



The Torch

January 20, 2006

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

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Reps. Spratt, Cuellar to Address COHEAO Conference Attendees

COHEAO is proud to announce that Representative John Spratt (D-SC), ranking member of the House Budget Committee, and Representative Henry Cuellar, also on the Budget Committee, are scheduled to provide their views on Congress, the budget, and the outlook for 2006 upcoming 2006 Annual Conference.

Also presenting will be key Republican staff on the House Education and Workforce Committee, Senate Health, Education and Pensions Committee, and House Appropriations Committee, who will provide an update on Higher Education reauthorization and the outlook for education appropriations in the coming year.

It's not too late to register so you can hear the latest on what's happening in Congress. A complete agenda and registration form is attached. Additional registration information is available at <http://ww.coheao.org>.

COHEAO is also proud to announce the addition to the conference of Joe Crouse, Legislative Counsel for the Consumer Bankers Association, will give an important presentation on financial privacy issues, the use of social security numbers and data security legislation on the federal and state levels.

Please note that at the conference, COHEAO will be holding its annual silent auction. The auction will occur on Monday, January 30, 2006 from 6-7 pm. during the reception for meeting attendees. All of the auction proceeds will go towards the COHEAO Scholarship Fund, which benefits needy students at COHEAO member institutions. If you would like to donate a gift or are planning to purchase one while at the conference (the popular Fashion City Mall is right next door), please contact Andrew Stringer at astringer@wpllc.net.

In addition, The Department has reached out to the Perkins Loan community seeking input with regard to NSLDS initiatives including data quality benchmarks, resolution of discrepancies and future direction. As part of the conference, we have added a special workgroup with the Department of Education on the National Student Loan Data System (NSLDS) as the last conference session on Tuesday, January 31. In order to help the Department prepare for the meeting, please contact Andrew Stringer (astringer@wpllc.net) if you plan to attend this session.

Finally, COHEAO will hold a breakfast on Capitol Hill. Several Members of Congress and staff members have been invited to attend. The breakfast is an important opportunity for conference attendees to explain to their elected representatives how important the Perkins Loan Program is in ensuring that all students, regardless of their financial status, have the opportunity to attend college.

The breakfast will be held from 8:30 a.m. to 10:00 a.m. on February 1 in the Rayburn House Office Building, room 2105. Buses have been arranged to bring meeting attendees to this breakfast and are scheduled to leave the Ritz Carlton Pentagon City hotel at 8:00 a.m.

After the breakfast, we encourage attendees to visit the offices of their Representatives and Senators. These visits are crucial to make sure Congress understands how destructive the loss of the Federal Capital Contribution is and the need for full funding of loan cancellations. Attendees should call their representatives' office to set meetings up.

Attendees planning on attending the breakfast should contact Andrew Stringer at astringer@wpllc.net.

COHEAO Posts Additional Information on 2006-2007 Scholarship Applications

Additional information on the 2006-2007 COHEAO Scholarships is now available on the COHEAO website at <http://www.coheao.org/scholarship/scholarship.html>. On the website is the application for the 2006-2007 scholarships as well as responses to frequently asked questions. A poster to advertise the scholarships is attached to *The Torch*.

In addition, COHEAO is seeking volunteers to evaluate scholarship applications. All primary and associate institutional COHEAO members are eligible to be scholarship evaluators. If you are interested, please contact Carol Tiffany at carol_tiffany@harvard.edu.

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 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.

Get Your COHEAO Merchandize 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

Blunt Takes Lead in House Leadership Race

As the Republican Party struggles to maintain its popularity in the wake of several recent scandals, from indicted lobbyist Jack Abramoff to former Majority Leader Tom Delay's ethics issues in Texas, it hopes the election of a new Majority Leader will repair its damaged reputation.

In the running for leader are: Rep. Roy Blunt (MO), the current majority whip who served as acting majority leader when Delay was indicted in September in a political money-laundering case; Rep. John Boehner (OH), current chairman of the Education and the Workforce Committee who also previously held a leadership slot; and Rep. John Shadegg (AZ), who once was the head of the caucus consisting of the House's most conservative members.

The race has become heated as all three jockey for position. Boehner, Blunt and Shadegg have all been said to have ties to lobbyists. Boehner's connections to student lenders and has come under scrutiny, as have Blunt's family connections—both his son and wife are registered lobbyists, the latter for the parent company of Phillip Morris. Even Shadegg, who entered the race saying he had the least amount of "lobbyist taint," has come under fire for accepting \$7,000 in allegedly Abramoff-related campaign donations. In another sign of the high stakes of the race, Boehner and Shadegg challenged Blunt, the current frontrunner, to a debate them on national television. Blunt has, so far, declined the invitation amid press reports that the race for leader is drawing little attention outside of Washington.

