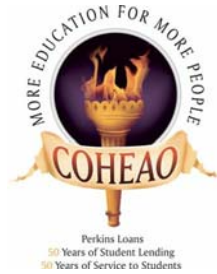


The



Torch

November 21, 2008

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

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COHEAO News

Register NOW for the COHEAO 2009 Annual Conference: Agenda Attached

Register Now! The COHEAO Annual Conference will provide information on regulatory changes and Perkins Loan administration best practices. New this year will be an additional focus on two new initiatives: promoting financial literacy and campus accounts receivable management. Additional session will look at collections issues such as cell phone rules and will here from a campus personal safety expert. **This is a conference that you can't afford to miss.**

Take advantage of the early bird rates and register now for the 2009 Annual Conference, which will be just across the Potomac from Washington, DC. The list of topics that will be on the agenda for the 2009 Annual Conference are attached to this issue of the Torch. It won't be politics or policy as usual in Washington, DC, as a new Administration makes plans to implement the many changes to the Higher Education Act, including major changes to the Perkins Loan Program, and a new Congress and a new President take office. COHEAO's annual conference is in a strategic place this year – one week after the

inauguration, four weeks after Congress takes office and about the time the Education Department's negotiated rulemaking process will be getting underway. It will be a great time to hear from policy makers and to visit them to let them hear from you.

In addition to remarks from Members of Congress, key Congressional staffers, and officials from the Department of Education, topics under consideration for our program agenda include: A Presentation from COHEAO's Perkins Task Force on Best Practices for Managing Cash Flows, Organizing Borrowers in Support of Perkins and Other Grassroots Strategies, Financial Literacy Initiatives, A/R Management, Maintaining Personal Safety in the Workplace, The Impact of Social Networking and Groupthink Mentality on Collections, and many more.

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 of \$215 per night.

Registration information and event updates are located on the COHEAO website at www.coheao.org. You will also find a registration form attached to The Torch. Register today!

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. 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@wpllc.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.

Register Today for COHEAO's Teleconference on the Higher Education Opportunity Act

COHEAO will hold a teleconference on December 9, 2008 on Higher Education Act reauthorization. The teleconference, "Learning to Live with the Higher Education Opportunity Act: What it Means for Your Institution", will address the new provisions in the HEOA that was signed into law in early September.

Brian Smith and Gail McLarnon from the Department of Education, along with additional guests who will be announced later, will present the latest information on how they will implement the new law. This legislation is a landmark for the Perkins Loan Program by demonstrating very strong support for the program in a number of ways. This will be a teleconference you do not want to miss!

Registration will be available on the COHEAO website at www.coheao.org. A registration form is also attached to the end of The Torch and may be emailed to Krista Heckler at kheckler@wpllc.net or faxed to 202.371.0197. The cost is \$75 for COHEAO Members and \$125 for Non-Members.

Don't Forget to Vote in the Board of Directors Elections!

COHEAO is seeking new officers for the Board of Directors that will take office at the annual conference in January 2009. The COHEAO Board of Directors is comprised of four elected officers (President, Vice- President, Secretary and Treasurer), three elected Members-at-Large and 10 appointed chairpersons. All positions are two-year terms (with a two-term limit for any individual position). The President, Vice-President and all chairpersons serve terms beginning in odd numbered years. The positions of Secretary, Treasurer and Member-at-Large begin in even numbered years.

The following positions are currently up for election: President and Vice President. Please remember that in accordance with COHEAO Bylaws, only primary members are eligible to vote in the election. If you are a primary member and did not receive a ballot, please contact Harrison Wadsworth at hwadsworth@wpllc.net.

All ballots must be received no later than Wednesday, November 26 and may be sent to coheaoelections@wpllc.net.

Get Your Winter Fashions at the COHEAO Store

It's almost winter, and Christmas and Hanukah are just around the corner! 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

Congress Convenes But Accomplishes Little

While possible rescue funds for the auto industry and another economic stimulus package are the most notable pieces of unfinished business for the 110th Congress, it appears, for the time being, that little is going to be done. No significant higher education issues were addressed in this week's post-election "lame duck" session.

