
**Dodging the Debt Trap:
What You Should Know About Payday, Car Title, and Student Loans
Friday, November 6, 2015**

Program Schedule

- 8:30 - 9:00 a.m.** **Registration/Breakfast**
- 9:00 – 9:10 a.m.** **Welcome from UC Law**
Jennifer S. Bard, Dean and Nippert Professor of Law, University of Cincinnati College of Law
- Welcome from the Center for Race, Gender, and Social Justice at UC Law**
Emily Houh, Gustavus Henry Wald Professor of Law and Contracts and Co-Director, Center for Race, Gender, and Social Justice
- Kristin Kalsem, Charles Hartsock Professor of Law and Co-Director, Center for Race, Gender, and Social Justice
- 9:10 - 9:30 a.m.** **Introduction**
David Rothstein, *Neighborhood Housing Services of Greater Cleveland*, Cleveland, OH
- 9:30 - 10:45 a.m.** **Panel: Payday Lending**
Moderator: Kalitha Williams, *Policy Matters Ohio*
Speakers: Tom Feltner, *Consumer Federation of America*
 Ashley Jones, Cincinnati, OH
 Deonna Kirkpatrick, *Empowering and Strengthening Ohio's People*,
 Cleveland, OH
- 10:45 - 11:00 a.m.** Break
- 11:00 - 12:30 p.m.** **Panel: Student Loans**
Moderator: Hannah Halbert, *Policy Matters Ohio*
Speakers: Mark Huelsman, *Senior Policy Analyst at Demos*
 Lauren Jones, Cincinnati, OH
 Scott Torguson, *Legal Aid Society of Columbus*
- 12:30 - 1:30 p.m.** **Lunch and Keynote Speaker:** TBD
- 1:30 - 2:30 p.m.** **Panel: Car Title Loans:**
Moderator: Linda Cook, *Ohio Poverty Law Center*, Columbus, OH
Speakers: Nick Bourke, *PEW Charitable Trusts*, Washington DC
 Nick DiNardo, *Legal Aid of Greater Cincinnati*, Cincinnati, OH
- 2:30 - 3:30 p.m.** **Wrap-up:**
David Rothstein, *Neighborhood Housing Services of Greater Cleveland*, Cleveland, OH
Diane Standaert, *Center for Responsible Lending*, Durham, NC