



Federal Student Loan Servicing Boot Camp for Prospective Policymakers

Thursday, January 24 – Friday, January 25, 2019
Hotel George
Washington, D.C.

SPEAKER BIOS

MODERATOR

Terrell Halaska, HCM Strategists

Terrell Halaska is one of the founding partners of HCM Strategists, a mission-driven public policy firm that works hand in hand with clients to improve people's lives through good policy. An expert at strategy development and relationship building, Terrell serves as the managing partner for the firm, leads the firm's support of several education clients, and provides strategic guidance to HCM's health team.

Leading up to her work with HCM, Terrell was confirmed by the United States Senate in 2005 as assistant secretary of education for legislation and Congressional affairs, serving as a member of Margaret Spellings's executive team and as the department's top negotiator with Congress. This position built on her work at the White House, where she advised the president, domestic policy advisor, and other senior staff as special assistant to the president for domestic policy. In that role, she developed and advanced administration policies on family and children's issues — including early childhood education, welfare reform, housing, and homelessness.

Prior to the White House, Terrell joined Tommy Thompson, then-Secretary of the Department of Health and Human Services (HHS), on his senior management team as deputy chief of staff. She oversaw policy development on a number of issues within the department — including stem cell research and international and domestic HIV/AIDS initiatives — and built a reputation as a consensus builder willing to consider fresh ideas to address vexing bioethical and health policy problems.

A graduate of the University of California, San Diego, with a bachelor's degree in political science, Terrell began to focus on policy during her master's studies at the Monterey Institution of International Studies. She put her education to work on Capitol Hill as a press secretary to Rep. Scott Klug and on the state level as the media manager for the National Governor's Association and as director of the state of Wisconsin's Washington, D.C., office. Married to David Dunn, Terrell lives in Austin, Texas, where David is also an education policy consultant. Terrell serves on PNPI's Board of Directors and is PNPI's Board Chair.

James Bergeron, National Council for Higher Education Resources (NCHER)

James Bergeron currently serves as President and Chief Executive Officer of the National Council of Higher Education Resources (NCHER), which represents state, nonprofit, and private organizations that help students and families access, manage, and pay for the costs of postsecondary education. The membership includes student loan lenders, servicers, secondary markets, guaranty agencies, private collection agencies, schools, and others that administer and service federal education loans and underwrite, administer, and service private education loans. The mission of NCHER is to enhance member organizations' abilities to help families and students develop, pay for, and attain their educational goals so they can pursue meaningful and rewarding work and become contributing members of society.

Prior to joining NCHER in 2014, James worked as the Director of Education and Human Services Policy for the House Committee on Education and the Workforce. In this capacity, he oversaw policy development on all areas of education programs, including the reauthorization of the Higher Education Act, the Elementary and Secondary Education Act, the Individuals with Disabilities Education Act, and the Workforce Investment Act.

Before joining the Committee in 2006, James served as Legislative Director for Rep. Buck McKeon where he authored important initiatives on college affordability and financial aid simplification. James began his Capitol Hill service more than 20 years ago as a legislative assistant to former Rep. Bob Livingston. James also served as Vice President of MARC Associates (now part of Holland & Knight). He received a Bachelor of Arts in political science from the University of Louisiana at Lafayette.

Colleen Campbell, Center for American Progress (CAP)

Colleen Campbell is the Associate Director for Postsecondary Education at the Center for American Progress. She was formerly a senior policy analyst at the Association of Community College Trustees (ACCT) and a research analyst at the Institute for Higher Education Policy (IHEP). Prior to working in higher education policy, Campbell served as the assistant director of financial aid at The Juilliard School. Her work focuses on providing accessible, affordable postsecondary options for underrepresented communities and adult learners. Campbell holds a Master of Public Policy and Master of Arts in higher education from the University of Michigan.

