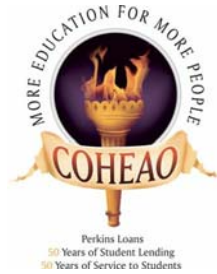


The



Torch

January 9, 2009

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

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COHEAO News

COHEAO Conference Discount Deadline is Today!

The registration and hotel discount deadlines for the COHEAO is today! Today is the deadline to receive our registration discount and the unbeatable deal of \$215 per night at the Ritz Carlton-Pentagon City. If you have not done so, register today! The conference will be at the Ritz-Carlton Pentagon City in Arlington, Virginia from January 24 through January 28. More information on the hotel is available at: http://www.ritzcarlton.com/hotels/pentagon_city/. Call (800) 241-3333 or (703) 415-5000 by January 9 and let them know you're attending the Coalition of Higher Education Assistance Organizations meeting to reserve a room at the special rate (If you call by January 9 and are have difficulty receiving the special rate on all dates, please go ahead and register with the hotel and email whuffman@wpllc.net).

Members of Congress, key Congressional staffers, officials from the Department of Education, and sessions on two Federal Trade Commission issues—identity theft “red flags” and the use of cell phones in collecting debts—will highlight this conference, but our program isn't just politics and policy. The Annual Conference will provide information on regulatory best practices, and feature session topics on COHEAO's two new initiatives: promoting financial literacy and campus accounts receivable management. Our agenda also includes sessions on collecting different types of education debt, the impact of social networking and “groupthink” on borrowers, and many more. This is a conference that you can't afford to miss!

Congressman Tim Bishop (D-NY), the only former financial aid director in Congress, will be addressing COHEAO's Annual Conference as a featured speaker. During his tenure in Congress, Rep. Bishop has proven to be an advocate for the Perkins Loan Program. He has sponsored legislation and amendments to call for additional funding and improved administration of the program, as well as educating fellow Members and Administration officials on the importance of Perkins. Do not miss this opportunity to listen to Congressman Bishop's insights and share your ideas with a Member who has proven time and again that he is willing to listen to those in the field!

In addition to inviting Rep. Bishop and other Members to provide remarks, we have also scheduled an afternoon of visiting lawmakers on the Hill in conjunction with this conference. For those interested in visiting Members, but new to the process, COHEAO has arranged for mentors to provide insight and guide you around town and the conference also includes a session on effectively communicating with policymakers. Hill visits are always highlight of this event, but may be even more so this year. These historic times will provide an excellent atmosphere for visiting the House and Senate to inform lawmakers of the importance of Perkins!

Registration information and event updates are located on the COHEAO website at <http://www.coheao.org>

Hill Visit Preparation Begins

During the 2009 Annual Conference, COHEAO members will once again head to Capitol Hill to meet with Members of Congress. COHEAO is looking for mentors from each state to assist with making appointments or help conference attendees with their visits. If you are interested in assisting please contact Lettie Clark, Sue Hickey, Carl Perry or Bill Cantalope. Their contact information is on the Board of Directors roster attached to The Torch.

This year, groups will be taking the Metro to the Hill and will spend most of Tuesday afternoon on the visiting Congressional offices. **If you plan on going to the Hill to visit with your Member of Congress and please let Krista know by emailing to kheckler@wpllc.net COHEAO will be purchasing the metro cards in advance, so in order to accommodate everyone and make sure that we have enough cards, it is important to let us know if you plan to attend.**

Last year was a great success with many COHEAO members attending meetings with Members of Congress for the first time! COHEAO will supply you with talking points and directions and any other pertinent information that will be needed and helpful on your visits.

Silent Auction for Scholarships Returns

The COHEAO Silent Auction returns! Once again, the COHEAO conference in January, will host a Silent Auction to fund scholarships for students. This is an entertaining and fun annual event that will take place during the reception after the first full day of the Annual Conference on Monday, January 26. The auction will once again return to the beautiful and ornate Diplomat room on the first floor of the Ritz Carlton.

