



# Torch

January 26, 2007

*A bi-weekly report from the Coalition of Higher Education Assistance Organizations*

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## COHEAO News

### COHEAO 2007 Annual Conference Adds Congressional Speakers

COHEAO is pleased to announce that three Members of the Education and Labor Committee will address the Annual Conference on Tuesday January 30, 2007. Representative Cathy McMorris Rodgers (R-WA), Representative Tim Bishop (D-NY) and Representative Jason Altmire (D-PA) have agreed to speak at this year's COHEAO Annual Conference. Congressman Bishop is a former financial aid director who has been one of the leading advocates for the Perkins Loan Program in Congress. Congressman Altmire is a freshman Member who was appointed to the Education and Labor Committee. Congresswoman Cathy McMorris Rodgers has been a proponent of the Perkins Loan program helping to keep the Perkins Loan Program from being eliminated in the FY06 and FY07 budgets. During her 2006 re-election campaign, McMorris Rodgers helped bring the issue of Perkins Loans to a national level.

Also speaking will be Ms. Judy Flink, a former COHEAO president who has recently been named to chair the Advisory Committee on Student Financial Assistance. Other sessions will cover issues in administering Direct and FFEL Loans, educating borrowers on debt management, strategies for Perkins Loan portfolio and cash management, and collection of campus receivables. Gail McLarnon from the Department of Education will have extra time to discuss the many regulatory issues on the table.

Also, there will be a special session on the proposed increased loan-level reporting to the National Student Loan Data System as well as possible changes to FISAP reporting by institutions. This workshop will take place on Tuesday afternoon at the end of the main Conference. Conference attendees will be able to participate at no additional charge.

We were able to negotiate a substantially below-market rate for hotel rooms in the Washington, DC area of \$205 per night for the conference. This year it will be taking place just as the new Congress is getting underway and making plans for the next two years. To find out more information and to register for the conference, go to [www.coheao.org](http://www.coheao.org) or send in the attached registration form.

### Silent Auction Scholarship Returns

COHEAO will again host the Silent Auction to fund Scholarships for needy students. This is an entertaining and fun annual event that will take place after the first full day of the Annual Conference on Monday, January 30. All proceeds from the auction will go towards the COHEAO Scholarship Fund and will be used to fund scholarships.

Please consider helping the Silent Auction in the following ways:

- Coming to our scholarship fundraiser and participating in the silent auction;
- Donating an item for the auction; and
- Making a financial contribution to the scholarship effort.

Last-minute donations will still be collected at the meeting registration desk, so bring them with you or find them at the adjacent Pentagon City Mall. Donations are also accepted -- make checks payable to COHEAO and note that they are for the scholarship fund on the memo line.

### **Special WorkGroup On NSLDS and FISAP Reporting At Conference**

COHEAO is pleased to announce details of the special post-conference work group meeting on the Department of Education's consideration of changing the reporting requirements for the National Student Loan Data System (NSLDS) and the FISAP. This work group is important to all COHEAO members since significant changes are being considered both for the NSLDS reporting of Perkins Loans as well as to the questions asked on the FISAP regarding Perkins Loans. For example, the Department would like to have loan-level reporting of Perkins Loan disbursements with associated data fields signifying the borrowers' year in school, like is done for the FFEL Program.

Also under discussion will be a discussion of data quality issues with NSLDS reporting, including the top 10 errors as well as technical updates. This meeting is part of an ongoing series of workgroups and meetings that COHEAO has been having with the Department and its contractors on NSLDS and FISAP reporting, starting with an NSLDS meeting at the 2006 Annual Conference.

The Work Group will take place from 4 to 6 p.m. on January 30th at the Ritz-Carlton Pentagon City Hotel, at the conclusion of the COHEAO Annual Conference. Anyone who wishes to attend should please email Wes Huffman: [whuffman@wpllc.net](mailto:whuffman@wpllc.net).

### **Plan Ahead for the COHEAO Mid-Year Conference**

Save the Date! COHEAO will hold its upcoming 2007 Mid-Year Conference July 29 through August 1 in Boston, Massachusetts. The conference will feature important legislative and regulatory updates as well as include several professional development opportunities.

