EFC | Education Finance Council™

Nonprofits Empowering Student Success

Education Finance Conference
September 19-20, 2024 | Alexandria, VA

SPONSORS

We appreciate the following organizations for their generous support and sponsorship of the 2024 Education Finance Conference:

Platinum

BANK OF AMERICA

campusdoor

HESC SOLUTIONS

HilltopSecurities
A Hilltop Holdings Company.

INvested
RESPONSIBLE OPTIONS for LITERACY & LENDING in EDUCATION

RBC Capital Markets

SOUTH CAROLINA Student Loan

yrēfy

Gold

ECMC

mefa℠ Massachusetts Educational Financing Authority

MORNINGSTAR | DBRS

S L CAPITAL STRATEGIES

TRELLIS® COMPANY

Coffee Break

We gratefully acknowledge the following organizations for their additional sponsorship:

INCENTER LENDER SERVICES

mefa℠ Massachusetts Educational Financing Authority

SCHEDULE

Thursday, September 19, 2024

7:45 AM – 4:30 PM	REGISTRATION
7:45 AM – 8:45 AM	BREAKFAST
8:45 AM – 9:00 AM	WELCOME REMARKS
PRESENTERS:	**Gail daMota**, President, Education Finance Council **Trey Simon**, President and CEO, South Carolina Student Loan Corporation | Chair, EFC Board of Directors
9:00 AM – 10:00 AM	BOOSTING FAFSA COMPLETION RATES: LESSONS FROM THE FAFSA STUDENT SUPPORT STRATEGY The disastrous rollout of the Better FAFSA led to a significant decline in form completions for 2024-25, particularly impacting first-time college students and students of color. To mitigate these effects, the Department of Education launched the FAFSA Support Strategy, working with ECMC to distribute $50 million to organizations for activities aimed at boosting FAFSA completion this summer. In this session, panelists will discuss the details of this strategy and its impact, with awardees sharing their successes, lessons learned, and how they will continue to help students and families as we navigate the 2025-26 FASFA cycle.
MODERATOR:	**Leslie Birdow**, Director of Community Affairs, inspirED, Outreach Division of Higher Education Servicing Corporation
PANELISTS:	**Danielle Barrick**, Vice President of Communications and External Affairs, Granite Edvance **Kim Dolan,** Vice President of Government Relations, Communications, and Outreach, Kentucky Higher Education Student Loan Corporation **William Lindsey**, Senior Vice President of Federal Relations and Outreach, Pennsylvania Higher Education Assistance Agency **William Wozniak**, Vice President of Communications and Student Services, INvestEd
10:00 AM – 10:15 AM	COFFEE BREAK *Sponsored by Massachusetts Educational Financing Authority*
10:15 AM – 11:00 AM	ELECTIONS HAVE CONSEQUENCES: THE 2025 ECONOMIC OUTLOOK With major portions of the *Tax Cuts and Jobs Act* set to expire in 2025 and presidential candidates who differ greatly in their approach to key economic issues, the upcoming election undoubtedly will have an impact on federal economic policy. This session will examine the possible effects of the election on the U.S. economy and provide an overview of the path of U.S. inflation and economic growth, expected Fed policy, and the outlook for 2025. It will also cover the record national debt, the rapid increase in interest paid on the debt, and how that impacts the broader economy.
INTRODUCTION:	**Thomas Webb**, Senior Vice President, Hilltop Securities, Inc.
SPEAKER:	**Scott McIntyre, CFA**, Managing Director and Senior Portfolio Manager, Hilltop Securities Asset Management, LLC

11:00 AM – 12:00 PM **HIGHER EDUCATION FINANCE: A CAPITAL MARKET PERSPECTIVE**

This session will review the current state of the market for financing and securitization of FFELP, private education, and refinance loan portfolios. It will cover new developments, funding sources, securitization challenges, and investor preferences in both the taxable and tax-exempt arenas. Leading underwriters, advisors, and rating analysts will examine how differences in private student loan types and underwriting criteria are viewed and what challenges have arisen in structuring recent transactions.

MODERATOR: **Mark Weadick**, Managing Director, S L Capital Strategies LLC

PANELISTS: **Stephanie Mah Chin**, Senior Vice President, Structured Finance Research, Morningstar DBRS
Brendan Troy, Managing Director, BofA Securities, Inc.
Tyler Walsh, Associate, Municipal Finance Student Loan Group, RBC Capital Markets

12:00 PM – 1:00 PM **LUNCHEON**

1:00 PM – 1:30 PM **UNITED STATES REPRESENTATIVE TIM WALBERG (R-MI)**

House Committee on Education and the Workforce and House Committee on Energy and Commerce

INTRODUCTION: **Bryndan Wright**, Director of Government Affairs and Federal Contracts, North Texas Higher Education Authority, Inc. and Higher Education Servicing Corporation

1:30 PM – 2:30 PM **KEYNOTE: THE SKILLS GAP, THE EXPERIENCE GAP, AND THE URGENT NEED FOR WORK-INTEGRATED LEARNING, INTERNSHIPS, AND APPRENTICESHIPS**

Digital transformation has changed employer hiring behavior. Most employers are no longer hiring candidates with only a degree – even in a relevant field – instead also seeking evidence of specific digital, platform, and business skills and – increasingly – relevant, in-field work experience. The emergence of generative AI appears likely to widen the experience gap into a chasm. What strategies can higher education stakeholders employ to ensure young Americans are able to successfully launch careers in the 21st century?

INTRODUCTION: **Debra J. Chromy, Ed.D**, President and CEO, Trellis Company

SPEAKER: **Ryan Craig**, Managing Director, Achieve Partners

2:30 PM – 3:00 PM **NETWORKING SNACK BREAK**

3:00 PM - 4:00 PM **FORECASTING THE FUTURE: DO RECENT COLLEGE CLOSURES SIGNAL A SECTOR ON THE BRINK OF CRISIS?**

The pandemic, troubled FAFSA rollout, and college enrollment cliff are causing huge disruptions to the higher education sector. The resulting number of college closures has intensified the barriers that affected students face when it comes to successfully completing college and managing higher education loan debt. Some have speculated that portions of the higher education sector are on the brink of a crisis that will only exacerbate inequality of opportunity – but what does the data really show? In this session, experts will discuss the latest trends and what these circumstances may mean for the future of the higher education sector.

