

Americans for Financial Reform
@RealBankReform

Panelists

Jenn Jones, Chief of Membership and Policy
National Community Reinvestment Coalition
@NCRC

Tony Goodman, Chief of Staff
Office of DC Council Member David Grosso
@TonyTGoodman

Stephanie Martz, Senior VP and General Counsel
National Retail Federation
@NRFNews

Brian Peters, Executive Director
Financial Innovation Now
@FIN_Now

11:30am

Life Cycle of Student Loan Debt: Toward Meaningful Consumer Protection (*Capital C/D*)

**Introduction &
Moderator**

Rachel Weintraub, Legislative Director and General Counsel
Consumer Federation of America
@consumerfed

Speaker

Seth Frotman, Former Private Education Loan Ombudsman
Consumer Financial Protection Bureau
@sethfrotman

Panelists

Martha Fulford, Senior Counsel
National Student Legal Defense Network
@StudentLegalNet

Toby Merrill, Director, Harvard Legal Services Center Project on Predatory Student
Lending
Harvard Law School
@EdDebtJustice

Anna Schwartz, General Counsel
Scratch
@theannaschwartz

12:30pm

Luncheon (*Capital A/B*)

1:30pm

Luncheon Keynote (*Capital A/B*)

Introduction

Ed Mierzwinski, Consumer Program Director and Senior Fellow
U.S. PIRG
@uspirg

Speaker

Deepak Gupta, Founding Principal, Gupta Wessler PLLC

Former Senior Counsel, Consumer Financial Protection Bureau
@deepakguptalaw

CONCURRENT SESSIONS

2:00pm **Criminalizing Debt (*Capital C*)**

Moderator Christopher Peterson, Director of Financial Services and Senior Fellow
Consumer Federation of America
@consumerfed

Panelists Robyn Dorsey, Policy Research & Reinvestment Manager
Maryland Consumer Rights Coalition
@mdconsumers

Quisha Mallette, Community Advocate
Reinvestment Partners
@ReinvestPartner

Stacey Tutt, Visiting Clinical Professor of Law
University of California Irvine
@UCILaw

2:00pm **Retail Investor Disclosures: Making Them Work (*Washingtonian Boardroom*)**

Moderator Barbara Roper, Director of Investor Protection
Consumer Federation of America
@consumerfed

Panelists Cristina Martin-Firvida, Director, Financial Security and Consumer Affairs
AARP
@AARP

Kevin Carroll, Managing Director and Associate General Counsel
SIFMA
@SIFMA

Jennifer Porter, Branch Chief, Division of Investment Management
U.S. Securities and Exchange Commission
@SEC_News

2:00pm **America Saves: Innovations in the Workplace to Facilitate Emergency Savings (*Capital D*)**

Moderator Carolyn Pemberton, America Saves Senior Program Manager
Consumer Federation of America
@America Saves @consumerfed

Panelists Amelia O'Rourke-Owens, America Saves Director of Youth Financial Capability
Consumer Federation of America
@ameliadoubleo @America Saves @consumerfed

David John, Senior Strategic Policy Advisor
AARP Public Policy Institute
@dcjretiresecure

Diana Rucci, Director - Product Development
Prudential Retirement Services
@Prudential

3:15pm **Break**

CONCURRENT SESSIONS

3:30pm **Insurance Regulation in America: The Good, the Bad, and the Ugly (*Capital C*)**

Moderator Marceline White, Executive Director
Maryland Consumer Rights Coalition
@mdconsumers

Panelists Birny Birnbaum, Director
Center for Economic Justice

Daniel Schwarcz, Professor of Law
University of Minnesota
@Dschwarcz

Ethan Sonnichsen, Managing Director of Government Relations
National Association of Insurance Commissioners
@NAIC_News

Sean Kevelighan, President and Chief Executive Officer
Insurance Information Institute
@iiiorg

3:30pm **Fintech and Traditional Banks – Preserving Consumer Protections in Our Financial Future (*Capital D*)**

Moderator Christopher Peterson, Director of Financial Services and Senior Fellow
Consumer Federation of America
@consumerfed

Panelists Cornelius Hurley, Executive Director
Online Lending Policy Institute
@OLPI_Staff

Christina Tetreault, Senior Staff Attorney
Consumer Reports Advocacy
@ConsumersUnion

Ramon Gomez, Executive Director, Office of Regulatory Affairs
JPMorgan Chase & Co.

- 4:30pm** **Congressional Keynote (*Capital A/B*)**
- Introducer** Rachel Weintraub, Legislative Director and General Counsel
Consumer Federation of America
@consumerfed
- Speaker** Congressman Al Green
U.S. House of Representatives
@RepAlGreen
- 5:00pm** **Reception Sponsored by America Saves (*Finn & Porter Atrium – First Floor*)**

Friday November 30

- 8:00am** **Breakfast Dialogue: Consumer Financial Protection on the State Level (*Capital C/D*)**
- Moderator** Ed Mierzwinski, Consumer Program Director and Senior Fellow
U.S. PIRG
@uspirg
- Panelists** Brent Adams, Senior Vice President of Policy and Communication
Woodstock Institute
@WoodstockInst
- Kalitha Williams, Project Director
Policy Matters Ohio
@PolicyMattersOH
- Katie Sutton, Director
Montana Organizing Project
@MTOrgProject
- 9:00am** **Keynote (*Capital C/D*)**
- Introduction** Barbara Roper, Director of Investor Protection
Consumer Federation of America
@consumerfed
- Speaker** Gary Gensler, Senior Lecturer
MIT Sloan School of Management
Former CFTC Commissioner
@MITSloan
- 9:30am** **Fintech: What Does it Mean for Consumers? (*Capital C/D*)**
- Moderator** Jo Ann Barefoot, CEO
Barefoot Innovation Group
@JoAnnBarefoot
- Panelists** Lauren Saunders, Associate Director

National Consumer Law Center
@NCLC4consumers

Elizabeth Kelly, SVP of Operations
United Income
@unitedincome

Greg Sager, Associate General Counsel
LendUp
@LendUpCredit

10:30am

Can America Keep Up with Rising Housing Needs? (*Capital C/D*)

Moderator

Alanna McCargo, Vice President, Housing Finance Policy
Urban Institute
@urbaninstitute

Panelists

Rob Dietz, SVP and Chief Economist
National Association of Home Builders
@NAHBhome

Doug Bibby, President and CEO
National Multifamily Housing Council
@ApartmentWire

Elizabeth Kneebone, Research Director, Turner Center for Housing Innovation
UC Berkeley
@ekneebone

Marisa Calderon, Executive Director
National Association of Hispanic Real Estate Professionals
@NAHREP

11:30am

Why do People Make the Financial Decisions They Make? (*Capital C/D*)

Moderator

Jack Gillis, Executive Director
Consumer Federation of America
@consumerfed

Panelists

Vanessa Perry, Associate Dean for Faculty
Chair, Department of Marketing
Professor of Marketing, Strategic Management and Public Policy
GWU School of Business
@gwbusiness

Roberta Baskin, Trustee
FoolProof
@baskinr

Michelle Singletary, Author
Nationally Syndicated Columnist, *The Washington Post*

@SingletaryM

Tom Conlon, Head of Client Relations
Betterment
@Betterment

12:30pm

Adjourn