As more information becomes available, it will be posted on the COHEAO website – <http://www.coheao.org>

### **Get Your Winter Fashions at the COHEAO Store**

With winter upon us, gear up at the COHEAO store, <http://www.westernprinting.net/coheao>, where you will find high-quality clothing and outerwear bearing the distinctive COHEAO flame logo. The net proceeds from the sale of the clothing will go to the COHEAO scholarship fund, which awards \$1,000 scholarships every year to deserving students with financial need who are attending COHEAO member institutions of higher education. Check it out today and help yourself – and a student who can really use the assistance.

## CONGRESS

### House Passes HR 5

Last Thursday, the House passed H.R. 5, the “College Student Relief Act of 2007,” by a margin of 356-71. Although the legislation easily passed, the debate surrounding the legislation was, at times, contentious.

House Education and Labor Committee Chairman George Miller characterized the bill as a “first step” towards completing the Democrats’ higher education agenda and delivered a bill that reconciled, albeit loosely, halving some student loan interest rate with “pay-go” budgeting rules, two of the Democrats campaign initiatives. The bill will cost \$7 billion over the five years, all of which will be paid for through cuts to the FFEL program.

Many House Republicans, most notably Education and Labor Committee Ranking Member Buck McKeon (R-CA), criticized Democrats for circumventing the legislative process by bringing the bill directly to the floor without committee approval and also questioned the merits of student aid legislation that does nothing to promote college access.

McKeon was joined by Reps. Ric Keller (R-FL) and Mike Castle (R-DE) in introducing the “College Affordability and Transparency Act,” legislation that calls for increasing the availability of information on college costs as well as forcing schools with highest increases to address costs and tuition increases. On Wednesday, McKeon testified before the House Rules Committee in the hopes that he would be able to offer the “College Affordability and Transparency Act” as an amendment to H.R. 5. McKeon’s request was denied and the full House considered H.R. 5 without amendment.

In addition to concerns with the legislative process, several House Republicans and the White House criticized the bill for not helping the students that need it most and for delivering much less than promised during the course of the campaign. Rep. Tom Price referred to the bill as a “bait and switch” and noted that the 3.4 percent interest rate would only apply for six months before the bill was set to expire.

To view Chairman George Miller’s press statement on the bill’s passage, please click here: [http://www.house.gov/apps/list/press/edlabor\\_dem/rel11707.html](http://www.house.gov/apps/list/press/edlabor_dem/rel11707.html)

To view OMB’s policy statement on H.R. 5, please click here: <http://www.whitehouse.gov/omb/legislative/sap/110-1/hr5sap-r.pdf>

### Miller, McKeon Announce Subcommittee Structure, Chairmen

Last week, House Education and Labor Committee Chairman George Miller (D-CA) and Ranking Minority Member Buck McKeon (R-CA) announced the chairman and ranking members of the subcommittees under the jurisdiction of Education and Labor. In addition to announcing subcommittee chairman, Miller also announced subcommittee memberships. McKeon will announce Republican subcommittee rosters next week.

Rep. Ruben Hinojosa (D-TX) will chair Subcommittee on Higher Education, Lifelong Learning and Competitiveness, formerly known as the Subcommittee on 21<sup>st</sup> Century Competitiveness

under Republican control. Rep. Ric Keller, the subcommittee's former chairman, will now serve as ranking Republican.

Under Miller, the most relevant subcommittee to the higher education community has not only undergone a name change, it will now have jurisdiction over all elements of the Higher Education Act.

"We have been trying to complete work on the Higher Education Act for more than 4 years. With the reauthorization of the Higher Education Act, we have the opportunity to launch a major expansion of postsecondary education opportunities, putting our nation on a solid economic footing for the future. The key components are already there: student financial aid, outreach programs, and institutional capacity building programs," said Hinojosa.

The Democratic members of the Subcommittee on Higher Education, Lifelong Learning and Competitiveness are listed below.