All proceeds from the auction will go towards the COHEAO Scholarship Fund and will be used to fund scholarships for needy students. In recent years, the funds raised for the COHEAO scholarship have helped students at UC Berkeley, Gonzaga University, Northern Arizona University, UCLA, Iowa State University, Yale University and others.

Carl Perry and Bill Cantalope have agreed to emcee the auction – OK it may turn into a noisy auction at some point -- to help raise money for college students!

Please consider helping the Silent Auction in the following ways:

- Coming to the auction and making some bids;
- Donating an item for the auction; and
- Making a financial contribution to the scholarship effort.

For ideas or suggestions of items to donate, please call Wes Huffman at (202) 289-3903 or email whuffman@wp LLC.net. Please make sure donations and/or contributions sent in advance arrive by **Friday, January 23, 2008**; last-minute donations will also be collected at the meeting registration desk; the Pentagon City Mall is next door! Please address items for the Silent Auction to the attention of: Wes Huffman at 1101 Vermont Ave, NW, Suite 400, Washington, D.C., 20005. Please include the approximate value of the items. Make checks payable to COHEAO and put “Scholarship Fund” on the Memo line.

Get Your Winter Fashions at the COHEAO Store

It’s winter and that means it’s time to update your wardrobe with the latest from 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

111th Congress Convened, Parties Begin Announcing Committee Assignments

Newly elected and re-elected Senators and Representatives arrived in Washington this week to take the oath of office for the 111th Congress that convened on January 6, 2008. While most of the press focused on those who were not sworn in for one reason or another—Roland Burris (D) of Illinois and Al Franken (D) and/or Norm Coleman (R) from Minnesota—there were also several announcements of committee assignments of interest to higher education.

Republicans on the House Education and Labor Committee welcomed freshman Members Rep. Brett Guthrie (R-KY), Rep. Bill Cassidy (R-LA), Rep. Tom McClintock (R-CA), Rep. Duncan D. Hunter (R-CA), and Rep. Phil Roe (R-TN). Rep. Charles Boustany (R-LA) and Rep. Kenny Marchant (R-TX) will be departing the Committee.

There has not been an official announcement from Chairman George Miller on the makeup of Democrats on the Committee, but the following Members are expected to be named to the panel: Rep. Jared Polis (D-CO), Rep. Marcia Fudge (D-OH), Rep. Paul Tonko (D-NY), Rep. Pedro Pierluisi (D-PR). Additionally, Rep. Paul Sarbanes (D-MD), Rep. John Yarmuth (D-KY), Rep. Danny Davis (D-IL), and Rep. Linda Sanchez (D-CA) will probably be switching to other committees.

On the House Appropriations Committee, Rep. Todd Tiahrt has received the recommendation of the Republican Steering Committee to serve as the Ranking Member

on the Subcommittee on Labor, Health and Human Services, Education, and Related Agencies. The full GOP Conference is expected to approve Tiahrt's position.

In the House Financial Services Committee, Rep. Jim Hines (D-CT), Rep. Alan Grayson (D-FL), Rep. Suzanne Kosmas (D-FL), Rep. Walt Minnick (D-ID), Rep. Gary Peters (D-MI), Rep. John Adler (D-NJ), Rep. Dan Maffei (D-NY), Rep. Steve Driehaus (D-OH), and Rep. Mary Joe Kilroy (D-OH) are have been recommended by Democratic Steering Committee to serve on the banking panel. While nothing is official until ratified by the full Democratic Conference, these Members are expected to serve on the Committee.

Rep. Bill Posey (R-FL), Rep. Leonard Lance (R-NJ), and Rep. Erik Paulsen (R-MN, no relation to the current Treasury Secretary) will be the new Republicans. Neither Chairman Barney Frank (D-MA), nor Ranking Member Spencer Baucus (R-AL have publicly indicated which members, if any, will be leaving the Committee.

