

The



Torch

February 6, 2009

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

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COHEAO News

COHEAO Annual Conference A Huge Success

COHEAO's 2009 Annual Conference was a huge success and one of the best conferences yet! Last week, COHEAO member organizations attended the 2009 COHEAO Annual Conference in the Washington, DC area. COHEAO extends a big thank you to Lettie Clark from Gonzaga University, chair of the Agenda Committee, and to the Committee members for creating a wonderful agenda filled with informative sessions!

The conference was filled with valuable information from the Department of Education, Congress and education experts from campuses and associations. COHEAO plans an equally impressive **Mid-Year Conference August 1 through August 4 in Philadelphia, PA**. As more information becomes available it will be posted on the COHEAO website.

Representative Tim Bishop (D-NY) spoke to attendees last week highlighting the accomplishments of the 110th Congress and gave an outlook for the new Congress as well as the Education and Labor Committee. He touted the Perkins Loan program and the reauthorization of the Higher Education Act. He noted that negotiated rulemaking would be taking place and encouraged COHEAO to be a vocal contributor. Congresswoman Cathy McMorris-Rodgers (R-WA) also spoke to the group on Monday morning and shared her perspective on the prospects for higher education legislation during the 111th Congress. Rep. Ruben Hinojosa, Chairman of the House Subcommittee on Higher Education, Lifelong Learning and Competitiveness, also addressed the group on Wednesday. He shared his perspective on the need for student loans for low income students and families and emphasized the important role they play in assisting a student to attend college.

Rep. Bishop, the only former financial aid director in Congress and drafter of the higher education portion of the House's stimulus bill, H.R. 1, focused much of his remarks on the stimulus package and COHEAO's principal issue, improving the Perkins Loan Program, but also discussed issues related to the FFEL program.

Representatives McMorris-Rodgers, Hinojosa, and Bishop all also pointed to the success of the ECASLA programs in averting a federal student loan access problem.

The conference also featured other interesting sessions including information on new regulations governing private education loans, understanding red flag rules to prevent identity theft, report to the NSLDS, best practices for cash flow management, social networking sites, collection practices for various types of loans, and an update from the Department of Education.

Officials from the Department of Education were on hand to provide an update on Perkins related issues. Gail McLarnon spoke about the upcoming stimulus package, the HEOA and negotiated rulemaking. McLarnon described the negotiated rulemaking process and the five teams that would be chosen. She also described all the Perkins Loan changes in HEOA that would need to be part of the negotiating process.

According to McLarnon, Team II will address cohort default rate calculations, entrance and exit counseling, student lending codes of conduct, preferred lender lists, private loan certification, school (and affiliated organization) disclosure and reporting requirements, and issues relating to Perkins Loans. The Department plans to begin the negotiations, which will take place at the Office of Postsecondary Education, at the end of February, with Team V (general and non-loan programmatic issues—a hodgepodge of everything not covered by the first four negotiating teams) being the first group to start negotiating.

McLarnon said the Department expects the negotiations to conclude at the end of April or the beginning of May. ED has targeted mid-July as the timeframe for an NPRM, and McLarnon said she was hoping for a 60-day comment period before the final regulations

are published on November 1. The Department has set up a Web page dedicated to HEOA neg reg. It may be accessed by visiting: <http://www.ed.gov/heoa>

On Tuesday, a large number of COHEAO members traveled to Capitol Hill to meet with their Representatives and Senators to discuss the Perkins Loan Program and other topics of interest. COHEAO members canvassed House and Senate office buildings gathering support for the Perkins Loan program.

The conference was a great success and COHEAO thanks everyone who was able to attend. Images from the 2009 COHEAO conference and all handouts are available on the COHEAO website.

Silent Auction Raises Money for Scholarships: Open For Applications

Once again, the Silent Auction at the Annual Conference was a great success, raising a record \$3,800 for the COHEAO Scholarships to needy students. Thanks to all those who donated items and money to the fund. COHEAO also extends a thank you to all those who donated to the scholarships through the raffle.