Jason Delisle, American Enterprise Institute (AEI)

Jason Delisle is a resident fellow at the American Enterprise Institute (AEI), where he works on higher education financing with an emphasis on student loan programs. Delisle started his career on Capitol Hill, first in the office of Representative Thomas Petri, then as an analyst for the U.S. Senate Committee on the Budget. His work has led him to study the history and mechanics of federal student loans and other financial aid policies and to recommend budget process reforms for rules covering financial risk in government programs — including working on fair-value accounting for loan programs.

Before joining AEI, Delisle served as director of the Federal Education Budget Project at New America, where he worked to improve the quality of public information on federal funding for education and the support of well-targeted federal education policies. He was also an informal adviser on higher education reform for Governor Jeb Bush's 2016 presidential campaign. Delisle has written for a variety of publications, including Bloomberg View, *The Wall Street Journal*, and *The Washington Post*. He has also appeared on numerous national television and radio programs, including Fox Business, National Public Radio, and the "PBS NewsHour." Delisle has a master's of public policy in budget and public finance from the George Washington University and a bachelor's degree in government from Lawrence University.

Justin Draeger, National Association of Student Financial Aid Administrators (NASFAA)

Justin Draeger is President and CEO of the National Association of Student Financial Aid Administrators. He serves as the primary voice of NASFAA and as the liaison between the association's members, the U.S. Congress, federal agencies, and the media. Most of Justin's career has been devoted to helping disadvantaged populations achieve their educational goals and better their communities.

Since 2002, Justin has been engaged in either administering, interpreting, communicating, or developing student financial aid policy. His prior experiences include working as a financial aid director, regulatory and policy analyst, and spokesperson. He has held senior positions overseeing government relations, communications, and policy work. Justin is frequently quoted in the press and has appeared on The Today Show on NBC, National Public Radio, APM's Marketplace, Fox Business News, CNBC, and C-SPAN, and is often quoted in national news outlets.

Justin currently serves on the boards of directors of the American Council on Education (ACE), Baker College, the Association Mutual Health Insurance Company, his local PTA board, and other organizations that promote health and education. He earned his undergraduate from Brigham Young University and his MBA from Baker College. Justin lives in Fairfax, VA, with his wife and three children, where he spends his free time shuttling children to various events, playing racquetball, running, or swimming.

Melissa Emrey-Arras, U.S. Government Accountability Office (GAO)

Melissa Emrey-Arras is a Director in the Government Accountability Office's (GAO) Education, Workforce and Income Security team. She oversees GAO's higher education reports and has led national studies on issues ranging from student loans to veterans' education benefits.

Before joining GAO in 2001, Melissa worked at a private sector consulting company and conducted program evaluations for state and local governments. She also worked for a number of years in nonprofit agencies serving children and families.

Melissa received a master's degree in public policy from Harvard's Kennedy School of Government, where she was awarded the Manuel C. Carballo prize for graduate research. She holds a bachelor's degree from Swarthmore College.

Ian Foss, U.S. Department of Education

Ian Foss is a Program Specialist at Federal Student Aid, an office of the U.S. Department of Education. Since joining the U.S. Department of Education in 2010, he has worked on student loan issues such as borrower defense, repayment, the 150% Direct Subsidized Loan Limit, income-driven repayment plans, loan counseling tools, and Public Service Loan Forgiveness. Prior to joining the U.S. Department of Education, Ian was a Policy Fellow in the Governor of Maryland's Office of Policy, where he focused on P-12 education reform. He holds a B.A. in Political Science from the University of Texas at San Antonio and a Juris Doctorate from the University of Baltimore.

Scott Giles, Vermont Student Assistance Corp (VSAC)

Scott A. Giles has served VSAC since 2003. Mr. Giles was appointed president and CEO of VSAC after serving as vice president of operations, social marketing, and strategy. Scott previously served as deputy chief of staff of the Committee on Science of the U.S. House of Representatives and as a senior professional staff member on the U.S. Senate Committee on Health, Education, Labor and Pensions, where he authored the student loan provisions of the Higher Education Act of 1998. He was appointed by the Secretary of Education to serve on the Federal Advisory Committee on Student Financial Assistance and was elected chair.