Confirmation Hearing for Duncan and (Possibly) Geithner Set for Next Week

The confirmation hearing for Education Secretary-designate Arne Duncan has been set for 10:00 AM on Tuesday, January 13 in Dirksen 430, the Senate HELP Committee's hearing room. This is not expected to be a contentious hearing, and most observers believe Duncan's appointment will face very little resistance in the Senate. Many also believe that soon after the hearing, the incoming administration will begin naming subcabinet appointments, including the Deputy Secretary and Undersecretary. One of them is expected to have primary responsibility for higher education issues in the Department.

Another confirmation hearing of interest to the student lending community is also expected to occur next week, and this one may very well be a little more contentious—the hearing for Treasury Secretary-designate Timothy Geithner. Nothing official has been announced, but the *Washington Post*, relying on anonymous sources, reports Geithner's confirmation hearing will take place on January 15.

This confirmation hearing will be before the Senate Banking, Housing, and Urban Affairs Committee. Several committee members are expected to pepper Geithner with sharp questions, particularly on his role in developing the TARP programs and other tools to stave off a financial crisis, as well as his plans for using these tools in the future.

A link for a webcast of Duncan's hearing will be available at the following address:
http://help.senate.gov/Hearings/2009_01_13/2009_01_13.html

Denver School Chief to Fill Salazar's Senate Seat

Gov. Bill Ritter (D) announced this week that he is appointing Denver Public Schools Superintendent Michael F. Bennet (D) to represent Colorado in the U.S. Senate. Bennet is replacing Sen. Ken Salazar (D-CO), who has accepted the position of Secretary of Interior, and is expected to be confirmed later this month.

Bennet is expected to seek service on the Senate HELP committee. Before his term as Denver's school chief, he served as Chief of Staff to Mayor John Hickenlooper, as well as numerous roles at the federal, state, and local levels of government, as well as the private sector.

To view the press release announcing Bennet's appointment, visit:

<http://www.colorado.gov/cs/Satellite?c=Page&cid=1230985756099&pagename=GovRitter%2FGOVLayout>

Renner to Leave HELP Committee for Foreign Service, Duncan Names Communications Chief

Erin Renner, a HELP staffer for Chairman Ted Kennedy (D-MA) who worked on higher education issues, announced she is leaving the Committee to accept a position as a Foreign Service Officer, effective immediately. Emma Vadehra, who has also been working on higher education for the Committee, will assume Renner's responsibilities.

In other staff news, Alexander Russo of *This Week in Education* reports Education Secretary-designate Arne Duncan has named Peter Cunningham as his communications chief. According to Russo, "Cunningham helped engineer a long string of good news about Duncan and the Chicago school system."

INSIDE ED AND THE ADMINISTRATION

ED Releases HEOA DCL and Negotiated Rulemaking Notice

On December 31, 2008, the Department of Education released a Dear Colleague Letter to provide a summary of many of the provisions in the Higher Education Opportunity Act (HEOA). The HEOA makes a number of changes to programs authorized under the HEA, authorizes new programs, and makes changes to other laws.

The letter notes that the provisions of the HEOA were effective upon enactment of the law, August 14, 2008, unless otherwise noted. The provision summaries are organized by subject area and are provided to assist institutions to understand the changes to the HEA. The Department will issue regulations for some of the programs affected by the HEOA through the negotiated rulemaking process and the Department may also offer further guidance through additional Dear Colleague Letters.

Also on December 31, 2008 the Department of Education announced in the *Federal Register* its intention to establish five negotiated rulemaking committees to prepare proposed regulations under Title IV of the Higher Education Act. Each committee will include representatives of organizations or groups with interests that are significantly affected by the subject matter of the proposed regulations. The Department is requesting nominations for individual negotiators to serve on these committees. Nominations must be received by January 23, 2009. COHEAO will nominate negotiators for Teams I and II. Team II will cover most Perkins Loan issues, with some on Team I.