Chairman Rubén Hinojosa of Texas  
John Tierney of Massachusetts  
David Wu of Oregon  
Timothy Bishop of New York  
Jason Altmire of Pennsylvania  
John Yarmuth of Kentucky

Joe Courtney of Connecticut  
Robert Andrews of New Jersey  
Robert C. "Bobby" Scott of Virginia  
Susan Davis of California  
Danny Davis of Illinois  
Mazie Hirono of Hawaii

To view a press release announcing all House Education and Labor Subcommittee chairmen and members, please click here: [http://www.house.gov/apps/list/press/edlabor\\_dem/re111807.html](http://www.house.gov/apps/list/press/edlabor_dem/re111807.html)

### **President Delivers State of the Union Address**

The centerpiece of federal policy action this week was the State of the Union address delivered by President Bush on Tuesday night. Much attention was paid in the media and among pundits to his plans to increase the number of troops in Iraq and his desire to give this new approach "a chance." Despite this emphasis, a number of policy initiatives were introduced via this speech, in the areas of energy, health care, education, immigration, HIV/AIDS, malaria, defense and spending reforms. President Bush also addressed a Democrat-controlled Congress for the first time during his administration, and congratulated the new majority, while noting, "Our citizens don't much care which side of the aisle we sit on—as long as we're willing to cross that aisle when there is work to be done."

For those in higher education, the President's speech was remarkable for what was not said. The State of the Union address did not contain a single reference to higher education issues. Sen. Jim Webb's (D-VA) Democratic response simply mentioned that college costs were "off the chart" and hurting the middle class, an interesting remark considering that Republicans have been pushing for colleges to address cost issues while Democrats have largely stayed away from addressing the tuition increases.

Also of note is that the President briefly reaffirmed his intent to reform the earmark process. He asked the Congress to "...reform the budget process...expose every earmark to the light of day and to a vote in Congress...and cut the number and cost of earmarks at least in half by the end of this session."

This address is a precursor to the release of the President's proposed budget for FY 2008. That is expected on February 5<sup>th</sup>, despite the fact that FY 2007 spending remains unresolved. Next Wednesday, the House is scheduled to consider a year-long continuing

resolution (CR) encompassing nine unfinished spending bills for FY 2007, including the education funding bill. This move will give the Senate more than two weeks to act before the current resolution expires on February 15<sup>th</sup>.

House and Senate staff hope to reach agreement on the bill's provisions before passage in each of the chambers to avoid floor amendments or any additional short-term CRs. Of course, if Senate consideration occurs the week of the release of the Administration's budget, floor time could be consumed by statements and amendments that react to its contents.

### **Senator Kennedy Introduces Legislation that Includes STAR Act Provisions**

On Monday, Senate Health, Education, Labor and Pensions Committee Chairman Ted Kennedy (D-MA) introduced the "Student Debt Relief Act," S. 359. This legislation includes provisions that Senator Kennedy contends address the increasing cost of college and increased debt levels among student loan borrowers. In his introductory statement, Senator Kennedy said,

"It's obvious we need to act immediately to make both college costs and student debt more manageable—and that is what this bill is all about. The Student Debt Relief Act will help lift the financial yoke that burdens our students and families as they try to pay for college."

The bill would cut interest rates in half over five years, just as the House-passed bill, HR 5, would, it would increase the maximum Pell Grant award, make changes in repayment options for public servants and implement the Student Aid Reward program—a resurrection of the Student Aid Reward Act he introduced last Congress. His office released a summary of the bill that argues the bill would do the following:

- Cuts student loan interest rates in half – from 6.8% to 3.4%. This would save the current typical student borrower \$2,280 over the lifetime of his or her loan and save the beginning college student \$4,420 when fully phased in.
- Immediately increases the Pell Grant from \$4,050 to \$5,100. With an increase in the Pell Grant, over 285,000 more college students would be eligible for the Pell Grant next school year. The estimated average grant for next year would increase by \$647, from \$2,442 to \$3,089.
- Caps federal student loan payments at 15% of a borrower's discretionary income. Forgives student loans after 25 years, and provides an option for 10-year loan forgiveness for individuals in public service careers, like teaching, law enforcement, and social work.
- Generates \$13 billion in additional need-based aid – at no cost to taxpayers – by reforming the student loan programs to encourage the use of the government's less expensive Direct Loan Program. If all schools switched to the Direct Loan program, the government would save \$4.5 million next year alone.

