

2026 EFC EDUCATION FINANCE CONFERENCE

Draft Schedule (*subject to change*)

September 17-18, 2026 | Hilton Alexandria Old Town | Alexandria, VA

THURSDAY, SEPTEMBER 17, 2026

7:30 AM – 4:30 PM **REGISTRATION**

7:30 AM – 8:45 AM **BREAKFAST**

8:45 AM – 9:00 AM **WELCOME REMARKS**

PRESENTERS: **Gail daMota**, President, Education Finance Council
Scott A. Giles, President and CEO, Vermont Student Assistance Corporation | Chair, EFC Board of Directors

9:00 AM – 10:00 AM **HIGHER EDUCATION AT A CROSSROADS: REBUILDING PUBLIC CONFIDENCE AND SHAPING THE FUTURE**
Higher education is navigating unprecedented challenges that are reshaping the landscape for colleges and universities. From demographic shifts and evolving public perceptions to affordability concerns and enrollment pressures, institutions are adapting to meet the needs of today's students while preparing for the future. Join a panel of higher education leaders for a discussion of how colleges are rethinking enrollment strategies, improving price transparency, leveraging institutional aid to expand access and affordability, and responding to the changing expectations of students, families, policymakers, and the public. Gain insights into the innovations and leadership strategies that are helping institutions strengthen public trust and position themselves for long-term success.

MODERATOR: **Ted Eismeier**, Senior Vice President and Head of Postsecondary Communications, Whiteboard Advisors

SPEAKERS: **Justin Draeger**, Senior Vice President of Affordability and Interim Senior Vice President of Federal Government Relations, Strada Education Foundation

10:00 AM – 10:15 AM **COFFEE BREAK**
Sponsored by BofA Securities

10:15 AM – 11:15 AM **STATE RESPONSES TO THE GRADUATE FINANCING LANDSCAPE**
During the first months of Award Year 2026-2027, early lessons have emerged about how graduate and professional students are navigating the new financing landscape. This session will examine new state programs and strategies and provide insights into what is working, what challenges have emerged, and how these early experiences may shape the future of graduate education financing.

MODERATOR: **Micha Sabovik**, Vice President of Growth and Lending Solutions, Granite Edvance

SPEAKERS: **Josh Hurlock**, Deputy Director, Connecticut Higher Education Supplemental Loan Authority
Andrew Smalley, Senior Policy Specialist, Education Program, National Conference of State Legislatures

11:15 AM – 12:15 PM **THE NEW FEDERAL APPROACH TO POSTSECONDARY SUCCESS**

Interagency agreements have introduced a new model for collaboration across education, workforce development, and student aid. Join senior officials for a discussion of these new partnerships, their respective roles, and the potential opportunities and challenges associated with greater federal coordination.

MODERATOR: **Gail daMota**, President, Education Finance Council

SPEAKERS: **James Bergeron**, Deputy Under Secretary, U.S. Department of Education
Matthew M. Chingos, Senior Advisor to the Under Secretary for Domestic Finance, U.S. Department of the Treasury (*Invited*)

12:15 PM – 1:15 PM **LUNCHEON**

1:15 PM – 2:15 PM **KEYNOTE: THE 2026 CONGRESSIONAL LANDSCAPE: WHAT THE VOTERS ARE TELLING US**

Veteran pollster Dave Sackett of The Tarrance Group will provide a data-driven look at the political environment heading into the 2026 midterm elections. Drawing on polling, voter research, and campaign insights from across the country, Sackett will discuss voter attitudes and the key factors shaping congressional races. Attendees will gain an insider's perspective on the state of play in Congress, the races most likely to determine control of the House and Senate, and the forces likely to influence the political landscape in the years ahead.

SPEAKER: **Dave Sackett**, Partner, The Tarrance Group

2:15 PM – 3:15 PM **CAPITAL MARKETS UPDATE: FINANCING STUDENT LENDING AFTER GRAD PLUS**

The student loan capital markets continue to evolve in response to federal student loan reform and changes in the private loan marketplace. In this session, industry experts will review recent transactions, discuss investor appetite, assess developments in FFELP portfolio activity, and examine the outlook for financing graduate and professional student lending.

MODERATOR: **D. Grant Carwile**, Managing Director, S L Capital Strategies

SPEAKERS: **Tim Webb**, Hilltop Capital Strategies
TBA, RBC Capital Markets

3:15 PM – 3:30 PM **SNACK BREAK**

3:30 PM – 4:30 PM **BACK TO THE FUTURE: LESSONS FROM BEFORE GRAD PLUS**

Before Grad PLUS, private lenders were a primary source of financing for many graduate professional education programs. A diverse ecosystem of private loan programs existed, with options that were customized by degree type, and institutions played a significant role in helping students find these loans. In this session, industry veterans will examine the strengths, limitations, and lessons from that era to explore which ideas may help shape a more effective approach to graduate financing today and into the future.

MODERATOR: **Craig P. Anderson**, President and Founder, Clear Path Coaching and Consulting

SPEAKERS: **Kenneth B. Roberts**, Partner, Hawkins, Delafield and Wood LLP
Joseph A. Santoro, Director and Team Leader, BofA Securities
Will Shaffner, Vice President Business Development and Government Relations, MOHELA

- 4:15 PM – 5:15 PM **THE EVOLVING CREDIT REPORTING LANDSCAPE**
The credit reporting landscape continues to evolve with new industry guidance and changes to consumer reporting practices. This session will explore recent developments, including updates related to bankruptcy reporting and other changes affecting credit files, while providing an overview of how credit bureaus collect, manage, and share consumer data.
- MODERATOR:** **Purnima Montagne**, Director of Client Engagement, DecisivEdge
- SPEAKER:** **Kyle Brown**, Deputy Chief Compliance Officer and Vice President of Data Privacy and Compliance, Equifax
- 5:30 PM – 6:30 PM **NETWORKING RECEPTION**
Sponsored by Strada Education Foundation
- 6:30 PM **EFC HOSTED DINNER**

FRIDAY, SEPTEMBER 18, 2026

- 8:00 AM – 11:00 AM **REGISTRATION**
- 8:00 AM – 9:00 AM **BREAKFAST**
- 9:00 AM – 10:00 AM **BEYOND CREDIT SCORES: ARE TRADITIONAL INDICATORS EFFECTIVE?**
As new federal borrowing limits reshape the lending landscape, questions about how to assess repayment ability have taken on new urgency. This session explores new research on the predictive power of traditional credit indicators and examines whether alternative measures can capture borrower success and repayment outcomes.
- 10:00 AM – 10:15 AM **COFFEE BREAK**
Sponsored by American Education Services
- 10:15 AM – 11:15 AM **CONGRESSIONAL STAFF PANEL**
Join key congressional staff for a timely discussion on federal policy developments impacting postsecondary education and its financing. Attendees will gain insight into the priorities driving congressional action and what to expect from Capitol Hill in the months ahead.
- 11:15 AM – 12:00 PM **THE COURTS AND HIGHER EDUCATION**
Court decisions are shaping the federal higher education landscape like never before. This session will cover the most significant pending, prospective, and recently decided cases affecting the Department of Education and other federal agencies, including challenges related to student loan repayment, the definition of professional programs, agency restructuring, and other major cases.