In spite of apathy outside of the Beltway, most in Washington are continuing to follow the race. *The Hill* newspaper has been keeping a tally on the number of Republican representatives who have voiced their support for each of the three in the running. As of publication, Blunt had 86 votes, Boehner, 47, and Shadegg, 7. A vote on Majority Leader is scheduled by House Republicans for February 2.

Republicans and Democrats Unveil Lobbying Reform Packages

As the Jack Abramoff lobbying scandal continues to loom over Washington, both Democrats and Republicans are trying to establish their respective parties as champions of reform. Senate and House leaders from both parties held press conferences this week to announce their lobbying reform plans. House Minority Leader Nancy Pelosi and Senate Minority Leader Harry Reid offered the Democratic plan, while on the Republican side Speaker of the House Dennis Hastert, House Rules Committee Chairman David Dreier and Sen. Rick Santorum joined Sen. John McCain in proposing lobbying reform measures.

Republican leaders have stated that comprehensive lobbying reform will top the agenda as Congress resumes legislative work in February. In a press conference this week, Reps. Hastert and Dreier proposed to ban privately sponsored travel for House members and to further tighten rules governing the value of gifts members of Congress can receive. The current monetary threshold on a gift a member can receive is \$50 per gift, and gifts from one person or entity can not total more than \$100 annually. Dreier and Hastert are proposing to restrict gift amounts enough to prohibit lobbyists from taking members out to dinner, but not enough to make it illegal to receive nominal gifts like T-shirts from constituents and civic groups. Also, the House will have a floor vote Feb. 1 on rescinding floor and gym privileges of former members who have become lobbyists. Earmarks and the campaign activities of the so-called "527s" will top the issues covered in the Republican comprehensive lobbying reform plan. Campaign finance reform, a favorite cause of the face of Republican reformers, John McCain, could finagle its way onto the Republican lobbying reform agenda.

Democrats do not see the Republican measures as nearly enough. Calling the GOP's plan a "band-aid on a gaping wound" House Minority Leader Nancy Pelosi joined Senate Minority Leader and other Democrats to unveil the Honest Leadership and Open Government Act. For his part, Reid's staff also issued—and Reid later said he regretted—a strongly-worded statement about a Republican "culture of corruption" and demanded the Bush Administration make public any connection with Jack Abramoff.

Some highlights of the Democratic proposal include doubling from one year to two the cooling-off period which former legislators and their top staff are prohibited from lobbying their former offices; significantly expanding the information lobbyists must disclose; the banning of receiving gifts and travel from lobbyists; prohibiting "pay-to-play" schemes such as the brainchild of former Majority Leader Tom DeLay, the "K Street Project;" requiring lawmakers to disclose private sector job negotiations; requiring all conference committee meetings to be open to the public; subjecting federal contracts to more intense scrutiny; and requiring political appointees whose job will involve public safety to possess proven credentials. Each of these proposals are subtitled with a clever—or spiteful, depending on one's political persuasion—title referencing a Republican embroiled in controversy (i.e. the Abramoff provision, the DeLay provision, etc.) and many expect the Democrats to try and pounce on this issue. This is evidenced by the catchy subtitles and the airing of long held Democratic grievances within the Honest Leadership and Open Government Act.

Although true comprehensive lobbying reform would have to be bipartisan in nature, this is an election year, so both parties could be ready for a fight. Many Democrats want to utilize the lobbying scandal, along with a number of others, to vault them back into the majority. Expect to hear the phrase "culture of corruption" very often during the campaign season as Democrats are hopeful it will resonate outside of the beltway.

Press releases from leaders of both parties are available at:

- Democratic: <http://www.democrats.gov/news/011806.html>
- Republican: <http://speaker.house.gov/library/agenda/060117LobbyingReform.shtml>

Menendez Fills Cornize's Seat

John Corzine named Rep. Robert Menendez (D-NJ) to fill the Senate seat he had just vacated to become governor. Sen. Menendez was sworn in by Senate President Pro Tempore Ted Stevens (R-Alaska) on January 18 and will serve on the Committee on Banking, Housing, and Urban Affairs, the Committee on Energy and Natural Resources, and the Budget Committee. He will run for election to a full term in November, with the current term lasting through next January. Tom Keane, Jr., son of the popular former governor and 9/11 Commission Chairman, is the leading Republican challenger for Menendez's seat.