MODERATOR: **Noel Simpson**, Senior Director of Finance and Operations, Rhode Island Student Loan Authority

PANELISTS: **CJ Powell**, Director of Advocacy, National Association for College Admission Counseling
Doug Shapiro, Ph.D., Vice President for Research and Executive Director of the Research Center, National Student Clearinghouse
John F. (Jack) Wallace III, Director of Government and Lender Relations, Yrefy

4:00 PM - 5:00 PM	OPINIONS OF THE COURT: WHAT THE INDUSTRY NEEDS TO KNOW ABOUT THE EVOLVING LANDSCAPE OF ADMINISTRATIVE LAW, FEDERAL AGENCY ENFORCEMENT PROCEEDINGS, AND NATIONAL BANK PREEMPTION At the end of this term, the Supreme Court of the United States (SCOTUS) issued two major opinions – Loper Bright and Corner Post – that, taken together, significantly change administrative law precedents and greatly expand avenues to challenge rules issued by federal agencies. Other SCOTUS decisions, such as in Jarkesy and Cantero, will impact federal enforcement proceedings and preemption standards. In this session, experts will provide an overview of these and other opinions, how they may shift the actions and authority of key federal agencies, and what it all means for the higher education finance industry.
MODERATOR:	**Gail daMota**, President, Education Finance Council
PANELISTS:	**R. Aaron Chastain**, Partner, Bradley Arant Boult Cummings LLP **John L. Culhane Jr.**, Partner, Ballard Spahr LLP **Craig Green**, Klein Professor of Law and Government, Temple University **Kenneth Roberts**, Partner, Hawkins, Delafield and Wood LLP
5:15 PM – 6:30 PM	NETWORKING RECEPTION
6:30 PM	EFC HOSTED DINNER

Friday, September 20, 2024

7:30 AM – 11:00 AM	REGISTRATION
7:30 AM – 8:00 AM	BREAKFAST
8:00 AM - 9:00 AM	KEYNOTE: WHERE TO TURN WHEN THE POLITICAL CLIMATE HEATS UP For more than 25 years, Amy Walter has built a reputation as an accurate, objective, and insightful political analyst with unparalleled access to campaign insiders and decision-makers. One of Washington's Most Powerful Women in 2023 & 2021, she is the Publisher and Editor-in-Chief of the *Cook Political Report with Amy Walter*, where she provides analysis of the issues, trends, and events that shape the political environment. In this session, she will discuss not only electoral politics, but also the politics of policy, Washington's dysfunction, and the people and strategies behind events unfolding in Congress and the White House.
INTRODUCTION:	**Thomas M. Graf**, Executive Director, Massachusetts Educational Financing Authority
SPEAKER:	**Amy Walter**, Publisher and Editor-in-Chief, *Cook Political Report with Amy Walter*
9:00 AM - 9:30 AM	UNITED STATES REPRESENTATIVE BURGESS OWENS (R-UT) Chairman of the Subcommittee on Higher Education and Workforce Development; House Committee on Transportation and Infrastructure
INTRODUCTION:	**David S. Schwanke, CPA**, Chief Financial Officer, Trellis Company
9:30 AM - 9:45 AM	COFFEE BREAK *Sponsored by Incenter Lender Services*

9:45 AM - 10:30 AM

COMBATING FRAUD IN HIGHER EDUCATION AND PROTECTING BORROWERS

Fraudulent activity in financial aid has ratcheted up in recent years, a problem that has far-reaching consequences for the higher education industry and requires a coordinated response. The advance of artificial intelligence (AI), confusion over loan forgiveness, and major changes to the FAFSA have created the perfect breeding ground for fraud rings to prey on borrowers and institutions in new and time-tested ways. A panel of experts will share what they have learned about how to identify fraud, how to protect students and borrowers, and ways to combat future incidents.

MODERATOR: **Sara Parrish**, President, CampusDoor Holdings, Inc., and Chief Operating Officer, Incenter Lender Services

PANELISTS:
Bill Ayers, Head of Campus Development, College Ave Student Loans
Bob Collins, Senior Advisor and Vice President of Talent Finance, Office of the President, Western Governors University

10:30 AM - 11:30 AM

CONGRESSIONAL STAFF PANEL: TAX CODE PROVISIONS AND HIGHER EDUCATION FINANCING

Several major provisions of the *Tax Cuts and Jobs Act* will expire at the end of 2025, teeing up a major tax policy debate in Congress. In this session, Congressional staff from key House and Senate committees will share their perspectives on these and other tax reforms, their legislative priorities, and how the federal tax system can encourage a more accessible and affordable higher education sector.

MODERATOR: **Alex Ricci**, Vice President of Government Relations and Communications, Education Finance Council

PANELISTS:
Jamie Cummins, Senior Counsel for Tax, Senate Committee on Finance (Minority)
Andrew Grossman, Staff Director and Chief Counsel for Tax, House Subcommittee on Tax (Minority)
Payson Peabody, Tax Counsel, House Subcommittee on Tax (Majority)

11:30 AM

CONFERENCE WRAP AND THANK YOU FOR ATTENDING

FEATURED SPEAKERS

U.S. Representative Burgess Owens (R-UT)

Chairman of the Subcommittee on Higher Education and Workforce Development; House Committee on Transportation and Infrastructure

U.S. Representative Burgess Owens represents Utah's Fourth Congressional District. Raised in the segregated South, he witnessed people of all backgrounds uniting to overcome adversity.

