



The Torch

January 6, 2006

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

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COHEAO News

There's Still Time to Register for the 2006 Annual Conference

There's still time to register for the COHEAO 2006 Annual Conference. Be sure to register as soon as possible for the conference and book your hotel today, which is the last day to receive the special COHEAO conference rate on rooms. Today is also the last day to be eligible for the early conference registration price. If you have problems getting a room at the Ritz-Carlton, please contact Andrew Stringer at astringer@wpllc.net or by phone at 202-289-3903.

The conference will include in-depth sessions on a wide range of issue impact the Perkins Loan Program and other student aid-related issues. Speakers at the conference will include:

- Arnold Mitchem, President of the Council for Opportunity in Education;
- Jeff Tasse, a bankruptcy law expert;
- Ken Redd, Director of Research and Policy, National Association of Student Financial Aid Administrators (NASFAA);
- Gail McLarnon from the Department of Education;
- Amy Raaf, professional staff for the House Committee on Education and the Workforce;
- Viqar Ahmed, Assistant to the Chairman Ralph Regula (R-OH), House Appropriations Subcommittee on Labor, Health and Human Services and Education
- Scott Fleming; professional staff for the Senate Health, Education, Labor and Pensions Committee; and many more.

A complete agenda is attached to this issue of *The Torch*.

There are three ways to register for the conference:

1) Go to <http://www.coheao.org/> and fill out the on-line form. You can pay by credit card through our secure web service or mail your payment.

2) Complete the attached form and fax it to 202-371-0197, then mail in your payment, being sure to include a copy of the registration form

3) Mail the attached form with your payment to:

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

If you have any questions about the conference, please contact Harrison Wadsworth at hwadsworth@wpllc.net or Andrew Stringer at astringer@wpllc.net. We look forward to seeing you in a few weeks at this important conference!

COHEAO Solicits Nominations for Member of the Year Awards

Do you know someone who has gone above and beyond the call of duty in helping COHEAO meet its mission? As part of the Annual Conference, COHEAO is proud to announce the Institutional and Commercial Members of the Year Award. Nominations for these awards should be sent to either Harrison Wadsworth, hwadsworth@wpllc.net or Andrew Stringer, astringer@wpllc.net.

COHEAO Membership In 2006: A Year of Growth

As you know, 2005 was a difficult and demanding year for COHEAO. The Perkins Loan Program was threatened with complete elimination, as was all federal funding for the program. COHEAO's membership mobilized, leadership expanded, and we made great progress in protecting the Perkins Loan Program from elimination. But the fight for the program's survival and its funding is far from over. As Congress continues to face budget deficit problems while at the same time wanting to pass tax cuts, threats to the Perkins Loan Program will continue to exist.

We have been saying this in the Torch for several months, and we will continue to stress it. All COHEAO members are encouraged to talk to their colleagues about the benefits of joining COHEAO. COHEAO's dues have not been raised for several years, and the Board of Directors recently decided to keep them as is for this year. COHEAO membership is a bargain, but the tradeoff is that membership needs to grow. Please talk to your colleagues at state or regional conferences and at other national events that you attend and suggest that they help the cause and join a great organizations.

For more information on the COHEAO 2006 membership drive, contact Tom Schmidt at [t-schm@umn.edu](mailto:tschm@umn.edu) or Andrew Stringer at astringer@wpllc.net.

New members can sign up quickly and easily by going to <http://www.coheao.org> and clicking on the "Join COHEAO" bar on the left, or they can contact COHEAO staff: astringer@wpllc.net, jwolfe@wpllc.net, jcoyle@wpllc.net or hwadsworth@wpllc.net.

COHEAO Provides Resources for Grassroots Activism

The "Resources" section of the COHEAO website – <http://www.coheao.org> – contains several resources that are particularly useful for grassroots activism. The following is a description of what they are and how they can be effectively used.

Fact Sheet

This two-page document provides background on the Perkins Loan Program since its inception in 1958 as the National Defense Student Loan Program. This is a good document to "leave behind" when you are visiting with staff members or Representatives and Senators.

Talking Points

The talking points provide clear, easy to use arguments on why the Perkins Loan Program should be reauthorized as part of the Higher Education Act and why the Federal Capital Contribution (FCC) and Loan Cancellation accounts should be funded as part of annual appropriations.