The five committees that will be established include:

Team I--Loans-Lender/General Loan Issues;

Team II--Loans-School-based Loan Issues;

Team III--Accreditation;

Team IV--Discretionary Grants;

Team V--General and Non-Loan Programmatic Issues.

To view the *Federal Register* notice visit:

<http://www.ed.gov/legislation/FedRegister/proprule/2008-4/123108a.html>

To view the Dear Colleague letter and its attachments visit:

<http://ifap.ed.gov/dpcletters/GEN0812FP0810.html>

Excerpts regarding Perkins Loans (DCL pages 139-140) are below:

Referral Program

HEOA section 463 HEA section 463

Effective date: August 14, 2008

The Department continues to have the option to allow an institution to refer loans to the Department for collection and to return any collections to the school, less 30 percent of the amounts collected, to cover the Department's collection costs. If the Department chooses to allow referrals in the Perkins Loan Program, the Department must repay the amounts collected (less the 30 percent) every six months. Note that at this time the Department has no plans to institute a referral program in the Perkins Loan Program.

Mandatory Assignment

HEOA section 463 HEA section 463

Effective date: August 14, 2008

The Department no longer has the authority to require mandatory assignment of Perkins Loans based on an institution's Program Participation Agreement. The Department continues to have the authority to require mandatory assignment if an institution has knowingly failed to maintain an acceptable collection record with regard to the loan or chooses to stop servicing and collecting its Perkins Loans. This statutory change nullifies the mandatory assignment regulations in 34 CFR 674.8(d)(3).

Loan Limits

HEOA section 464 HEA section 464(a)(2)

Effective date: August 14, 2008

Otherwise eligible students may receive the increased loan amounts beginning with any 2008-2009 award year payment period (where the first disbursement is made on or after July 1, 2008) that includes or begins on or after August 14, 2008. In addition to awarding the increased loan limits to students for the current and future payment periods, an Page 140 of 219—The Higher Education Opportunity Act institution may, but is not required to, award the increased loan amounts retroactively for any eligible payment period that has ended as long as the student is still enrolled for the 2008-2009 award year. The new Perkins Loan annual and aggregate loan limits are as follows:

<u>GRADE LEVEL</u>	<u>ANNUAL LOAN LIMIT</u>	<u>AGGREGATE LOAN</u>
<u>LIMIT</u>		
ONE AND TWO	\$5,500	\$11,000
THREE AND ABOVE	\$5,500	\$27,500
GRADUATE	\$8,000	\$60,000

VA Issues Notice of Proposed Rulemaking

In late December the Department of Veterans Affairs issued a Notice of Proposed Rulemaking to implement the *Post 9/11 Veterans Educational Assistance Act of 2008*, also known as the Post 9/11 GI Bill. The VA is proposing to establish regulations regarding a new educational assistance program for individuals who serve on active duty after September 10, 2001.

The deadline for submitting comments to the VA on the proposed rules is January 22, 2009.

To view the Federal Register notice visit: <http://edocket.access.gpo.gov/2008/E8-29723.htm>

ED Announces Collection Agency Contracts

This week the Department of Education finally announced their new debt collection contractors. The new contractors were to be awarded last September but after several delays, ED finally announced on Thursday that 17 collection agencies were selected. Only those agencies in the “unrestricted” category were announced but the list does include 15 out of the 17 agencies that are on the current ED contract, which was awarded in 2004.

According to *InsideARM*, four of the five small businesses on the 2004 contract were added to 2008 contract as unrestricted because of their growth and were not longer able to be considered “small businesses.”

The collection agencies named to the contract include:

- Account Control Technology Inc.
- Allied Interstate Inc./IQOR
- Collecto, Inc.
- Continental Service Group, Inc.
- Diversified Collection Services, Inc.
- Enterprise Recovery Systems
- Financial Asset Management Systems, Inc.
- FMS Investment Corp
- GC Services Limited Partnership
- NCO Financial Systems, Inc.
- Pioneer Credit Recovery, Inc.
- Premiere Credit of North America, LLC
- Progressive Financial Services, Inc.
- The CBE Group, Inc.
- Van Ru Credit Corporation
- West Asset Management, Inc.
- Windham Professionals, Inc.