Congress is scheduled to reconvene a lame duck session to address the situation in the auto industry in December; it is not expected that higher education issues will be addressed at that time either, although it is still possible that something will arise.

INSIDE ED AND THE ADMINISTRATION

Daschle to Become HHS Secretary

It was reported this week that President-Elect Obama has selected former Senate Majority Leader Tom Daschle (D-SD) to become Secretary of Health and Human Services in the next Administration.

Daschle served as an advisor to the Obama campaign and is currently working with the health care group as part of Obama's Transition team.

After losing his Senate re-election campaign in 2004 Daschle became a public policy adviser and member of the legislative and public policy group at the law and lobbying firm Alston & Bird (although he is not a registered lobbyist). According to the firm's website, he has been advising clients on issues including health care, financial services and taxes and trade. Daschle also recently wrote a book on health care reform.

New ED Database Cause for Concern in Higher Ed Community

In early October the Department of Education announced in a *Federal Register* notice, a plan to gather and store all the personal information of grant, loan and contract recipients, in one collective data system. The information would include items such as birth dates and social security numbers and is currently stored in several different databases including some that house the collections and information of student financial aid recipients

According to the announcement, the database will store identifying information from a large range of people including: "employees of the Department; consultants; contractors; grantees; advisory committee members or others who have received funds from the Department for performing services; students who have applied for Federal student financial assistance; Pell Grant recipients; borrowers of Direct, FFEL or Perkins loans; and owners, board members, officials in postsecondary institutions.

According to *Inside Higher Ed*, the large database, known as the Office of Inspector General Data Analytics System (ODAS), will allow the Office of the Inspector General (OIG) to “analyze patterns of data and better identify internal control weaknesses and improve its modeling and planning to predict anomalies indicating fraudulent activity.”

In response to the plan, the American Association of Collegiate Registrars and Admissions Officers (AACRAO) wrote a letter to the OIG on behalf of several other associations of colleges and students including: the American Association of Community Colleges, the American Association of State Colleges and Universities, the American Council on Education, the Association of American Universities, the National Association of Independent Colleges and Universities, the National Association of State Universities and Land-Grant Colleges, and the United States Student Association.

According to the letter, the higher education groups, “support OIG's creation and maintenance of properly configured data systems that enable it to discharge its statutory duties. We are, however, quite alarmed by the scale and scope of data collection proposed in ODAS.”

The Department also issued a final regulation in the Federal Register, granting exemptions to the federal Privacy Act that will allow the inspector general to gather and share information from the ODAS for law enforcement purposes such as identifying fraud, waste and mismanagement in Department programs. In response, OIG asserts that the new database will “not provide any disclosure of this information beyond what is already permitted.”

To view the letter from AACRAO visit:

http://insidehighered.com/index.php/content/download/271005/3472198/version/1/file/AACRAO-ODAS_letter.pdf

To view the Federal Register notice visit: <http://edocket.access.gpo.gov/2008/E8-24610.htm>

Chronicle Speculates on an Early Departure for Spellings

Information from close friends and former colleagues to Education Secretary Margaret Spellings has indicated to the *Chronicle of Higher Education* that Spellings may plan to announce her departure from the agency early. According to sources, she plans to submit her letter of resignation right before the Thanksgiving holiday next week.

Many top level officials have already left the Department, including David Dunn, Spellings' chief of staff, Larry Warder, the CFO and COO, and the Under Secretary for Higher Education Sara Martinez Tucker, who completes her service today. However, the Secretary's spokeswoman, Samara Yudof, reiterated the Secretary's intent to stay until the end of her term Jan. 20.

As far as speculation on Spellings' eventual replacement, former Secretary of State Colin Powell continues to receive attention. While Powell's celebrity status is certainly fueling the speculation, he has not done too much to dampen it. This week, Powell focused on policies relating to children, particularly education, in an op-ed he penned for a special section of *Roll Call*, the Capitol Hill publication. In addition to Powell, the following names have appeared in various media sources as possible Secretaries of Education in an Obama Administration.

