

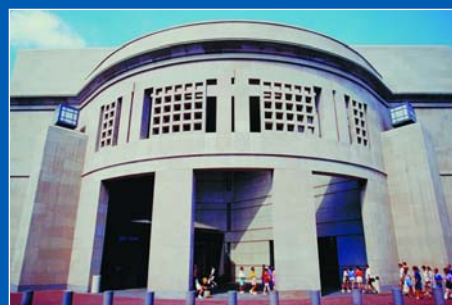
**Association of
Independent
Consumer Credit
Counseling Agencies**

**AICCCA
13th Annual
Conference**



July 12-14, 2006

**Hotel Washington
Washington, D.C.**



Association of Independent Consumer Credit Counseling Agencies

13th Annual Conference Schedule of Events

July 12–14, 2006

Hotel Washington • Washington, DC

(Reservations: Call 800-424-9540 ask for group booking ID #28098)

Reduced Room rate of \$170 expires on June 11, 2006

Tuesday, July 11, 2006

Exhibitors:

4:00 - 11:00 p.m.

Exhibitor setup - Ballroom

(Must setup during this time period)

7:00 p.m.

Trustees and Officers Dinner

Butterfield "9" Restaurant
600 14th Street, N.W.
Washington, D.C.

Wednesday, July 12, 2006

Hotel Washington

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

6:00 - 9:00 a.m.

Exhibitor setup - Ballroom

Board of Trustees and Officers Meeting

Capital Room, Mezzanine level

8:30 - 10:30 a.m.

Board Meeting

(Breakfast served)

10:30 - 10:45 a.m.

Break

10:45 - 11:45 a.m.

Trustees Only meeting

11:45 - 12:45 p.m.

Trustees and Officers Leadership Working Lunch

Pre-Session

Ballroom

8:00 a.m. - 5:00 p.m.

Registration

9:00 - 10:30 a.m.

Capture and Keep the Media's Attention—Public Relations Workshop (No registration fee)



Ken Scott
Ken Scott Communications, Inc.
Houston, Texas

Learn how to effectively communicate your message to the media and build lasting relationships. The media receives many pitches per day. However, your pitch can stand out if you know the right method to reach the correct person with a newsworthy message in the correct format. Taking the time to learn these facts and implement them helps to build powerful relationships with the media.

10:30 - 12:00 p.m.

ISO Certification, Why It's Worth It! (No registration fee)

Gina McCullough, *Director*
Quality Control Assurance
Novadebt
Freehold, New Jersey

Bob Cornish, *Manager*
Quality Assurance
Auriton Solutions
Roseville, Minnesota

Don Burdick, *Director*
Business Development
BVQi-NA
Jamestown, New York

This interactive training session will focus on the benefits an organization will gain by becoming certified to ISO 9001:2000 and the AICCCA Code of Practice. We will discuss how it can increase your business' effectiveness and how it can save your organization money. Real life examples will be given demonstrating how specific organizations have benefited by following simple quality and COP practices. This open discussion session is designed to help any organization, no matter how far along you are in the certification process.

1:00 - 5:00 p.m.

Members Only Meeting

- Elections
- Legislative Update
- Members agenda
- TransUnion presentation

5:00 - 7:00 p.m.

Welcoming Reception

Parkview Room

Thursday, July 13, 2006

General Session

Ballroom

7:00 - 5:00 p.m.

Registration

7:30 - 8:30 a.m.

Continental Breakfast

Exhibitor area - Ballroom

7:30 - 8:30 a.m.

Forum for creditors and EOUST approved Consumer Credit Counseling Agencies

(By invitation) Caucus Room

8:30 - 8:35 a.m.

Welcoming Remarks

David C. Jones, Ph.D.
AICCCA President

8:35 - 9:00 a.m.

Premier and Associate Sponsor Comments

- MasterCard RPPS
- TransUnion

Save the Date - 2007

AICCCA 14th Annual Mid-Winter Conference



January 17-19, 2007 • Miami, Florida

9:00 - 9:30 a.m.

