At Bank of America, we’re connecting our resources and people to the things that make life better in communities across the U.S. From working with local businesses that create jobs and supporting nonprofits that address critical needs to revitalizing neighborhoods and funding safe and affordable housing, our mission is simple: to help communities thrive.

Learn more about how we’re helping at bankofamerica.com/local
Welcome to the National Foundation for Credit Counseling’s 49th Annual Leaders Conference in Seattle, Washington!

As our nation continues to navigate through these challenging economic times there has never been a more critical time to gather and address the many pressing issues confronting our country.

We welcome the more than 250 NFCC member agency executives, credit counselors and educators, creditor partners, national leaders, and stakeholders from around the country who are convening this week for an informative and engaging conference.

The NFCC also wishes to recognize the numerous sponsors and exhibitors for their support of the NFCC mission, and our membership. We are especially grateful to Citibank for sponsoring 30 NFCC member agency executives, counselors, and educators to attend this conference.

A number of updates have been made to the program this year, and your opinion is very important to us. Conference evaluations will be distributed each day and collected at the registration desk. We appreciate your feedback, and will use it to make improvements to future conferences.

If you have any questions while you are at the conference, please visit the conference registration desk and a staff member will assist you.

Thank you for joining us, and don't forget to follow the Annual Leaders Conference hashtag on Twitter at #NFCCALC!
## General Conference Information

<table>
<thead>
<tr>
<th>Name Badges</th>
<th>Please wear your name badge at all times during the conference.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Desk Hours</td>
<td></td>
</tr>
<tr>
<td>Sunday, September 28</td>
<td>3:00 PM - 7:00 PM</td>
</tr>
<tr>
<td>Monday, September 29</td>
<td>7:00 AM - 5:00 PM</td>
</tr>
<tr>
<td>Tuesday, September 30</td>
<td>7:00 AM - 5:00 PM</td>
</tr>
<tr>
<td>Expo Hall Hours</td>
<td></td>
</tr>
<tr>
<td>Monday, September 29</td>
<td>7:00 AM - 4:00 PM</td>
</tr>
<tr>
<td>Tuesday, September 30</td>
<td>7:00 AM - 3:00 PM</td>
</tr>
<tr>
<td>Evaluation Forms</td>
<td>Your input and feedback is essential to the conference planning</td>
</tr>
<tr>
<td></td>
<td>process. Daily evaluations will be distributed each morning.</td>
</tr>
<tr>
<td></td>
<td>Once completed, please return your evaluation to the registration desk.</td>
</tr>
<tr>
<td>Lost and Found</td>
<td>Lost and Found items will be stored at the Conference Registration</td>
</tr>
<tr>
<td></td>
<td>Desk in the Grand Ballroom Foyer. All unclaimed items will be deli-</td>
</tr>
<tr>
<td></td>
<td>vered to the hotel front desk at the end of the conference.</td>
</tr>
<tr>
<td>Emergencies</td>
<td>In the event of an emergency, please dial 0 on a house phone.</td>
</tr>
<tr>
<td>Safety and Security</td>
<td>Your safety and security is important to us. Please take note of</td>
</tr>
<tr>
<td></td>
<td>the emergency exits in each room, as well as in your hotel room.</td>
</tr>
<tr>
<td></td>
<td>Please also do not leave your belongings or conference materials</td>
</tr>
<tr>
<td></td>
<td>unattended in session rooms.</td>
</tr>
<tr>
<td>ATM</td>
<td>An ATM is located on the lobby level of the hotel.</td>
</tr>
<tr>
<td>Business Center</td>
<td>The hotel business center is located on the lobby level of the hotel.</td>
</tr>
<tr>
<td>Internet</td>
<td>In-room internet is included in the group room rate for all NFCC</td>
</tr>
<tr>
<td></td>
<td>attendees staying at the Westin, and booked under the NFCC room block.</td>
</tr>
</tbody>
</table>

## In Appreciation

**The NFCC Wishes to Recognize the 2014 Annual Leaders Conference Steering Committee**

Member input is valuable in driving many components of the conference including speaker selection, workshops, and session topics.

The committee’s goal is to provide attendees an outstanding event in Seattle. The NFCC appreciates their leadership and participation.

