

# New Orleans

## AICCCA

### 12TH MID-WINTER CONFERENCE SCHEDULE OF EVENTS

January 13-15, 2005

Chateau Sonesta Hotel • New Orleans, Louisiana (Room Reservations call: 1-800-766-3782 or 504-586-0800)

#### THURSDAY, JANUARY 13, 2005

**Pre-Session Location:** *DH Holmes ABC*

**Exhibitor Hall:** *Lafitte A&B*

8:30 - 5:00 p.m.

**Registration**

8:00 - 5:00 p.m.

**Exhibitor setup - Exhibitor Hall  
Lafitte A & B**

9:00 - 10:30 a.m.

**Grant Writing 101**

*(AICCCA & NFCC Members \$100;  
\$150 nonmembers)*

George Zocklein  
*Zocklein and Associates  
Buckner, Kentucky*

This presentation gives an overview of grant writing basics that include a table of attachments, how to speak to funders, management by objectives, Zockleinisms, the 15 commandments of grant writing, and where to find the grants. Participants will learn to write a problem statement, goal and objectives.

10:30 - 12:00 p.m.

**BVQI & Quality Team Management  
Review Presentation**

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

Gina McCullough  
*Director Quality Assurance  
Novadebt Consumer Credit Counseling*

Don Burdick  
*Director Business Development  
BVQI-NA*

Management Reviews are an excellent tool to determine the status of your Quality Management System's effectiveness and pinpoint areas of improvement. The discussion will include standards related to the reviews in an effort to help attendees maximize their results. Anyone who is already accredited or in the process will benefit from this presentation.

1:00 - 5:00 p.m.

**Members' Only Meeting**

*Room: DH Holmes ABC  
• Members' Agenda*

5:30 p.m. - 7:30 p.m.

**Opening Reception**

*Atrium*

#### FRIDAY, JANUARY 14, 2005

**General Session location:** *DH Holmes ABC*

**Exhibitor's Hall:** *Lafitte A&B*

8:00 - 9:00 a.m.

**Continental Breakfast**

*Exhibitor's Hall - Lafitte A&B  
Pre-Function 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 - 10:30 a.m.

**Take this Job and Love it! Keep-  
ing Yourself Fired Up and Moti-  
vated**

Peggy Morrow, CPS  
*Peggy Morrow & Associates  
Houston, Texas*

In our fast paced world, it is sometimes hard to keep yourself enthusiastic and motivated about your job. This session will discuss ways to find your inner motivators that will help you remember why you took the job in the first place. Don't change jobs; change your attitude about your job. Discussion will include: Doing the "attitude flip flop;" Your four internal motivators and why they are stronger and more lasting than external motivators; making internal motivators happen in your job; and avoiding demotivators.

10:30 - 11:00 a.m.

**BREAK:** *Exhibitor's Hall  
Lafitte A&B Pre-Function area*

11:00 - 12:00 p.m.

**Retention Roundtable**

Kandee Jahns, *Vice President  
Support Services  
Money Management International  
Houston, Texas*

Anthony Ziomek, *Vice President  
Customer Care Operations  
InCharge Debt Solutions  
Orlando, Florida*

A discussion of counseling and support practices which may influence a client's potential success on a debt management plan. Topics include: the counseling session, starting a DMP, on-going client support and client account review and evaluation.

12:00 - 1:00 p.m.

**Lunch buffet, Atrium**  
*Overflow lunch Room - La Chatelaine*

# New Orleans

## FRIDAY, JANUARY 14, 2005 (Cont.)

1:00 - 2:00 p.m.

### **Creditors' Panel**

To include: Discover • MBNA •  
Capital One • Chase Card Services

2:00 - 3:00 p.m.

### **Integrated Credit Counseling**

Marilyn August, *Author*  
"Journey to Wealth and Wisdom"  
*Wealth & Wisdom Seminars*  
Dana Point, California

An innovative approach to credit counseling that revitalizes initial counseling intake process. This non-traditional method increases the rate of client commitment. Unlike traditional credit counseling, the Integrated Credit Counseling method addresses both right (interior) and left (exterior) brain data collection. Marilyn discusses how to collect the interior financial data using the Seven Agreements for Financial Success. The Seven Agreements are a structured, system for helping your clients and prospective clients make positive money choices.

3:00 - 3:30 p.m.

**BREAK:** Exhibitor Hall  
Lafitte A&B Pre-Function area

3:30 - 4:45 p.m.

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

Michael Rosenthal, *Director*  
*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.

### **StudentLoan Rx: Student Loan Solutions for Counseling Customers**

Joe Purisky, *Principal*  
*Financial Benefits Group, L.L.C.*  
Princeton, New Jersey

Mr. Purisky is a business consultant specializing in the financial services industry. During the past two years he has been working with the student loan industry to make credit counseling available to delinquent student loan borrowers. As part of this effort he organized a project to create a free website, StudentLoanRx ([www.studentloanrxhelp.com](http://www.studentloanrxhelp.com)), which provides free information and services for overburdened borrowers.

5:30 - 7:00 p.m.

**Networking Reception**  
*La Chatelaine*  
(Fee \$25.00 per person)

## SATURDAY, JANUARY 15, 2005

8:00 - 9:00 a.m.

### **Continental Breakfast**

*Exhibitor Hall*  
*Lafitte A&B Pre-Function area*

9:00 - 9:45 a.m.

