

# Association of Independent Consumer Credit Counseling Agencies 12th Annual Conference Schedule of Events

July 14–16, 2005

Hotel Washington • Washington, DC

(Reservations: Call 800-424-9540 or Reservations may be made on the web at [www.hotelwashington.com](http://www.hotelwashington.com) using the group booking ID #24141)

## Wednesday, July 13, 2005

4:00 – 11:00 p.m.

### Exhibitor Setup

Ballroom

(Must setup during this time only)

## Thursday, July 14, 2005

### Hotel Washington

515 Pennsylvania Ave., N.W.  
Washington, D.C. 20004

**Pre-Session Location:** Ballroom

8:30 - 5:00 p.m.

### Registration

9:00 - 10:30 a.m.

### Public Relations Workshop Dealing With the Media in Tumultuous Times

Ken Scott,

*Ken Scott Communications, Inc.*

Between the suit brought against Ameridebt and the IRS audits of approximately 60 credit counseling agencies the industry has and will continue to face difficult times in the public media. Add the new Bankruptcy Reform law to the mix and many CCA executives may feel like hiding from the always-probing media...Not necessarily a good reaction. Learn how to say what you need to answer heard questions without negatively impacting your organization.

(\$50 non-members; \$35 AICCCA & NFCC members)

10:30 - 12:00 p.m.

### BVQI - Achieve Optimum System Performance Workshop

Come join the Quality Assistance Team and BVQI for an in depth look at measuring, monitoring and analysis. These three areas are key to determining the effectiveness of your system. We will discuss several ways to ensure you are reviewing the areas that will bring the best results, different ways to measure and monitor and tying goals and objectives into your system reviews. This is a "must attend" workshop that will provide valuable information for achieving optimum system performance – Don't miss it!

(\$75 nonmembers; AICCCA & NFCC members no fee)

Gina McCullough

*Director Quality Assurance  
Novadebt Consumer Credit  
Counseling*

Don Burdick

*Director Business Development  
BVQI-NA*

1:00 - 5:00 p.m.

### Members' Only Meeting

- Elections
- Members' Agenda

5:00 p.m. - 7:00 p.m.

### Welcoming Reception

Parkview Room

## Friday, July 15, 2005

**General Session location:** Ballroom

**Exhibitors:** Ballroom

8:00 - 9:00 a.m.

### Continental Breakfast

Ballroom – Exhibitor area

9:00 - 9:05 a.m.

### Welcoming Remarks

David C. Jones, Ph.D.  
*AICCCA President*

9:05 - 9:30 a.m.

### Premier & Associate Sponsors Comments

9:30 - 10:15 a.m.

### Credit Counseling Under the Bankruptcy Reform Act

Mark A. Neal

*Assistant U.S. Trustee  
(Baltimore, Maryland)*

*Executive Office of the U.S. Trustee  
U.S. Department of Justice  
Washington, D.C.*

The Bankruptcy Reform legislation has been signed by the President [P.L. 108-9] and will become effective, for the most part, on October 17, 2005. We are looking forward to learning more about the Consumer Credit Counseling provision in the bill requiring debtors wishing to file for bankruptcy to first visit a consumer credit counselor. The EOUST will set guidelines of what qualifications an agency must have in order to be placed on the Dept. of Justice's list of certified agencies. Mr. Neal and his group have the charge of guiding us through that process. He will provide guidance and answer questions about how agencies can best participate in this important consumer initiative.

10:15 - 11:00 a.m.

**BREAK:** Ballroom - Exhibitor area

11:00 - 12:00 p.m.

### States Allowing For-Profit Credit Counseling Agencies

A discussion of counseling and why states permitted For-Profit consumer credit counseling agencies

Steven Sakamoto-Wengel

*Assistant Attorney General and  
Deputy Chief  
Consumer Protection Division  
State of Maryland*

Deanne Loonin

*Attorney  
National Consumer Law Center  
Boston, Massachusetts*

Tiff Worley

*Trustee  
Auriton Solutions  
St. Paul, Minnesota*

12:00 - 1:00 p.m.