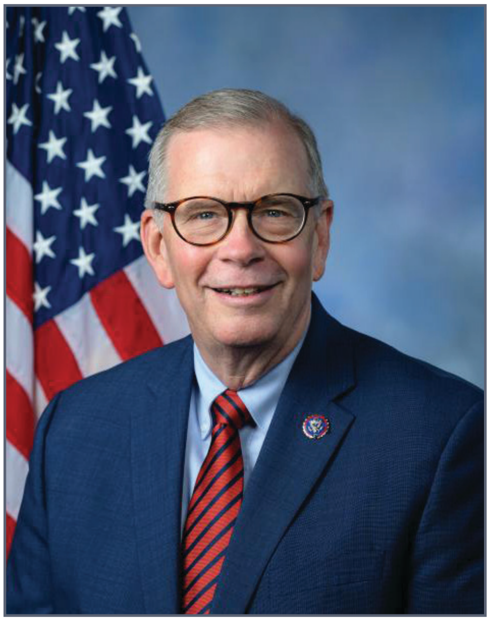
As one of the first black athletes recruited to play football at the University of Miami, Rep. Owens was the third black student there to receive a scholarship, ultimately earning a BS in biology and chemistry. He was the 13th pick in the first round of the 1973 NFL draft and played safety for ten seasons in the NFL, first with the New York Jets and later with the Oakland Raiders, winning the Super Bowl with the 1980 Raiders team.

After retiring from the NFL, Rep. Owens worked in corporate sales and eventually relocated his family to Utah. Prior to his election to Congress, he founded Second Chance 4 Youth, a non-profit dedicated to helping troubled and incarcerated youth.

Rep. Owens is the Chairman of Subcommittee on Higher Education and Workforce Development and serves on the House Transportation and Infrastructure Committee. He believes in dreaming big and is guided by the principles of faith, family, free markets, and education.

U.S. Representative Tim Walberg (R-MI)

House Committee on Education and the Workforce and House Committee on Energy and Commerce



U.S. Representative Tim Walberg is currently serving his eighth term in Congress as the representative of southern Michigan, making him the Dean of the Michigan House delegation. The diverse constituency of Michigan's 5th District encompasses Branch, Cass, Hillsdale, Jackson, Lenawee, Monroe, and St. Joseph Counties, along with portions of Berrien, Calhoun, and Kalamazoo Counties.

Based on his record of legislative accomplishment, Rep. Walberg was ranked by the Center for Effective Lawmaking, a non-partisan collaboration between Vanderbilt University and University of Virginia, as the most effective member of Michigan's congressional delegation in the 115th Congress.

In the 118th Congress, Rep. Walberg serves on the House Energy and Commerce Committee and the House Education and the Workforce Committee.

Rep. Walberg also served in the Michigan House of Representatives from 1983 to 1999, and is proud to bring his reputation as a principled legislator, fiscal reformer, and defender of traditional values to Washington.

Prior to his time in public office, Rep. Walberg served as a pastor in Michigan and Indiana, as president of the Warren Reuther Center for Education and Community Impact, and as a division manager for Moody Bible Institute.

He and his wife Sue have been married for 49 years. They live in Tipton, Michigan, where they raised their three children: Matthew, Heidi and Caleb.

KEYNOTE ADDRESSES

Ryan Craig

Managing Director, Achieve Partners

Ryan Craig is a Managing Director at Achieve Partners and was formerly a Managing Director at University Ventures. Ryan's commentary on where the puck is going in education and workforce regularly appears in the biweekly *Gap Letter*, *Forbes*, and *Inside Higher Education*. He is the author of the book *Apprentice Nation: How the "Earn and Learn" Alternative to Higher Education Will Create a Stronger and Fairer America* (2023). He is also author of *A New U: Faster + Cheaper Alternatives to College* (2018), which describes the critical importance of last-mile training and the emergence of bootcamps, income share programs, staffing and apprenticeship models as preferred pathways to good first digital jobs and was named in the *Wall Street Journal* as one the Books of the Year for 2018. Ryan's first book was *College Disrupted: The Great Unbundling of Higher Education* (2015), which profiles the coming shift toward competency-based education and hiring.

Ryan is a co-founder of Apprenticeships for America, a national nonprofit dedicated to scaling apprenticeships across the U.S. economy and is a senior fellow at the Progressive Policy Institute.

Previously, Ryan led the Education & Training sector at Warburg Pincus. His prior experience in higher education was at Columbia University. Ryan also founded and built Wellspring, a national network of boarding schools and summer camps for overweight and obese children, adolescents, and young adults. He began his career at McKinsey & Co.

Ryan received bachelor's degrees summa cum laude and Phi Beta Kappa from Yale University, and his law degree from the Yale Law School.

Amy Walter

Publisher and Editor-in-Chief of the *Cook Political Report with Amy Walter*

For more than 25 years, Amy Walter has built a reputation as an accurate, objective, and insightful political analyst with unparalleled access to campaign insiders and decision-makers. Known as one of the best political journalists covering Washington, she is the publisher and editor-in-chief of the non-partisan *Cook Political Report with Amy Walter*, where she provides analysis of the issues, trends, and events that shape the political environment. A contributor to the PBS NewsHour, she provides weekly political analysis for the popular "Politics Monday" segment and is a featured contributor for the network's election and convention special coverage events. She is also a regular Sunday panelist on NBC's Meet the Press and CNN's Inside Politics, and appears frequently on Special Report with Bret Baier on Fox News Channel. From 2017 until early 2021, Amy was the host of the weekly nationally syndicated program "Politics with Amy Walter" on The Takeaway from WNYC and PRX. She's also the former political director of ABC News.

In her presentations, Amy expertly breaks down the electoral process, congressional culture, and the Washington political scene. Her astuteness, wit, and range of expertise creates an engaging, compelling presentation, and her reliable and accurate analysis has earned her numerous accolades. Exclusively represented by Leading Authorities speakers bureau, Amy Walter takes audiences on an insider's tour of Washington through the eyes of the woman with her finger on the pulse of politics.

Political History. Before ABC, she was the editor-in-chief of *The Hotline*, Washington's premier daily briefing on American politics. There she served as the political publication's primary voice for three years, and she provided regular analysis of the national political environment in her weekly *National Journal* column, On the Trail. Amy has provided election night coverage and analysis since 1998 and was a member of CNN's Emmy-award winning election night team in 2006.