- Ex-WV Gov. Gaston Caperton (D)

- Univ. of TX-Pan American President. Bambi Cárdenas
- Oregon Superintendent of Public Instruction Susan Castillo
- Achieve President Michael Cohen
- Stanford Professor Linda Darling-Hamilton
- Chicago Public Schools CEO Arne Duncan
- UC Berkeley Dean Christopher Edley
- Ex-North Carolina Governor Jim Hunt (D)
- Virginia Governor Tim Kaine (D)
- NYC Schools Chancellor/Ex-Assistant Attorney General AG Joel Klein
- Arizona Governor Janet Napolitano (D)
- DC Public Schools Chancellor Michelle Rhee
- Association of Colleges for Teacher Education President Sharon Robinson
- Ex-Clinton adviser Andrew Rotherham
- Ex-Clinton adviser Jonathan Schnur
- Kansas Governor Kathleen Sebelius (D)
- National Education Association Director of Government Relations Diane Shust
- Recovery School District of New Orleans Superintendent Paul Vallas
- Ex-West Virginia Governor Bob Wise (D)

To read Powell's op-ed piece in *Roll Call's* "The Mission Ahead" section, please visit: http://www.rollcall.com/features/Mission_Ahead/mission_ahead/30240-1.html

Sara Martinez Tucker Resigns as Under Secretary

Secretary of Education Margaret Spellings announced that Sara Martinez Tucker will leave her position as under secretary at the Department of Education effective today, November 21. Kent Talbert, the Department's general counsel, will be delegated the responsibilities of the under secretary, which include directing higher education policy.

Tucker was nominated as under secretary by President Bush on September 5, 2006, and confirmed by the U.S. Senate on December 9, 2006. As under secretary, her responsibilities include overseeing policies, programs and activities related to postsecondary education, vocational and adult education and federal student aid.

During her tenure with the Department, Tucker played a critical role in the development of the ECASLA liquidity programs. In one of her final moves as a under secretary, Tucker launched the Department's federal student aid overhaul proposals.

"Sara has been an invaluable asset to higher education, working on behalf of students and their families to help enable them to pursue their college dreams," said Spellings. "I appreciate Sara's steadfast commitment in helping to ensure uninterrupted and timely access to Federal student aid and maintaining stability in student lending."

ED Launches Federal Student Aid Overhaul Proposal

In her last days as Under Secretary at the Department of Education, Sara Martinez Tucker will be visiting offices on Capitol Hill to promote the final attempt -- in the waning weeks of the Bush Administration -- at an overhaul of the federal student aid programs. Included in the proposals is a call for eliminating the Perkins Loan Program along with many other programs. The proposal, dubbed by Tucker as a "Rational Approach to Federal Student Aid," includes the following key recommendations:

- Consolidate Federal aid programs into single grant, work study and loan (FFEL and Direct Loan) programs.
- Use Internal Revenue Service Adjusted Gross Income and Number of Exemptions Claimed to determine a student's eligibility for Federal aid.
- Connect AGI/Exemptions to the Department of Health and Human Services Poverty Levels to determine award size.
- Replace the current FAFSA with a two-page, less than 30 question version that asks only for information that is easily obtainable, verifiable and necessary to determine eligibility and award levels.
- Establish a Federal Student Aid Target (FSAT) that is based on 100% of Tuition and Fees, Books and Supplies, and Room and Board at a public, two-year college.
- Establish a Federal Student Aid Commitment (FSAC) that is based on 250% of respective poverty levels for grants and 400% of respective poverty levels for work study and subsidized loans.

The Bush Administration has long been pushing for an overhaul of the federal student aid programs, particularly following the release of the recommendations from the Secretary's Commission on the Future of Higher Education in 2006. According to Tucker, an overhaul of the student aid programs would ensure that the neediest students could count on grant aid and subsidized loans to cover the full cost of attendance at community colleges.

While the prospects of the Bush proposal being considered this year are virtually non-existent, there has been a growing movement towards simplification. President-elect Barack Obama included FAFSA simplification in his platform, and former Rep. Rahm Emanuel (D-IL), now Obama's Chief of Staff, has been an outspoken supporter of simplifying the application process.