FCC Totals

This document provides a breakdown of how the FCC is distributed per state under current law at FY2004 appropriations levels (the last time the FCC was funded). This helps make the case of why Congress should fund the FCC.

PART Response

This is COHEAO's one-page response to the Office of Management and Budget's (OMB) Program Assessment Ratings Tool (PART) evaluation of the Perkins Loan Program. COHEAO maintains that the OMB uses faulty reasoning and comes to inaccurate conclusions about the Perkins Loan program. To view the entire PART evaluation study or to receive COHEAO's more extensive response, contact Andrew Stringer at astringer@wpllc.net.

Loan Cancellation Comparison

COHEAO has created a one-page document comparing loan cancellation benefits between Perkins Loans (a long list) and Stafford Loans (a very short list). This document aids in making the case that the Perkins Loan Program is not duplicative of other loan programs.

Get Your COHEAO Merchandise To Wear To the Annual Conference

Dress for winter at the COHEAO online 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

Congress to Complete Deficit Reduction Legislation in February

The budget reconciliation process, and part of the Higher Education Act reauthorization -- is expected to come to an end on February 1 when the House is scheduled to vote, again, on S. 1932, the Deficit Reduction Act. The anticipated House action will be something of an encore for the bill, which passed the House in the form of the conference agreement on the legislation on December 19th.

S. 1932 in its final form includes only a truncated version of the Higher Education Act reauthorization passed by the Senate and by the House Education and Workforce Committee. The deficit reduction bill reauthorizes the FFELP and Direct Loan programs and makes a number of changes to them, creates a new grant program for high-achieving math, science and some foreign language students, but it does not reauthorize other programs under the HEA, including the Perkins Loan Program. The only change made to the Perkins Program are to make military personnel serving in a war zone or in an emergency eligible for deferments.

The Deficit Reduction Act is still not completed in 2005 because its conference report was subject to several points of order during Senate consideration on December 20th that were unrelated to education programs. Upon the points of order being sustained, the conference agreement was effectively defeated, which meant that the Senate leadership had to bring up the House-passed version of the bill and amend it through the deletion of the provisions on which procedural objections had been raised. The Senate then returned the bill to the House. Since almost all of the House members had left Washington for the year, not expecting the Senate to change the legislation, final action could not be completed.

The House passed the S. 1932 conference report by a vote of 212 to 206, a sufficiently close vote to encourage opponents of the measure to hope that some Representatives will change their votes and defeat the bill when the House votes on it on February 1. That seems unlikely, although many expect some vote-shifting to occur. In addition of the 16 House members who were absent, 10 are Republicans and six are Democrats, increasing the bill's chances if they are present for the next vote.

The Alliance for Student Aid is continuing its efforts to convince House Republicans to vote against S. 1932 when it comes up for a vote again because of overall cuts federal support for student financial assistance programs of some \$12.7 billion.

Since approval by the Senate, some apparent errors have been reported. Among the most significant “errors” is an amendment setting the PLUS interest rate at 8.5 percent for loans made on or after July 1, 2006 in the FFEL program, but not in the Direct Loan program, where PLUS loan interest rates would be 7.9 percent, as called for in current law.

In addition to the PLUS loan issue, the final reconciliation bill also leaves the controversial “single holder rule” in place. Reportedly, its repeal was dropped from the conference report out of concern that a procedural point of order would be raised against it, like the points of order that were raised on December 20th.

Should action on student loan reconciliation/reauthorization be completed in February, attention would turn to the remainder of the reauthorization of the Higher Education Act, including Perkins Loan Program reauthorization. The Senate has passed a modified version of the bipartisan Enzi-Kennedy reauthorization bill (S. 1614), but the bill approved by the House Education and Workforce Committee H.R. 609, has yet to be considered by the full House. Congressional staffers have indicated that they anticipated the broader reauthorization bill will be considered in the first quarter of 2006 with a goal of completing the legislation prior to July 1st.

The text of S. 1932 as passed by the Senate and returned to the House for action in February may be found at <http://thomas.loc.gov> by typing S. 1932 in the search field and checking “bill number”. The version called “S. 1932EAS” is the most recent version. It is also on pages S14378 to S14386 of the December 21, 2005 issue of the Congressional Record.

