



U.S. House of Representatives

# COMMITTEE ON ETHICS

## Employee Post-Travel Disclosure Form

Original  Amendment

This form is for disclosing the receipt of travel expenses from private sources for travel taken in connection with official duties. This form does not eliminate the need to report privately-funded travel on the annual *Financial Disclosure Statements* of those employees required to file them. In accordance with House Rule 25, clause 5, you must complete this form and *file it with the Clerk of the House, B-81 Cannon House Office Building*, within 15 days after travel is completed. Please *do not* file this form with the Committee on Ethics.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

1. Name of Traveler: Kathy Valle
2. a. Name of Accompanying Relative: \_\_\_\_\_ OR None   
 b. Relationship to Traveler:  Spouse  Child  Other (specify): \_\_\_\_\_
3. a. Dates: Departure: April 23, 2019 Return: April 25, 2019  
 b. Dates at Personal Expense, if any: \_\_\_\_\_ OR None
4. Departure City: Washington, DC Destination: St. Louis, MO Return City: Washington, DC
5. Sponsor(s), Who Paid for the Trip: Postsecondary National Policy Institute (PNPI)
6. Describe Meetings and Events Attended: Attended a seminar on federal student loan servicing. See agenda for additional information.
7. Attached to this form are *each* of the following, *signify that each item is attached by checking the corresponding box*:
  - a.  a completed *Sponsor Post-Travel Disclosure Form*;
  - b.  the *Primary Trip Sponsor Form* completed by the trip sponsor *prior* to the trip, *including all attachments and the Grantmaking or Non-Grantmaking Sponsor Forms*;
  - c.  page 2 of the completed *Traveler Form* submitted by the employee; *and*
  - d.  the letter from the Committee on Ethics approving my participation on this trip.
8. a. I represent that I participated in each of the activities reflected in the attached sponsor's agenda.  
*Signify statement is true by checking the box:*   
 b. If not, explain: \_\_\_\_\_

LEGISLATIVE RESOURCE CENTER  
29 MAY -6 PM 12:25  
OFFICE OF THE CLERK OF THE HOUSE OF REPRESENTATIVES

I certify that the information contained on this form is true, complete, and correct to the best of my knowledge.

Signature of Traveler: *Kathy Valle* Date: 5/6/2019

I authorized this travel in advance. I have determined that all of the expenses listed on the attached *Sponsor Post-Travel Disclosure Form* were necessary and that the travel was in connection with the employee's official duties and would not create the appearance that the employee is using public office for private gain.

Name of Supervising Member: Robert C. "Bobby" Scott Date: \_\_\_\_\_

Signature of Supervising Member: *Bob Scott*



U.S. House of Representatives

# COMMITTEE ON ETHICS

## Sponsor Post-Travel Disclosure Form

Original  Amendment

This form must be completed by an officer of any organization that served as the primary trip sponsor in providing travel expenses or reimbursement for travel expenses to House Members, officers, or employees under House Rule 25, clause 5. A completed copy of the form must be provided to each House Member, officer, or employee who participated on the trip *within ten days of their return*. You must answer all questions, and check all boxes, on this form for your submission to comply with House rules and the Committee's travel regulations. Failure to comply with this requirement may result in the denial of future requests to sponsor trips and/or subject the current traveler to disciplinary action or a requirement to repay the trip expenses.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

1. Sponsor(s) who paid for the trip: Postsecondary National Policy Institute (PNPI)

2. Travel Destination(s): St. Louis, MO and Chesterfield, MO

3. Date of Departure: April 23, 2019 Date of Return: April 25, 2019

4. Name(s) of Traveler(s): Kathy Valle

Note: You may list more than one traveler on a form only if *all* information is *identical* for each person listed.

5. Actual amount of expenses paid on behalf of, or reimbursed to, each individual named in Question 4:

	Total Transportation Expenses	Total Lodging Expenses	Total Meal Expenses	Total Other Expenses (dollar amount per item and description)
Traveler	\$378.10	\$266.00	\$93.70	\$17.65 (meeting room rental cost per person)
Accompanying Family Member	N/A	N/A	N/A	N/A

6. All expenses connected to the trip were for actual costs incurred and not a *per diem* or lump sum payment. Signify statement is true by checking box:

I certify that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature: MaryEllen McGuire Date: 4/24/19

Name: MaryEllen McGuire Title: President

Organization: Postsecondary National Policy Institute (PNPI)

I am an officer of the above-named organization. Signify statement is true by checking box:

Address: 718 7th Street NW, Floor 2, Washington, DC 20001

Telephone: 202-407-3172 Email: mcguire@pnpi.org

Committee staff may contact the above-named individual if additional information is required.

