

As of 7/25/2011

AICCCA 18th Annual Conference
Four Seasons Hotel
2800 Pennsylvania Avenue, N.W.
Washington, D.C. 20007

Call 202-944-9157 and ask for the "AICCCA" block of rooms
\$245 run of the house, until June 20, 2011 or block is full, whichever occurs first

TUESDAY, July 19, 2011

6:00 p.m. – 9:00 p.m. Board Meeting & Dinner, Bourbon Steak Restaurant

WEDNESDAY, July 20, 2011

7:00 a.m. - 1:00 p.m. Exhibitors Setup-Corcoran Ballroom

8:00 a.m. - 5:00 p.m. Registration-Corcoran Ballroom

8:30 a.m. - 12:45 p.m. Board of Directors meeting –Smithson Room

9:30 a.m. - 11:30 a.m. COA Workshop- Accreditation.....A Strategy for Obtaining *Credibility, Integrity, and Achievement*

[Brenda Hill](#), Director of Training Services

COA

New York, NY

As Organizational Leaders we are all faced with the challenges of developing strategies "to do more with less'or even to simply survive. COA Accreditation can send a message to funders and service recipients about the credibility of your organization. This workshop will provide an overview of the Council on Accreditation, its guidelines and the new Financial Education and Counseling Standards. The FEC standards emphasize counseling and education practices and deemphasizes debt management planning. Perhaps more importantly, the standards have been strengthened and moved into the 21st century with a new Core Concept on Housing Counseling and Education, if provided. This workshop will help participants consider a new approach to enhance organizational capacity.

1:00 p.m. – 5:00 p.m. AICCCA Members' Only Meeting –Corcoran Ballroom

6:00 p.m. – 7:00 p.m. Welcome Reception-Dunbarton Room

THURSDAY, July 21, 2011

GENERAL SESSIONS in Corcoran Ballroom

8:00 a.m. – 5:00 p.m. Registration-Corcoran Ballroom

8:00 a.m. – 5:00 p.m. Exhibitors Displays Open

8:00 a.m. – 9:00 a.m. Continental Breakfast

- 8:55 a.m. Welcoming Remarks**
David C. Jones, Ph.D., President
- 9:00 a.m. –9:30 a.m. View from the House Financial Services Committee**
[Rep. James McGovern \(D-3rd-MA\)](#)
U.S. House of Representatives
House Rules Committee
Washington, D.C.
- 9:30 a.m.-10:15 a.m. [The Future of Credit Counseling Industry State and Federal Regulation: A New Uniform Debt-Management Services Act, Other State Laws, and Federal Regulation](#)**
- [Jeffrey Tenenbaum, Esq.](#)**
Venable LLP
Washington, D.C.
- [Jonathan Pompan, Esq.](#)**
Venable LLP
Washington, D.C.

The new Federal Trade Commission debt relief amendments to the Telemarketing Sales Rule (“TSR”) have ushered in a new round of regulation for all in the credit counseling industry of critical importance. For example, it is expected that the UDMSA will be amended to conform to the FTC’s amendments to the TSR by the time the credit counseling industry marks the 6th anniversary of the of the model law for state legislatures on July 21, 2011. Most notably, the new model language will include an advance fee ban provision and several related changes. Further, state legislatures across the country are considering and, in some cases, passing amendments to their existing state debt adjusting laws to impose TSR-like restrictions on all providers of covered debt relief services, including debt management plans. And, on top of all this, also on July 21, the industry will officially gain a new federal regulator – the Consumer Financial Protection Bureau – which will have oversight, rulemaking and enforcement authority over credit counseling agencies, including using, if it so chooses, the TSR. All these changes and more will cause major changes for small and large agencies seeking to remain compliant, develop new products and services, including less-than-full balance DMPs (w/principal reduction), and remain focused on their missions of aiding consumers. This session will help your agency evaluate the current terrain and plan for the future. Join two of the industry's leading attorneys as they help update you on all of the latest developments and long-term trends on these topics, put it all into perspective, and answer your questions.

Supplemental Materials:

- [AICCCA Enacted State Legislation Report 7-2011](#)
- [AICCCA Pending State Legislation Report 7-2011](#)
- [AICCCA Federal Legislative Tracking Report 7-2011](#)

-prepared by Lisa Ide, Legislative Director, AICCCA

10:15 a.m.-10:30 a.m. Exhibitor Focus (5 Exhibitors, 3 minutes each)

10:30 a.m.-10:45 a.m. Break

10:45 a.m. – 11:15 a.m. [An Interview with a State Regulator](#)

[E. Ross White](#), Asst. Director, Div. of Consumer Affairs
TN Dept. of Commerce and Insurance
Interviewer, [Jonathan Pompan, Esq.](#)
Venable LLP
Washington, D.C.

