Break

- 3:15 4:00 p.m. Educated but Underwater: Student Loan Debt Discussion of the pitals of student loans, collections and discharges of student loans, student loan debt relief scams, and resources for consumers
 - x Scott W. Kemp, Student Loan Advocate, Virginia Office of the Qualified Education Loan Ombudsman
 - x James E. Scott, Assistant Attorney General, Virginia Office of the Attorney General
 - x Adrienne M. Jenkins, East Central Region, Federal Trade Commission