



November 30 and December 1 • Washington Plaza Hotel • 10 Thomas Circle, NW

General Sessions

How Lower-Income Households Use Financial Services

While more than 90 percent of households have a bank account, many lower-income consumers are without savings and rely on high-cost loans to cover expenses. In a dynamic financial services marketplace with prepaid cards and electronic banking, how do these households use financial services?

The Future of Payday Lending

The Military Lending Act has prohibited payday lending to military personnel. Fifteen states and the District of Columbia prohibit payday lending and the Consumer Financial Protection Bureau has finalized a payday lending rule. Yet most states permit payday lending, and there is still consumer demand for these loans, which total some \$50 billion annually nationwide. What is the future of this controversial lending?

Uncovering Student Loan Scandals

Over the last five years, the public has quickly learned about troubles in the trillion-dollar student loan market. What has been the role of investigative journalism in uncovering these troubles and has this led to policy change?

Debt Buyers and Debt Collection

The most frequent complaint to the Consumer Financial Protection Bureau involves debt collection. The Federal Trade Commission has issued a critical report on the practice of companies that buy up consumer debt then try to collect it. How can debt collector compliance with the law be assured? Does the law need to be improved?

Mortgage Finance After Fannie and Freddie

For nearly a decade, Fannie Mae and Freddie Mac have been run by the federal government. Several proposals are being considered to largely privatize their functions. How would these proposals affect homebuyers and taxpayers? What are the political prospects for these proposals? And how is federal conservatorship affecting consumers?

Credit Scoring Models and Credit Availability

Credit scoring models developed primarily by FICO and VantageScore strongly influence the availability and cost of consumer and mortgage credit. But many models currently used by lenders do not score tens of millions of consumers. What proposals have been made and tested to assign credit scores to more consumers? Should Fannie Mae and Freddie Mac reconsider their use of credit models?

The Potential for Employers to Facilitate Non-Retirement Saving

The savings community is focusing much attention on the ability and willingness of employers to facilitate non-retirement saving. What innovative efforts are being made by employers, often in partnership with nonprofits? What are the potential benefits and limitations of these programs?

Can Fintech Promote More Effective Personal Saving?

Digital tools have changed both the way people manage their money and make personal financial decisions. What role can mobile applications play in helping people save more effectively, and how can technology be used to support them?

The Fiduciary Rule and Innovations in the Delivery of Investment Advice

The future of the Department of Labor's fiduciary rule is in some doubt. Yet, the rule has stimulated innovations, including "clean shares" and new uses of technology. What are the implications of these innovations for investors? How will those selling securities respond?

Helping Lower-Income Consumers Afford State-Mandated Auto Insurance

All states except New Hampshire require drivers to carry liability insurance. Yet that insurance, with premiums that can exceed \$2,000 for good drivers in some areas, is often difficult to afford. What efforts are being made to help lower-income households afford this mandated insurance so they can legally drive? Can programs be designed that are affordable both to drivers and taxpayers?

Growing Auto Insurer Use of Telematics and Its Implications for Consumers

Increasingly, auto insurers are introducing telematics – systems that record driving habits such as speed and braking – as insurance options. What are the implications of these systems for policy pricing, auto safety, and privacy? How should they be regulated?

Effective Financial Education for Adults

Government, nonprofit, and business groups support extensive efforts to educate adult consumers about money management, payment, credit, and savings. What is the most useful type of financial education content, and how can this content be delivered most effectively to positively influence consumer behavior? Are there model programs that research has shown are especially cost-effective?

For more information visit www.consumerfed.org/cfa_events/financial-services-conference/