If you have questions regarding your completion of this form, please contact the Committee on Ethics at 202-225-7103.



U.S. House of Representatives

# COMMITTEE ON ETHICS

## TRAVELER FORM

1. Name of Traveler: Kathy Valle
2. Sponsor(s) who will be paying for the trip: Postsecondary National Policy Institute (PNPI)
3. Travel Destination(s): St. Louis, MO and Chesterfield, MO
4. a. Date of Departure: April 23, 2019 Date of Return: April 25, 2019  
 b. Will you be extending the trip at your personal expense?  Yes  No  
 If yes, list dates at personal expense: \_\_\_\_\_
5. a. Will you be accompanied by a family member at the sponsor's expense?  Yes  No **If yes:**  
 (1) Name of Accompanying Family Member: \_\_\_\_\_  
 (2) Relationship to Traveler:  Spouse  Child  Other (specify): \_\_\_\_\_  
 (3) Accompanying Family Member is at least 18 years of age:  Yes  No
6. a. Did the trip sponsor answer "Yes" to Question 8(c) on the *Primary Trip Sponsor Form* (i.e., travel is sponsored by an entity that employs a registered federal lobbyist or a foreign agent)?  Yes  No  
 b. If yes, and you are requesting lodging for two nights, explain why the second night is warranted:  
 \_\_\_\_\_  
 \_\_\_\_\_

7. *Primary Trip Sponsor Form* is attached, including agenda, invitee list, and any other attachments and contributing sponsor forms:  Yes  No

NOTE: The agenda should show the traveler's individual schedule, including departure and arrival times and identify the specific events in which the traveler will be participating.

8. Explain why participation in the trip is connected to the traveler's individual official or representational duties. **Staff should include their job title and how the activities on the itinerary relate to their duties.**

As the lead staffer on higher education, visiting a loan servicer is important to understand how loans are serviced and borrowers are served.

Job title: Senior Policy Advisor

9. Is the traveler aware of any registered federal lobbyists or foreign agents involved planning, organizing, requesting, or arranging the trip?  Yes  No

10. For staff travelers, to be completed by your employing Member:

### ADVANCED AUTHORIZATION OF EMPLOYEE TRAVEL

I hereby authorize the individual named above, an employee of the U.S. House of Representatives who works under my direct supervision, to accept expenses for the trip described in this request. I have determined that the above-described travel is in connection with my employee's official duties and that acceptance of these expenses will not create the appearance that the employee is using public office for private gain.

Signature of Employing Member

B. Busby

Date

3/18/19



U.S. House of Representatives

# COMMITTEE ON ETHICS

## Primary Trip Sponsor Form

This form should be completed by private entities offering to provide travel or reimbursement for travel to House Members, officers, or employees under House Rule 25, clause 5. A completed copy of the form (and any attachments) should be provided to each invited House Member, officer, or employee, who will then forward it to the Committee together with a *Traveler Form* at least 30 days before the start date of the trip. The trip sponsor should *NOT* submit the form directly to the Committee. The Committee website ([ethics.house.gov](http://ethics.house.gov)) provides detailed instructions for filling out the form.