Bankruptcy Reform and Consumer Credit Counseling - How it Came to Pass



U.S. Senator Jeff Sessions (R-AL), *Chair U.S. Senate Judiciary Subcommittee on Administrative Oversight and the Courts United States Senate Washington, D.C. (Invitation extended)*

Senator Sessions offered the CCA amendment during a Senate Judiciary Committee mark-up amending the Bankruptcy Reform legislation. This set in motion the EOUST oversight of approved consumer credit counseling agencies for pre-bankruptcy certification and providers of debtor education.

9:30 - 10:00 a.m.

Profiteering in a Non-Profit Industry: Abusive Practices in Credit Counseling



U.S. Senator Norm Coleman (R-MN), *Chair, Permanent Subcommittee on Investigations United States Senate Washington, D.C.*

Senator Coleman will share his views on the future of the non-profit credit counseling industry two years after his hearing spurred stepped-up enforcement efforts by the IRS and the FTC. He will also discuss Congressional enactment of reform legislation last year that requires debtors to consult with a non-profit credit counseling agency approved by the Department of Justice as a condition of eligibility for filing for bankruptcy.

10:00 - 10:30 a.m.

TransUnion, "Needs Based Debt Management Score Model"



Joseph Gurreri III, *Vice President Analytic Decision Services TransUnion Chicago, Illinois*



Kevin Derbyshire
Senior Sales Consultant Analytic Decision Services TransUnion Wilmington, Delaware

During the past 18 months, TransUnion has worked with AICCCA members and top lenders to implement the TransUnion Debt Management Score. This analytic scoring model, which is the first of its kind to combine data from a consumer's credit file and information provided in a credit counseling session, predicts the likelihood that a consumer will charge-off, file bankruptcy or be placed into collections. The result is a tool to help you identify individuals who most need assistance, and make follow-up efforts more cost-effective. This session will provide attendees with an update on the status of the implementation of the TransUnion Debt Management Score and the latest results from the ongoing study.

10:30 - 11:00 a.m.

Break - Exhibitor area

11:00 - 11:45 a.m.

CCAs and the IRS: What's Up, Doc?



Herbert N. Beller, Esq., *Partner Sutherland Asbil & Brennan LLP Washington, D.C.*

An update on IRS audit activity and legislative developments affecting tax-exempt credit counseling agencies. *Is there any blue sky ahead?*

11:45 - 1:30 p.m.

Grand Lunch -
Washington Room, Roof Top

1:30 - 2:30 p.m.

Credit Counseling and Bankruptcy Reform - How Have They Done and Where are they Headed?



Henry Hobbs,
Assistant United States Trustee Acting Chief of Credit Counseling/ Debtor Education Executive Office for United States Trustees Department of Justice Washington, D.C.

Charles Stanley, *Vice President Client Education and Counseling Money Management International, Inc. Houston, Texas*

Joel Greenberg, *President Novadebt Freehold, New Jersey*

Steve Bartlett, *President (invited) Financial Services Roundtable Washington, D.C.*

Hear a panel of experts discuss the topical issues from the regulatory, consumer, and creditor perspectives. This is your opportunity to explore the do's and don'ts, the ins and outs, and the lessons learned in every facet of the work being done to help consumers who are dealing with unmanageable debt and considering personal bankruptcy. This panel will relate the recent experiences of those who have had to implement the process and have dealt with the real world issues of making it work.

2:30 - 3:15 p.m.

The Role of Financial Education in Consumer Money Management Citigroup's Initiatives for Family Financial Wellness



Dara Duguay *Director Citigroup Office of Financial Education Washington, D.C.*

Ms. Duguay has been involved with consumer personal finance education issues beginning with roles in credit counseling, leading the JumpStart Coalition, and most recently as Director with Citigroup Office of Financial Education. Throughout her career, she has championed the need to educate consumers about money management and has been instrumental in a number of the nation's school systems adopting courses designed to prepare students for the real issues they will face upon graduation. She will discuss the initiatives that Citigroup is taking to ensure that every consumer has the opportunity to learn how to deal with the financial stresses of everyday life in today's rapidly developing and ever-changing credit environment. This is of vital interest to all of us.

3:15 - 3:45 p.m.

Break - Exhibitor area - Ballroom

3:45 - 4:30 p.m.