Accolades and Education. Named one of the "Top 50 Journalists" by *Washingtonian* magazine, as well as one of its "50 Most Powerful Women," Amy was dubbed one of the most powerful people in politics in *George* magazine for her insights into the mechanics that make the political machine run. She also won the *Washington Post*'s Crystal Ball Award for her spot-on election predictions and has been frequently quoted as a congressional election expert in newspapers such as the *Wall Street Journal*, *Washington Post*, and the *New York Times*. Charlie Cook, *Cook Political Report* founder and contributor and political analyst for *National Journal* and NBC News, said, "Today, her work is trusted and respected by Democrats and Republicans alike. She knows how to get beyond bluster and spin to unearth — and explain — what really matters in a political arena. And, she has a proven track record of success, which is essential for those whose jobs depend on accurate political forecasting."

Amy graduated summa cum laude from Colby College. She was also honored by her alma mater her with an honorary PhD, and now serves on the Board of Advisors. She is also a member of the Board of Advisors for the University of Chicago's Institute of Politics, where she was an inaugural fellow.

SPEAKER BIOGRAPHIES

Bill Ayers | Head of Campus Development
College Ave Student Loans

Bill Ayers is currently the Head of Campus Development at College Ave Student Loans. His experience in higher education finance includes previous management positions at Sallie Mae and JP Morgan Chase. With College Ave, he manages relationships with higher education institutions and financial affinity groups across the country.

In addition, Bill manages the sharing of analytics and reporting of consumer credit with the higher education community. This role provides the opportunity to give credit education and financial awareness presentations to community, student, and industry organizations.

Danielle Barrick | Vice President of Communications and External Affairs
Granite Edvance

Danielle Barrick serves as Vice President of Communications and External Affairs for Granite Edvance, a New Hampshire-based nonprofit that helps students find their direction through free resources such as aptitude testing and college and career preparation support – and fund their future, through free support with the financial aid process and FAFSA-filing, scholarships, and a private student loan.

Prior to joining Granite Edvance in 2021, Danielle served in communications leadership roles with Anthem, Inc.; the New Hampshire Insurance Department; and the University of New Hampshire School of Law. She also worked as a journalist in Michigan and New Hampshire.

She earned her bachelor's degree from Western Michigan University and her MBA from the University of New Hampshire.

Leslie Birdow | Director of Community Affairs
inspirED, Outreach Division of Higher Education Service Corporation

Leslie Birdow has more than 20 years of public K-12 education, communications, and community engagement experience. In her role as Director of Community Affairs for Higher Education Servicing Corporation, she leads the Outreach Division known as inspirED and serves as the principal ambassador in the community. She is dedicated to creating and promoting a college-going and career-focused culture.

Leslie holds a bachelor's degree in public relations from the University of Texas in Austin and a master's of education in educational leadership and policy studies from the University of Texas in Arlington.

She has served as a middle school and high school teacher and in district administration, most notably serving as the director of communications for the Arlington ISD for six years.

R. Aaron Chastain | Partner
Bradley Arant Boult Cummings LLP

Aaron Chastain is a partner in the Birmingham office of Bradley Arant Boult Cummings LLP and is a member of the firm's Banking and Financial Services Practice Group. He has represented a variety of financial services companies, including student loan originators and servicers, mortgage originators and servicers, money transmitters, and banks. Although his background is in litigation, he has developed a deep level of experience with state and federal laws governing financial services companies and often assists his clients with compliance and licensing issues.

Aaron is proud to be an active member of the Education Finance Council, Mortgage Bankers Association, and the National Council on Higher Education.

Debra J. Chromy, Ed.D. | President and CEO
Trellis Company

Dr. Debra Chromy, President and CEO, brought a new vision to the organization: "*Trellis connects individuals to education-to-employment pathways that transform their lives.*" Debra is focused on leveraging the strengths of Trellis in providing high-quality customer contact support, insightful research, and impactful consulting services within the postsecondary education ecosystem. She directs the Trellis team to utilize these strengths to deliver on Trellis' mission to "develop and advance initiatives that grow individual economic mobility and expand community prosperity."

Debra previously served for seven years as President of Education Finance Council (EFC), a national association representing nonprofit and state-based student loan organizations. She successfully led EFC's advocacy efforts on legislative and regulatory issues related to student loans and higher education, regularly collaborating with other industry groups, the White House, Administration, and Congress. Prior to leading EFC, Debra served in multiple executive leadership roles at American Student Assistance (ASA), a nonprofit focused on higher education student access, loan management, and financial wellness, where she was instrumental in advancing ASA's overall strategy, business development, government affairs, and strategic partnerships.

Debra is a frequent speaker at education-related conferences and events and has held numerous volunteer board positions. Currently, she is Chair of the National Student Clearinghouse Board of Directors where she has been a board member for five years, serving as Vice Chair for two years and Chair of the Finance and Audit Committee for one year, and is a member of the NSC Research Center Board. She is a member of the Executive Committee of the Texas Business Leadership Council and co-chairs the Education and Workforce Task Force. She is also a member of the Ascent Advisory Board and an advisory member for the Women in Leadership Program at Texas A&M University-Texarkana.

Debra holds a doctorate in higher education management from the University of Pennsylvania, an MBA from Boston University, and an A.B. in Economics from Smith College.

Bob Collins | Senior Advisor and Vice President of Talent Finance, Office of the President

Western Governors University

Bob Collins joined Western Governors University (WGU) in October 2012 as the Vice President of Financial Aid and currently serves as Senior Advisor and VP Talent Finance in the Office of the President. In the late 1990's, he was the Acting Director of Financial Aid at the University of Colorado at Boulder and was a consultant for WGU in its very early stages—before the first students enrolled.

Bob has more than 40 years of experience in student aid administration and continues to be active in the state, regional, and national professional associations. He has been a member of several technical review panels for the National Center for Education Statistics, participated on numerous negotiated rulemaking committees, and was active in the Distance Education Demonstration Program with the US Department of Education. Bob also serves on the Board of Trustees for the Miller Bullen Hansen Scholarship Foundation and is a Board Liaison for the National Council of Higher Education Resources (NCHER).