INSIDE ED AND THE ADMINISTRATION

Dunn Appointed Acting Under Secretary of Education

President Bush appointed David Dunn as Acting Undersecretary of Education on Jan. 18. Prior to this appointment, Dunn was serving as Chief of Staff to Secretary of Education Margaret Spellings. He previously served with Spellings in the White House before Spellings moved to the Education Department. Dunn will continue to serve as Spellings' Chief of Staff as well taking on the responsibility

of overseeing policies, programs and activities related to vocational and adult education, postsecondary education, college aid and the President's financial reforms of the Pell Grant program. The full ED press release can be found here: <http://www.ed.gov/news/pressreleases/2006/01/01182006a.html>

Department Makes Corrections to 2006-2007 FAFSA

On January 13th, the Department of Education issued an announcement related to corrections to the 2006-2007 FAFSA instructions for questions 37 and 75. The changes are a result of changes that the IRS made to the final version of the 2005 1040EZ. These questions relate to determining the number of exemptions.

ED is in the process of correcting the instructions for questions 37 and 75 in FAFSA on the Web and FAA Access and in online FAFSA PDF files, but will not be able to correct the paper FAFSA and worksheet until future reprints. In issuing the notice, ED noted that the affected exemptions are not used in calculating the applicant's expected family contribution.

The complete announcement is available here:
<http://ifap.ed.gov/eannouncements/0113FAFSA1040EZ.html>.

ED Announces the Availability of \$30 Million in Returned Campus-Based Funding

During a recent visit to New Orleans, Secretary of Education Margaret Spellings announced the availability of an additional \$30 million in funds for institutions of higher learning directly affected by Hurricanes Katrina and Rita. ED is redirecting returned federal campus-based aid funds – from appropriations for the College Work Study and Supplemental Education Opportunity Grant programs -- to offer assistance to institutions in New Orleans and other areas affected by the storms. The full press release can be found here: <http://www.ed.gov/news/pressreleases/2006/01/01182006.html>

Department Updates Teacher Cancellation Directory

The Department of Education is accepting comments on an updated edition of the low-income school directory used to determine eligibility teacher and other forms of for loan forgiveness. The directory is used to determine eligibility for the Direct, Federal Family Education Loan and Perkins Loan programs. Comments are due March 13. For more information visit:
<http://a257.g.akamaitech.net/7/257/2422/01jan20061800/edocket.access.gpo.gov/2006/E6-80.htm>

IRS Releases Student Loan Interest Statement Forms

The Internal Revenue service has issued regulatory guidance on waivers that student loan holders and servicers may be eligible for if they are unable to report capitalized interest and fees to borrowers as required by tax law.

The IRS has made available several tax forms for use in preparing 2005 tax returns, including the 2005 1098-E "Student Loan Interest Statement" form, which can be accessed at: <http://www.irs.gov/pub/irs-pdf/f1098e.pdf>, and the attendant instructions for the 2005 1098-E form (<http://www.irs.gov/pub/irs-pdf/i1098et.pdf>.)

In addition, the IRS has directed organizations that receive student loan interest to file the form. The instructions state that for loans made on or after September 1, 2004, recipients are required to include loan origination fees and capitalized interest (student loan interest received) in box 1. The 2005 instruction on this point is unchanged from 2004.

Last year the Treasury Department and the IRS waived penalties for failure to report payments of capitalized interest and origination fees received in 2004. The IRS has recently posted a similar waiver for 2005. Notice-2006-05 (<http://www.irs.gov/pub/irs-drop/n-06-05.pdf>) provides guidance for filers who in 2005 received payments of loan origination fees and capitalized interest for qualified education loans made on or after September 1, 2004, on how to request a waiver of penalties for failure to report those payments. The IRS may waive penalties against student loan holders that fail to report capitalized interest and fees for 2005 if the holder shows there are mitigating circumstances and that it is attempting to begin such reporting.

