCH – (for all registered attendees)</b>
<b>1:15 p.m.-2:00 p.m.</b>	<p><b>Federal Housing Association-New Program Announcement!</b></p> <p>Washington, D.C.</p>
<b>2:00 p.m.-2:15 p.m.</b>	<b>Break</b>
<b>2:15 p.m.-3:00 p.m.</b>	<p><b>Student Loan Counseling Mechanics</b></p> <p><b>Martin Lynch</b>, Compliance Manager / Director of Education Cambridge Credit Counseling Corp., Agawam, MA</p> <p><b>Jeff Harman</b>, Consumer Debt Counselors, Winter Park, FL</p>
<b>3:00 p.m.-3:15 p.m.</b>	<b>Break</b>
<b>3:15 p.m.-4:00 p.m.</b>	<p><b>11 Years a Financial Educator: Making the Most of Community Education and Outreach</b></p> <p><b>Todd Christensen</b>, Education Director, Debt Reduction Services Boise, ID</p>
<b>4:00 p.m.-4:30 p.m.</b>	<p><b>FICO® Score Open Access for Consumer Credit Counseling Service Providers</b></p> <p><b>Roy Pfeifer</b>, Senior Consultant, FICO® Score Open Access San Rafael, CA</p>

FICO will present details of the new FICO® Score Open Access for Consumer Credit Counseling Service Providers program. The program would allow an agency to share a consumer's credit score with them during the counseling session and perhaps track improvements over time after enrolling in a DMP. A brief history and overview of the program will be provided leading to more in-depth discussions of program features, benefits and operational guidelines. There will be time for questions during the presentation and the presenter will remain at the conference after the presentation to respond to additional questions.

**5:30 p.m.-6:30 p.m. Reception-Paris Foyer Room**

**FRIDAY, May 1, 2015**

**8:00 a.m.-12:00 p.m. Sodas, coffee on consumption  
water stations or pitchers of water, no bottled water**

**8:50 a.m. – 9:00 a.m. Exhibitor's Prize Giveaways**  
Attendees must be present to win any prizes/awards by

**9:00 a.m.-9:45 a.m. Legal and Regulatory Update: Spotlight on the CFPB's Reshaping  
of the Consumer Credit and Debt Markets**  
**Jonathan Pompan, Esq.,** Venable LLP  
Washington, D.C.  
Since its inception the Consumer Financial Protection Bureau ("CFPB") has been focused on placing consumer interests first. From exams and enforcement actions; to rulemaking on mortgage, small dollar loans, debt collection and more; to financial education and literacy initiatives; and to reports and a spotlight on student loans; the CFPB is reshaping the consumer credit and debt markets. Learn how the CFPB's initiatives will impact credit counseling and the legal and regulatory landscape in this dynamic session from a leading sector attorney.

**9:45 a.m.-10:00 a.m. Break**

**10:00 a.m.-11:15 a.m. Student Loan Nuts and Bolts**  
**Betsy Mayotte,** Director of Regulatory Compliance, American Student Assistance

Boston, MA

**11:15 a.m.-12:15 p.m.**

**Student Loan Intensive Panel Discussion-How to Put Everything into Action**

**Kevin Weeks**, AICCCA President  
Swampscott, MA

**Jeff Harman**, Consumer Debt Counselors, Winter Park, FL

**Martin Lynch**, Compliance Manager / Director of Education  
Cambridge Credit Counseling Corp., Agawam, MA

**Todd Ossenfort**, CEO, Pioneer Credit Counseling  
Rapid City, SD

**Betsy Mayotte**, Director of Regulatory Compliance, American Student Assistance  
Boston, MA

**12:15 p.m.**

**AICCCA Conference Adjourned**

**1:00 p.m.**

**Chicago Architecture River Cruise, Friday, May 1**

Separately Ticketed Event, \$35

At 1:00 p.m. boat departs for a 90 minute cruise (please arrive at least 15 minutes early). The Chicago Architecture Foundation River Cruise aboard Chicago's First Lady is a "must" for out-of-towners and Chicagoans alike. CAF certified volunteer tour guides—called docents—interpret more than 50 buildings along the Chicago River, revealing how the city grew from a small back-country outpost into one of the world's most important crossroads in less than 100 years.

Meet in the lobby of the hotel at 12:15 to walk or "cabpool" to the dock. It is .8 miles,, about a 17 minute walk. Chicago's First Lady boat dock address: 112 East Wacker Drive. Limit 10.