John L. Culhane Jr. | Partner

Ballard Spahr LLP

John Culhane is a partner in the Philadelphia office of Ballard Spahr LLP. He is a member of the firm's Consumer Financial Services and Higher Education Groups. His higher education practice emphasizes counseling clients on the development, implementation, and operation of innovative financing arrangements, school payment card programs, tuition payment plans, institutional financing arrangements, and federal, state, and private student loan programs, and includes advising on fair lending, servicing, and collection issues. His regulatory practice includes preparing his higher education clients for state and federal supervisory agency examinations, as well as ED and CRI compliance reviews, and includes assisting in the defense of attorney general investigations and banking agency, CFPB, and ED enforcement actions, especially those directed at student loan servicing and collection practices.

John has been named a Go-To-Thought-Leader by The National Law Review and a Top Consumer Financial Services Lawyer by Chambers USA. In addition, he is a Charter Member of the American College of Consumer Financial Services Lawyers and a former Chair of the Fair Lending Subcommittee of the ABA Committee on Consumer Financial Services.

Jamie Cummins | Senior Tax Counsel

Senate Committee on Finance (Minority)

Jamie Cummins serves as Senior Tax Counsel for Senate Finance Committee Ranking Member Mike Crapo (R-ID). He advises the Ranking Member on tax issues relating to retirement, pensions, charitable giving, exempt organizations, health care, and estate, gift, and generation skipping tax.

Jamie previously served as Tax Counsel for former Senate Finance Committee Chairman Chuck Grassley (R-IA) and as a Legislative Assistant for Senator Bill Cassidy, M.D. (R-LA).

Jamie is a graduate of Louisiana State University and received his J.D. from Tulane University Law School and LL.M. in Taxation from New York University Law School.

Gail daMota | President
Education Finance Council

Gail daMota is the President of Education Finance Council (EFC), the national trade association representing nonprofit and state-based higher education finance organizations. In her role as President, Gail advocates for EFC members and promotes their work to help families plan and pay for college. She has served in every role within EFC since joining the trade association in 2001, including most recently as Senior Vice President and Chief Operating Officer.

Prior to EFC, Gail was the Director of Federal Relations for the Connecticut Student Loan Foundation (CSLF). She also has experience as a Vice President of Operations for a financial aid third-party servicer and financial aid software firm and as a financial aid director and trade school owner.

Kim Dolan | Vice President of Government Relations, Communications, and Outreach
Kentucky Higher Education Student Loan Corporation

Kim Dolan is the Vice President of Government Relations, Communications, and Outreach for Kentucky Higher Education Assistance Authority (KHEAA) and Kentucky Higher Education Student Loan Corporation (KHESLC). Kim has been with KHEAA and KHESLC for over 18 years and is responsible for shaping the agencies' extensive college access programming and external communications with a focus on guiding Kentucky students and families through the postsecondary exploration, financial aid application, and student loan repayment processes. Kim also cultivates relationships with state and federal legislators as well as state and national postsecondary and college access partners on behalf of the agencies.

Prior to joining KHEAA and KHESLC, she worked in student financial aid at the institutional level for several years. Kim earned her MBA from Morehead State University and her BS in Management from Western Kentucky University. Outside work, she can usually be found with a book in her hands or enjoying the outdoors with her husband and two children.

Thomas M. Graf | Executive Director
Massachusetts Educational Financing Authority

Tom Graf serves as the Executive Director of the Massachusetts Educational Financing Authority, appointed by the Board of Directors in December 1999.

MEFA is a self-financing state authority whose mission is to help Massachusetts students and families access and afford higher education and reach financial goals through community education programs, college savings plans, and competitive-interest rate financing options. MEFA offers the U.Plan, the Commonwealth's Prepaid Tuition Program; the U.Fund, the Commonwealth's 529 College Investing Plan; the MEFA Loan, one of the nation's most competitive education loan programs; and the MEFA Education Refinancing Loan, designed to lower borrowers' monthly education loan payments. MEFA enhanced its mission through its statutory designation to establish and administer the Commonwealth's ABLE plan, known as the Attainable® Savings Plan, to assist individuals with disabilities to save for disability-related expenses.

Prior to joining MEFA, Tom served as the Budget Director for the Commonwealth of Massachusetts. Today, Tom serves on a number of local community boards.

Craig Green | Klein Professor of Law and Government

Temple University

Craig Green is the Klein Professor of Law and Government at Temple University's Beasley School of Law, where he also serves as Dean's Assistant for Faculty Research. His scholarship has addressed a wide range of constitutional issues, including two articles about the jurisprudence and politics of Chevron deference.

While teaching full time, Professor Green received a history PhD from Princeton University with a dissertation about the multinational history of Founding-Era federalism.

Before joining Temple, Green worked as an appellate lawyer for the Department of Justice, clerked for Judge Louis Pollak and Judge Merrick Garland, received a law degree from Yale University, and graduated from college at Wake Forest University.

Andrew Grossman | Staff Director and Chief Counsel for Tax

House Subcommittee on Tax (Minority)

Andrew Grossman is the Chief Tax Counsel for the Democratic Staff of the Committee on Ways & Means, having served in that position since 2019. In that role, he advises Ranking Member Neal and all Democratic Committee Members on all matters of tax policy.

Prior to joining the Committee, Andrew served as Legislation Counsel for the Joint Committee on Taxation, and as an associate at the law firm of Skadden, Arps, Slate, Meagher and Flom. He also serves as an Adjunct Professor at the George Washington School of Law, teaching Federal Income Tax.

Andrew holds a B.A. from Amherst College, a J.D. and LLM from New York University School of Law, and an M.Ed from George Washington University.

William Lindsey | Senior Vice President of Federal Relations and Outreach

Pennsylvania Higher Education Assistance Agency

William Lindsey is Senior Vice President of Federal Relations and Outreach for Pennsylvania Higher Education Assistance Agency (PHEAA). He oversees PHEAA's Higher Education Access Partners, promoting PHEAA's mission, programs, products, and services to educational institutions, legislative and civic groups, customers, clients, and constituents across Pennsylvania.