COHEAO is now accepting applications for the 2009-2010 scholarships. Scholarships are awarded to undergraduate students who attend COHEAO member institutions. This year, four \$2,000 scholarships will be awarded to deserving students. The Board of Directors voted unanimously to award one scholarship this year in honor of COHEAO member Marty Damien of Massachusetts, who passed away in January.

Scholarship recipients are chosen by the Scholarship Selection Committee made up of representatives from COHEAO member schools and institutions. The application deadline for the 2009-2010 scholarships is March 21, 2009. A flyer suitable for printing and posting is attached to the Torch.

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 many others.

Volunteers Needed for Mid-Year Conference Agenda Committee

COHEAO is seeking volunteers to join the Agenda Committee for the Mid-Year Conference. This year's mid-year conference will be in Philadelphia, PA from August 1- August 4, 2009. If you are interested in helping to craft the agenda please contact Larry Rock at Concordia College via email at larock@cord.edu.

Volunteer today and help make this year's mid-year agenda the best one yet!

COHEAO Announces New 2009 Board Members

COHEAO is pleased to announce four new members to the Board of Directors for the 2009 year. The new board officially met for the first time during the annual conference. Joining the Board of Directors is Jennifer Vinson from the University of Tennessee at Knoxville. Vinson will serve as the Legislative Chair, Perkins. Maria Livolsi has also joined the board from the State University of New York. She will serve as Legislative Co-Chair; Cat Padgett from Ohio State University who will be the Legislative Co-Chair for Technology; and Karen Reddick from National Credit Management who will serve as the Membership Co-Chair for Commercial Members.

Congratulations to all the new members. COHEAO also extends many thanks for the dedicated service of the outgoing members, Mike Kahler, Carol Tiffany and Nora Corralez. Thanks for all your great work and support!

COHEAO Announces Feb. 26 Teleconference on Complying With “Red Flag” Rules

COHEAO will be holding a teleconference that will feature speakers from universities that have implemented programs to comply with the Federal Trade Commission’s Red Flag Rules for spotting potential identity theft. The teleconference will take place from 2 to 3:30 p.m. Eastern Time on Thursday, February 26th. Two university representatives and a major billing servicer have already agreed to speak, and questions will be encouraged. Registration information will be available early next week. Please watch your inbox for a special notice when the agenda is complete and registration is ready to go.

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

Senate Continues to Consider Stimulus Package

The Senate devoted the entire week to conversations about HR 1, the *American Recovery and Reinvestment Act*. The debate was chaotic and contentious as Senators struggled to perfect legislation that many on Capitol Hill believed was spinning out of control.

The Senate version of the economic stimulus bill includes \$61 million as a Perkins Loan Capital Contribution. The Senate’s Committee Report description of the funding reads: “The Committee has also included \$61,000,000 for Federal Perkins loans capital

contributions. The Federal Perkins loan program supports student loan revolving funds built up with capital contributions to participating institutions.”

A bipartisan group, led by Sen. Susan Collins (R-ME) and Sen. Ben Nelson (D-NE), and joined by Senators from both sides of the aisle, met on Thursday and Friday to discuss a proposal that would reduce the overall cost of the package by as much as \$100 billion.

Collins and Nelson also met individually with President Obama on Wednesday to express their concerns and seek his support for the development of a less partisan alternative bill. While he didn't endorse any new plan, at a meeting later in the day with Senate Democrats, he told them they should compromise on the overall size of the bill to secure Republican support.

The combination of President Obama's willingness to compromise and reports that as many as 20 Senators were dissatisfied with HR 1 and considering the Collins-Nelson alternative set off a lobbying frenzy on Capitol Hill that may very well continue throughout the weekend. The Senate vote could occur as soon as this evening, but the status and final contents of the bill, including whether it will retain funds for a Perkins Loan Capital Contribution, is currently unknown. Senate Democrats were to caucus at 5:30 p.m. EST for at least 45 minutes, according to Senate Majority Leader Harry Reid (D-NV), returning at 6:30 for a series of votes on amendments that are expected to continue into the night.

