

PROTECTING VIRGINIA'S CONSUMERS

A Common Ground Conference

Hosted by the Federal Trade Commission and The Virginia Office of the Attorney General

Eanes-Pittman Public Safety Training Center
6610 Public Safety Way
Chesterfield, VA 23832

Wednesday, October 30, 2019

12:30 – 1:00 p.m.

Registration

1:00 – 1:30 p.m.

Welcome

- Richard S. Schweiker, Jr., Senior Assistant Attorney General/Chief, Virginia Office of the Attorney General

Opening Remarks

- Joseph J. Simons, Chairman, Federal Trade Commission
- Mark R. Herring, Attorney General of Virginia

1:30 – 2:15 p.m.

Credit and Debt Issues Affecting Service Members and their Families Discussion of the pitfalls of lending activity, financial literacy education for young military personnel, the Military Lending Act, and case examples

- David B. Irvin, Senior Assistant Attorney General/Unit Manager, Virginia Office of the Attorney General
- James W. (Jay) Speer, Executive Director, Virginia Poverty Law Center
- Rosario Mendez, Division of Consumer and Business Education, Federal Trade Commission

2:15 – 3:00 p.m.

Scams Affecting Older Americans and Resources and Tips to Avoid Them

Data-driven discussion of the latest scams and how they affect older Americans, how consumers can avoid becoming victims, and case examples

- Maria Del Monaco, East Central Region, Federal Trade Commission
- Richard S. Schweiker, Jr., Senior Assistant Attorney General/Chief, Virginia Office of the Attorney General
- Natalie Snider, Program Specialist, AARP Virginia

3:00 – 3:15 p.m.

Break

3:15 – 4:00 p.m.

Educated but Underwater: Student Loan Debt

Discussion of the pitfalls of student loans, collections and discharges of student loans, student loan debt relief scams, and resources for consumers

- Scott W. Kemp, Student Loan Advocate, Virginia Office of the Qualified Education Loan Ombudsman
- James E. Scott, Assistant Attorney General, Virginia Office of the Attorney General
- Adrienne M. Jenkins, East Central Region, Federal Trade Commission

4:00 – 5:00 p.m.

Roundtable Discussion

- Moderator: Jon Miller Steiger, Regional Director, East Central Region, Federal Trade Commission

Conference attendees will form small discussion groups to examine consumer protection issues affecting Virginia consumers. The discussion groups will focus on consumer issues such as:

- The latest telephone, Internet and imposter scams, including those involving robocalls and payments by gift card or other problematic payment methods
- The latest debt-related issues affecting cash-strapped consumers, such as foreclosure rescue scams, payday and auto title loans, open-end credit, and Internet loans
- Employment and education-related scams, including business opportunity and work-at-home scams and for-profit schools
- How we can share information and resources to accomplish our goals and provide timely information to hard-to-reach consumers

5:00 – 5:15 p.m.

Closing Remarks

- Jon Miller Steiger, Regional Director, East Central Region, Federal Trade Commission