



CFA FINANCIAL SERVICES CONFERENCE 2017 PROGRAM

Thursday, November 30

8:00am **Registration and Coffee** (*Grand Ballroom Foyer*)

GENERAL SESSIONS (*Grand Ballroom*)

8:45am **Welcome/Introduction**

Stephen Brobeck, Executive Director
Consumer Federation of America
@ConsumerFed

9:00am-9:30am **How Lower-Income Households Use Financial Services**

Introduction Gynnie Robnett, Campaign Director
Americans for Financial Reform
@RealBankReform

Speaker Keith Ernst, Associate Director, Division of Depositor and Consumer Protection
Federal Deposit Insurance Corporation
@FDICgov

9:30am-10:45am **The Future of Payday Lending**

Moderator Michael Best, Director of Advocacy Outreach
Consumer Federation of America
@ConsumerFed

Panelists Carrie Hunt, Executive Vice President of Government Affairs and General
Counsel
National Association of Federally-Insured Credit Unions
@NAFCU

Diane Standaert, EVP; Director of State Policy
Center for Responsible Lending
@CRLONLINE

Lauren Saunders, Associate Director
National Consumer Law Center
@lsaundersnclc, @NCLC4consumers

10:45am-11:00am **Break**

11:00am-12:15pm **Uncovering Student Loan Scandals**

Moderator David Halperin
Attorney and Advocate
@DaHalperin

Panelists Stacy Cowley, Reporter
The New York Times
@StacyCowley, @nytimes

Jeff Horwitz, Reporter
Associated Press
@JeffHorwitz

Shahien Nasiripour, Reporter
Bloomberg
@nasiripour

Molly Hensley-Clancy, Reporter
BuzzFeed News
@mollyhc

12:30pm-1:15pm **Luncheon (*National Ballroom*)**

1:15pm-2:00pm **Luncheon Keynote (*National Ballroom*)**

Introduction Jack Gillis, Director of Public Affairs
Consumer Federation of America
@ConsumerJackG, @ConsumerFed

Speaker Michelle Singletary, Author
Nationally Syndicated Columnist, *The Washington Post*
@SingletaryM

CONCURRENT SESSIONS

2:00pm-3:15pm **Helping Lower-Income Consumers Afford State-Mandated Auto Insurance
(*Grand Ballroom: Salon B*)**

Moderator Douglas Heller, Consultant
Consumer Federation of America
@DougHeller

Panelists Marceline White, Executive Director
Maryland Consumer Rights Coalition
@mdconsumers

Martin Schwartz, President
Vehicles for Change
@Vehicles4Change

James Lynch, Chief Actuary, Vice President of Research Education
Insurance Information Institute
@iiiorg

2:00pm-3:15pm **Credit Scoring Models and Credit Availability (*Grand Ballroom: Salon C*)**

Moderator Alanna McCargo, Codirector, Housing Finance Policy Center
Urban Institute
@MyHomeMatters

Panelists Sandra Thompson, Director, Division of Mission and Housing Goals
Federal Housing Finance Agency
@FHFA

Barrett Burns, President & CEO
VantageScore Solutions LLC
@VantageScore

Dara Duguay, Executive Director
Credit Builders Alliance
@Credit_is_Asset

Joanne Gaskin, Senior Director, Scores and Analytics
FICO
@FICO

3:15pm-3:30pm **Break**

CONCURRENT SESSIONS

3:30pm-4:45pm **Growing Auto Insurer Use of Telematics and Its Implications for Consumers
(*Grand Ballroom: Salon B*)**

Moderator Chuck Bell, Program Director
Consumers Union
@ConsumersUnion

Panelists Geoffrey Werner, Global Telematics Product Leader
Willis Towers Watson
@WTWcorporate

Richard Holober, Executive Director
Consumer Federation of California
@richardholober, @consumercal

J. Robert Hunter, Director of Insurance
Consumer Federation of America
@ConsumerFed

3:30pm-4:45pm **Debt Buyers and Debt Collection (*Grand Ballroom: Salon C*)**

Moderator Rohit Chopra, Senior Fellow
Consumer Federation of America
@hitchop, @ConsumerFed

Panelists Margot Saunders, Senior Counsel
National Consumer Law Center
@margot_saunders, @NCLC4consumers

David Vladeck, A.B. Chettle, Jr., Professor of Law
Georgetown University Law Center
Former Director, Bureau of Consumer Protection, Federal Trade Commission
@GeorgetownLaw

Dalié Jiménez, Associate Professor of Law & Jeremy Bentham Scholar
University of Connecticut School of Law
Professor of Law, University of California, Irvine
@daliejimenez

David Reid, Director of Government Affairs & Policy
Receivables Management Association
@RMA_Intl

4:45pm-6:00pm **Reception** (*National Ballroom: Salon B*)

Friday, December 1

8:00am-9:00am **Breakfast Dialogue: Effective Financial Education for Adults**
(*National Ballroom: Salon A*)

Moderator Gary Mottola, Research Director
FINRA Investor Education Foundation
@FINRAFoundation

Panelists Annamaria Lusardi, Academic Director, Global Financial Literacy Excellence
Center (GFLEC), Denit Trust Chair of Economics and Accountancy
The George Washington University School of Business
@A_Lusardi

Billy J. Hensley, Senior Director of Education
National Endowment for Financial Education
@NEFE_ORG

9:00am-10:00am **Mortgage Finance After Fannie and Freddie** (*Grand Ballroom*)

Moderator Barry Zigas, Director of Housing Policy
Consumer Federation of America
@ConsumerFed, @zigassoc

Panelists Mark Zandi, Chief Economist
Moody's Analytics
@MoodyAnalytics

Michael Stegman, Senior Fellow, Housing Finance Program, Center for Financial Markets
Milken Institute
@MilkenInstitute

Robert Henson, Associate Director of Advocacy
Credit Union National Association
@CUNA

Steve O'Connor, Senior Vice President, Public Policy and Industry Relations
Mortgage Bankers Association
@MBAMortgage

10:00am-11:00am The Fiduciary Rule and Innovations in the Delivery of Investment Advice

Moderator Micah Hauptman, Financial Services Counsel
Consumer Federation of America
@ConsumerFed

Panelists Paul Roye, Senior Vice President and Senior Counsel, Fund Business
Management Group
Capital Research & Management Company

Michelle Kelley, Senior Vice President, Associate Counsel
LPL Financial
@LPL

Aron Szapiro, Director of Policy Research
Morningstar
@aronszapiro

11:00am-11:15am Break

11:15am-12:15pm The Potential for Employers to Facilitate Non-Retirement Saving

Moderator George Barany, America Saves Director of Strategic Initiatives
Consumer Federation of America
@AmericaSaves, @ConsumerFed

Panelists Susan Sarver, Associate Director
FINRA Investor Education Foundation
@FINRAFoundation

Ted Castle, CEO & Founder
Rhino Foods

Brian Nelson Ford, Financial Well-Being Executive
SunTrust Banks, Inc.
@SunTrust

12:15pm-12:45pm America Saves Luncheon

12:45pm-2:00pm Can Fintech Promote More Effective Personal Saving?

Moderator Allie Vered, America Saves Director
Consumer Federation of America
@AmericaSaves, @ConsumerFed

Panelists Nashila Somani-Ladha, Senior Innovation Manager
Commonwealth
@buildcommonwealth, @NashilaSomani

Wendy De La Rosa, Lead Behavioral Strategist
Irrational Labs
@IrrationalLabs

Chris Moreno, Community Wealth Manager
Catalyst Miami/Miami Saves
@CatalystMiami

2:00pm Adjournment

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