- **Michelle Blackmon**  
  *American Financial Solutions*
- **Jennifer Lehman**  
  *Rural Dynamics*
- **Todd Mark**  
  *Consumer Credit Counseling Service of Greater Dallas*
- **Barbara S. Mascarin**  
  *American Financial Solutions*
- **Ray Pennie**  
  *Clearpoint Financial Solutions*
- **Kelly Perkins**  
  *Apprisen*
- **LaTricia Schobert**  
  *Partnership for Families, Children and Adults, Inc.*
- **Cheryl Spencer-Borden**  
  *Consumer Credit Counseling Service of Orange County*
- **Joe Stokes**  
  *Consumer Credit Counseling Service of the Ozarks*
- **Jim Triggs**  
  *Money Management International*
- **Rick Tuman**  
  *GreenPath Debt Solutions*

---

**Thank You!**

Thank you to the staff members of American Financial Solutions for volunteering to serve at the conference this year. We appreciate your support!
Thank You to the Following NFCC Conference Sponsors

Diamond Partner

Bank of America  
Capital One  
CHASE  
citi

Gold Partner

O C W E N  
WELLS FARGO

Silver Partner

synchrony FINANCIAL  
VISA  
Practical Money Skills for Life

Bronze Partner

COA  
Discover  
MasterCard Worldwide  
Mutual of America  
Your Retirement Company

Partnership Plus

BAI  
CPR

COMMITTED TO COMMUNITY

Capital One® works every day to give back to the communities where we live and work. Through programs that support financial literacy, education and affordable housing, we provide people the tools they need to succeed.

Capital One is proud to support the National Foundation for Credit Counseling.
## Schedule-at-a-Glance

### Sunday, September 28

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 AM</td>
<td>NFCC Annual Golf Tournament (The Golf Club at Newcastle – Coal Creek)</td>
</tr>
<tr>
<td>3:00 PM - 7:00 PM</td>
<td>Exhibit Hall Set Up</td>
</tr>
<tr>
<td>3:00 PM - 7:00 PM</td>
<td>Registration Desk Open</td>
</tr>
</tbody>
</table>

### Monday, September 29

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00 AM - 5:00 PM</td>
<td>Registration Desk Open</td>
</tr>
<tr>
<td>7:00 AM - 4:00 PM</td>
<td>Exhibit Hall &amp; Lounge Open</td>
</tr>
<tr>
<td>7:00 AM - 9:00 AM</td>
<td>Continental Breakfast</td>
</tr>
<tr>
<td>7:30 AM - 8:45 AM</td>
<td>NFCC Member Regional Meetings (NFCC Members Only)</td>
</tr>
<tr>
<td>9:00 AM - 11:00 AM</td>
<td>NFCC Annual Meeting of Members (NFCC Members Only)</td>
</tr>
<tr>
<td>11:15 AM - 12:00 PM</td>
<td>Conference Welcome and Michael Kaiser, Executive Director, National Cyber Security Alliance (NCSA)</td>
</tr>
<tr>
<td>12:00 PM - 1:00 PM</td>
<td>Lunch</td>
</tr>
<tr>
<td>1:00 PM - 2:00 PM</td>
<td>State of the Sector NFCC Member Roundtable</td>
</tr>
<tr>
<td>2:00 PM - 3:00 PM</td>
<td>State of the Financial Services Industry Executive Roundtable</td>
</tr>
<tr>
<td>3:00 PM - 3:30 PM</td>
<td>Break &amp; Door Prize Drawings</td>
</tr>
<tr>
<td>3:30 PM - 5:00 PM</td>
<td>The New Face of Poverty featuring Richard Levick, Esq., Chairman &amp; CEO, LEVICK followed by a panel discussion</td>
</tr>
<tr>
<td>5:00 PM - 7:00 PM</td>
<td>NFCC Welcome Reception</td>
</tr>
</tbody>
</table>

