

13th Annual Mid-Winter Conference

January 11-13, 2006 | San Antonio, Texas

Tuesday, January 10, 2006

12:00 - 9:00 p.m. **Exhibitor setup**
Fiesta Pavilion

Wednesday, January 11, 2006

Pre-Session Location: *Fiesta Pavilion*

Exhibitor Hall: *Fiesta Pavilion*

Registration Desk: *Fiesta Pavilion Foyer*

8:00 - 5:00 p.m.

Registration

9:00 - 10:30 a.m.

Four Score and Seven Sound Bytes Ago Public Relations Workshop

Ken Scott
Ken Scott Communications, Inc.
Houston, Texas

Learn how to communicate what you want with the media using precise, short answers; known in the communication biz as sound bytes. Everyone that deals with the media should be able to tell their agency's story in three or four short sound bytes. You'll learn how to boil down a 10-minute message to an effective 10-second sound byte.

10:30 - 12:00 p.m.

Quality Assistance Team and BVQi present – “Understanding and Complying with the Counseling Standards of the AICCCA Code of Practice”

Gina McCullough
Director Quality Assurance
Novadebt Consumer Credit Counseling
Freehold, New Jersey

Don Burdick
Director Business Development
BVQI-NA, Jamestown, New York
(\$75 nonmembers; AICCCA & NFCC members no fee)

The Quality Assistance Team and BVQi will be conducting their break-out session on the AICCCA Code of Practice Counseling Standards. Come join us for an informative discussion on counseling compliance to the Code of Practice. This workshop is good for those in all phases of the accreditation process — beginner to expert. We look forward to seeing you there.

1:00 - 4:00 p.m.

Members' Only Meeting
Fiesta Pavilion

4:00 - 5:00 p.m.

Creditors' Discussion Panel
Fiesta Pavilion
Open to all attendees

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

Welcoming Reception
San Antonio Ballroom

Thursday, January 12, 2006

General Session location: *Fiesta Pavilion*

Exhibitor Hall: *Fiesta Pavilion*

Registration: *8:00 a.m. – 5:00 p.m. Fiesta Pavilion Foyer*

8:00 - 9:00 a.m.

Continental Breakfast
Fiesta Pavilion Foyer

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 - 10:30 a.m.

Chapter 13 and Credit Counseling Under BAPCPA

Henry (Hank) E. Hildebrand, III
Legislative Chair
National Association of Chapter 13 Trustees (NACTT)
Nashville, Tennessee

Chapter 13 and Credit Counseling Under BAPCPA. Henry E. Hildebrand, III, Legislative Chair of the National Association of Chapter 13 Trustees, will discuss the Chapter 13 and credit counseling provisions of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

10:30 - 11:00 a.m.

BREAK *Fiesta Pavilion Foyer*

11:00 - 12:00 p.m.

Consumer Debtors Attorneys & Consumer Credit Counselors – “Can't We Just Get Along?”

Bradford W. Botes, *Board of Director*
National Association of Consumer Bankruptcy Attorneys (NACBA)
Birmingham, Alabama

Brad Botes, a debtor's bankruptcy attorney and member of the board of directors of the National Association of Consumer Bankruptcy Attorneys (NACBA), will share his views concerning the new bankruptcy law and its implementation to date. Brad will concentrate on the relationship between debtor's attorneys and credit counselors and the ways that we can work together to assist consumers who in his opinion are facing a financial “perfect storm” resulting from higher credit card payments, rising fuel costs and higher interest rates.

12:00 - 1:00 p.m.

Lunch
Executive Salon 2

1:15 - 2:15 p.m.

The Rapidly Changing Legal Landscape: What Every CCA Needs to Know

Jeffrey Tenebaum, *Attorney at Law*
Venable LLP
Washington, D.C.