A national expert in higher education policy, regulation, and servicing, Scott was designated by Secretary Spellings and Secretary Duncan to represent the nonprofit student loan lenders and servicers in three rounds of negotiated rule-making. Scott has a B.A. from St. Lawrence University and an M.A. and Ph.D. from the University of Virginia, as well as certificates in finance and management from the Harvard Business School and the Kennedy School of Government.

Scott Miller, Pennsylvania Higher Education Assistance Agency (PHEAA)

Scott E. Miller is Senior Vice President and Director of Federal Relations for the Pennsylvania Higher Education Assistance Agency (PHEAA). Scott has represented the Agency in Washington, D.C. since 1998. He is the primary liaison between PHEAA and the U.S. Congress, the U.S. Department of Education, and other federal agencies.

Scott is very proud to have been honored with leadership and service awards from the Pennsylvania Association of Student Financial Aid Administrators (PASFAA), including, in 2013, PASFAA's Lifetime Membership Award. Scott has also been recognized for his leadership by the National Council of Higher Education Loan Programs (NCHELP).

Prior to joining the PHEAA, Scott held several senior positions in higher education and student aid-related organizations, including with the congressionally chartered National Commission on Student Financial Assistance and the American Council on Education. He began his career in higher education as a student advocate in New York State and Washington, D.C.

Scott holds a Bachelor of Arts degree in Political Science from Queens College of the City University of New York.

Balaji Rajan, Ceannate Corporation

Balaji "Raj" Rajan is Chief Executive Officer of Ceannate Corp., a leading business process outsourcing firm focused on the students and institutions in the postsecondary education sector. Raj is responsible for the overall strategy of the Ceannate companies including Financial Management Systems; AuthenticAID, Inc.; i3 Group, LLC; and Iontuition, Inc. Each company addresses student relationship and loan management challenges specific to distinct phases in the

education loan lifecycle including: in-school and in-grace servicing, financial literacy, repayment optimization, delinquency prevention, default aversion, and debt resolution. In 2011, Raj oversaw the conception, development, and implementation of iontuition, the first web-based, user-friendly tool to help student loan borrowers manage and plan repayment of their student loans. While he maintains an active role across all subsidiary operations, Raj focuses primarily on product development and government affairs as he guides the core business towards profitable sustainability. In addition to serving as CEO, Raj sits on the Ceannate Corp. Board of Directors. He is a founder of the Education Innovation Group under YPO Chicago.

Rich Williams, Pew Charitable Trusts

Rich Williams is an Officer for Pew's Project on Student Borrower Success where he specializes in evidence-based research, policy development, and advocacy. The initiative promotes successful repayment of student loans, especially among borrowers at greatest risk for delinquency and default. Before joining Pew, he worked on issues related to college affordability and student loan financing and repayment for the Office for Students and Young Consumers at the Consumer Financial Protection Bureau and as the Senior Higher Education Policy Advisor for the House Committee on Education and the Workforce under Congressman George Miller and Bobby Scott.

Before working in government, Rich represented student interests in front of policymakers in D.C. as the lead advocate for the U.S. Public Interest Research Group student chapters. His work has been featured in major televised and print media, including the *New York Times*, *Wall Street Journal*, *NBC Nightly News*, and *Good Morning America*. Rich is a first-generation college student who attended Coconino Community College and Northern Arizona University in Flagstaff, AZ.

Persis Yu, National Consumer Law Center (NCLC)

Persis Yu is a staff attorney at the National Consumer Law Center (NCLC) and is the director of NCLC's Student Loan Borrower Assistance Project. She also works on other consumer advocacy issues. Prior to joining NCLC, Persis was a Hanna S. Cohn Equal Justice Fellow at Empire Justice Center in Rochester, New York. Her fellowship project focused on credit reporting issues facing low-income consumers, specifically in the areas of accuracy, housing and, employment.

Persis is a graduate of Seattle University School of Law and holds a Master of Social Work from the University of Washington, and a Bachelor of Arts from Mount Holyoke College. She is a contributor to NCLC's Student Loan Law and Fair Credit Reporting.