If the final vote does not occur tonight, the Senate is still expected to find a compromise bill satisfactory enough to garner 60 votes to overcome a filibuster, and Reid has scheduled a rare Sunday session to encourage a compromise. Of course, if and when the Senate completes its work (today, Sunday, or early next week), a possibly even more difficult round of negotiating begins on the stimulus package—hashing out the differences between the House and Senate versions of the legislation to produce a final Conference Report.

INSIDE ED AND THE ADMINISTRATION

ED Announces HEOA Neg Reg Schedule

The Department of Education announced a tentative schedule for HEOA negotiated rulemaking this week. The schedules for the two loans negotiating teams, Team I and Team II, are listed below:

Team I: Lender Based Loan Issues

Session One

- February 23, 2009 - 9:00 a.m. to 5:00 p.m.
- February 24, 2009 - 9:00 a.m. to 5:00 p.m.
- February 25, 2009 - 9:00 a.m. to 12:00 p.m.

Session Two

- March 30-April 1, 2009

Session Three

- May 4-May 6, 2009

Team II: School Based Loan Issues**Session One**

- February 25, 2009 - 1:00 p.m. to 5:00 p.m.
- February 26, 2009 - 9:00 a.m. to 5:00 p.m.
- February 27, 2009 - 9:00 a.m. to 12:00 p.m.

Session Two

- April 1-April 3, 2009

Session Three

- May 6-May 8, 2009

The Department is currently in the process of contacting the negotiators it has selected to represent various stakeholders for negotiated rulemaking. Jackie Ito-Woo of the University of California, who was nominated by COHEAO, has been selected as a negotiator for Perkins Loan issues, which will be negotiated during the Team II sessions. As it has done for the past two neg regs, the Department is selecting negotiators to represent a certain topic or sector. For instance, a representative will be chosen for “four-year public colleges,” “four-year private colleges,” “for-profit lenders,” etc. For more information, visit:

<http://www.ed.gov/policy/highered/leg/hea08/index.html#neg-reg>

COHEAO Seeks Advisory Work Group for Neg Reg

COHEAO is once again asking interested members to participate in an ad hoc work group to advise Perkins negotiators and COHEAO staff on positions that should be taken during the upcoming negotiated rulemaking process at the Department of Education. COHEAO will be actively supporting Jackie Ito-Woo in the Team II negotiations and will be monitoring and weighing in via other negotiators on Team I and possibly on some issues on Team V. Anyone interested in participating in the effort should contact Krista Heckler at kheckler@wpllc.net. Membership will involve participating in conference calls during the negotiated rulemaking process. The Work Group will be co-chaired by Legislative Chair Lori Hartung and Perkins Task Force Chair Jennifer Vinson.

ED Announces HEOA Webinars

Federal Student Aid (FSA) announced a training series of webinars for financial aid professionals on the Higher Education Opportunities Act (HEOA). The webinar series is divided into two parts. They are as follows:

Part I will cover changes to:

- Title IV Grant Programs

- Federal Work-Study (FWS) Program
- Need Analysis
- General Provisions

Part II will cover changes to:

- Title I of the HEA
- Federal Family Education Loan (FFEL) Program
- William D. Ford Federal Direct Loan (Direct Loan) Program
- Federal Perkins Loan Program

ED will present each part in a 90-minute session and will offer the session on three different days to provide ample opportunity for those interested in attending. The schedule is as follows:

Part I – Grants, FWS, Need Analysis, and General Provisions

Tuesday, February 17, 2009, 10:30 A.M. (ET)

Wednesday, February 25, 2009, 1:30 P.M. (ET)

Thursday, March 5, 2009, 3:30 P.M. (ET)

Part II – Title I of the HEA and Title IV Loan Programs

Thursday, February 19, 2009, 1:30 P.M. (ET)

Tuesday, February 24, 2009, 10:30 A.M. (ET)

Wednesday, March 4, 2009, 3:30 P.M. (ET)

Advance registration is required for this training and will be available on a first-come, first-served basis. To register, click on this link:

http://event.on24.com/event/13/33/74/rt/1/documents/player_docanchr_1/fsa_feb2009.html

Obama to Address Joint Session

This week, the White House announced President Obama is scheduled to address a joint session of Congress on February 24th. While this speech is not an official State of the Union address, it is likely to include additional details of his agenda for 2009.