Killefer Named Obama’s Chief Performance Officer

President-Elect Obama appointed Nancy Killefer, a Director at McKinsey & Company and a former Assistant Secretary of the Treasury during the Clinton Administration, to serve as the country’s first Chief Performance Officer. In this newly created White House position, Killefer will help to oversee reform of the federal government and its budget.

Killefer will also be named the Deputy Director of Management at OMB, reporting to OMB Director Peter Orszag. In naming Killefer to the newly created post, Obama noted that he plans to scour the budget to “put government on the side of taxpayers.”

“We can no longer afford to sustain the old ways when we know there are new and more efficient ways to getting the job done,” said Obama.

To view Obama's announcement of this appointment, visit:

http://change.gov/newsroom/entry/new_and_more_efficient_ways_of_getting_the_job_done/

Obama & Transition Team Discussing College Costs with Public

President-Elect Barack Obama gave his first formal address on the state of the economy this week. Obama, much like the Transition Team has done since the election, repeatedly warned of the fragile state of the economy.

Although the speech was light on details, the incoming President did mention higher education, stating, "We could lose a generation of potential and promise, as more young Americans are forced to forgo dreams of college or the chance to train for the jobs of the future. And our nation could lose the competitive edge that has served as a foundation for our strength and standing in the world."

The Transition Team has also launched a page on www.change.gov dedicated to "Keeping College Affordable." The page describes affordable higher education as a "priority" for the Obama-Biden Administration, and asks the public to offer its ideas and concerns in an online forum.

To view, the Obama "Keeping College Affordable" page, please visit:

http://change.gov/newsroom/entry/keeping_college_affordable/

INDUSTRY NEWS

Claiborne Pell: 1918-2009

Former Sen. Claiborne Pell (D-RI), the father of the Pell Grant, died on New Years Day. His funeral was held in Rhode Island this week, and included remarks from current Senate HELP Committee Chairman Ted Kennedy (D-MA)

Pell is widely revered as a champion of students who dedicated much of his Senate career to expanding federal student assistance.

Those who had the opportunity to work with Sen. Pell in the 1980's note that the work of the Senate education committee then was carried out in a vastly different manner than it is today. Pell hired staff as much for their substantive expertise in student aid as he did for their knowledge of the legislative process and politics. Policy was developed more on the basis of what was good for students rather than responding to the demands of particular interest groups or lobbyists.

Sen. Pell and Sen. Robert T. Stafford (R-VT) worked together in a remarkably bipartisan way and produced higher education bills that typically enjoyed overwhelming support in both the House and Senate. Since Pell and Stafford left the Senate, this type of bipartisanship has not been seen again.

To view a statement on Senator Pell's passing from Kennedy, please visit:

http://kenedy.senate.gov/newsroom/press_release.cfm?id=d88a58a3-308f-419e-8589-3c9087190e04.

To view a statement on Senator Pell's passing from House Education and Labor Committee Chairman George Miller, please visit:
<http://edlabor.house.gov/newsroom/2009/01/chairman-miller-statement-on-t-1.shtml>.

To view an "editorial of appreciation" appearing the *New York Times*, please visit:
<http://www.nytimes.com/2009/01/06/opinion/06tue4.html?scp=1&sq=Claiborne%20Pell&st=cse>

COHEAO Thanks David Stocker, a Former Board President, for this Special Contribution to The Torch

Adding Collection Costs to Non-Federal Student Debts: A New Focus on an Old Problem

The history of schools adding the cost of recovering defaulted federal student loans to the borrower's account, collection costs, had its beginnings with the federal law and regulations governing federal student loan programs. The theory behind adding collection costs to defaulted borrowers was to shift the financial burden of recovering defaulted federal loans, supported with taxpayer funds, to the uncooperative borrower. The federal statutory authority for addition of collection costs by schools to federal student loans are found for FFELP at 34 C.F.R. 682.202 and Perkins, 34 C.F.R. 674.45.