**NOTE:** Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips.

1. Sponsor who will be paying for the trip: Postsecondary National Policy Institute (PNPI)
2. I represent that the trip will not be financed, in whole or in part, by a registered federal lobbyist or foreign agent.  
Signify that the statement is true by checking box:
3. **Check only one.** I represent that:
  - a. The primary trip sponsor has not accepted from any other source, funds intended directly or indirectly to finance any aspect of the trip:  OR
  - b. The trip is arranged without regard to congressional participation and the primary trip sponsor has accepted funds only from entities that will receive a tangible benefit in exchange for those funds:  OR
  - c. The primary trip sponsor has accepted funds from other source(s) intended directly or indirectly to finance all or part of this trip and has enclosed disclosure forms from each of those entities.   
If "c" is checked, list the names of the additional sponsors: The Bill and Melinda Gates Foundation, The Lumina Foundation, and the Kresge Foundation
4. Provide names and titles of ALL House Members *and* employees you are inviting. For each House invitee, provide an explanation of why the individual was invited (include additional pages if necessary): See attached.
5. Is travel being offered to an accompanying family member of the House invitee(s)?  Yes  No
6. Date of Departure: April 23, 2019 Date of Return: April 25, 2019
7.
  - a. City of departure: Washington, DC
  - b. Destination(s): St. Louis, MO and Chesterfield, MO
  - c. City of return: Washington, DC
8. **Check only one.** I represent that:
  - a. The sponsor of the trip is an institution of higher education within the meaning of section 101 of the Higher Education Act of 1965:  OR
  - b. The sponsor of the trip does not retain or employ a registered federal lobbyist or foreign agent:  OR
  - c. The sponsor employs or retains a registered federal lobbyist or foreign agent, but the trip is for attendance at a one-day event *and* lobbyist / foreign agent involvement in planning, organizing, requesting, or arranging the trip was *de minimis* under the Committee's travel regulations.
9. **Check only one of the following:**
  - a. I checked 8(a) or (b) above:
  - b. I checked 8(c) above but am not offering any lodging:
  - c. I checked 8(c) above and am offering lodging and meals for one night:  OR
  - d. I checked 8(c) above and am offering lodging and meals for two nights:  If you checked this box, explain why the second night of lodging is warranted: \_\_\_\_\_



U.S. House of Representatives

# COMMITTEE ON ETHICS

10. Attached is a detailed agenda of the activities House invitees will be participating in during the travel (i.e., an hourly description of planned activities for trip invitees). *Indicate agenda is attached by checking box:*
11. **Check only one of the following:**
- a. I represent that a registered federal lobbyist or foreign agent will not accompany House Members or employees on any segment of the trip. *Signify that the statement is true by checking box:*  OR
  - b. *Not Applicable.* Trip sponsor is a U.S. institution of higher education:
12. For **each** sponsor required to submit a sponsor form, describe the sponsor's interest in the subject matter of the trip **and** its role in organizing and/or conducting the trip:  
 See attached.

13. **Answer parts a and b. Answer part c if necessary:**
- a. Mode of travel: Air  Rail  Bus  Car  Other  (specify: \_\_\_\_\_)
  - b. Class of travel: Coach  Business  First  Charter  Other  (specify: \_\_\_\_\_)
  - c. If travel will be first class, or by chartered or private aircraft, explain why such travel is warranted:  
 N/A

14. I represent that the expenditures related to local area travel during the trip will be unrelated to personal or recreational activities of the invitee(s). *Signify that the statement is true by checking box:*

15. **Check only one.** I represent that either:
- a. The trip involves an event that is arranged or organized *without regard* to congressional participation and that meals provided to congressional participants are similar to those provided to or purchased by other event attendees:  OR
  - b. The trip involves events that are arranged specifically *with regard* to congressional participation:   
 If "b" is checked:
    - 1) Detail the cost *per day* of meals (approximate cost may be provided): \_\_\_\_\_  
 We estimate \$5 on the first day, \$63 on the second day, and \$38 on the third day.
    - 2) Provide the reason for selecting the location of the event or trip: The Missouri Higher Education Loan Authority (MOHELA) is a Direct Loan loan servicer and is located just outside of St. Louis, MO.

16. Name, nightly cost, and reasons for selecting each hotel or other lodging facility:
- Hotel Name: Hyatt Regency at the Arch City: St. Louis, MO Cost Per Night: \$133  
 Reason(s) for Selecting: The hotel is in proximity to the loan servicer we are visiting and offers on site meeting space.
- Hotel Name: \_\_\_\_\_ City: \_\_\_\_\_ Cost Per Night: \_\_\_\_\_  
 Reason(s) for Selecting: \_\_\_\_\_
- Hotel Name: \_\_\_\_\_ City: \_\_\_\_\_ Cost Per Night: \_\_\_\_\_  
 Reason(s) for Selecting: \_\_\_\_\_

17. I represent that all expenses connected to the trip will be for actual costs incurred and not a per diem or lump sum payment. *Signify that the statement is true by checking box:*