It is this last feature of the bill—the generation of \$13 billion—that is particularly troubling to the FFEL industry, since it would be produced by implementation of the "Student Aid Reward Program", which would reward schools who choose to use the student loan program that "costs less", according to the Congressional Budget Office, with increased funds for need-based aid. This is a fairly transparent attempt to induce schools to choose the direct loan program, despite the fact that 80 percent of schools are currently in—and satisfied with—the FFEL Program. The anticipated shift to direct lending is what generates the funds that would be used for need-based aid.

## **INSIDE ED AND THE ADMINISTRATION**

### **ED's OIG Releases Second DVD on ID Theft and Financial Aid**

The Department of Education's Office of Inspector General announced the release of its second DVD on the issue of identity theft in the student financial assistance arena. The DVD is titled "Identity Theft: It's Not Worth It," and tracks how the OIG, along with the U.S. Attorney's Office, U.S. Marshals Service, U.S. Postal Inspection Service, and Truckee Meadows Community College stopped a \$1 million financial aid fraud scam, spearheaded by 64-year old grandmother, Ann Armstrong.

Along with four of her children and three of her grandchildren, Armstrong was convicted of using the identities of more than 65 people to fraudulently obtain federal student aid at various colleges in Arizona, Colorado, Maryland, Nevada, and Texas. The Armstrongs obtained personal identifying information for various people and used it to enroll in on-line classes at colleges in those states.

They applied for federal student loans and grants through the schools using these identities, submitting all information via e-mail or fax. Checks for the loans or grants were sent in the students' name to addresses provided on the applications which the Armstrongs then picked up, cashed, or deposited into bank accounts using false identification. In 2006, Ann Armstrong was sentenced to 57 months in prison and ordered to pay more than \$662,000 in restitution.

For more information on the DVD or to order a free copy, please visit: [www.ed.gov/about/offices/list/oig](http://www.ed.gov/about/offices/list/oig)

### **Department Issues DCL on 9.5 Percent Loans**

As announced last week, the Department of Education has issued a new Dear Colleague Letter relating to FFELP loans qualifying for 9.5% minimum special allowance. The letter is intended to clarify the application of what the Department indicates its rules on 9.5% loans have been and closely follows the position taken by the Office of Inspector General (OIG) in the Nelnet audit report.

Stated most simply, only loans financed from the proceeds (and investment earnings thereon) on bonds originally issued prior to October 1, 1993 and from interest, special allowance, collections and sale proceeds of such loans are eligible for the 9.5% special allowance. Loans acquired from the interest, special allowance, collections and sale proceeds of second generation loans are eligible only for the regular special allowance.

A copy of the new DCL, designated as FP-07-01, is available online at: <http://www.ifap.ed.gov/dpccletters/FP0701.html>.

### **ED Removes Growth Restrictions for Career Education Corp.**

Career Education Corporation announced this week that the Department of Education would now allow the company to acquire new schools and grow existing campuses. The growth freeze was part of the Department's review of Career Education's compliance with federal student aid regulations.

"Career Education has put forth a tremendous effort in restructuring our compliance and financial aid processes, and full compliance remains our top priority," said Robert E. Dowdell, interim chairman and CEO of Career Education Corporation. "We will be carefully and selectively evaluating other expansion opportunities and look forward to pursuing those opportunities in cooperation with the Department."

## **INDUSTRY NEWS**

### **NY Attorney General Begins Informal Investigation Into Preferred Lender Lists**

Sallie Mae announced last week that it received an informal request for information from the New York Attorney General's Office related to its marketing practices, or more specifically, its practices involving preferred lender lists. Sallie Mae CEO Tim Fitzpatrick told reporters on a conference call about the company's fourth quarter that the company received the request on December 28 and Tom Joyce, a spokesman for Sallie Mae, later said the investigation would be "industry wide."

Preferred lender lists have received a lot of scrutiny recently, but Fitzpatrick said Sallie Mae welcomes the investigation and view it as an "opportunity to counter negative press reports."

MyRichUncle (MRU), a small student lending company attempting to carve its niche as an "outsider" in the student loan industry, said the investigation should not only focus on lenders, but the schools as well. This summer, frustrated by its inability to get on schools' preferred lender lists, MyRichUncle launched an ad offensive claiming the relationship between financial aid offices and certain student loan companies had become too cozy.