### Tuesday, September 30

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00 AM - 5:00 PM</td>
<td>Registration Desk Open</td>
</tr>
<tr>
<td>7:00 AM - 3:00 PM</td>
<td>Exhibit Hall &amp; Lounge Open</td>
</tr>
<tr>
<td>7:00 AM - 9:00 AM</td>
<td>Continental Breakfast</td>
</tr>
<tr>
<td>7:30 AM - 10:15 AM</td>
<td>Creditor Breakout Sessions (NFCC Member and Nonmember Agencies Only)</td>
</tr>
<tr>
<td>10:30 AM - 11:15 AM</td>
<td>Credit Solution Plan™ Readiness Session</td>
</tr>
<tr>
<td>11:15 AM - 12:00 PM</td>
<td>D. Wayne Robinson, President &amp; Chief Executive Officer, Student Veterans of America (SVA)</td>
</tr>
<tr>
<td>12:00 PM - 12:45 PM</td>
<td>Lunch</td>
</tr>
<tr>
<td>12:45 PM - 1:45 PM</td>
<td>Reinventing Retirement: What’s Next?</td>
</tr>
<tr>
<td>1:45 PM - 2:30 PM</td>
<td>Student Loan Servicing: What You Should Know</td>
</tr>
<tr>
<td>2:30 PM - 3:00 PM</td>
<td>Break &amp; Grand Prize Drawings</td>
</tr>
<tr>
<td>3:00 PM - 3:45 PM</td>
<td>The Future of Credit Counseling: New and Innovative Opportunities</td>
</tr>
<tr>
<td>3:45 PM - 4:30 PM</td>
<td>Ron Faris, President &amp; CEO, Ocwen</td>
</tr>
<tr>
<td>4:45 PM - 5:45 PM</td>
<td>NFCC Advisory Council Meeting</td>
</tr>
<tr>
<td>6:30 PM - 7:30 PM</td>
<td>NFCC Awards Dinner Cocktail Reception</td>
</tr>
<tr>
<td>7:30 PM</td>
<td>NFCC Awards Recognition Dinner</td>
</tr>
</tbody>
</table>

### Wednesday, October 1

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 AM - 9:30 AM</td>
<td>Continental Breakfast</td>
</tr>
<tr>
<td>9:00 AM - 11:00 AM</td>
<td>Board of Trustees Meeting (NFCC Members Only)</td>
</tr>
<tr>
<td>9:00 AM - 10:30 AM</td>
<td>Workshop: Housing Compliance/Best Practices</td>
</tr>
<tr>
<td>10:30 AM - 12:30 PM</td>
<td>Washington State Legislative Stakeholder Meeting</td>
</tr>
<tr>
<td>11:30 AM - 12:30 PM</td>
<td>NFCC Operating Committee Meeting</td>
</tr>
</tbody>
</table>

### Conference Ends

Don’t forget to complete your exhibit hall passport to be eligible for the grand prize drawings on Tuesday at 2:40! #NFCCALC
The NFCC Honors Distinguished and Deserving Leaders with the 2014 Making the Difference Awards

The NFCC’s Making the Difference Awards honor individuals who have made a significant contribution to assisting consumers with financial literacy, awareness, and education. We, individually and as a country, benefit from their passion and dedication to improving lives through financial education.

Making the Difference Chair Award

Kevin Rhein
Senior Executive Vice President
Chief Information Officer
Wells Fargo & Company

Kevin Rhein, a 34-year veteran of the financial services industry serves as senior executive vice president and chief information officer for Wells Fargo & Company. He is also a member of the Wells Fargo Operating Committee and Fair Lending Committee. In addition to his many responsibilities, Rhein also serves on the external boards for CFSI, First Children’s Finance, and the National Foundation for Credit Counseling.

For his continuing support of the NFCC, his active promotion of financial literacy, and his leadership in developing innovative ways to serve the under-banked market, we present Kevin Rhein with the 2014 Making the Difference Chair Award.

Making the Difference Partner Award

Jill Bugh
Senior Business Leader
MasterCard Worldwide

Jill Bugh manages Global Bill Payment services for MasterCard and is currently responsible for product management and development, strategy, and execution globally. Under her leadership, RPPS transitioned to a robust processing platform; the biller directory was enhanced with improved flexibility to accommodate customers’ needs; valuable self-service tools were brought to market; and multiple system enhancements were made based on customer feedback.