INDUSTRY NEWS

Diverse Array of Groups Oppose S. 1932

Several organizations are gearing up efforts to defeat the Deficit Reduction Act of 2005 (S. 1932) when it is voted on for the final time in the House on February 1. Dallas Martin, president of the National Association of Student Financial Aid Administrators (NASFAA), has written his membership to encourage opposition to the bill saying, "We (NASFAA) believe that many Representatives did not appreciate the full impact of the student loan cuts when this measure was originally considered...With the vote coming up in two weeks, we have one last chance - however slim - to defeat this measure." Martin is encouraging its membership to:

"Call or e-mail your Representative in his or her district office before January 30. After that date, your Representative will be back in Washington, so direct late comments to the Congressional office, but remember the vote is scheduled for February 1. Even better: share your views with both the district and Congressional offices. If your Representative voted against the December bill, I suggest you offer your thanks and urge continued opposition to the bill next month. If your Representative voted for the bill, please explain the importance of voting against the bill this time. You can see how your Representative voted on the 212-206 vote at <http://clerk.house.gov/evs/2005/roll670.xml>."

Outside the education community, the American Federation of State, County and Municipal Employees (AFSCME) and the Service Employees International Union are running television ads encouraging opposition to the bill on the basis that it will harm students, seniors and middle-class families. The ads will air in the districts of the following 11 Republican House members in an attempt to swing their votes:

- Jo An Emerson (MO);
- Sherwood Boehlert (NY);
- Jim Nussle (IA);
- Mark Green (WI);
- Nancy Johnson (CT);
- Rob Simmons (CT);
- Chris Shays (CT);
- Mike Fitzpatrick (PA);
- Jim Gerlach (PA);
- Fred Upton (MI); and
- Bob Beauprez.

Bankruptcies Reach Record High in 2005

Lundquist Consulting recently released its finding that consumer bankruptcy filings hit an all-time high in 2005. Consumer bankruptcy filings numbered 2,043,535 in 2005, a 31.6 percent increase from 2004. The October 17 enactment of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (S. 256), which made it much more difficult for consumers to avoid paying their debts through Chapter 7 consumer filings, was the driving force behind the staggering increase. Only two percent, or 38,000, of the 2005 filings occurred after October 17. Of those 38,000, 60 percent were the less forgiving Chapter 13 filings as compared to 30 percent historically.

Sallie Mae LBO Considered

The *Wall Street Journal* has reported in a “Heard on the Street” column that a consortium of three firms – KKR, Texas Pacific Group and the Blackstone Group – considered a leveraged buyout of Sallie Mae earlier this month. Reportedly the proposal was considered, but “ultimately died in part over concerns about the company’s credit-worthiness.”

PESC Announces 3rd Annual Conference on Technology and Standards in Higher Education

The Consumer Bankers Association (CBA), the Education Finance Council (EFC), the National Council of Higher Education Loan Programs (NCHELP), and the Postsecondary Electronic Standards Council (PESC) announced the 3rd Annual Conference on Technology and Standards in Higher Education to be held May 1 – 3, 2006 in Washington, D.C. Once again, this conference includes the full support and participation of the National Association of Student Financial Aid Administrators (NASFAA) and the US Department of Education’s Office of Federal Student Aid (FSA). Registration and additional information can be found here: <http://www.PESC.org/events/TechStandards/Third/>.

Coalition Update

With the Senate in session only to conduct housekeeping activities and the House still in its winter recess, the Committee for Education Funding (CEF), the Student Aid Alliance (SAA) and the American Council on Education (ACE) are planning their activities for 2006. Andrew Stringer has represented COHEAO at CEF Executive Committee meetings and will help organize the organization’s lobbying efforts during the coming year. Harrison Wadsworth and Andrew Stringer have represented COHEAO at SAA meetings as well. As it was last year, funding for the Perkins Loan Program will remain high on the organization’s list of priorities.

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COHEAO Scholarship

2006-2007



For the 2006 – 2007 academic school year,
the Coalition of Higher Education Assistance Organizations (COHEAO) will
award up to eight \$1,000 scholarships.

The eligibility requirements for applicants for the 2006-2007 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 are entering their sophomore, junior, or senior year, 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>

Applications will be available at this site after January 1st, 2006

The application deadline is March 17th, 2006

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*
- 9:45am-10:00am Break
- Location:
- 10:00am-11:00 am Session: *One-Stop Centers*
Frank Claus, Pennsylvania University
- 11:00am -12:00pm Session: *Panel on Loan Forgiveness*
Paul Tyler, Baldwin-Wallace College
David Necessary, University of Dayton

Susan Pugh, Indiana University

- 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 Privacy and the use of Social Security Numbers*
Joe Crouse, Consumer Bankers Association
- 3:15pm-3:30pm Refreshment Break
- 3:30pm–4:30pm Session: *NSLDS Workgroup*
Susan Barnette, Department of Education
Pam Elidias, Department of Education

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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