The President has yet to propose his budget for FY2010. He is expected to provide an outline in the coming days, and a full budget in April.

Gregg Tapped for Commerce Secretary

This week, President Obama nominated Senator Judd Gregg (R-NH) to become Secretary of Commerce. Obama initially had tapped New Mexico Gov. Bill Richardson for the Commerce position, but he withdrew his nomination due to his involvement in a corruption investigation.

Acknowledging the ideological differences between him and his newest adviser, Obama nevertheless said that he and Gregg share a concern with the economic problems facing the nation and the need to do something about them.

Gregg's acceptance of the prospective appointment raised many eyebrows initially. As the Minnesota Senate seat appears likely to be awarded to former comedian Al Franken (D), if Gregg's seat were to fall into Democratic hands, the Democrats would have 60 seats—a filibuster-proof majority on issues where Democrats stick together.

However, Gregg had worked out a deal with Democratic New Hampshire Governor John Lynch who named Bonnie Newman, Gregg's Republican former Chief of Staff in the House, to fill the seat. Much like the appointment of Ted Kaufman to fill the seat of his former boss, Vice President Joe Biden, Newman is not expected to run for reelection in 2010.

Michelle Obama Visits ED

First Lady Michele Obama visited the Department of Education on February 2nd. During her visit, she addressed Department of Education employees and visited with them in the ED cafeteria.

“The Department of Education is going to be at the forefront of many of the things that we have to do in this administration, and we're going to need that energy in these times of economic challenge,” said Obama.

The Department has put together a “photo essay” of the First Lady's visit. To view the photos, visit: http://www.ed.gov/news/photos/2009/0202/edlite-0202_1.html

Obama Names Two Assistant Secretaries at ED

President Barack Obama announced his intent to nominate the following individuals as Assistant Secretaries for the Department of Education: Carmel Martin, Assistant Secretary for Planning, Evaluation and Policy Development; and Peter Cunningham, Assistant Secretary for Communications and Outreach.

Martin has been with the HELP Committee since 2005, most recently serving as Chairman Kennedy's Chief Education Advisor. Cunningham, the founder and President of Cunningham Communications, worked extensively with the Education Secretary Arne Duncan during his tenure as CEO of Chicago Public Schools. Their full bios from the White House announcement are included below:

CARMEL MARTIN, ASSISTANT SECRETARY FOR PLANNING, EVALUATION AND POLICY DEVELOPMENT

Carmel Martin has an extensive background in the education field. In the mid-90s, Martin was an Associate in the Education Group with Hogan & Hartson L.L.P. After her tenure there counseling school districts, colleges and universities, Martin moved to the

United States Department of Justice where she focused on enforcing key provisions of Civil Rights Act. She has served as Counsel to both Senator Tom Daschle and Senator Jeff Bingaman before becoming the Associate Director for Domestic Policy at the Center for American Progress in 2004. Martin's most recent work has been with Senator Edward M. Kennedy on the Committee on Health, Education, Labor and Pensions from 2005 until December 2008. As Chief Education Advisor, she has counseled the Senator on all education issues and also led negotiations on all education legislation. Martin received her Juris Doctorate from the University of Texas School of Law and also has a Masters in Public Affairs from the LBJ School of Public Affairs. She received her B.A. in Economics and International Studies from Manhattan College.

PETER CUNNINGHAM, ASSISTANT SECRETARY FOR COMMUNICATIONS AND OUTREACH

Peter Cunningham is the founder and President of Cunningham Communications, a Chicago communications firm specializing in local government, politics and non-profits. Since its inception in 1997, their clients have included the Chicago Public Schools, Chicago Housing Authority, Ariel Investments, Axelrod and Associates and the Regional Transportation Authority. Previously, Cunningham worked as a speechwriter and aide in the Office of Chicago Mayor Richard M. Daley, the Illinois Attorney General's office and the Finance Committee for the Chicago City Council. He began his career as a reporter and writer for business and general interest publications including the Southampton Press. Cunningham received a B.A. in Philosophy at Duke University and an M.S. in Journalism from Columbia University.