For her consistent support of the sector over the years and for her ability to develop proven capabilities in business planning, strategy development, and product plan execution, we present Jill Bugh with the 2014 Making the Difference Partner Award.

Making the Difference Advocate Award

John Ulzheimer
President
The Ulzheimer Group, LLC

John Ulzheimer is a nationally recognized expert on credit reporting, credit scoring, and identity theft. He is the President of The Ulzheimer Group, the Credit Expert at CreditSesame.com, and the credit blogger for Mint.com. He has 23+ years of experience in the consumer credit industry including positions with FICO, Equifax, and Credit.com. John has been quoted and published on the topic of consumer credit and credit-related issues, and has appeared numerous times on radio and television.

For his regular contributions to the NFCC blog, and his involvement and support during the launch of the Sharpen Your Financial Focus™ initiative we present John Ulzheimer with the 2014 Making the Difference Advocate Award.

Making the Difference Partner Award

Kerry Sullivan
President
Bank of America Charitable Foundation

Kerry Sullivan is president of the Bank of America Charitable Foundation, whose mission is to strengthen the economic health of communities across the company’s global footprint. She manages strategic relationships with global philanthropic partners addressing issues of education, community development, health and human services, the environment, and the arts.

In recognition of the valued partnership the NFCC has with Bank of America, and her generous support of NFCC’s Sharpen Your Financial Focus™ and other financial education initiatives, we present Kerry Sullivan with this year’s Making the Difference Partner Award.

Making the Difference Award

Katrina Gilbert
“Paycheck to Paycheck: The Life and Times of Katrina Gilbert”
An HBO Documentary Film

Katrina Gilbert never expected to be a single mother of three young children, over worked, underpaid, struggling, and wondering if she will ever be able to get ahead. She also never expected to be featured in the documentary, “PAYCHECK TO PAYCHECK: THE LIFE & TIMES OF KATRINA GILBERT” which tells the story of a year in the life of one mother whose daily struggles illuminate the challenges faced by more than 42 million American women, and the 28 million children who depend on them.

Despite the many obstacles she faces, Gilbert works to better her circumstances, applying for college courses that could raise her income. As incidents often leave her slipping backwards, she continues to move forward to build a better life for herself and her children.

Katrina’s willingness to share her story, her perseverance, and tenacity is an inspiration. For this, the NFCC presents Katrina Gilbert with the 2014 Making the Difference Award.
Conference Overview

Sunday, September 28

Pre-Conference

8:00 AM  
**NFCC Annual Golf Tournament**

Begin your trip to Seattle at The Golf Club at Newcastle – Coal Creek, which is hailed as Puget Sound’s premier public golf and event destination. Golfers will meet in the main lobby of the Westin at 6:30 AM, and a bus will provide transportation to and from the course.

3:00 PM – 7:00 PM — **Grand Ballroom I & II**

**Exhibit Hall Set Up**

3:00 PM – 7:00 PM — **Grand Ballroom Foyer**

**Registration Desk Open**

---

Monday, September 29

**General Sessions and NFCC Member Meetings**

7:00 AM – 5:00 PM — **Grand Ballroom Foyer**

**Registration Desk Open**

7:00 AM – 9:00 AM — **Grand Ballroom I & II**

**Continental Breakfast**

Sponsored by COA

7:00 AM – 4:00 PM — **Grand Ballroom I & II**

**Exhibit Hall & Lounge Open**

See the table on the left for a complete list of exhibitors.

7:30 AM – 8:45 AM

**NFCC Member Regional Meetings** *(NFCC Members Only)*

Join your fellow NFCC member peers from around the country for intimate, in-person meetings to discuss issues of importance to your agency, your geographic region, and to the entire counseling sector. *Meetings will begin promptly at 7:30 AM.*

Please note the locations where the meetings will take place:

- Northeast Region — Grand Crescent
- South Atlantic Region — Olympic
- Central Region — Vashon I
- Midwest Region — St. Helens
- West Region — Vashon II

8:00 AM – 9:00 AM — **Grand Ballroom Foyer**

**Voting Forms Available at Registration Desk**

9:00 AM – 11:00 AM — **Grand Ballroom III**

**NFCC Membership Elections and Annual Meeting of Members** *(NFCC Members Only)*

11:15 AM — **Grand Ballroom III**

**Welcome Address**

Paul Atkinson, President & CEO, CCCS of Buffalo, Inc. and Chair, NFCC Operating Committee

11:15 AM – 12:00 PM — **Grand Ballroom III**

**Michael Kaiser, Executive Director, National Cyber Security Alliance (NCSA)**

*Sponsored by Synchrony Financial*

Cybersecurity, protecting the digital assets we all share, has quickly become an issue that concerns and involves everyone. How do we create a culture of digital safety and security that recognizes our shared responsibility through duration and awareness?