Will joined the PHEAA in 2003, serving in the Education Services Group and then in the National Business Development Group. He continued working in the student loan industry for Urban Trust Bank and CampusDoor before rejoining the Agency in 2010 as the Proprietary Sector Representative for the now defunct FedLoan Servicing. Will became the Manager of PA School Services in 2015, transitioning to his current role in 2023.

Stephanie Mah Chin | Senior Vice President, Structured Finance Research
Morningstar DBRS

Stephanie Mah Chin has been empowering investor success for more than 20 years through published thought leadership research and speaking engagements. She is Senior Vice President of structured finance research for Morningstar DBRS and serves as head of U.S. asset backed securities (ABS) and structured credit research. She has written extensively on ESG, specifically, on the property assessed clean energy (PACE) market and regularly serves as a speaker at industry conferences. She also serves as chair of the firm's editorial board.

In addition, Stephanie is a board member of PACENation, a non-profit dedicated to advancing energy renewal, energy efficiency, and resiliency upgrades in buildings. She is also a co-chair of the Structured Finance Association's Esoteric Assets Committee and vice chair of its Women in Securitization group. Stephanie's research has been cited in Frank Fabozzi books and published in The Journal of Structured Finance, with her article, titled "Earth, Wind and Fire: PACE Plays a Vital ESG Role," being awarded the C-PACE Alliance's Policy & Practice award.

Stephanie holds a master's degree in business administration from New York University's Stern School of Business and a bachelor's degree in business administration from Binghamton University's School of Management.

Scott McIntyre, CFA | Managing Director and Senior Portfolio Manager
Hilltop Securities Asset Management, LLC

Scott McIntyre is a Managing Director and Senior Portfolio Manager with Hilltop Securities Asset Management, LLC, where he provides investment advice and consulting, as well as portfolio management services to local governments throughout the nation. Scott is also responsible for reviewing public fund investment policies, assisting with market strategy, evaluating account performance and overseeing the day-to-day operations of the investment management division.

Prior to joining Hilltop (Formerly, First Southwest) in June 1998, Scott spent four years as a partner in an Austin-based investment advisory and consulting firm specializing in the management of public funds. Scott also spent five years as a Senior Investment Officer for the Texas State Treasury, where his responsibilities included securities analysis, management of the mortgage-backed securities portfolio, negotiating the daily repo position and active trading of short Treasury positions. His background also includes several years of depository bank accounting, financial reporting and asset/liability management.

Scott earned a Bachelor of Science degree in Management from Texas State University and holds the Chartered Financial Analyst (CFA) designation from the CFA Institute. He is a Registered Investment Advisor, maintains FINRA Series 7, 63, 65 and 24 licenses, and served two terms as advisor to the national GFOA Treasury and Investment Management Committee.

Sara Parrish | President, CampusDoor, and Chief Operating Officer
Incenter Lender Services

Sara Parrish currently serves as President of CampusDoor and as Chief Operating Officer of CampusDoor's parent company, Incenter Lender Services. Sara is responsible for the growth and performance of the financial technology company, which has processed more than $37 billion in private student loan requests. Sara's area of focus include business development and strategy, forging and fostering client relationships, financial oversight, and product/program development.

Prior to joining CampusDoor in 2016, Sara worked in various operational and portfolio management roles at Pennsylvania Higher Education Assistances Agency (PHEAA). Her responsibilities included operations management within the American Education Services and FedLoan Servicing structures and relationship management for commercial portfolios. Before starting in the student loan industry 15 years ago, Sara worked in engineering business development and government services contracting. Sara earned her B.A. from Ursinus College and M.S. degree from Duquesne University.

CJ Powell | Director of Advocacy
National Association for College Admission Counseling

CJ Powell serves as the Director of Advocacy at the National Association for College Admission Counseling where he leads the advocacy efforts for the association's 26,000-plus membership on the state and federal level on all issues related to college access.

Most recently, he served as a Biden-Harris appointee at the U.S. Department of Education beginning as a special assistant to the Assistant Secretary for Postsecondary Education before his promotion to the Chief of Staff role in the same office. While at the Department, CJ worked on a wide range of topics including the Higher Education Emergency Relief Funds, student basic needs, college access programs, college completion programs, and diversity in higher education.

Prior to his federal service, CJ served as the inaugural higher education program analyst at The Leadership Conference on Civil and Human Rights and The Leadership Conference Education Fund. In this role, he led the higher education civil rights coalition, a table of more than 50 national civil rights and policy organizations and led the development of the first full higher education policy agenda from the civil rights community.

CJ began his career in education equity as a college adviser in the College Advising Corps, assisting students in rural North Carolina in planning their postsecondary lives. Following graduate school, CJ served as the founding director of college preparation for a new high school in Nashville, Tennessee. CJ earned a BA in religious studies from the University of North Carolina at Chapel Hill and an MSEd in higher education from the University of Pennsylvania's Graduate School of Education.

Alex Ricci | Vice President of Government Relations and Communications
Education Finance Council

Alex Ricci is Vice President of Government Affairs and Communications at Education Finance Council (EFC). In his role, Alex executes EFC's integrated media and public policy strategy to improve postsecondary education access and affordability. He works with a wide range of stakeholders in the federal agencies, U.S. Congress, state governments, and press to advance EFC's mission.

Alex came to EFC from the U.S. House Committee on Education and Labor. As a Speechwriter, Alex authored talking points advancing senior representatives' education and workforce development policy positions. Prior to that, he served as the Committee's higher education policy expert. Alex's bipartisan collaboration with the U.S. Department of Education and other House and Senate offices resulted in several laws improving students' lives. Alex earned his B.A. in Political Science from St. John's University in Minnesota.

Kenneth Roberts | Partner
Hawkins, Delafield and Wood LLP

Ken Roberts' advice to clients draws upon over 40 years of a diverse public finance practice involving multiple States and sectors. His work includes extensive experience with the authorization, documentation, funding and administration of state financing programs and with the development of related legislation, administrative regulations and industry standard practices. He has advised clients on issues ranging from initial program authorization and documentation to program restructuring and termination. His transactional law experience includes primary responsibility for over $12 billion of publicly marketed financings by public student loan programs in over twenty States. He has also assisted EFC, NCHER, and several municipal finance groups in numerous regulatory and legislative initiatives.