HUD Counseling: HUD Certification and Grant Opportunities

Meg Burns, *Director
FHA Single Family Program Development
Housing and Urban Development (HUD)
Washington, D.C.*

Daniel Fenton, *Senior Housing Director
Money Management International, Inc.
Houston, Texas*

This panel discussion will look at the role Credit Counseling Agencies in HUD's Housing Counseling Program. Learn about the HUD approval process and grant funding opportunities.

4:30 - 5:00 p.m.

Creditor's Discussion Panel

5:00 - 5:45 p.m.

Creditor's Breakout Tables

The Creditor's Panel provides the opportunity for CCA agencies to learn current policy changes affecting the consumer credit counseling industry. Don't miss the opportunity to provide questions for the panel.

5:45 - 7:30 p.m.

Networking Reception

*Parkview Room (pre-registration
required)*

Friday, July 14, 2006

7:30 - 8:30 a.m.

Continental Breakfast

Exhibitor area - Ballroom

8:30 - 9:15 a.m.

Economic Outlook for the Consumer Sector



Keith Leggett, *Senior Economist in the
Office of Chief Economist
American Bankers Association
Washington, D.C.*

Are consumers over-leveraged? Will foreclosures rise as adjustable rate mortgages re-price? Are we headed for a consumer recession? This session will explore how the consumer sector is faring and what is the outlook for consumer finance for the remainder of 2006 and 2007.

9:15 - 9:45 a.m.

State of Maryland Supports Non-Profit CCAs

Steve Sakamoto-Wengel, *Assistant Attorney General and
Deputy Chief
Consumer Protection Division
Baltimore, Maryland*

Mr. Sakamoto-Wengel has been at the forefront of the effort to defeat the Maryland For-Profit legislation that has been circulating the last two years. He has been instrumental in the roll out of regulations that have been promulgated under the new Maryland pro-rating law.

9:45 - 10:15 a.m.

BREAK - Exhibitor area

10:15 - 11:00 a.m.

Bedazzled by the Bling: Why Americans Live Beyond Their Means



Glinda Bridgforth, *Author
Bridgforth Financial Management Group
Detroit, Michigan*

Access to multiple credit cards and a frenzied consumer culture urging us to look like celebrities and live like celebrities creates self-destructive habits. Glinda will discuss the allure of debt spending and provide a roadmap for taking charge of your financial future.

Ms. Bridgforth with 30 years experience in the money biz, has appeared on CNN, PBS, NPR and is a regular contributor to Essence Magazine. She has appeared on the Oprah Show with other financial experts discussing "America's Debt Diet". She has published "Girl, Get your Money Straight" and "Girl, Make Your Money Grow (Co-authored)." Enjoy this lively and insightful discussion!

11:00 - 11:45 a.m.

State Law Compliance for Credit Counseling Agencies: Getting and Staying Compliant



Jeffrey S. Tenenbaum, Esq., *Partner
and Jonathan Pompan, Esq., Attorney
Venable LLP
Washington, D.C.*

As the state laws and rules governing CCAs continue to change at a rapid pace, state attorneys general, regulators and private plaintiffs continue to scrutinize the credit counseling industry. Is your CCA in full compliance with all applicable state laws? Are you registered and licensed in all applicable states? Is your CCA abiding by all relevant fee caps, mandatory client disclosures, insurance and bonding, and other requirements? Learn about the latest in state law developments, the rapid spread of the Uniform Debt-Management Services Act (UDMSA), how to comply with often overlapping state laws regulating the industry, avoiding -- but, if necessary, handling state enforcement actions, and much more. Brought to you by two Venable attorneys who live in the legal trenches of the industry. This is one session you cannot afford to miss!

11:45 - 12:30 p.m.

Understanding Consumer Behavior in Credit Counseling and Debt Management - An American Express Funded Study Led by the Consumer Federation of America

Marty Rabinowitz, *Director
Collections Management & Strategy
American Express
New York, New York*

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

How do consumers relate to the delivery of Credit Counseling and how do they perform when repaying their debts through a structured repayment plan? The credit counseling industry has long dealt with these issues but has not had the empirical evidence to prove the positions that have been taken. American Express and the CFA have stepped up to the plate to provide the answers. You will hear about the progress to date and the plans for the future of this important study.