Congress Completes FY2006 Labor-HHS-Education Appropriations Bill With Perkins Funding

On December 21, the Senate agreed to the conference report to the FY2006 Labor, Health and Human Services and Education (Labor-HHS-Education) appropriations bill, completing Congress’ appropriations work for the year. While the House passed its bill on June 24 and the Senate passed its version on October 27, the two bodies could not agree on a final conference report until mid-December. Overall, the FY2006 Labor-HHS-Education appropriations bill provides approximately \$56.5 billion in funding for the Department of Education -- a \$100 million cut relative to FY2005. The bill funds all student financial aid programs at FY2005 levels and leaves the Pell Grant maximum untouched at \$4,050. The bill does pay off the Pell Grant shortfall, bolstering the program’s finances.

Regarding the Perkins Loan Program, the bill contains what was in the initial House and Senate bills – no funding for the Federal Capital Contribution and \$65.44 million for Loan Cancellations. The funding for cancellations was reduced from \$66.1 million, the level approved previously by the House and Senate, because Congress instituted an across-the-board 1 percent cut in the appropriations bill to offset some of the costs of Hurricanes Katrina and Rita.

The Department of Defense appropriations bill includes a one percent across-the-board cut to all discretionary programs except veterans programs - meaning that all student aid programs will receive slightly less funding in FY2006 than they did in FY2005. The following are final funding levels for the major higher education programs:

- Leveraging Educational Assistance Partnerships (LEAP) - \$65.04 million;
- Federal Work Study - \$980.36 million;
- Supplemental Educational Opportunity Grants (SEOG) - \$770.93 million;
- Perkins Loan Federal Capital Contribution - \$0;

- Perkins Loan Cancellations - \$65.44 million
- Pell Grant - maximum set at \$4,050 and the shortfall is paid off;
- GEAR UP - \$303.44; and
- TRIO - \$828.14.

DOD Appropriations Include \$29 Billion for Gulf Coast

When the House and Senate agreed to the conference report to the FY2006 Department of Defense appropriations bill earlier this month, the two bodies also approved approximately \$29 billion in aid for hurricane-related recovery efforts in the Gulf Coast region included in the bill. As part of the hurricane aid is \$200 million for higher education institutions in Louisiana and Mississippi. Commenting on the aid, Cynthia Littlefield, director of federal relations at the Association of Jesuit Colleges and Universities, said, “While our needs were far greater, we’re just grateful [for the funds].”

Advocates found the higher education aid problematic in that the funding was significantly less than the \$500 million figure many requested and that the \$200 million was equally divided between Louisiana and Mississippi, despite the fact that Louisiana institutions were hit harder by the hurricanes. Senate Appropriations Committee Chairman Thad Cochran represents Mississippi.

The \$200 million in funding is to be used in the following manner:

- \$95 million for student financial aid in Mississippi;
- \$95 million for any activity authorized by the Higher Education Act in Louisiana; and
- \$10 million for the U.S. Department of Education to disburse to institutions who accepted hurricane-impacted students.

INSIDE ED AND THE ADMINISTRATION

Department Releases 2006-2007 EFC Formula Guide

The Department of Education has released the 2006-2007 formula guide for the expected family contribution (EFC). The guide includes the appropriate worksheets and tables used for calculating the EFC. To download the guide, visit:

<http://ifap.ed.gov/eannouncements/1220EFCNetworkMessage0607.html>

Department Provides Details on Errors Regarding PIN Applications and Electronic Signatures

The Department has released information on new error messages in the Central Processing System (CPS) that are the result of the December 27, 2005 update. The first is with regards to the “Maintenance Error” message when a user requests a PIN via the online FAFSA system. The error only occurs when the applicant is completing the 2005-2006 FAFSA.

The second error applies only to electronic signatures when users are in the FAA system for the 2005-2006 academic year. When applying the electronic signature, many users are receiving a “FFAA Access to CPS Online has encountered an error” message.

For more information on the errors, visit: <http://ifap.ed.gov/eannouncements/1230FOTWissues.html>

INDUSTRY NEWS

Miami of Ohio President Challenges Advocates Reform to Higher Education System

Miami University of Ohio President James C. Garland recently penned an opinion piece on how the Secretary of Education's Commission on the Future of Higher Education might reframe its work to propose a new business model for colleges and universities.