INDUSTRY NEWS

UCSB Creates Online FAFSA Guide

The Office of Financial Aid at UC Santa Barbara has created an online tutorial to assist current and prospective students in completing the Free Application for Federal Student Aid (FAFSA).

"8 Easy Steps to the FAFSA: Student's Guide to the Free Application for Federal Student Aid," is designed to help prospective students complete the 2009-10 FAFSA in eight clear and easy-to-understand steps.

"The topic of simplifying the FAFSA process has been gaining momentum in Washington over the years and we saw a perfect opportunity to think outside the box and try something that had never been done before," Mike Miller, associate director of operations for the UCSB Office of Financial Aid, said of the tutorial. "All of the feedback that we have received to date has been very positive and several institutions across the nation are now using the tutorial."

To view the tutorial, visit:

<http://www.finaid.sa.ucsb.edu/Media/FAFSASimplification/index.html>.

ACS Awarded Extension to DL Servicing Contract for 2009

ACS announced an extension to its contract with the Department of Education to support servicing and collections for the federal government's Direct Loan program. The award is valued at \$190 million and covers the 2009 calendar year.

With the performance-based award, ACS enters the sixth year of the Common Services for Borrowers (CSB) contract, which consists of a five-year base period followed by three potential performance-based award years and two option years.

"This performance award by the Department of Education demonstrates the continued servicing partnership that ACS has with the department, schools and student loan borrowers nationwide," said Tim Conway, senior vice president and managing director of ACS' Federal Solutions line of business.

Project on Student Debt Announces 2009 Policy Agenda

The Project on Student Debt released its 2009 policy agenda last week. An excerpt from the organization's summary is included below:

Increase access to need-based grant aid

- *Significantly increase the value of the Pell Grant and other need-based aid.*
- *Simplify the federal financial aid application (FAFSA) by using income information the government already has*
- *Provide incentives for colleges to enroll and graduate low-income students*

Strengthen consumer protections for private student loan borrowers

- *Treat private student loans like other consumer debt in bankruptcy*
- *Require that schools certify private loans before lenders disburse funds*
- *Improve reporting and data collection about private loans*

Ensure easy access to Income-Based Repayment and Public Service Loan Forgiveness

- *Treat married borrowers fairly in Income-Based Repayment.*
- *Provide periodic confirmation of eligibility for Public Service Loan Forgiveness*
- *Eliminate income tax liability on loan balances forgiven through Income-Based Repayment*

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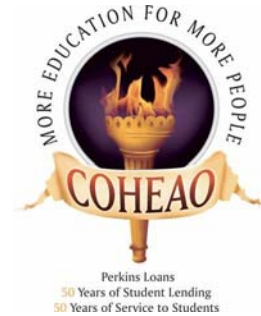
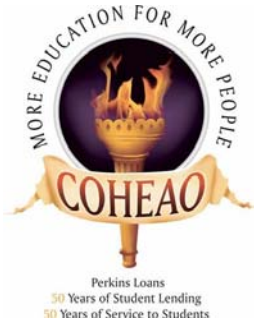
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**COHEAO Would Like To Thank Its Commercial Members for
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More Education for More People**



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COHEAO Scholarship

2009-2010



For the 2009 – 2010 academic school year,
the Coalition of Higher Education Assistance Organizations (COHEAO) will
award four \$2,000 scholarships.

The eligibility requirements for applicants for the 2009-2010 academic year
are as follows:

- Applicants must be U.S. citizens;
- Applicants must attend a COHEAO Member School;
- Applicants must have a minimum GPA of 3.75 on a 4.0 scale;
- Only undergraduate students, who will be entering their sophomore, junior, or senior year in 2009-2010, are eligible to apply: freshmen and graduate students are not eligible;
- Only one scholarship per family per academic year will be awarded; and
- COHEAO members and their immediate family members are not eligible for COHEAO scholarships.

Further information about the COHEAO scholarship is available via the Web at:
<http://www.coheao.org/scholarship/scholarship.html>