### Grand Lunch

Washington Room – Roof Top

# Save the Date - 2006 AICCCA 13th Annual Mid-Winter Conference



January 11-13, 2006 • San Antonio, TX

## Friday, July 15, 2005 (continued)

1:00 - 2:00 p.m.

### **Ensuring Consumer Protections Under the New Bankruptcy Law**

Travis Plunkett  
*Legislative Director  
Consumer Federation of America  
Washington, D.C.*

Mr. Plunkett will review the credit counseling provisions in the new Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. He will provide the insight of the CFA about how best to protect the rights of consumers as credit counseling agencies assume their responsibilities under the new law. Learn what to expect when the law takes effect in October from a consumer's point of view. This session will help all participating agencies be ready to deal with consumers who have begun the bankruptcy process but may be unsure about what all of their options are.

2:00 - 3:00 p.m.

### **Creditors' Panel Discussion To include: Discover • MBNA • Capital One • American Express**

**BREAK:** Ballroom - Exhibitor area

3:00 - 3:30 p.m.

3:30 - 4:45 p.m.

### **TransUnion "Needs Based Debt Management Score" Model**

Kevin Derbyshire  
*Business Consultant  
Debt Management Solutions  
TransUnion Credit Bureau  
Atlanta, Georgia*

Creditors reducing fair share payment and pressure to manage operating expenses are two of the big issues facing the credit counseling industry today. Therefore, TransUnion developed solutions to help credit counselors address these challenges. The Needs Based Debt Management Model is an industry first; a score that identifies a counseling customer's risk at the time of the counseling session. This session will discuss the score's development and how it can help you understand which action (Budget counseling vs. DMP, etc.) is appropriate for each customer and provide insight as to how to deal with customers early. In addition, insight will be provided on work that is currently underway with a number of lenders to study the potential for the score's use in assigning concession levels.

4:45 - 5:30 p.m.

### **North Carolina Means Business on Ethical Counseling Agencies**

Philip Lehman  
*Assistant Attorney General  
Consumer Affairs Division  
State of North Carolina*

Philip Lehman is a North Carolina Assistant Attorney General who has worked closely with the industry to craft meaningful debt adjustment legislation for the state. The North Carolina Attorney General has a stringent policy dealing with credit counseling agencies that abuse consumer trusts. Mr. Lehman will reflect on recent cases of interest.

5:30 - 7:00 p.m.

### **Networking Reception**

*Parkview Room  
(Fee \$45.00 per person)*

## Saturday, July 16, 2005

8:00 - 9:00 a.m.

### **Continental Breakfast** *Ballroom - Exhibitor area*

9:00 - 9:45 a.m.

### **Internal Revenue Service and Credit Counseling Agencies**

The IRS is reviewing and auditing counseling agencies around the country. Soon we will know what affect the audits will take in locating agencies that don't qualify as non-profit. Hear how the IRS will handle this new policy.

Debra Kawecki  
*Senior Attorney  
Internal Revenue Service  
Washington, D.C.*

9:45 - 10:15 a.m.

**BREAK:** Ballroom - Exhibitor area

10:15 - 12:00 p.m.

### **Bankruptcy Reform Workshop Nuts and Bolts of Bankruptcy Reform and Counseling Agencies**

The Nuts and Bolts of what a Consumer Credit Counseling Agency will be required to do as a result of the Bankruptcy Reform Act.

David C. Jones, Ph.D.  
*President*

Tiff Worley  
*Trustee*

Philip Corwin  
*Creditor Representative*

## Hotel Washington

15th & Pennsylvania Ave., N.W.  
Washington, D.C. 20004

**Reservations:** Call 800-424-9540 or web registration:  
[www.hotelwashington.com](http://www.hotelwashington.com), group booking ID#24141  
**Reduced room rates expire on June 13, 2005 or  
when the block of rooms are filled.**

Since 1918, the historic Hotel Washington was destined to be a landmark. Its proximity to the White House and other institutions in the heart of our nation's capital lent an obvious aura of glamour, but just as important was the particular care which attended every detail of its construction. Designed by noted New York architects of John Carrere and Thomas Hastings, the building was created in the European style inspired by Italian Renaissance forms.