"We believe a thorough investigation should include financial aid offices as well, since the preferred lender list is generated and published by the school... The problems in the industry extend beyond New York. Its repair will require more enforcement and modification of state and federal laws," the company said in a statement.

The claims of MyRichUncle have been repeatedly refuted by Sallie Mae and others, including the National Association of Student Financial Aid Administrators, which returned a contribution MRU had made to fund the association's conference.

### **Group of FAAs Propose New Student Loan Program**

Last week, a group of school financial aid administrators released a new white paper calling for drastic reform to student loan programs. The authors of the white paper were Anna Griswold from the Pennsylvania State University, Dan Davenport from the University of Idaho, Pamela Fowler from the University of Michigan, and Rick Shipman from Michigan State University. According to the white paper, the federal financial aid system should:

- Offer a single loan program to fund all of the student's educational costs.
- Provide income-aware repayment programs.
- Apply borrower benefits based on a student's economic status after graduation.
- Discourage excessive student borrowing.

Although the authors are confident the paper is representative of the views of many financial aid administrators, it does not claim that all financial aid administrators would necessarily agree with the proposed new system. The authors also refrained from addressing several very important aspects of student aid such as sources of funding. According to the financial aid administrators, other experts were more qualified to address the funding issues as well as other details of the proposal.

To access the full white paper, please click here: <https://www.finaid.msu.edu/forms/NFEL/View.asp>

## **Student Aid Alliance Calls on Congress to Increase Funding for Student Aid Programs**

The Student Aid Alliance, a coalition of more than 60 higher education organizations, is calling on Congress to support substantial increases in federal student aid programs for the 2008 fiscal year. On Monday, the Alliance sent its FY2008 funding priorities to Congress. The top three proposals are to raise raising the maximum Pell Grant to \$5,100, increase Supplemental Educational Opportunity Grant funding and restore the Federal Capital Contribution Perkins Loans and fully fund loan cancellations. The list of priorities also includes calls for more funding of Federal Work Study and the TRIO programs.

The following is the SAA's position on the Perkins Loan program:

**Federal Capital Contributions for Perkins Loans should be restored to \$100 million.** Perkins Loans are a key part of student aid, with a low interest rate and flexible repayment terms, and they are targeted to help low-income students. Capital invested in Perkins loans is matched by schools and recycled again and again to help future generations. **Perkins Loan cancellation reimbursements should be increased to \$120 million,** to fully reimburse colleges for loans forgiven for students who pursue public service careers. Years of under-funding is depleting campuses' Perkins Loan revolving funds, hurting future generations of students who may want to take a public service job.

For more information on the Student Aid Alliance's FY08 funding priorities or to learn more about the group itself, please click here: [www.studentaidalliance.org](http://www.studentaidalliance.org).

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## Register Today

for the

# 2007 COHEAO Annual Conference

January 27 - January 31

Ritz-Carlton Pentagon City, Arlington, Virginia

1. Register ONLINE at [www.coheao.org](http://www.coheao.org)  
*credit card payment option is only available online*
2. Register by fax: 202-371-0197
3. Register by mail: COHEAO, 1101 Vermont Ave., NW, Suite 400,  
Washington, DC, 20005

Name:

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Title:

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Organization:

---

Address:

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City:

---

State:

Zip:

Email:

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### **Register by December 31st for Early-Registration Prices:**

**Member: \$520**

**Non-Member, Institutional and Organizational: \$620**

**Non-Member, Commercial: \$1,520**

After Dec. 31st, registration is \$545 for members, \$645 for institutional and organizational non-members and \$1,545 for commercial non-members.

Please send check or money order for the appropriate amount to COHEAO, 1101 Vermont Ave, NW, Suite 400, Washington, DC, 20005 or register online to pay by credit card at [www.coheao.org](http://www.coheao.org).

### **Special One-Day Pre-Conference Seminar January 28: ACA International's *Higher Education Collection Practices*.** Separate registration required. Go to:

<http://www.acainternational.org/campusaca>, or call 1-952-928-8000 Ext. 214 or 216.