From the IRS announcing it is revoking the tax exemption of half of the industry and developing new guidelines for tax-exempt CCAs, to new bankruptcy counseling standards that remain a work in progress, to state laws that seem to change on a monthly basis, and state regulators as aggressive as ever, the legal landscape in the credit counseling industry is a rapidly changing picture, and staying on top of it all is like trying to hit a moving target. Join one of the industry's leading attorneys, Jeff Tenebaum of Venable LLP, as he breaks it all down, helps you navigate the legal pot-holes facing us all, and provides you with the information you need to make the key decisions for your CCA at this critical juncture in our industry. Don't miss this opportunity to hear from an attorney who has literally been at the center of the storm.

(Continued on next page)

Thursday, January 12, 2006 (Cont.)

2:15 - 2:45 p.m.

BREAK

Fiesta Pavilion Foyer

2:45 - 3:45 p.m.

EOUST Update

Henry Hobbs, *Assistant U.S. Trustee
Executive Office for
United States Trustee
U.S. Department of Justice
Washington, D.C.*

Mr. Hobbs representing the Executive Office for U.S. Trustees, U.S. Justice Department division responsible for administration of bankruptcy cases will provide an update regarding actions taken by the EOUST to implement the new bankruptcy reform legislation. He is charged with issuing guidelines for the approval of entities to provide the credit counseling and financial education mandated for consumer debtors under the law. Also, the EOUST has taken actions affecting such areas as application of the "needs test" to individual debtors and implementation of expedited reorganization procedures for small business bankruptcies.

3:45 - 4:15 p.m.

Counselor Certification Update

Sharon A. Burns, Ph.D., CPA
*Executive Director
Association for Financial
Counseling
and Planning Education (AFCPE)*

AFCPE is a non-profit professional organization created to promote the education and training of the professional in financial management. Certified individuals must meet education, experience and ethical requirements. In addition, continuing education is required to maintain a certificate. Sharon Burns will provide an update on counselor certification and what policy changes have been made to improve the certification process.

4:15 - 5:15 p.m.

Legislative Update

Tiff Worley,
*Trustee and Chair Legislative
Committee*
Joel Greenberg, *Trustee Chair*
Dave C. Jones, *AICCCA President*

A timely report on the status of legislative initiatives that have been monitored around the country, both in the State Legislatures and regulatory offices.

5:30 - 7:00 p.m.

Networking Reception

*Executive Salon 1
(Fee \$50.00 per person)*

Friday, January 13, 2006

8:00 - 9:00 a.m.

Continental Breakfast

Fiesta Pavilion Foyer

9:00 - 9:45 a.m.

Measuring the Impact of Credit Counseling on Borrower Behavior

Dr. Michael Staten
*Distinguished Professor and Director
Credit Research Center
McDonough School of Business,
Georgetown University
Washington, D.C.*

Dr. Staten will summarize his empirical research on the linkage between the receipt of one-on-one credit counseling and subsequent changes in borrower behavior over a multi-year period. Results from two studies will be reviewed. Both studies utilize credit bureau data as objective measures of credit performance at a variety of margin for counseled clients. One study examines the credit performance for three years after counseling for 8,000 counseled consumers relative to a similarly situated comparison group of uncounseled borrowers. The second study evaluates the effectiveness of specific counseling delivery channels (face-to-face; telephone; internet) on 26,000 counseled borrowers using credit bureau profiles two years after counseling.

9:45 - 10:15 a.m.

BREAK

Fiesta Pavilion Foyer

10:15 - 12:00 p.m.

Bankruptcy Reform Act Roundtable Workshop

There are a number of new legal and ethical requirements presented by the passage of the Bankruptcy Reform Act of 2005 that became effective on October 17. This Workshop is designed to explore the various approaches that will make your agency compliant and effective in supporting bankruptcy applicants who come to you for mandated pre-filing counseling. Open dialog will provide a broad range of experiences and lessons-learned that will benefit every participant. Don't miss this important and highly topical exchange of ideas and insight.

12:30 p.m.

Golf Tournament The Quarry Golf Club

Buses depart for "The Quarry" golf course. Reserved 6 foursomes. Course is 10 minutes from hotel. Cost of \$100 includes box lunch and round trip bus transportation. Arrangements for club rental can be made by calling the course at 210-824-4500. Additional cost of \$45.

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