Hotel Washington

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

Reservations: Call 800-424-9540 ask for group booking ID#28098 **Reduced room rates expire on June 11, 2006 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

Associate Sponsor



Association of Independent Consumer Credit Counseling Agencies AICCCA 13th Annual Conference

13th Annual Conference
July 12-14, 2006

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

Reservations
800-424-9540 Group Booking ID#28098

Registrant Information:

Name: _____
 Name to appear on name tag: _____
 Firm (to appear on name tag): _____

 Address: _____
 City: _____
 State: _____ ZIP: _____
 E-mail: _____
 Telephone: _____
 Fax: _____

Hotel Information:

Hotel Washington
515 15th Street, N.W.
Washington, D.C. 20004

Room Rate: \$170 Single or Double occupancy.
(Sleeping rooms have been renovated.)
Call For Reservations: 800-424-9540 Group Booking ID #28098

Reduced room rate expires on June 11, 2006 so register early (Subject to Space Availability)

Registration Refund Policy: No refunds after July 3, 2006

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

Conference Registration

Reminder, you may register Online on the secure AICCCA website at www.aiccca.org

Early Bird Registration: Register by June 16, 2006 for Reduced Rates.

Includes Pre-session, General Session and Welcoming Reception

AICCCA Members:
\$ 350 x _____ per person = \$ _____

NFCC Members:
\$ 450 x _____ per person = \$ _____

Non-Members:
\$ 650 x _____ per person = \$ _____

Networking Reception: (Optional)
Thursday, July 13, 2006 - 5:45 p.m. - 7:30 p.m.
\$ 50 x _____ per person = \$ _____

TOTAL: \$ _____

Registration AFTER June 16, 2006

Normal Rate

Includes Pre-session, General Session and Welcoming Reception

AICCCA Members:
\$ 400 x _____ per person = \$ _____

NFCC Members:
\$ 500 x _____ per person = \$ _____

Non-Members:
\$ 700 x _____ per person = \$ _____

Networking Reception: (Optional)
Thursday, July 13, 2006 - 5:45 p.m. - 7:30 p.m.
\$ 50 x _____ per person = \$ _____

TOTAL: \$ _____

Payment Information:

Fax Back to: 703-802-0207
or

Mail checks payable to: AICCCA

PMB 626, 11350 Random Hills Road, Suite 800 • Fairfax, VA 22030-6044
Phone: 703-934-6118 • Fax: 703-802-0207 • Email: assoc@aiccca.org

For Office Use Only:
Excel: _____ Ltr: _____
List: _____ QB: _____

Charge My Credit Card:    

Check Enclosed: \$ _____

Card Number: _____

Expiration Date: _____

Print Name: _____

Signature: _____

AICCCA 13th Annual Conference in Washington, D.C.

July 12-14, 2006 | Hotel Washington

Attend our Most Informative Conference Yet!

Enclosed is the registration form, please complete it and fax back to 703-802-0207. Online Registration is available on the AICCCA website at www.aiccca.org. Join us for this important conference where the critical topics of the day will be discussed.

Topics:

- **Profiteering in a Non-Profit Industry: Abusive Practices in Credit Counseling**
- **CCAs and the IRS: What's Up, Doc?**
- **Credit Counseling and Bankruptcy Reform - How Have They Done and Where are they Headed?**
- **The Role of Financial Education in Consumer Money Management - Citigroup's Initiatives for Family Financial Wellness**
- **HUD Counseling: HUD Certification and Grant Opportunities**
- **TransUnion, "Needs Based Debt Management Score Model"**
- **Creditor's Discussion Panel**
- **Economic Outlook for the Consumer Sector**
- **State of Maryland Supports Non-Profit CCAs**
- **Bedazzled by the Bling: Why Americans Live Beyond Their Means**
- **State Law Compliance for Credit Counseling Agencies: Getting and Staying Compliant**
- **Understanding Consumer Behavior in Credit Counseling and Debt Management - An American Express Funded Study Led by the Consumer Federation of America**



AICCCA National Headquarters
PMB 626, 11350 Random Hills Road
Suite 800
Fairfax, Virginia 22030-6044