U.S. House of Representatives

# COMMITTEE ON ETHICS

### 18. Total Expenses for each Participant:

<input type="checkbox"/> Actual Amounts	Total Transportation Expenses per Participant	Total Lodging Expenses per Participant	Total Meal Expenses per Participant
<input checked="" type="checkbox"/> Good Faith Estimates			
For each Member, Officer, or Employee	\$359.90	\$266.00	\$89.00
For each Accompanying Family Member	N/A	N/A	N/A

	Other Expenses (dollar amount per item)	Identify Specific Nature of "Other" Expenses (e.g., taxi, parking, registration fee, etc.)
For each Member, Officer, or Employee	\$63.33	AV and room rental space
For each Accompanying Family Member	N/A	N/A

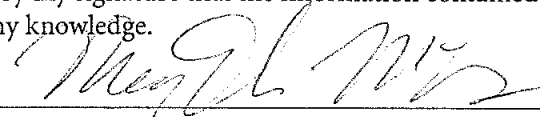
NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

### 19. Check only one:

- a. I certify that I am an officer of the organization listed below:  OR
- b. *Not Applicable.* Trip sponsor is an individual or a U.S. institution of higher education.

20. I certify that I am not a registered federal lobbyist or foreign agent for any sponsor of this trip.

21. I certify by my signature that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature:  Date: 3/6/19

Name: MaryEllen McGuire

Title: President

Organization: Postsecondary National Policy Institute (PNPI)

Address: 718 7th Street NW, Floor 2, Washington, DC 20001

Telephone: 202-407-3172

Email: m McGuire@pnpi.org

If there are any questions regarding this form, please contact the Committee at the following address:

**Committee on Ethics**  
 U.S. House of Representatives  
 1015 Longworth House Office Building, Washington, D.C. 20515  
 Phone: 202-225-7103 General Fax: 202-225-7392



U.S. House of Representatives

# COMMITTEE ON ETHICS

## Grantmaking Trip Sponsor Form

This form should be completed by a public charity or private foundation (both as defined under section 501(c)(3) of the Internal Revenue Code) that provides a grant of funds to another entity to underwrite, in whole or in part, a trip or an event, meal, or activity that will occur during a trip, or a necessary expense that will be incurred during a trip, with express or implicit knowledge or understanding that one or more House Members or employees may participate in or attend that trip or event, or otherwise may be beneficiaries of the gift or donation. Provide a copy of your completed form to the primary sponsor of the trip.

**NOTE:** Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips.

1. I certify that (name of your organization): The Kresge Foundation  
has been designated a § 501(c)(3) nonprofit charitable organization by the Internal Revenue Service.  Yes  No
2. Name of Primary Trip Sponsor: Postsecondary National Policy Institute (PNPI)
3. I certify that my organization (check and complete a or b):
  - a.  Has provided a grant, gift, or donation to the above-named Primary Trip Sponsor and conducts an audit or review of its grant, gift, or donation to ensure that the funds are spent in accordance with the terms of its grant, gift, or donation. OR
  - b.  Has had a direct role in the organizing, planning, or conducting of a trip to  
Destination: \_\_\_\_\_ on Date: \_\_\_\_\_  
that is being organized or arranged by the above-named Primary Trip Sponsor.
4. Check only one:
  - a.  My organization does not employ or retain a registered federal lobbyist or foreign agent OR
  - b.  My organization employs a registered federal lobbyist or foreign agent, but their involvement in planning, organizing, or arranging the trip was *de minimis* under the travel regulations.
5. I certify that I am not a registered federal lobbyist or foreign agent for any sponsor of this trip.
6. I certify by my signature that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature: Caroline Altman Smith Date: 2/28/19

Name: Caroline Altman Smith Title: Deputy Director-Education

Organization: The Kresge Foundation

Address: 801 E. 4th St.

Telephone: 317-432-7377 Email: cbasmith@kresge.org

If there are any questions regarding this form, please contact the Committee at the following address:

**Committee on Ethics**  
U.S. House of Representatives  
1015 Longworth House Office Building, Washington, D.C. 20515  
Phone: 202-225-7103 General Fax: 202-225-7392



U.S. House of Representatives

# COMMITTEE ON ETHICS

## Grantmaking Trip Sponsor Form

This form should be completed by a public charity or private foundation (both as defined under section 501(c)(3) of the Internal Revenue Code) that provides a grant of funds to another entity to underwrite, in whole or in part, a trip or an event, meal, or activity that will occur during a trip, or a necessary expense that will be incurred during a trip, with express or implicit knowledge or understanding that one or more House Members or employees may participate in or attend that trip or event, or otherwise may be beneficiaries of the gift or donation. Provide a copy of your completed form to the primary sponsor of the trip.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips.