Garland asserts that the current system, based on state and federal government support—which is declining—does not serve its customers well. He also characterized the relationship between schools and legislators as one of “finger-pointing” in which lawmakers see schools as inefficient, and college officials see lawmakers as shirking their responsibility to support higher education.

He suggests that states “break the cycle” by strategically investing their dollars in the following ways:

“First, turn all or part of each public four-year university into a private, nonprofit corporation, with legislation to protect research grants and centers and to honor personnel and pension obligations.

“Second, phase out each school's subsidy over, say, six years, to enable campuses to grandfather in current students and adjust to the new environment.

“Finally, reallocate the freed-up subsidy dollars to scholarships for new undergraduate and graduate students. The scholarships, valid at any accredited four-year college in the state, would go primarily to middle- and low-income students, with some reserved for engineering majors, math teachers and other groups that meet state needs.”

He argues these changes would yield the following results:

“Middle- and low-income students' degree costs would significantly decrease; others would pay a larger share of their college costs.

“Universities and colleges would scramble to attract scholarship-holding students. Students would choose schools that offered them the highest-quality programs, the most value and a competitive tuition. Colleges that lost market share would either improve their offerings, lower their prices or risk going out of business.

“Lacking an automatic pricing advantage, formerly public colleges would raise tuition to make up their revenue shortfall, but no more than the market would allow.”

The full text of President Garland's piece is available at: <http://www.washingtonpost.com/wp-dyn/content/article/2005/12/29/AR2005122901312.html>.

Merit-Based Aid Highlights Difference between “Sticker” and “Discount” Tuition

The increased prevalence of merit-based aid as a way for smaller private colleges to attract students has highlighted the differences between “sticker” tuition costs and actual costs paid by students. In an effort to attract top students to smaller, lesser known schools, many institutions are offering large merit-based scholarship to students. These scholarships can amount to over half of a schools annual tuition. Merit aid has grown from \$1.2 billion in 1994 to over \$7.2 billion in 2004. As a result of the

merit aid, large tuition bills are often considerably smaller, making inter-school costs comparisons difficult given differences in aid packages.

While many colleges have found merit-aid as a good method for attracting students, there is a downside. Commenting on the practice Richard Cook, president of Allegheny College said, “If you go too far in that direction, you end up without enough resources to have a good faculty and to do all the things you want to...If you discount too much, you’re on your way toward oblivion.”

CATO Finds Student Aid Increases College Costs

As Congress completes work on legislation impacting student loans, the CATO Institute is once again calling attention to work it has done finding that federal student aid increases the cost of attending college, rather than making it more affordable. According to the January 2005 report done by Gary Wolfram, increased federal student aid allows institutions to increase their prices beyond standard increases in operational costs.

In order to decrease costs and improve access, Wolfram advocates phasing out federal aid over a twelve-year period. This would make institutions more responsive to market conditions and would force the private sector to fill the aid vacuum in terms of both loans and scholarships. The private sector involvement would expand “human capital contracts, which are similar to owning stock in the future earnings of a college graduate.”

For more information visit: <http://www.cato.org/dispatch/12-30-05d.html>

Noel-Levitz Finds that Tuition-Discounting can Increase Revenue

Noel-Levitz has released its annual tuition discounting report and found that effective discounting practices can increase per student revenue. The report tracks 162 institutions that consulted with Noel-Levitz and found that on average, there was a 4.6% increase in per student revenue that is attributable to discounting practices. Institutions used statistical models and enrollment data to direct institutional funds to reduce tuition and related expenses for certain students. Commenting on then findings, Kevin Crockett, Noel-Levitz’s CEO, said, “These findings show that increasing school revenue through effective tuition discounting and resource management is a feasible outcome for many schools.” For more information visit: <http://www.noellevitz.com/>

Coalition Update

Due to the recent holidays, the Committee for Education Funding (CEF), the Student Aid Alliance (SAA) and the American Council on Education (ACE) have been relatively quiet. CEF will hold its annual retreat on January 13. CEF is also in the process of holding several Executive Committee meetings to plan the organization's FY2007 strategy. Andrew Stringer, who was elected to the Executive Committee in December, is participating in those meetings as a representative of COHEAO.