---

**We Are Pleased to Welcome The Following Exhibitors**

<table>
<thead>
<tr>
<th>Exhibitor</th>
<th>Booth #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accel eMedia, Inc.</td>
<td>205</td>
</tr>
<tr>
<td>The Allocation Company</td>
<td>305</td>
</tr>
<tr>
<td>American Center for Credit Education (ACCE)</td>
<td>102</td>
</tr>
<tr>
<td>Cooperative Processing Resources (CPR)</td>
<td>204</td>
</tr>
<tr>
<td>Council on Accreditation (COA)</td>
<td>201</td>
</tr>
<tr>
<td>First Net</td>
<td>301</td>
</tr>
<tr>
<td>Imaging 101</td>
<td>100</td>
</tr>
<tr>
<td>Mutual of America</td>
<td>203</td>
</tr>
<tr>
<td>National Foundation for Credit Counseling</td>
<td>200, 202</td>
</tr>
<tr>
<td>Paragon Financial Services</td>
<td>104</td>
</tr>
<tr>
<td>Speridian Technologies</td>
<td>106</td>
</tr>
<tr>
<td>U.S. Department of the Treasury</td>
<td>207</td>
</tr>
<tr>
<td>Vanco Services</td>
<td>303</td>
</tr>
</tbody>
</table>

---

**Exhibit Hall Hours**

*Continental breakfast and breaks will be available in the hall on these days.*

<table>
<thead>
<tr>
<th>Day of Event</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, Sept 29</td>
<td>7:00 AM – 4:00 PM</td>
</tr>
<tr>
<td>Tuesday, Sept 30</td>
<td>7:00 AM – 3:00 PM</td>
</tr>
</tbody>
</table>
BAI is a proud sponsor of the NFCC

Just as the NFCC plays a key role in delivering the highest quality financial education and counseling services for consumers, BAI is a recognized leader in providing objective information and intelligence to the financial services industry.

BAI works with thousands of financial services organizations as a trusted, unbiased resource for groundbreaking research and performance metrics, professional learning and development programs, and in-depth editorial coverage in our BAI Banking Strategies online magazine. We also offer a range of conferences, forums and executive roundtables, including BAI Retail Delivery, the industry’s largest conference.

Not familiar with BAI or want to learn more? Click here to register for a complimentary subscription to BAI Banking Strategies and take the first step in learning more about how BAI can be a trusted resource for you and your organization.
12:00 PM–1:00 PM — Grand Ballroom I & II
LUNCH
Sponsored by Discover

1:00 PM–2:00 PM — Grand Ballroom III
State of the Sector
NFCC Member Roundtable
This year, the State of the Sector will include a brief report and then an informal roundtable discussion with several NFCC members answering questions and providing their views on the state of the credit counseling sector.

Featuring:
Susan Keating, President & CEO, National Foundation for Credit Counseling
Joel Greenberg, President & CEO, Novadebt
Jane E. McNamara, President & CEO, GreenPath Debt Solutions, Inc.
Mike Robards, President & Executive Director, Credit Counseling of Arkansas, Inc.

2:00 PM–3:00 PM — Grand Ballroom III
State of the Financial Services Industry
Executive Roundtable
Executives from several top financial services companies will address the “State of the Financial Services Industry.” Specifically in an informal roundtable discussion they will talk about what has changed, especially with increased regulation and oversight, and what changes they are making to better serve today’s consumers. They will also address evolving consumer financial services, the impact of new technologies, and what role they believe nonprofits will play in the future.