Over time, the concept of schools adding collection costs to the federal loan accounts migrated to other debts the defaulted student loan borrower owed to the school. This is where problems associated with recovery of collection costs, especially for third party agencies, began. Unlike the federal student loans, there is no federal statutory or regulatory authority for the schools to access these collection costs to nonfederal student debts.

With no federal or state law or regulation which authorizes schools to add collection costs to the nonfederal debts, the legality of adding such costs reverts to state contract law. An often insurmountable problem is the frequent lack of any contract between the defaulted student and the school. Without such a written agreement between the student and the school which includes an agreement by the student to pay collection costs, adding these costs violates the FDCPA section 807(2)(A) and potentially the state laws where the debt is being collected.

Even if the school has entered into a written agreement with the former student, the language of the contract may not be sufficient in the state where the student moves and collection is being attempted. In some states, the individual state statute limits the addition of costs, even if there is a contract which permits a higher rate. Connecticut for example, limits the permissible costs to fifteen percent of the debt.

Addition of a "choice of laws" clause would help solve these types of problems in future agreements between schools and their student borrowers, by permitting the school's contract to be reviewed using the law of the state where the contract was signed even if the borrower now lives in a different state.

The alarming factor in the potential litigation of these cases under state law, is that most state statutes do not have a damage limit similar to the FDCPA. In fact, most permit punitive as well as actual damages and judgment awards could potentially be large. There has been a recent increase in litigation against collection agencies, especially via class actions, raising this issue.

In summary, the lack of contractual or statutory authorization for the schools to add or their agents to collect collection costs on nonfederal debts, means that attempts to collect these debts puts the school and their collection agents at the risk of violating state and federal consumer law. Unlike the FDCPA, some state laws include the creditor in their coverage. In addition to the potential of financial liability, schools also have the risk of reputational injury if they attempt collection of additional charges from former students without sufficient legal support. Schools and collection agencies are urged to seek direction from their legal counsel.

ACE Announces New Vice Presidents

This week the American Council on Education (ACE) announced the appointments of Shirley Robinson Pippins and Geri Hockfield Malandra to the positions of senior vice president of programs and services and senior vice president of leadership, membership and policy research, respectively.

Before joining ACE, Pippins served as president of Suffolk County Community College in New York. Malandra joins ACE from the University of Texas System, where she served since in several executive level positions including, most recently, vice chancellor for strategic management and vice chancellor for institutional planning and accountability.

As senior vice president for programs and services, Pippins will lead a division that includes the Center for Advancement of Racial and Ethnic Equity; Office of Women in Higher Education; The Spectrum Initiative; Center for Lifelong Learning; Corporate Programs; Military Programs; and the GED Testing Service.

As senior vice president for leadership, membership and policy research, Malandra will lead a division that includes the Center for Effective Leadership; ACE Fellows Program; Center for Policy Analysis; Center for International Initiatives, Library and Information Service; Office of Advancement, Marketing and Member Services; the ACE Annual Meeting; and ACE Publishing.

Financial Literacy Advisory Council Presents Annual Report to President

On Tuesday the President's Advisory Council on Financial Literacy held its seventh public meeting to discuss the accomplishments of the Council's five committees in 2008, and to approve the first annual report to the President. The Council also presented the report to Treasury Secretary Paulsen, who thanked them for their efforts and for the achievements that they have had in improving financial literacy.

Among the accomplishments cited by the Council's five committees were the successes of the Education Committee's "Money Math: Lessons for Life" curriculum and the "National Financial Literacy Challenge."

Money Math is a curriculum designed to provide teachers and students with real-life, personal finance-related math concepts designed to improve financial literacy. Over 350,000 copies have been distributed to the public.