David S. Schwanke, CPA | Chief Financial Officer
Trellis Company

Dave Schwanke is Chief Financial Officer of Trellis Company, a nonprofit corporation and leading provider of financial education and contact center support services, where he oversees the company's finance and accounting operations. He also serves as Treasurer on the Education Finance Council Board of Directors.

Prior to joining Trellis Company in March 2022, Dave served as executive director of the Utah Higher Education Assistance Authority, where he oversaw the agency's financial operations for 27 years. He is a higher education finance veteran who is well-known and respected across the industry.

Prior to UHEAA, Dave served as a senior auditor for Deloitte. He holds a bachelors and master's degree in accounting from Utah State University and is a certified public accountant.

Doug Shapiro, Ph.D. | Vice President for Research and Executive Director of the Research Center

National Student Clearinghouse

Doug Shapiro, Ph.D., is Vice President for Research and Executive Director of the Research Center at the National Student Clearinghouse, where he works to advance student success by providing the education community with research, data and insights from the nation's largest student-level dataset of college enrollment and degree information. Since joining NSC in 2010, he has established critical new metrics and reports on student access, persistence, transfer and completion, and also developed research services to help high schools, states, and colleges to measure their students' educational outcomes.

Doug has been conducting research on higher education using multi-institution, student-level data, for over twenty years. He has been quoted in *The Chronicle of Higher Education*, *Inside Higher Ed*, *The New York Times*, *Wall Street Journal*, *Newsweek*, NPR, CBS, and *The Washington Post*. Prior to joining the Clearinghouse, he was the Director of Institutional Research at The New School, and before that, the Vice President for Research and Policy at the Minnesota Private College Council.

Doug has a B.A. in History from the University of Chicago, as well as an M.A. in Mathematics and a Ph.D. in Education, both from the University of Michigan.

Trey Simon | President and CEO

South Carolina Student Loan Corporation

Trey Simon serves as President and CEO of South Carolina Student Loan Corporation (SCSLC). His work is focused on providing programs of financial assistance to students to pursue their educational goals and become workforce-ready.

Before his current role, Trey served as the Chief Information Officer of SCSLC. Trey has been with SCSLC for over 30 Years, working in both Administration and Information Technology.

Trey received his B.S. in Management Science from the University of South Carolina's Darla Moore School of Business. He is the Board Chairman of the Education Finance Council Board of Directors, is on the South Carolina Independent Colleges and Universities Board of Trustees, the South Carolina Chamber of Commerce Board of Directors, and the University of South Carolina Business Partnership Foundation Board of Advisors.

Noel Simpson | Senior Director of Finance and Operations

Rhode Island Student Loan Authority

Noel Simpson is the Senior Director of Finance and Operations for the Rhode Island Student Loan Authority (RISLA). He has worked at RISLA for 31 years. He is responsible for customer relations, corporate compliance, and external communications for RISLA.

Prior to that, Noel worked for fifteen years as a finance and policy analyst for various state, local and not for profit agencies in New England. He has served four terms as a Board member and Officer for the Education Finance Council (EFC), serving most recently as EFC's Treasurer.

Noel is active in the local financial aid community and was the State Coordinator for Rhode Island's College Goal Sunday event for eight years. He currently serves as a Board Member and Treasurer for the Contemporary Theater Company, a community theater and performance arts center located in Wakefield, RI.

Noel is a CPA and has MS degrees from Bentley College, the University of New Hampshire, and a BS degree from the University of Rhode Island. In his spare time, he likes to travel with his wife Patti and visit their children Nicole and Mitch. Their most favorite travel destinations are Western Europe and the US National Parks.

Brendan Troy | Managing Director
BofA Securities, Inc.

Brendan Troy, Managing Director and Lead Municipal Underwriter at BofA Securities, has nearly 25 years of experience in municipal long-term underwriting and oversees the firm's municipal short-term desk. As BofA's primary underwriter for student loan backed bond issues since 2009, Brendan has a wealth of experience underwriting both fixed and floating rate securities, AMT, Non-AMT and taxable bonds, and transactions backed by FFELP and private education loans. In 2024, year-to-date, Brendan has priced nearly $45 billion of negotiated municipal bond transactions.

Brendan holds a B.A. from Vanderbilt University and a M.B.A. from New York University.

John F. (Jack) Wallace III | Director of Government and Lender Relations
Yrefy

Jack Wallace currently serves as a Director of Lender Relations for Yrefy, a Phoenix based company that specializes in refinancing late stage and defaulted Private Student Loans. He has over 40 years of experience in corporate, education, and housing finance and continues to work with clients and the financial community to develop debt and equity funding sources for new and existing asset classes and businesses.

As an investment banker, financial advisor, and corporate finance executive, he completed over $13 billion in financings. From 2016-18, he served as Senior Executive Vice President & COO of the Student Loan Assistance Corporation. In 2001, he joined NextStudent, Inc., a privately held education finance company and served as their Senior Executive Vice President of Finance. Prior to joining NextStudent, he was the Managing Director in charge of the Public Merchant Banking Department at Bank of Boston (now Bank of America). Before joining Bank of Boston, he was a founding Vice President in the Investment Banking Division of Chemical Securities, Inc., (now JP Morgan Chase Securities), and prior to going to Wall Street, Jack served as a Congressional Assistant to a Member of Congress from New York.

Jack received his Bachelor of Arts degree in Political Science (Public Administration) from Fordham University.