**Premier Sponsor**

**MasterCard**  
**RPPS.**

# AICCCA 12TH ANNUAL CONFERENCE

12th Annual Conference  
July 14-16, 2005

Hotel Washington  
515 15th Street, N.W., Washington, DC 20004

Reservations  
800-424-9540 Group Booking ID#24141

Name: \_\_\_\_\_

Name to appear on name tag: \_\_\_\_\_

Firm (to appear on name tag): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ ZIP: \_\_\_\_\_

E-mail: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

## Registration REFUND POLICY: No refunds after July 1, 2005 AICCCA Annual Conference July 14-16, 2005

Expect to receive a confirmation of your registration via fax or email within two weeks of receipt.  
Please call 703-934-6118 if you do not receive a confirmation.

### AICCCA Members:

July 14 9:00-10:30 a.m., Ken Scott Public Relations Seminar \$ 35 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 10:30-12:00 p.m., BVQi & Quality Team Management Reviews Presentation \$ 0 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 1:00-7:00 p.m., July 15 8-5:30 p.m., July 16 8-12:00 (**BEFORE** June 15) \$ 295 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 1:00-7:00 p.m., July 15 8-5:30 p.m., July 16 8-12:00 (**AFTER** June 15) \$ 350 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 15 5:30-7:00 p.m., Networking Reception \$ 45 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

### NFCC Members:

July 14 9:00-10:30 a.m., Ken Scott Public Relations Seminar \$ 35 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 10:30-12:00 p.m., BVQi & Quality Team Management Reviews Presentation \$ 0 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 5:00-7:00 p.m., July 15 8-5:30 p.m., July 16 8-12:00 (**BEFORE** June 15) \$ 495 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 5:00-7:00 p.m., July 15 8-5:30 p.m., July 16 8-12:00 (**AFTER** June 15) \$ 550 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 15 5:30-7:00 p.m., Networking Reception \$ 45 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

### Non-Members:

July 14 9:00-10:30 a.m., Ken Scott Public Relations Seminar \$ 50 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 10:30-12:00 p.m., BVQi & Quality Team Management Reviews Presentation \$ 75 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 5:00-7:00 p.m., July 15 8-5:30 p.m., July 16 8-12:00 (**BEFORE** June 15) \$ 595 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 14 5:00-7:00 p.m., July 15 8-5:30 p.m., July 16 8-12:00 (**AFTER** June 15) \$ 650 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

July 15 5:30-7:00 p.m., Networking Reception \$ 45 x \_\_\_\_\_ per person=\$ \_\_\_\_\_

**TOTAL PAYABLE TO AICCCA: \$ \_\_\_\_\_**

**Fax Back to: 703-802-0207**

**Mail to: AICCCA Headquarters**

**Make checks payable to: AICCCA.**

PMB 626, 11350 Random Hills Road, Suite 800 • Fairfax, VA 22030  
Phone: 703-934-6118 • Fax: 703-802-0207 • Email: [assoc@aiccca.org](mailto:assoc@aiccca.org)

Charge My Credit Card:         Check Enclosed: \$ \_\_\_\_\_

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Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

**Hotel Information:** Single/Double: Reduced room rate of \$165 Single/Double.

**Hotel Reservations:** To make hotel reservations call: 800-424-9540 or web registration: [www.hotelwashington.com](http://www.hotelwashington.com) use group booking ID #24141  
**Reduced room rate expires on June 13, 2005**  
**AND SUBJECT TO SPACE AVAILABILITY.**

**AICCCA National Headquarters**  
PMB 626, 11350 Random Hills Road  
Suite 800  
Fairfax, Virginia 22030

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