### **Overview of the AICCCA National Referral Service**

Mike Morency, *President*  
*Peregrin Services Corp.*  
Owings Mill, Maryland

Mr. Morency will detail how the Peregrin-managed AICCCA referral line works and will illustrate its unique benefits. Lenders, membership organizations, and large employers can ensure their customers, members, and employees receive quality response and service, nationwide, day or night, from an AICCCA participating member with just one toll-free call. AICCCA's unique referral line enables service quality and utilization reporting for agencies and referrers, and is a value-added resource for member agencies in their own communities and in outreach efforts. Learn how your agency and your communities benefit from this valuable resource.

9:45 - 10:15 a.m.

**BREAK:** Exhibitor's Hall  
Lafitte A&B Pre-Function area

10:15 - 10:45 a.m.

### **Newly Enacted Law - "Check 21" Effective Oct. 28, 2004**

Jane Gell, *Managing Counsel*  
*Division of Consumer and*  
*Community Affairs*  
*Federal Reserve System*  
Washington, DC

A new law is now affecting both credit counseling agencies which forward regular payments to creditors as well as their clients who make monthly payments by check. The Check Clearing for the 21st Century Act (Check 21) was signed into law on October 28, 2003, and became effective on October 28, 2004. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation. The law facilitates check truncation by creating a new negotiable instrument called a substitute check, which permits banks to truncate original checks, to process check information electronically, and to deliver substitute checks to banks that want to continue receiving paper checks.

Ms. Gell will explain the Final Rule adopted by the Fed to implement Check 21 as well as consumer rights under the law.

10:45 - 11:30 a.m.

### **It's All About Credit Scores!**

Amir Tabassi, *Director of Operations*  
*MyFICO.COM*  
San Diego, CA

This session will provide a thorough overview of credit scores. It will explore how credit scores are developed, what factors influence them, the many ways they impact consumers' lives, and many more things you always wanted to know about credit scores, but were afraid to ask!

11:30 - 12:00 p.m.

### **IRS Update on Non Profits**

Debra Kaweck, *Attorney*  
*Internal Revenue Service*  
Washington, DC

### **Premier Sponsor**

*MasterCard*  
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### **Associate Sponsors**

*BenefitsDirect, LLC.*  
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# AICCCA 12TH MID-WINTER CONFERENCE REGISTRATION FORM

12th Mid-Winter Conference  
January 13-15, 2005

Chateau Sonesta Hotel  
800 Iberville Street, New Orleans, LA 70112

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

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

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

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

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

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

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

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

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

## Registration REFUND POLICY: No refunds after January 6, 2005

### AICCCA Mid-Winter Conference January 13-15, 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:

January 13, 9-10:30 a.m., Grant Writing 101 \$100 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 10:30-12 p.m., BVQi & Quality Team Management Reviews Presentation \$ 0 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 1-7:30 p.m., Jan. 14, 8-5:30 p.m., Jan. 15, 8-12:30 (**BEFORE** Dec. 17) \$295 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 1-7:30 p.m., Jan. 14, 8-5:30 p.m., Jan. 15, 8-12:30 (**AFTER** Dec. 17) \$350 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 14, 5:30-7 p.m., Networking Reception \$ 25 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

#### NFCC Members:

January 13, 9-10:30 a.m., Grant Writing 101 \$100 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 10:30-12 p.m., BVQi & Quality Team Management Reviews Presentation \$ 0 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 5:30-7:30 p.m., Jan. 14, 8-5:30 p.m., Jan. 15, 8-12:30 (**BEFORE** Dec. 17) \$495 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 5:30-7:30 p.m., Jan. 14, 8-5:30 p.m., Jan. 15, 8-12:30 (**AFTER** Dec. 17) \$550 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 14, 5:30-7 p.m., Networking Reception \$ 25 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

#### Non-Members:

January 13, 9-10:30 a.m., Grant Writing 101 \$150 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 10:30-12 p.m., BVQi & Quality Team Management Reviews Presentation \$ 75 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 5:30-7:30 p.m., Jan. 14, 8-5:30 p.m., Jan. 15, 8-12:30 (**BEFORE** Dec. 17) \$595 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 13, 5:30-7:30 p.m., Jan. 14, 8-5:30 p.m., Jan. 15, 8-12:30 (**AFTER** Dec. 17) \$650 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

January 14, 5:30-7 p.m., Networking Reception \$ 25 x \_\_\_\_\_ per person = \$ \_\_\_\_\_

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

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

**Mail to: AICCCA Headquarters**

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)

**Make checks payable to: AICCCA.**

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

Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

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

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

**Hotel Information:** Single/Double: \$125.00. Chateau Sonesta Hotel, 800 Iberville Street, New Orleans, LA 70112

**Hotel Reservations:** To make hotel reservations call:  
1-800-766-3782 or 504-586-0800.

**Request the "Association of Independent Consumer Credit Counseling Agencies" Block of rooms for reduced room rate by December 13, 2004.**

**AICCCA National Headquarters**

PMB 626, 11350 Random Hills Road,  
Suite 800  
Fairfax, Virginia 22030

For Office Use Only:

Excel: \_\_\_\_\_ Ltr: \_\_\_\_\_

List: \_\_\_\_\_ QB: \_\_\_\_\_