The National Financial Literacy Challenge is a voluntary, 35-question test for high school students across the country that evaluates students' financial literacy knowledge. Between November 3 and December 12, 2008, over 75,000 students participated in this test, with 362 students earning the National Financial Literacy Award medal. These

students had perfect or near-perfect scores and received college scholarships from the Charles Schwab Foundation for their accomplishments.

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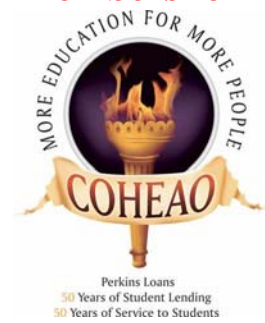
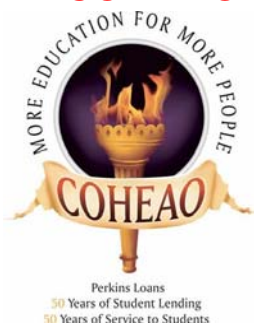
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January 24 – January 28

Ritz-Carlton Pentagon City, Arlington, Virginia

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(DRAFT***DRAFT***DRAFT***T as of 1/9/09)

COHEAO Annual Conference Agenda 2009

**All Meetings and Sessions Are Located at the
Ritz Carlton Pentagon City Hotel in Arlington, Virginia Unless Otherwise Noted**



Saturday, January 24th, 2009

2:00pm-4:00pm Commercial Members Meeting

4:30pm-6:30pm Perkins Task Force Meeting

Sunday, January 25th, 2009

8:30am-3:00pm Board of Directors Meeting

3:00pm – 5:00pm Financial Literacy Task Force Meeting

3:00pm – 5:00pm Receivables Management Task Force Meeting

4:00pm-6:00pm Registration

6:00pm-8:00pm Welcoming Reception

Monday, January 26th, 2009

- 8:00am-8:45am Breakfast
- 8:45am-9:00am *The President's Welcome*
Bob Perrin, COHEO President-Elect

Introduction: Harrison Wadsworth, COHEAO Executive Director
- 9:00am-9:30am Session: Congressional Address
- 9:30am-10:30am Session: Congressional Staff Panel
Staffers from both parties serving on the relevant Congressional committees will provide an update on the outlook for higher education and student aid legislation in the 111th Congress.

Speakers:
- 10:30am-10:45am Break
- 10:45am-11:30am Session: New Regulations Governing Private Education Loans: What They Mean for Institutions of Higher Education
The recent reauthorization of the Higher Education Act will bring much greater, specific regulation to non-federal education lending. Experts will discuss what this means for schools, particularly as it pertains to private loans provided by institutions.

Speakers: Larry Lutz, Consultant, The First Marblehead Corporation
Kate Tromble, Associate, Drinker, Biddle, & Reath, LLP
- 11:30am –12:15pm Session: Understanding the new Red Flag Rules to Prevent Identity Theft
There has been much confusion on the applicability of the Federal Trade Commission's rules on "Red Flags" indicators of identity theft to institutions of higher education. Experts will discuss compliance with these rules and other effective methods for protecting the identities of students

Speakers: Naomi Lefkowitz, Attorney, Federal Trade Commission
- 12:15pm-1:45pm Luncheon Address: Congressman Tim Bishop
Rep. Tim Bishop (D-NY) will be the keynote speaker at this year's conference. Congressman Bishop, the only Member of Congress to work as a financial aid director, will share his insights on what the recent changes in Congress and the Administration will mean for Perkins Loans.

