



CFA'S 28TH ANNUAL Financial Services Conference

CFPB Consumer Protection Priorities

In the near future, the Consumer Financial Protection Bureau will issue new rules for payday loans, prepaid cards, debt collectors, and other products and practices. How have new research and recent enforcement actions informed the Bureau's priorities?

Can New Types of Online Lending Lower Prices and Improve Consumer Choice?

Peer-to-peer and other online lenders are seeking to compete with banks, payday lenders, and other lenders by using new data and underwriting techniques. Do these new credit products offer consumers high quality, lower-cost options? Do they encourage increases in unsustainable debt? How should these products be regulated?

The Consumer Impact of New Military Financial Protections

Changes to the Military Lending Act and new Defense Department policies place new limits on interest charges and the use of arbitration agreements, joining recent restrictions on accessing military pay for certain credit contracts. How will these changes affect the credit products available to servicemembers?

Are Student Loan Borrowing and Servicing in Need of Reform?

More than 40 million borrowers owe more than \$1.2 trillion in student loan debt. To what extent are these loans unsustainable or even abusive? Do servicing practices exacerbate payment challenges? Are new public policies needed to address these issues?

Recent and Needed Improvements in Credit Report Accuracy

The information in credit reports increasingly affects the availability and cost not only of credit but also of other services, ranging from utilities to insurance. Yet despite recent commitments by credit bureaus to state attorneys-general, regulators continue to receive many consumer complaints about access, accuracy, and correction of these reports. Are additional reforms needed?

Deferred or Denied? Homeownership Trends, Threats, and Opportunities

Homeownership rates overall have recently dropped to levels not seen since the mid-1960s, and the rates remain significantly lower for African Americans and Hispanics than for White households. Stagnant incomes and student loan debt help explain some of this decline, especially for first-time homebuyers. Mortgage costs have increased and terms have tightened. What are the prospects for more affordable and accessible credit, and what specific reforms can consumers advocate to change these trends?

Policy Solutions to Ease the Rental Housing Crisis

Renters today face unprecedented pressure as rents have escalated, vacancies have declined, and demand for rental housing has increased with newly formed households and former homeowners competing for limited available rental homes. What mix of policies can help ease this pressure, and what opportunities are there to influence national, state and local actions to help?

How the Technological Transformation of Securities Markets Affects Investors

Computers and the Internet continue to transform how securities markets function and affect investors, including how they access information, get advice, and buy and sell products. To what extent do these technology-driven changes, including robo-advisors and high-speed trading, benefit or threaten investors? How should regulators respond?

Can Digital Savings Products Help Consumers Accumulate Wealth?

IT companies, as well as financial institutions, are offering new digital savings products, including Hello Wallet, Piggy Mojo, Banking Up, Saving Up, and SERVE. Whom are these products intended for and who purchases them? Are these products helpful to consumers as they try to build short-term and long-term savings? Should government and nonprofits encourage their use by consumers?

How the Growing Use of Non-Driving Factors in Auto Insurance Pricing Affects Consumers

All states but New Hampshire require drivers to carry liability insurance. Yet, advocates and an increasing number of state regulators are questioning growing insurer use of socio-economic factors and purchase behavior in their pricing of this insurance, in part because of disparate impacts on lower-income and minority drivers. How should state regulators and the Federal Insurance Office respond to these changes?