Featuring:
Deborah Bianucci, President & CEO, BAI
Phyllis J. Campbell, Chairman, Pacific Northwest, JPMorgan Chase & Co.
Michael Kinane, SVP, Mortgage and Consumer Lending Products, TD Bank
Bob Landers, Area Executive, North Pacific Area, Bank of America

3:00 PM–3:30 PM — Grand Ballroom I & II
Refreshment Break and Door Prizes
Sponsored by BAI
Join our exhibitors for refreshments and fantastic door prizes. All conference attendees are eligible for door prizes.

3:30 PM–5:00 PM — Grand Ballroom III
The New Face of Poverty
42 million women and 28 million children in the United States are living on the brink of poverty. Panelists will discuss the perpetuating cycle of poverty faced by hard working individuals trying to move their lives forward, and the challenges that low income women face today as highlighted in the book: “The Shriver Report: A Woman’s Nation Pushes Back from the Brink” as well as HBO’s recent documentary “Paycheck to Paycheck” which was presented in association with The Shriver Report.

Featuring:
Richard Levick, Esq., Chairman & CEO, LEVICK
Mr. Levick is one of the communications industry’s most important spokespersons and thought leaders.
He regularly addresses corporate boards as well as industry and government leaders around the world, providing guidance on their most complex communications and reputation management challenges.

Confirmed Panelists:
Melissa Boteach, Vice President, Half in Ten and Poverty and Prosperity Program, The Center for American Progress
Katrina Gilbert, As featured in the HBO documentary film “Paycheck to Paycheck: The Life and Times of Katrina Gilbert”
Dawn Lockhart, President and CEO, Family Foundations of Northeast Florida

5:00 PM–7:00 PM — Grand Foyer
NFCC Welcome Reception
Sponsored by Wells Fargo
After a day full of conference sessions, mix and mingle with your colleagues and continue networking at our welcome reception.
Open to all attendees.

As a courtesy to our conference participants and guests, please silence all mobile devices while in sessions.
Your attention to this matter is appreciated!
Conference Overview

Tuesday, September 30

7:00 AM–5:00 PM — Grand Ballroom Foyer
Registration Desk Open

7:00 AM–3:00 PM — Grand Ballroom I & II
Exhibit Hall & Lounge Open
See page 9 for a complete list of exhibitors

7:00 AM–9:00 AM — Grand Ballroom I & II
Continental Breakfast
Sponsored by MasterCard

7:30 AM–10:15 AM — Grand Ballroom III
Creditor Breakout Sessions
(NFCC Member and Nonmember Agencies Only)
Meet with key creditor partners during our traditional Creditor Breakout Sessions. This is your chance to ask questions about, and provide feedback on, important creditor-related topics ranging from funding, policy, and process considerations.
Participating partners include: Bank of America, Barclays, Capital One, Citi, Discover, Synchrony Financial, and Wells Fargo.

10:30 AM–11:15 AM — Grand Ballroom III
Credit Solution Plan™ Readiness Session
In anticipation of the NFCC Credit Solution Plan in early 2015, several NFCC members and other stakeholders who have begun preparations for implementation of the CSP™ will share insights into the work they have already completed, and are planning to do in order to successfully launch. This is your opportunity to ask questions, learn from others, and have an open discussion surrounding the best ways to prepare your agency to begin processing CSP proposals in 2015. The NFCC team will also share high-level accomplishments and objectives which have been captured in the CSP Project Plan.

Confirmed Panelists:
Rick Bialobrzeski, Executive Vice President of Strategy, GreenPath Debt Solutions, Inc.
Kate Campion, President, Cooperative Processing Resources
Scott Laughlin, Vice President, Community & Creditor Relations, CCCS of Buffalo, Inc.
Mary Loftus, Vice President, Agency Services, Advantage Credit Counseling Service

11:15 AM–12:00 PM — Grand Ballroom III
D. Wayne Robinson
President & Chief Executive Officer, Student Veterans of America (SVA)
Sponsored by VISA
SVA provides military veterans with resources, support, and advocacy needed to succeed in higher education and post-graduation. D. Wayne Robinson served in the U.S. Army and rose to the pinnacle of enlisted ranks as a Command Sergeant Major. Prior to joining SVA, Mr. Robinson was a partner and head of New Business Development at Drexel Hamilton Investment Partners, a veteran-owned Wall Street firm that provides investment advisory and management services to clients through a variety of equity funds. His keen business acumen and ability to communicate with investors proved instrumental in the explosive growth of the company to over $230 million in less than three years.