- 1:45pm – 3:00pm Session: Department of Education Update
As a new Administration takes office, the Department of Education is tasked with implementing the recent changes brought on by the latest reauthorization of the Higher Education Act. At a time when the negotiated rulemaking process to write thousands of pages of regulations will be getting started, a Department official will provide an update on what all the changes will mean for federal student aid, particularly Perkins Loans.
- Speaker: Gail McLarnon, Program Analyst, Department of Education
- 3:00pm-3:15pm Break:
- 3:15pm-4:00pm Session: New and Future Reporting Requirements to the National Student Loan Data System
Schools are being required to make significant changes to the way they report data to the National Student Loan Data System, and discussions are continuing on future changes. The key people involved in working on these changes will report on what is going on.
- Speakers: Ron Bennett, Acting Director, NSLDS Data Systems Group
- 4:00pm-5:00pm Session: Best Practices for Cash Flow Management
COHEAO's Perkins Task Force recently created a special workgroup to identify best practices in the area of cash flow management with a goal of producing a model that will help schools avoid shortfalls or excess cash. A panel of servicer and school representatives will review the group's findings.
- Speakers: Maria Livolsi, SUNY
Vickie Fry, Indiana University
- 6:00pm-7:30pm ***COHEAO Scholarship Fundraiser Silent Auction/Cocktail Hour***
- Location: Diplomat Room

Tuesday, January 27th, 2009

8:00am-9:00am	Breakfast
8:30am-9:00am	Session: Annual Business Meeting
9:00am-10:00am	<p>Session: Getting Through to Students on Financial Literacy <i>Many organizations have developed great financial literacy programs, but how valuable are these programs if students aren't paying attention? This session will examine not only great material, but also creative methods to ensure students are getting the message on financial literacy.</i></p> <p>Speakers: Margery Harvey, TG Anita Kermes, EdFund Amy Kerwin, Great Lakes Shelley Saunders, ASA</p>
10:00am-10:15am	Break
10:15am-11:15am	<p>Session: Collection Practices for Various Types of Student Loans <i>An expert will discuss the similarities and differences for effective collection practices on federal, non-federal, and institutional based loans. Among other things, the session will address assessment of collection fees as well as federal and state laws regarding the statute of limitations for these various types of student loan debt.</i></p> <p>Speaker: David Stocker, General Counsel, Account Control Technology, Inc.</p>
11:15am-Noon	<p>Session: Developing an Advocacy Network and Becoming a More Effective Advocate for Perkins <i>Perkins Loan recipients often understand the value of the program in creating opportunities for borrowers like themselves. This session will examine effective communications methods for informing and educating alumni and making them better advocates for Perkins. It will also provide a review of effective ways to make the most of your visit to the Hill.</i></p> <p>Speaker: Scott Fleming, Associate Vice President for Federal Relations, Georgetown University</p>
Noon-1:00pm	Lunch
1:00-1:15pm Capitol Hill	Gather with mentors for Congressional office visits and depart for

1:45pm -5:30pm Visits to Congressional Offices
Location: House and Senate Office Buildings, Washington, DC
Take this time to visit your legislators' offices and tell them how important the Perkins Loan program is for students.

Wednesday, January 28th, 2008

8:00am-8:30am Breakfast

8:30am-9:00am Session: Congressional Address

9:00am-9:50 am Session: Social Networking Sites and Groupthink
Facebook, MySpace, and other social networking sites have drastically changed the way the younger generation communicates with one another, but what are the unintended consequences? This session will think about "groupthink," the limits these sites place on individual thoughts and analysis, and how understanding this phenomenon can help you understand student borrowers.

Speakers: Robert McKeever, Computer Mediated Communications Specialist, Gonzaga University

9:50am-10:00am Break:

10:00am-11:15am Session: Safety in the Workplace
A personal safety expert has been invited to close the conference with a presentation on personal safety in different types of settings—such as in the workplace, public areas, hotels, and other unfamiliar places. The session teaches participants how to assess threats and practical strategies to reduce risk.

Speaker: Matt Carmichael, Lieutenant, University of California, Davis Police Department

11:15am-Noon Session: Contacting Borrowers via Cell Phone for Debt Collection
As mobile phones become the phone service of choice for a rapidly growing number of borrowers, the ability for collectors to contact borrowers on these phones has become increasingly important. This session will review policies and practices (including the use of auto-dialers) that conform with the Telephone Consumer Protection Act and other existing laws and regulations.

Speaker: Micheal Kahler, Regional Vice President, Sales, Windham Professionals