

2026 EFC EDUCATION FINANCE CONFERENCE SCHEDULE

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, Strada Education Foundation
Tashni-Ann Dubroy, Ph.D., Chief Business Officer, UNCF
Anne M. Kress, Ph.D., President, Northern Virginia Community College

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

- 10:15 AM – 11:15 AM **STATE RESPONSES TO A CHANGING POSTSECONDARY FINANCE LANDSCAPE**
During the first months of Award Year 2026-2027, early lessons have emerged about the effects of federal student loan reforms. This session will cover how these changes have shifted the conversation about postsecondary value and affordability at the state level and how state leaders are responding to new federal borrowing limits. Panelists will discuss state policy trends, early loan program outcomes, and the evolving role of states in helping students and families finance postsecondary education.
- 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:** **Jeff Andrade**, Deputy Assistant Secretary for Policy, Planning, and Innovation, Office of Postsecondary Education, U.S. Department of Education
James Bergeron, Deputy Under Secretary, U.S. Department of Education
Matthew M. Chingos, Senior Advisor, U.S. Department of the Treasury
- 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.
- INTRODUCTION:** **Bryndan Wright**, Vice President of Government and Community Affairs, Higher Education Servicing Corporation
- 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: Brian Kares, Director, Municipal Finance Student Loan Group, RBC Capital Markets Jonathan “Jon” Riber, Senior Vice President and Senior Sector Lead, Asset-Backed Securities Group, Morningstar DBRS Tim Webb, Senior Vice President, Hilltop Capital Strategies
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 – 5:00 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. SPEAKERS: Kyle Brown, Deputy Chief Compliance Officer and Vice President of Data Privacy and Compliance, Equifax Purnima Montagne, Director of Client Engagement, DecisivEdge
5:15 PM – 6:30 PM	NETWORKING RECEPTION <i>Sponsored by Strada Education Foundation</i>
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: EXPLORING ALTERNATIVE APPROACHES TO UNDERWRITING**

As new federal borrowing limits reshape the lending landscape, alternative approaches to repayment ability are taking on greater importance. This session will explore traditional credit indicators and whether alternative measures can capture borrower success and repayment outcomes.

MODERATOR: **Sara Parrish**, Managing Director, Allocore

SPEAKERS: **Steven W. “Steve” McCullough**, President and CEO, ISL Education Lending
Mark O’Neil, Director, Unsecured ABS Structured Finance Ratings Group, S&P Global Ratings
Aaron Pisacane, Founder, Einstein Higher Edu Solutions

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.

MODERATOR: **Scott A. Giles**, President and CEO, Vermont Student Assistance Corporation | Chair, EFC Board of Directors

SPEAKERS: **Amaris Benavidez**, Professional Staff Member, U.S. House Education and the Workforce Committee
Amy M. Jones, Esq., Director for Education and Human Services Policy, U.S. House Committee on Education and Workforce
Ryan A. Sweeney, Education Policy Adviser, U.S. Senate Health, Education, Labor and Pensions Committee

11:15 AM – 12:00 PM **THE LEGAL LANDSCAPE FOR EDUCATION FINANCE**
As states continue to expand oversight of consumer finance, education lenders and servicers face an increasingly complex regulatory environment. This session will examine emerging state policy trends affecting education finance, including licensing and servicing requirements, new disclosure obligations, consumer protection measures, and other developments creating new compliance considerations.

SPEAKERS: **Lisa Lanham**, Partner, Head of Fintech Licensing, Orrick LLP
Robert Tetreault, Director of Compliance, Rhode Island Student Loan Authority