SAA will continue to efforts to stop the “raid on student aid” and defeat budget reconciliation legislation (S. 1932) when the House takes a final vote on the bill in early February. Now that the FY2006 appropriations process is over, the SAA is already planning a strategy for FY2007, starting off with a reaction to the President’s proposed budget which is expected to be released in early February. COHEAO staff will participate in developing SAA’s FY2007 strategy.

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COHEAO Annual Meeting Draft Agenda 2006

All Meetings and Sessions Are At the Ritz Carlton Pentagon City Unless Noted Otherwise

As of 1/6/2005

Saturday, January 28, 2006

1:00pm-3:30pm Perkins Task Force Meeting

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

Sunday, January 29, 2006

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

4:00pm-6:00pm Registration

6:00pm-8:00pm Welcoming Reception

Monday, January 30, 2006

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

Topics:

Reauthorization of the Higher Education Act

The Federal Budget and Appropriations Process

Grassroots Activism 101

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

9:15am-10:00am Session: *Congressional Address*

10:00am-10:15am Break

10:15am-11:15am Session: *Congressional Staff Panel*
Scott Fleming, Senate Health, Education, Labor and Pensions Committee
Amy Raaf, House Committee on Education and the Workforce

Viquar Ahmed, House Appropriations Subcommittee on Labor, Health and Human Services and Education

- 11:15am –12:00pm Session: *Is There Still a Need for Perkins Loans?*
Ken Redd, Director of Research and Policy, National Association of Student Financial Aid Administrators (NASFAA)
- 12:00pm-1:30pm Luncheon Address:
Arnold Mitchem, President, Council for Opportunity in Education
- 1:30pm – 2:45pm Session: *Department of Education Update*
Gail McLarnon, Department of Education
- 2:45pm-3:00pm Dessert Break
- Location:
- 3:00pm-4:00pm Session: *Grassroots Activism on Campus – Strategies that Work*
Bruce Caplin, RC Services
Scott Fleming, Georgetown University
- 6:00pm-7:30pm ***COHEAO Scholarship Fundraiser Silent Auction/Cocktail Hour***

Tuesday, January 31, 2006

- 8:00am-9:00am Breakfast
- 8:30am-9:00am Annual Business Meeting
- 9:00am-9:50am Session: *Congressional Address*
- 9:50am-10:00am Break
- Location:
- 10:00am-11:00 am Session: *One-Stop Centers*
- 11:00am -12:00pm Session: *Panel on Loan Forgiveness*
- 12:00pm – 1:30pm Lunch: *Report from the Executive Director*

- 1:30pm-2:30pm Session: *Bankruptcy Reform Update*
Jeff Tasse, Tasse & Associates
David Stocker, General Revenue Corporation
- 2:30pm-3:15pm Session: *Financial Counseling*
- 3:15pm-3:30pm Refreshment Break
- 3:30pm-4:30pm Session: *Workshop on Key Perkins Loan and Financial Administration Issues*

Wednesday, February 1, 2006

- 7:45am Ritz Carlton, Board Buses
Location: Hotel Entrance
- 8:00am Buses leave for Capitol Hill
- 8:30am-10 am Breakfast on Capitol Hill
Room 2105 Rayburn House Office Building
- 10:00am -- Hill Visits by COHEAO Members



Register Today

for the

2006 COHEAO Annual Conference

January 29 - February 1

at the

Ritz-Carlton Pentagon City, Arlington, Virginia

THREE WAYS TO REGISTER NOW AVAILABLE

1. ONLINE at www.coheao.org
credit card payment available only online
2. By fax: 202-371-0197
3. By mail: COHEAO, 1101 Vermont Ave., NW, Suite 400,
Washington, DC, 20005

Name: _____

Title: _____

Organization: _____

Address: _____

City: _____

State: _____

Zip: _____

Email: _____

Register before January 5th for Early-Registration Prices:

Member: \$510

Non-Member, Institutional and Organizational: \$610

Non-Member, Commercial: \$1,510

After Jan. 5th, registration is \$535 for members, \$635 for institutional and organizational non-members and \$1,535 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.

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 \$195** for a single or double room, make your hotel reservations before January 5, 2006.

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 astringer@wpllc.net; or telephone 202-289-3910.

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