1. I certify that (name of your organization): Lumina Foundation  
has been designated a § 501(c)(3) nonprofit charitable organization by the Internal Revenue Service.  Yes  No

2. Name of Primary Trip Sponsor: \_\_\_\_\_  
Postsecondary National Policy Institute (PNPI)

3. I certify that my organization (check and complete a or b):

a.  Has provided a grant, gift, or donation to the above-named Primary Trip Sponsor and conducts an audit or review of its grant, gift, or donation to ensure that the funds are spent in accordance with the terms of its grant, gift, or donation. OR

b.  Has had a direct role in the organizing, planning, or conducting of a trip to

Destination: \_\_\_\_\_ on Date: \_\_\_\_\_

that is being organized or arranged by the above-named Primary Trip Sponsor.

4. Check only one:

a.  My organization does not employ or retain a registered federal lobbyist or foreign agent OR

b.  My organization employs a registered federal lobbyist or foreign agent, but their involvement in planning, organizing, or arranging the trip was *de minimis* under the travel regulations.

5. I certify that I am not a registered federal lobbyist or foreign agent for any sponsor of this trip.

6. I certify by my signature that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature: *Danette Howard* Date: 2/28/19

Name: Dr. Danette Howard Title: Chief Strategy Officer and SVP

Organization: Lumina Foundation

Address: 30 South Meridian Street, Suite 700, Indianapolis, IN 46204

Telephone: 317-951-5494 Email: dhoward@luminafoundation.org

If there are any questions regarding this form, please contact the Committee at the following address:

### Committee on Ethics

U.S. House of Representatives

1015 Longworth House Office Building, Washington, D.C. 20515

Phone: 202-225-7103 General Fax: 202-225-7392





U.S. House of Representatives

# COMMITTEE ON ETHICS

## Grantmaking Trip Sponsor Form

This form should be completed by a public charity or private foundation (both as defined under section 501(c)(3) of the Internal Revenue Code) that provides a grant of funds to another entity to underwrite, in whole or in part, a trip or an event, meal, or activity that will occur during a trip, or a necessary expense that will be incurred during a trip, with express or implicit knowledge or understanding that one or more House Members or employees may participate in or attend that trip or event, or otherwise may be beneficiaries of the gift or donation. Provide a copy of your completed form to the primary sponsor of the trip.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips.

1. I certify that (name of your organization): Bill & Melinda Gates Foundation  
has been designated a § 501(c)(3) nonprofit charitable organization by the Internal Revenue Service.  Yes  No

2. Name of Primary Trip Sponsor: \_\_\_\_\_  
Postsecondary National Policy Institute (PNPI)

3. I certify that my organization (check and complete a or b):

a.  Has provided a grant, gift, or donation to the above-named Primary Trip Sponsor and conducts an audit or review of its grant, gift, or donation to ensure that the funds are spent in accordance with the terms of its grant, gift, or donation. OR

b.  Has had a direct role in the organizing, planning, or conducting of a trip to

Destination: \_\_\_\_\_ on Date: \_\_\_\_\_

that is being organized or arranged by the above-named Primary Trip Sponsor.

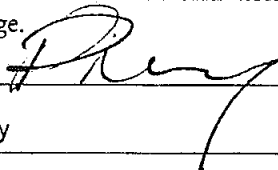
4. Check only one:

a.  My organization does not employ or retain a registered federal lobbyist or foreign agent OR

b.  My organization employs a registered federal lobbyist or foreign agent, but their involvement in planning, organizing, or arranging the trip was *de minimis* under the travel regulations.