Tyler Walsh | Associate, Municipal Student Loan Finance Group
RBC Capital Markets

Tyler Walsh joined the New York office of RBC Capital Markets ("RBCCM" or "the Firm") in July of 2019 after completing a Municipal Finance summer internship in 2018. Since joining RBCCM he has worked solely in RBCCM's Municipal Finance Student Loan Group (the "Group"), where he has been directly involved in 47 different student loan financings totaling $9.6 billion in par amount. Tyler's current responsibilities include coordinating transaction logistics and internal compliance processes, analyst training, developing and reviewing transaction documents and investor marketing materials, collateral analysis, crafting comprehensive plans of finance, issuer and rating agency cash flow modeling, interfacing with investors and our Municipal, ABS and Short-Term underwriting desks, and assisting the Firm's clients with routine and ad hoc analyses. Tyler's loan portfolio, debt structuring and cash flow modeling experience encompasses the complete range of municipal, asset-backed, variable rate and warehouse facility structures, and includes serving as the structuring and cash flow modeling lead for $1.4 billion of senior or sole managed student loan financings.

Tyler graduated from Goizueta Business School of Emory University with a Bachelor of Business Administration in Finance and Real Estate, where he was also a 4- year member of the Men's Varsity Soccer Team. He currently holds FINRA Series 52, 63, 79, and SIE licenses.

Mark Weadick | Managing Director
S L Capital Strategies LLC

Mark Weadick has over 30 years of experience in student loan finance and specializes in providing independent financial advisory services to industry participants. Mark joined S L Capital Strategies (SLCS) in June 2008. Before joining SLCS, Mark was the co-head of Citigroup's Student Loan Investment Banking Group and has worked for both Citigroup (originally joining Smith Barney in 1996) and William R. Hough & Co.

Mark has completed numerous financing and strategic projects and transactions for clients. Currently, Mark is primarily advising clients on private loan and FFELP financings and restructurings, strategy and acquisitions, valuations, private loan tuition and refinancing programs, rating agency and guarantor matters, damages reports, and the administration of bond trusts.

Before becoming an investment banker in 1996, Mark served as the chief financial officer for Student Loan Funding Corporation in Cincinnati, OH. Mark has also worked as a certified public accountant for Arthur Andersen and as a corporate/securities lawyer for Taft Stettinius & Hollister. Mark was a founding board member of Education Finance Council in 1992 and served as its Treasurer and Vice Chairman.

Thomas Webb | Senior Vice President
Hilltop Securities, Inc.

Tim Webb has been in the securities industry for more than 30 years. Since 1989 he has focused his efforts almost exclusively on student loan finance. During that time has performed in the roles of underwriter, financial advisor, special consultant, and cash flow provider for state agencies, 501(c)(3) organizations, letter of credit providers, bond insurers, guaranty agencies, and trustees.

Since 2009, Tim's focus has been as a financial advisor to state agencies and not-for-profit student loan originators. Most recently he has developed methodologies to help issuers maximize the return on their bond proceeds to reduce the impact of certain rating agencies stresses. He currently works as financial advisor to state agency and 501(c)(3) private loan originators.

William Wozniak | Vice President of Communications and Student Services
INvestEd

Bill Wozniak has been helping Hoosier families, colleges, and high schools with financial aid initiatives since 2003. In his role as Vice President of Communications and Student Services, he manages INvestEd's financial aid advising effort consisting of resources and programming Bill played a significant role in identifying and creating. The INvestEd outreach team will conduct over 900 events this year covering all parts of Indiana and help more than 12,000 additional individuals with answers for their specific education funding questions. INvestEd's experts are utilized to assist Governor Holcomb's talent and workforce development objectives as the INvestEd team assists Hoosiers navigating Workforce Ready Grants, the Accelerate Indiana ISA, and other aid opportunities promoted by the Governor's Workforce Cabinet.

One of the nation's first college networks for a private student loan price transparency tool launched in 2009 and exists in Indiana today as a result of Bill's work. Over 35 colleges display the INvestEd Student Loan Marketplace to help students shop for student loan rates instead of ranges and make more informed choices. INvestEd has also built a financially sustainable nonprofit lending program offering unique, mission-driven tuition and refinance loan options that are competitive, innovative, and have the added benefit of the team of experts available for those with questions.

Bill continues to serve as a Co-Chair for ISFAA's College Goal Sunday as well as Counselor Workshop committees. He received the ISFAA Distinguished Service Award in 2013, the ISFAA President's Award in 2011, and New Professional Award in 2005. Bill has a Bachelor of Science degree in broadcast journalism from Syracuse University.

Bryndan Wright | Director of Government Affairs and Federal Contracts

North Texas Higher Education Authority, Inc. and Higher Education Servicing Corporate

Bryndan Wright is the Director of Government Affairs and Federal Contracts for Higher Education Servicing Corporation. In that capacity, he monitors federal and state action that could impact his company's organizational mission. Bryndan also leads the company's federal Direct Loan servicing subcontract.

Bryndan has worked as a public-school educator and administrator, has been a business owner and has worked in both state and federal government positions. He holds a Bachelor of Science degree from Liberty University, a Bachelor of Arts degree from the University of Texas at Arington and a Master of Public Administration from the University of Texas at Arlington.

ACKNOWLEDGMENTS

Thank you to the 2024 Conference Planning Committee for their time and contributions to the EFC Education Finance Conference program.

Leslie Birdow
inspireED

Ginny Burns
Knowledge Finance

John L. Culhane Jr.
Ballard Spahr LLP

William Lindsey
Pennsylvania Higher Education Assistance Agency

Sara Parrish
CampusDoor and Incenter Lender Services

Aaron Pisacane
Einstein Higher Edu Solutions

Kenneth Roberts
Hawkins, Delafield and Wood LLP

Noel Simpson
Rhode Island Student Loan Authority

Jeff Wagner
RBC Capital Markets

Mark Weadick
S L Capital Strategies LLC

William Wozniak
INvestEd

Gail daMota
President
gaild@efc.org

Meghan Lustig
Vice President of Operations and Development
meghanl@efc.org

Alex Ricci
Vice President of Government Affairs and Communications
alexr@efc.org

Kelsey Mason
Associate Director of Regulatory and Legislative Affairs
kelseym@efc.org

Kanishka Chauhan
Administrative Assistant
kanishkac@efc.org

853 New Jersey Ave SE | Suite 200 | Washington, DC 20003 | (202) 955-5510 | efc.org