Welcome to the New NFCC.org COMING THIS FALL!
Conference Overview

12:00 PM–12:45 PM — Grand Ballroom I & II
LUNCH
Sponsored by Mutual of America

12:45 PM–1:45 PM — Grand Ballroom III
Reinventing Retirement: What’s Next?
This lively discussion will highlight generational views on the “R” word: Retirement. Panelists will discuss differing views among Millennials, Generation X and Boomers, the shifting of career and work paths, and the economic and financial implications associated with the changes and unfamiliar territory. Panelists will provide important statistics and the resources available to help consumers take on more responsibility to plan for retirement.

Featuring:
Catherine A. Allen, Founder, Chairman and CEO, The Santa Fe Group & Chair, NFCC Board of Trustees
Hara Estroff Marano, Author, Journalist, and Editor-at-Large, Psychology Today
Alan Webber, Founding Editor, Fast Company

1:45 PM–2:30 PM — Grand Ballroom III
Student Loan Servicing: What You Should Know
This conversation will highlight some of the major policy issues around student loans and the Higher Education Act; the particular hurdles that agencies need to consider when approaching this marketplace; and examples of some of the challenges that counselors might face when counseling student loan borrowers. With more than 34 years of higher education finance and student loan experience, Vicki Shipley's expertise is in the legislative and regulatory arena, and she is a member and frequent speaker at many of the state and regional associations of financial aid administrators.

Featuring:
Vicki Shipley, Senior Advisor, National Council of Higher Education Resources (NCHER)

2:30 PM–3:00 PM — Grand Ballroom I & II
Refreshment Break & Grand Prize Drawings
Sponsored by CPR
Conference attendees who have completed the Exhibit Hall Passport are eligible for our grand prize drawings. Grand prizes include gifts from Seattle, an Apple TV, and a free registration to the NFCC’s 2015 Annual Leaders Conference. Attendees must be present to win.

3:00 PM–3:45 PM — Grand Ballroom III
The Future of Credit Counseling: New and Innovative Opportunities
This session will provide information on the latest financial innovations to impact credit counseling, an international perspective of new educational platforms, behavioral research models, and technologies relevant to the industry. Discussion on how to more successfully “build the business case” for credit counseling and partner with the larger financial industry will also be included.

Featuring:
Angela C. Lyons, Ph.D., Department of Agricultural and Consumer Economics, University of Illinois and Director, Center for Economic and Financial Education

3:45 PM–4:30 PM — Grand Ballroom III
Ron Faris, President & CEO, Ocwen
Ronald M. Faris has served as a Director of Ocwen since May 2003, as the President of Ocwen since March 2001, and as Chief Executive Officer since October 2010. Mr. Faris will provide his perspective on the current state of the housing market as well as discuss future trends.

4:45 PM–5:45 PM — Cascade Ballroom I
NFCC Advisory Council Meeting
Members of the NFCC Advisory Council include representatives of the credit counseling sector’s key stakeholders: credit grantors, social service agencies, consumer advocates, educators, vendors, and NFCC member agency leaders. Engage as the Council members provide updates on sector initiatives. Open to all attendees.

#NFCCALC
Conference Overview

2014 NFCC Annual Awards Dinner & Cocktail Reception

The NFCC Professional Achievement and Counseling Excellence (PACE) Awards were established in 1973 to recognize excellence and innovation in the areas of member counseling and client services. It’s a time to honor an NFCC member agency educator and counselor who have made a difference over the past year in the lives of consumers. It also provides us an opportunity to bestow two other important awards: NFCC Housing Client of the Year and NFCC Client of the Year.

These awards go to an individual (or couple) who have not just overcome a staggering amount of debt, but they did it by making astonishing sacrifices. They did it by committing to the idea that the right thing to do would be to pay off every cent they owe, and that failure is not an option. Learn the stories of the 2014 awardees and celebrate their successes.