5. I certify that I am not a registered federal lobbyist or foreign agent for any sponsor of this trip.

6. I certify by my signature that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature:  Date: 3/1/2019

Name: Patrick L. Murray Title: Senior Program Officer

Organization: Bill & Melinda Gates Foundation

Address: 500 N 5th Ave, Seattle, WA 98109

Telephone: (206) 709-3100 Email: patrick.murray@gatesfoundation.org

If there are any questions regarding this form, please contact the Committee at the following address:

### Committee on Ethics

U.S. House of Representatives

1015 Longworth House Office Building, Washington, D.C. 20515

Phone: 202-225-7103 General Fax: 202-225-7392

Theodore E. Deutch, Florida  
*Chairman*  
Kenny Marchant, Texas  
*Ranking Member*

Grace Meng, New York  
Susan Wild, Pennsylvania  
Dean Phillips, Minnesota  
Anthony Brown, Maryland

John Ratcliffe, Texas  
George Holding, North Carolina  
Jackie Walorski, Indiana  
Michael Guest, Mississippi



ONE HUNDRED SIXTEENTH CONGRESS

## U.S. House of Representatives

COMMITTEE ON ETHICS

Thomas A. Rust  
*Staff Director and Chief Counsel*

David W. Arrojo  
*Counsel to the Chairman*

Christopher A. Donesa  
*Counsel to the Ranking Member*

1015 Longworth House Office Building  
Washington, D.C. 20515-6328  
Telephone: (202) 225-7103  
Facsimile: (202) 225-7392

April 10, 2019

Ms. Katherine Valle  
Committee on Education and Labor  
2176 Rayburn House Office Building  
Washington, DC 20515

Dear Ms. Valle:

Pursuant to House Rule 25, clause 5(d)(2), the Committee on Ethics hereby approves your proposed trip to St. Louis, Missouri, scheduled for April 23 to 25, 2019, sponsored by the Post Secondary National Policy Institute, the Bill & Melinda Gates Foundation, the Kresge Foundation, and the Lumina Foundation.

You must complete an Employee Post-Travel Disclosure Form (which your employing Member must also sign) and file it, together with a Sponsor Post-Travel Disclosure Form completed by the trip sponsor, with the Clerk of the House within 15 days after your return from travel. As part of that filing, you are also required to attach a copy of this letter and both the Traveler and Primary Trip Sponsor Forms (including attachments) you previously submitted to the Committee in seeking pre-approval for this trip. If you are required to file an annual Financial Disclosure Statement, you must also report all travel expenses totaling more than \$390 from a single source on the "Travel" schedule of your annual Financial Disclosure Statement covering this calendar year. Finally, Travel Regulation § 404(d) also requires you to keep a copy of all request forms and supporting information provided to the Committee for three subsequent Congresses from the date of travel.

If you have any further questions, please contact the Committee's Office of Advice and Education at extension 5-7103.

Sincerely,

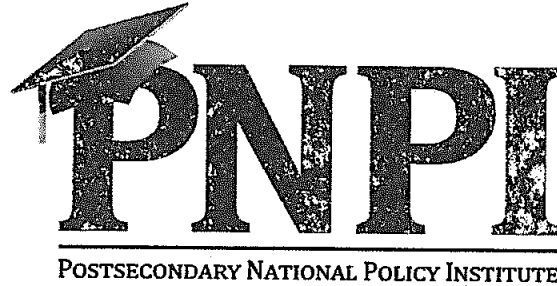
Handwritten signature of Theodore E. Deutch in blue ink.

Theodore E. Deutch  
Chairman

Handwritten signature of Kenny Marchant in blue ink.

Kenny Marchant  
Ranking Member

TED/KM:tn



## **FEDERAL STUDENT LOAN SERVICING SEMINAR**

**St. Louis, Missouri**

**April 23-25, 2019**

### **Seminar Goals**

- Deepen staff understanding of the challenges borrowers face when navigating student loan repayment.
- Increase staff understanding of the role loan servicers play in the federal Direct Loan system.
- Increase staff understanding of the complexities and challenges servicers face working within the current system.
- Expand staff understanding of the current servicer compensation model and performance metrics.
- Tour a student loan servicing and fulfillment center to better understand and view the processing and life of a student loan in repayment.
- Consider how the current student loan servicing system can be improved.