Hotel reservations must be made separately by calling the Ritz-Carlton Pentagon City at (703) 415-5000 or 1-800-241-3333. To ensure that you receive the **SPECIAL COHEAO ANNUAL CONFERENCE HOTEL ROOM RATE OF \$205** for a single or double room, make your hotel reservations by January 9, 2007.

Refunds - Requests for refunds will be honored only if notification of cancellation is received five business days before the conference. Registrants who fail to cancel will not be refunded their registration fee. With at least ten business days notice, the full registration fee may be applied to a future COHEAO conference. A \$50.00 administrative fee will be charged for all cancellations. No refund request will be honored after the conference. Substitutions may be made if registrant cannot attend. Please notify COHEAO of substitutions by fax 202-371-0197; e-mail [whuffman@wpllc.net](mailto:whuffman@wpllc.net); or telephone 202-289-3910.

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COHEAO, 1101 Vermont Avenue, N.W., Suite 400, Washington, D.C. 20005.

(202) 289-3903

**COHEAO ANNUAL MEETING AGENDA 2007**

*All Meetings and Sessions Are Located in Salon III in the Ritz Carlton Pentagon City Unless Noted  
Otherwise*

**Saturday, January 27<sup>th</sup>, 2007**

12:00pm-3:30pm Perkins Task Force Meeting

Location: Salon II

3:30pm-5:30pm Commercial Members Meeting

Location: Diplomat Room

**Sunday, January 28<sup>th</sup>, 2007**

8:30am-3:30pm Board of Directors Meeting

Location: Board Room

4:00pm-6:00pm Registration

Location: Diplomat Room

6:00pm-8:00pm Welcoming Reception

Location: Diplomat Room

**Monday, January 29<sup>th</sup>, 2007**

8:00am-9:00am Registration and Breakfast Roundtables

*Join members of COHEAO staff for breakfast on several different topics. The sessions will be informal and a good way to ask any questions you may have.*

Location: Salon II

9:00am-9:15am The President's Welcome

*Alisa Abadinsky, COHEAO President*

*Introduction: Harrison Wadsworth, COHEAO Executive Director*

- 9:15am-10:15am      Session: Congressional Staff Panel  
*Congressional staff will discuss current and future issues related to the Perkins Loan Program and other issues in higher education.*
- Speakers: Viqar Ahmad, Legislative Assistant, Office of Rep. Ralph Regula; Amy Raaf, Professional Staff, House Education and Labor Committee; Gabriella Gomez, Professional Staff House Education and Labor Committee*
- Moderator: James Marable, University of Michigan*
- 10:15am-10:30am      Break
- 10:30am-11:15am      Session: HEA Reauthorization and Grassroots Strategies:  
*An overview of where HEA reauthorization lies along with ideas and strategies to engage schools who have not participated in previous grassroots efforts as well as the ongoing effort to educate voters*
- Speakers: Harrison Wadsworth, Executive Director, COHEAO; Cyndy Littlefield, Director of Federal Relations, Association of Jesuit Colleges and Universities; Krista Heckler, Legislative Associate, COHEAO*
- Moderator: Carol Tiffany, Harvard University*
- 11:15am –12:00pm      Session: Title IV Negotiated Rulemaking  
*With one session down and two to go in the loan rounds, negotiators will give an update on the Department of Education’s Title IV negotiated rulemaking.*
- Speakers: Alisa Abadinski, President, COHEAO, Director of Receivables, Loans, and Collections, University of Illinois at Chicago; Bob Perrin, Vice President, COHEAO, President, Williams & Fudge, Inc.*
- Moderator: Jackie Ito-Woo, University of California Office of the President*
- 12:00pm-1:30pm      Luncheon Address: Judith Flink, University of Illinois  
*Judith Flink, the newly appointed Chairperson of the Advisory Committee on Student Financial Assistance and a past President of COHEAO, will share her insights on the direction of the Advisory Committee and additional topics in the area of student financial aid.*
- Moderator: Gary Hauser, ECSI*
- Location: Salon II
- 1:30pm – 2:30pm      Session: Direct Loans v. FFEL Loans  
*Representatives from a school using the Federal Family Education Loan Program and a school using the Direct Loan Program discuss how the programs are administered on their campuses.*