11:15 a.m. – 11:30 a.m. Exhibitor Focus (5 Exhibitors, 3 minutes each)

11:45 a.m.-12:45 p.m. LUNCH – Seasons Restaurant (for all registered attendees)

11:15 a.m. – 1:00 p.m. CAB Meeting and Lunch-by invitation only, Smithson Room

1:00 p.m. – 2:30 p.m. A LOOK INTO THE FUTURE

Insightful predictions by some of the most visionary and respected leaders in our industry. Each will take a step into the unknown territory of the near-term future in specific areas with the intent of helping all of us prepare for what may be coming. You may agree or not but one thing is sure, these views will be provocative and could just be a snapshot of things to come. The areas for discussion are 1) LEGISLATIVE AND REGULATORY, 2) ECONOMIC AND PRODUCT DEVELOPMENT, 3) INTERNAL SYSTEMS AND PEOPLE, and 4) COMPETITION AND COOPERATION.

These panelists will each present a vision of what we should expect to see in each of these four specific areas of credit counseling agency operational concern. Each panelist has been asked to tell you the unvarnished truth about how they see the future unfolding over the next few years. There has been no censoring, editing, or restrictions placed on these presentations. You will hear each one “tell it like it is” in their own personal and unique style and view of the future.

[LEGISLATIVE AND REGULATORY](#) – [Christopher Viale](#), Cambridge Credit Counseling

ECONOMIC AND PRODUCT DEVELOPMENT – [Ivan Hand](#), Money Management International

INTERNAL SYSTEMS AND PEOPLE – [John Fisher](#), Take Charge America

[COMPETITION AND COOPERATION](#) - [Joel Greenberg](#), Novadebt

2:30 p.m. – 2:45 p.m. BREAK

2:45 p.m. – 3:30 p.m. IRS Update

[Ellen Berick](#), Senior Tax Law Specialist in Rulings and Agreements
Exempt Organizations, Technical

**PLEASE NOTE, AT THE REQUEST OF THE CREDITORS WE ASK THAT ONLY NON-PROFIT CREDIT
COUNSELING AGENCIES ATTEND THE CREDITOR BREAKOUT SESSIONS**

**Creditors participating in Thursday sessions (HSBC, Amex and BofA):
(Smithson, Algonquin and Douglass)**

3:35 p.m.-4:05 p.m. Creditor Breakout 1-Rooms to be assigned

4:10 p.m.-4:40 p.m. Creditor Breakout 2-Rooms to be assigned

4:45p.m.-5:15 p.m. Creditor Breakout 3-Rooms to be assigned

5:45 p.m.-6:40 p.m. Reception with heavy hors d'oeuvres

6:45 p.m.-7:30 p.m. Performance by the Capitol Steps

The Capitol Steps began as a group of Senate staffers who set out to satirize the very people and places that employed them. The group was born in December, 1981 when some staffers for Senator Charles Percy were planning entertainment for a Christmas party. Their first idea was to stage a nativity play, but in the whole Congress they couldn't find three wise men or a virgin. So, they decided to dig into the headlines of the day, and they created song parodies & skits which conveyed a special brand of satirical humor.

7:30 p.m. Dinner on your own in beautiful, historic Georgetown

FRIDAY, July 22, 2011

8:00 a.m. – 9:00 a.m. Continental Breakfast –Corcoran Ballroom

8:30 a.m. – 9:00 a.m. Exhibitor's Prize Giveaways (During Breakfast)-Corcoran Ballroom
Attendees must be present to win any prizes/awards by Exhibitors.

9:00 a.m.-9:45 a.m. The Past, Present and Future of the Consumer Financial Protection Bureau
[Travis Plunkett](#), Legislative Director
Consumer Federation of America
Washington, D.C.

9:45 a.m.-10:15 a.m. The Shifting Legislative and Regulatory Environment: What Does it Mean for the Credit Counseling Industry?

[Michael Flood, Esq.](#)

FED, LLC
Washington, D.C.

[Philip Corwin, Esq.](#)

VirtualLaw LLP
Washington, D.C.

10:15 a.m.-10:30 a.m. Break

10:30 a.m.-11:15 a.m. [Jay McCarthy](#)
Liberty Square Group
Washington, D.C.

11:15 a.m.

AICCCA Conference Adjourned

SAVE THE DATES!

January 17-20, 2012

19th Mid-Winter Conference

Hotel Valley Ho

6850 E. Main Street

Scottsdale, AZ 85251

Reduced Room Rate of \$194, in beautiful,
historic, downtown Scottsdale!

July 17-20, 2012

19th Annual Conference

The Four Seasons Hotel, Washington, D.C.

D.C.'s only 4 star, 5 diamond hotel

January 22-23, 2013

20th Annual Conference

SandPearl Resort

Clearwater Beach, FL