### **Tuesday, April 23**

- 5:40 PM**                      **Staff arrive at Ronald Reagan Washington National Airport (DCA), one hour prior to departure.**
- 6:40 PM**                      **Depart DCA for St. Louis, Missouri (STL), SW Flight #1008**
- 7:55 PM**                      **Arrive STL & Travel to Hotel**
- 8:30 PM**                      **Arrive & Check-in: Hyatt Regency St. Louis at the Arch, 315 Chestnut St, St. Louis, MO 63102**

### **Wednesday, April 24**

- 7:15-8:15 AM**                **Breakfast & Morning Briefing, Hyatt Regency St. Louis at the Arch**  
**Facilitator:** MaryEllen McGuire, Postsecondary National Policy Institute  
*Staff will meet for breakfast and review the day's agenda and programming goals.*

**8:15-9:00 AM**      **Travel to Missouri Higher Education Loan Authority (MOHELA) Student Loan Servicing Center**  
**Location:** 633 Spirit Drive, Chesterfield, MO 63005

**9:00-9:15 AM**      **Introduction to MOHELA**

**Presenters:** Raymond H. Bayer, Jr., Executive Director and CEO & Jennifer Farmer, Director, Federal Contracting

*MOHELA will provide an overview of their business model during this session.*

**9:15-10:15 AM**      **Borrower Calls & Service**

**Presenters:** Laura Catlett, Director, Borrower Contact Center & Raymond H. Bayer, Jr., Executive Director and CEO

*During this session, participants will listen to, ask questions about, and comment on service provided on "recently live" incoming borrower calls. \*All personally identifiable information will be removed from the calls prior to the start of the session.*

**10:15-10:30 AM**      **Q&A with Contact Center Agents**

**Moderator:** Raymond H. Bayer, Jr. Executive Director and CEO

**Contact Center Agents:** TBD

*Participants will participate in a facilitated Q&A session with contact center agents.*

**10:30-10:45 AM**      **Blending High-Tech, Low-Tech and High Touch Ways to Assist At-Risk Borrowers**

**Presenters:** Raymond H. Bayer, Jr., Executive Director and CEO & Ginny Burns, Director, Customer Advocacy Team

*This session will cover high-tech, low-tech, and high touch ways to assist at-risk borrowers.*

**10:45-10:55 AM**      **Break**

**10:55-11:30 AM**      **Facility Tour**

*Staff will be given a tour of the loan servicing and fulfillment center with time spent observing the process, volume, and results of MOHELA's IDR application pre-fill process.*

**11:30 AM-12:00 PM**      **Performance Metrics & MOHELA's Metric Segment Heat Map**

**Presenter:** James Matchefts, MOHELA General Counsel

*Staff will study MOHELA's proprietary "heat map" that visually demonstrates the publicly available metric results for each of the 17 different servicer metric segments required by FSA. Pros and cons of the current metrics and possible enhancements to their composition and weight will be discussed.*

**12:00-12:45 PM Working Lunch**

**Presenters:** Raymond H. Bayer, Jr., Executive Director and CEO, Jennifer Farmer, Director, Federal Contracting, James Matchefts, MOHELA General Counsel, Carol Malon, Chief Financial Officer, Paul Mosquera, Chief Compliance and Risk Officer, Ginny Burns, Director, Customer Advocacy Team & Laura Catlett, Director, Contact Center

**Location:** MOHELA Headquarters Conference Room

*Over lunch, participants will take part in a Q&A focused on servicer challenges and how these challenges impact student borrowers and the service they receive.*

**12:45-1:30 PM Servicer Compensation Model**

**Presenters:** Danny Marshall, MOHELA Federal Contracting Manager & Frank Reyes, MOHELA Controller

*Participants will review MOHELA's Direct Loan invoice and detailed income/expense statements for January 2019 to better understand the current servicer compensation models. The group will then discuss the pros and cons of the current servicer compensation model and consider recommendations for improvement.*

**1:30-2:00 PM Agent Training, Development & Quality Assurance**

**Presenters:** Christy Baze, MOHELA Manager of Training, Development and E-Learning & Arthur Meyers, Quality Assurance Supervisor

*This session will review the process of hiring, training and monitoring call center agents.*

**2:00-2:30 PM Escalated Call Handling, the Customer Advocacy Team & the Military VIP Team.**

**Presenter:** Ginny Burns, Director of Customer Advocacy

*This session will focus on complaint escalation and tracking.*

**2:30-3:15 PM Federal Student Aid's (FSA) Current Student Loan Portfolio**

**Presenter:** Raymond H. Bayer, Jr., Executive Director and CEO

*This session will review and discuss the current makeup of FSA's loan portfolio, including delinquency rates, repayment plan utilization, forbearance types, and utilization.*

