The Problem

- There is no greater category of consumer debt today than education-related debt. Even credit card debt has been surpassed by the 1.3 trillion dollars of outstanding debt owed by former students and their families today.

- Never before have college students entered the workforce with such a staggering debt burden as they do today. This burden is crushing young people's hopes to move on in their lives in the ways many of us who went to school in a bygone era simply took for granted: getting married, starting a family, buying a car -- buying a home -- starting a business, etc. How ironic it is that, rather than improving young people's chances to advance in life, incurring significant debt in order to go to school may be having the opposite effect and stopping -- or at least slowing down-- this advancement.
What is our Role as Attorney’s General?

- What can we, as state Attorneys General, do to address and help resolve this crisis? After all, we do not want our families or the people we serve to be stuck with these student debt obligations for their entire lifetime. Right?

- First and foremost, we can inform ourselves about it and discuss options and strategies that AG’s can use to address it. That’s what this conference will do. It will be worth your time -- I promise!
What is our Role as Attorney’s General?

- We play an important role in protecting consumers -- which includes students, and former students -- from misleading, unfair and deceptive practices. These practices may involve those who work for educational institutions as well as in the loan industry itself. In this context, they could involve debt servicing, debt consolidation, debt collection and loan underwriting. They might involve loan co-signers and issues pertaining to discharging a student loan through bankruptcy. Complaints relating to veterans being targeted by educational institutions for enrollment in programs that are not likely to lead to the jobs they are hoping for, but instead only to burdensome debt, will be discussed as well. I think we can all agree that our veterans, who may have put off their education in order to serve our country, deserve a very hard look at whether they have been treated deceptively and unfairly.
I hope to see you in Portland!

Please join me to help explore the problems that have brought us to this untenable situation. We will have speakers discussing all aspects of this issue of educational debt. They will describe the problem and offer constructive recommendations for best practices to be employed by educational institutions, the loan industry and government regulators.

Together, we can work toward helping to ensure that students and their families make wise and informed choices when deciding to take on educational debt; and that when the time comes to pay it back, the former student has graduated and is gainfully employed and prepared to repay his or her loans in amounts and on a schedule that works for everyone. Only then can we rest assured that education-related debt will NOT be the obligation of a lifetime!
Registration and Logistics

- The Educational Debt Symposium will begin with a reception for all attendees on Monday, May 23 from 7:30p – 8:30p with the meeting to follow on Tuesday, May 24 from 9:00am to 5:00p.

- Registration Deadline: Friday May 13, 2016

- Location:
The Nines Hotel Portland
525 SW Morrison St.
Portland, OR 97204
877.229.9995
www.thenines.com

CWAG staff has printed registration packets available