*Speakers: Eileen O’Leary, Assistant Vice President for Finance, Stonehill College; Daniel Small, Director of Student Financial Assistance, George Washington University*

*Moderator: Sue Hickey, Bridgewater State University*

2:30pm-2:45pm      Dessert Break

2:45pm-3:30pm      Session: Issues in Managing the Awarding of Financial Aid: Navigating the ACG and SMART Grants

*Speaker: Jack Edwards, Director of Student Financial Aid, Northern Arizona University*

*Moderator: Lettie Clark, Gonzaga University*

3:30pm-4:30pm      Session: Servicers, Schools, and Collection Agencies  
*A panel of servicers shares information and opinions about how they process Perkins Loans that have been referred to collection agencies.*

*Speakers: Natalie Girmscheid, Chief Operating Officer, University Accounting Services; Sharon Cameron, Audit and Compliance Specialist, Campus Partners; John Lynch, President and CEO, ECSI; Chris Stompanato, Market Development Manager, ACS*

*Moderator: Cindy Schick, Progressive Financial Services*

6:00pm-7:30pm      ***COHEAO Scholarship Fundraiser Silent Auction/Cocktail Hour***

Location: Diplomat Room

## **Tuesday, January 30th, 2007**

8:00am-8:45am      Breakfast

8:45am-9:15am      Session: Annual Business Meeting  
*The annual business meeting is a venue for conference attendees to discuss the status of COHEAO as an organization and where COHEAO will go in the coming year.*

9:15am-9:45am      Session: Congressional Address

*Speaker: Representative Timothy Bishop (D-NY)  
Member, House Education and Labor Committee*

*Moderator: Daniel Padavano, CUNY*

9:45am-10:30am Session: Debt management services, courses and consolidated counseling services

*Speaker: Anne Fischer, Debt Management Consultant, USA Funds*

*Moderator: Bill Cantalope, Enterprise Recovery Systems, Inc.*

10:30am-10:45am Break

10:45am-11:30 am Session: The HHS Campus Based Programs  
*An update on issues within the Health and Human Services Campus Based Loan Programs*

*Speakers: Gina Luke, Director of Legislative Policy Development, American Dental Education Association; Ellen Spilker, Director of Student Financial Planning, Columbia University College of Physicians and Surgeons*

*Moderator: Bob Perrin, University Accounting Service*

11:30am -12:15pm Session: Congressional Address

*Speaker: Representative Jason Altmire (D-PA)  
Member, House Education and Labor Committee*

*Moderator: John Lynch, ECSI*

12:15pm – 1:45pm Luncheon Address: Member of Congress  
*Speaker: Representative Cathy McMorris Rodgers (R-WA)  
Member, House Education and Labor Committee*

*Moderator: Lettie Clark, Gonzaga University*

1:45pm-3:00pm Session: Department of Education Update

*Speaker: Gail McLarnon, Program Analyst, Department of Education*

*Moderator: Paul Tyler, Baldwin Wallace College*

3:00pm-3:15pm Refreshment Break

3:15:pm-4:00pm Session: Current Strategies for Perkins Cash Management/Portfolio Management  
As Balances Rise and Fall  
*A panel of representatives from schools with small, medium, and large portfolios discuss how they manage their Perkins portfolio*

*Speakers: Larry Rock, Director of Student Loan Repayment, Concordia College;  
Judy Paul Manager, Perkins Loan Program, Central Washington University; Tom*

*Schmidt, Associate Director of Student Financial Collections & Third Party Billing, University of Minnesota*

*Moderator: Nancy Taylor, University of Kentucky/KASRO*

4:00pm–6:00pm Special Workshop With the Department of Education: Proposals to Revise the FISAP and Modify the Reporting Requirements of the National Student Loan Data System.

Location: Diplomat Room

**Wednesday, January 31, 2006**

7:45am Ritz Carlton, Board Bus

Location: Hotel Entrance

8:00am Bus leave for Capitol Hill

8:30am-10 am Breakfast on Capitol Hill  
*Location: 2261 Rayburn House Office Building*

10:00am -- Hill Visits by COHEAO Members