6:30 PM–7:30 PM — Grand Ballroom Foyer
NFCC Awards Dinner Cocktail Reception
Sponsored by Chase
Mix and mingle with fellow guests as we set the stage for a memorable evening ahead.

7:30 PM — Grand Ballroom III
NFCC Awards Recognition Dinner
It’s time to celebrate! NFCC members, guests, and key partners will come together for a memorable night to recognize outstanding accomplishments. Honorees will include the 2014 PACE Award recipients, and the 2014 Making the Difference Award winners.
Cocktail attire welcomed.

The NFCC wishes to thank Bank of America, the 2014 Annual Awards Dinner sponsor. Special appreciation is also extended to Citi, the 2014 PACE Housing Client of the Year sponsor, and to Capital One, the 2014 PACE Client of the Year sponsor.

Great leaders inspire our communities

In every community, there are people who can inspire others to work for positive change. True leaders know how to forge a consensus and create a lasting legacy of success.

NFCC Leaders Conference attendees, it’s an honor to recognize you.
Conference Overview

**Wednesday, October 1**

**NFCC Member Meetings and Workshops**

8:00 AM–9:30 AM — Grand Ballroom Foyer

*Continental Breakfast*

*Sponsored by Ocwen*

9:00 AM–11:00 AM — Fifth Avenue Room

*Board of Trustees Meeting*

*NFCC Members Only*

9:00 AM–10:30 AM — Grand Ballroom III

*Workshop: Housing Compliance/Best Practices*

This session will cover areas within the federal regulations related to compliance with housing counseling awards. In addition, examples of best practices used in the industry by successful grantees will be provided.

*Presented By:*

Wilfredo Corps, CGFM

*Director of Government Services*

*CBIZ MHM, LLC*

10:30 AM–12:30 PM — Grand Crescent Room

*Washington State Legislative Stakeholder Meeting*

*Hosted by Money Management International*

During this session, agency representatives will share their efforts to seek improvements to the Washington State debt adjuster law, and will invite feedback from other stakeholders including clients, legislators, and consumer protection groups in advance of the 2015 legislative season.

11:30 AM–12:30 PM — Fifth Avenue Room

*NFCC Operating Committee Meeting*

*NFCC Members Only*

*Conference Ends*

#NFCCALC
Save The Date
NFCC 50th Annual Leaders Conference
September 27-30, 2015
Westin Indianapolis

VISIT US:
Facebook
www.facebook.com/NFCCDebtAdvice
Twitter
www.twitter.com/NFCCDebtAdvice
YouTube
www.YouTube.com/NFCC09
NFCC Blog
http://financialeducation.nfcc.org
NFCC and Visa Partner to Deliver Financial Literacy Tools

The National Foundation for Credit Counseling partners with Visa’s Practical Money Skills for Life program to provide our member agencies access to a wide range of money management resources. Through its Practical Money Skills for Life program, Visa has been working to educate parents, teachers, students and consumers of all ages around the globe since 1995.

Print materials include:
- Educational video games
- DVDs with financial calculators, articles and more
- Practical Money Guides on personal finance topics
- Money 101 teacher’s guides & workbooks for college students
- Brochures on retirement, credit scores and more

Digital materials include:
- Co-branded websites
- Brochures
- Suite of 30 financial calculators
- Workbooks and more

Practical Money Skills’ financial literacy resources are available through the cobranded NFCC and Practical Money Skills portal, many in English and Spanish. From the portal, member agencies can access free digital copies of the materials and order up to 10 free printed copies. Member agencies can also order larger quantities with their own logo, and utilize their own print vendors.

To see the full range of materials, visit the NFCC Member homepage and click on Visa Practical Money Skills for Life.
How important is your credit score?

Building a good credit score saves you money and provides greater financial freedom and choice. Citi Community Development's work with community organizations like National Foundation for Credit Counseling enables people to realize the benefits of building and maintaining good credit.

Learn more at citicommunitydevelopment.com
SO YOU CAN

Be a part of something bigger.

Chase is proud to support the National Foundation for Credit Counseling. Chase is committed to working alongside the NFCC to help financially educate and empower millions of people in communities across the country.

jpmorganchase.com/corporateresponsibility