



# Student Debt in NC: A Crisis We Can Combat

## AGENDA

### Registration and Breakfast, 8:00-8:45am

### Welcome, 9:00-9:15am

Mike Calhoun, President, and Kelly Tornow, Director of North Carolina Policy, Center for Responsible Lending

### Keynote, 9:15-9:35am

Wade Henderson, Immediate Past President, Leadership Conference on Civil and Human Rights

### Panel One: Student Loan Debt: Why It Matters, 9:45-11:00am

This panel will focus on sharing perspectives from those who are most impacted by the student debt crisis, with an emphasis on illustrating how student debt is a civil rights issue. It will explore special issues affecting undergraduates, military servicemembers and veterans, women, undocumented persons and immigrants, seniors, and students who attend historically black colleges and universities (HBCUs) and other minority-serving institutions.

Moderator: Andrea Harris, Senior Fellow, Self-Help

- Bettylenah Njaramba, President, UNC Association of Student Governments and NCCU student
- Rev. Sekinah Hamlin, Director of Faith Affairs, Center for Responsible Lending, and Director, Faith and Credit Roundtable
- Deandrea Newsome, Policy Analyst
- John Herrera, Senior Vice President for Hispanic/Latino Affairs, Self-Help; President, Board of Directors, Latino Community Credit Union; Member, Board of Trustees, North Carolina Central University
- Tanya Ang, Policy & Outreach Director, Veterans Education Success
- Helen Savage, Lead Volunteer, Consumer Fraud Protection, AARP NC

### Break, 11:00-11:15am

## **Panel Two: What Is the Problem? What Is Driving the Crisis? 11:15am -12:30pm**

This panel will explain the scope of the student debt crisis with a focus on research and policy. It will provide background on the national landscape of student lending, present facts about student borrowing in North Carolina, and highlight problems with student loan servicing, for-profit programs, and our state's divestment from public higher education and HBCUs.

Moderator: Micah Anderson, Project Manager, MDC

- Ashley Harrington, Director, National Social Justice Program, United Negro College Fund
- Robin Howarth, Senior Researcher, Center for Responsible Lending
- Whitney Barkley-Denney, Senior Policy Counsel, Center for Responsible Lending

## **Discussion Lunch, 12:30-1:30pm**

In small groups, we will discuss how you have seen student loan debt impact your organization's clients and work. We will also discuss the impact on you, your colleagues, families, parishioners, friends and fellow students.

## **Panel Three: How Do We Fix the Student Debt Crisis in NC? What Can Be Done at the State Level? 1:45-3:00pm**

This panel will discuss the importance of North Carolina's role in addressing the student debt crisis and provide specific ideas for policy solutions at the state level. It will highlight ways our state can take action in light of the federal government's rollback of important protections and will flag issues with federal preemption. The panel will also provide lessons learned from other states that have worked on this issue.

Moderator: Reggie McCrimmon, Outreach Associate, Center for Responsible Lending

- Beverly Brown Ruggia, Financial Justice/CRA Organizer, New Jersey Citizen Action
- Matt Liles, Assistant Attorney General, North Carolina Department of Justice
- Henry M. Lancaster II, Principal of Lancaster Craig & Associates, Member of the NC HBCU Alumni Roundtable, Member of the Lincoln University Board of Trustees, Pa.; Consultant to the HBCU Green Fund
- Kelly Tornow, Director of North Carolina Policy, Center for Responsible Lending

## **Small group discussions, 3:15-4:15pm**

In small groups, we will discuss what we can do in North Carolina to address the student debt crisis. We will consider concrete steps to achieve reform and ways organizations and individuals can get involved.

## **Call to Action and Closing, 4:15-4:30pm**

Kelly Tornow, Director of North Carolina Policy, Center for Responsible Lending, and Andrea Harris, Distinguished Fellow to the CEO, Self-Help Credit Union