**3:15-3:30 PM Break**

**3:30-4:15 PM Fraud**

**Presenter:** Scott Lause, Assistant General Counsel

*Staff will learn about fraud against borrowers – tactics used (e.g. Doc prep companies) and the costs associated with it.*

**4:15-5:00 PM Closing Discussion**

**Moderator:** Raymond H. Bayer, Jr., Executive Director & CEO

**Additional Presenters:** James Matchefts, MOHELA General Counsel, Carol Malon, Chief Financial Officer, Paul Mosquera, Chief Compliance and Risk Officer, Ginny Burns, Director, Customer Advocacy Team, Laura Catlett, Director, Contact Center & Jennifer Farmer, Director, Federal Contracting

*The visit will conclude with a discussion focused on the state of the student loan servicing industry, including the hardships, consequences, and costs of borrower default.*

**5:00 PM Depart for Hyatt Regency St. Louis at the Arch**

**5:45 PM Return to Hyatt Regency St. Louis at the Arch**

**6:00-7:30 PM Working Dinner at Lombardo's Trattoria,  
Location: 201 South 20<sup>th</sup> Street, St. Louis, MO 63103**

**Thursday, April 25**

**8:00-8:45 AM Check-Out & Breakfast, Hyatt Regency St. Louis at the Arch**

**8:45-10:15 AM Roundtable with Loan Servicers**

Participants: Raymond H. Bayer, MOHELA, Jim Farha, Oklahoma Student Loan Authority (OSLA), Aisha Smith, NELNET & Patricia Christel, Navient

*Staff will participate in a roundtable discussion with several servicers to better understand what they have in common, how they differ, and how they each view their role and challenges within the current system. Participants will also consider ways in which the current system could be changed to improve the borrower experience and decrease borrower defaults.*

**10:20 AM Depart Hotel for Airport**

**11:00 AM Arrive at Airport and Check-in for Flight**

**12:25 PM Depart St. Louis, Missouri (STL) for Ronald Reagan Washington National Airport (DCA), SW Airlines Flight #2236**

**3:15PM Arrive DCA**

**ATTACHMENT:**  
**House Private Sponsor Travel Certification Form**

**4. Provide names and titles of ALL House Members and employees you are inviting. For each House invitee, provide an explanation of why the individual was invited (include additional pages if necessary):**

**Katie Berger**  
Professional Staff Member  
Chairman Scott

**Alex Ricci**  
Professional Staff Member  
Representative Foxx

**Amy Jones**  
Director of Education and Human  
Services Policy  
Representative Foxx

**Kathy Valle**  
Senior Education Policy Advisor  
Chairman Scott

**Brandon Mendoza**  
Senior Legislative Assistant  
Representative Davis

**Noelle Verhelst**  
Legislative Assistant  
Representative Smucker

All staff were invited due to their employment with the House Committee on Education and Labor or with a Member who sits on the Committee.

**12. For each sponsor required to submit a sponsor form, describe the sponsor's interest in the subject matter of the trip and its role in organizing and/or conducting the trip:**

This seminar is designed to deepen congressional staff's understanding of the role loan servicers play in the federal Direct Loan system. The seminar will also increase staffs' understanding of the complexities and challenges present in the current system.

Lumina Foundation is interested in increasing postsecondary education attainment, including through the support of activities that ensure students, policymakers and other stakeholders deepen their understanding of the challenges that borrowers face when navigating student loan repayment.

The Bill & Melinda Gates Foundation is interested in expanding opportunities for all students to be able to complete a high-quality, affordable postsecondary education that leads to a sustaining career. Toward that end, it is important to help policymakers better understand federal student aid lending practices, including loan servicing and repayment.



The Kresge Foundation is committed to increasing opportunities for low-income and students of color to enter and succeed in undergraduate education. Student loan debt is an inequitable burden that falls disproportionately on the students that Kresge is most committed to serving. A more nuanced understanding of the complexities that families face when navigating the student loan system will hopefully lead to the consideration of student-centric improvements to the student loan servicing system.

PNPI created the agenda, developed the invitation list and is managing all event logistics. None of PNPI's funders, the Bill and Melinda Gates Foundation, the Lumina Foundation or the Kresge Foundation, have played a role in organizing the referenced Congressional trip or in the selection or invitation of travel participants. Decisions regarding travel participants have been controlled by and were at all times under the sole discretion of, PNPI.