Additionally, the Administration proposal shares some key characteristics with the proposal put forward by the College Board's "Re-thinking Student Aid" study group, most notably simplification of the application process and a consolidation of loan and grant programs. Another group of major stakeholders in a federal student aid overhaul, financial aid administrators, has yet to put forward a definitive proposal, but NASFAA is currently convening its National Conversation Initiative (NCI) to examine major changes in student financial assistance programs. So far, NASFAA has held 23 NCI sessions to examine simplification and other proposals to improve access and success for low and moderate income students.

"As President and CEO of NASFAA, I particularly welcome the discussion and debate the Department's plan will spur. NASFAA will evaluate these proposals as part of our NCI effort, along with other ideas proposed by the College Board, the Student Advisory Committee, other studies, and primarily, our own members," said Phil Day, the organization's president.

To view Day's statement, which includes the full proposal from the Department, visit: <http://www.nasfaa.org/publications/2008/anedsimple111408.html>

Transition Team Announces Agency Review Teams

The Obama-Biden Transition Team announced the Agency Review Team leads for the Department of Treasury, Department of State, and Department of Defense. The Obama-Biden Transition Team also announced the Agency Review Team co-chairs, who will

oversee the entire review process, as well as the Agency Review Working Group, which will manage and review the Teams' work and coordinate with other transition teams, including those handling personnel, policy and the budget.

Below are bios provided by the Transition Team for Treasury Agency Review Team Leads and the members of the Agency Review Working Group tasked with oversight of agencies related to education and government operations:

Department of the Treasury Agency Review Team Leads

Josh Gotbaum currently serves as an advisor to investment funds, with a special focus on restructurings and management turnaround. He was startup CEO of The September 11th Fund, a charity that serves people, businesses and non-profits. From 1994-2001, Josh held Senate-confirmed positions in Treasury, Defense, and OMB. From 1981-94, he was an investment banker, working on mergers and restructuring in North America and Europe. His clients included major corporations, unions, and government. He also has worked in the White House and at the Department of Energy.

Michael Warren is the Chief Operating Officer of Stonebridge International LLC. He also is on the Board of Directors of the District of Columbia Retirement Board, Catalist, the DC Minority Business Enterprise Center Advisory Board, Southeastern University's Center for Entrepreneurship, Civitas, Riptopia, and the National Child Research Center. Mr. Warren previously worked at McKinsey & Company, both as a strategic consultant in the technology and financial institutions industries and as a fellow of the McKinsey Global Institute. Mr. Warren served within the White House as Executive Director of the President's National Economic Council.

Working Group Members

Seth Harris is a member of the Obama-Biden Transition Project's Agency Review Working Group responsible for the labor, education, and transportation agencies. He is a Professor and the Director of Labor & Employment Law Programs at New York Law School. He is also a Senior Fellow of the Life Without Limits Project of the United Cerebral Palsy Association and a member of the National Advisory Commission on Workplace Flexibility. He served as the Chair of Obama for America's Labor, Employment, and Workplace Policy Committee and a Co-Chair of its Disability Policy Committee. During the Clinton Administration, he served as Counselor to the Secretary of Labor and Acting Assistant Secretary of Labor for Policy, among other policy-advising positions. Before joining the administration, he was a law clerk to Judge William Canby of the U.S. Court of Appeals for the Ninth Circuit and Judge Gene Carter of the U.S. District Court for the District of Maine. He was Editor-in-Chief of the Review of Law & Social Change at the New York University School of Law.

Sally Katzen is a member of the Obama-Biden Transition Project's Agency Review Working Group responsible for the Executive Office of the President and government operations agencies. She is a Lecturer at MichiganLawSchool and teaches American Government at the Michigan in Washington Program. She has also taught at George Mason, Pennsylvania and Georgetown law schools as well as at Smith College and Johns Hopkins University. From 1993-2001, she served as Administrator of the Office of Information and Regulatory Affairs in the Office of Management and Budget (OMB), then Deputy Director of the National Economic Council, and then OMB's Deputy Director for Management. She has served on National Academies of Science panels and is a Fellow of the National Academy of Public Administration. Before 1993, she was a

partner at then Wilmer, Cutler & Pickering. She clerked for Judge J. Skelly Wright of the District of Columbia Circuit.

Tom Perez is as a member of the Obama Transition Project's Agency Review Working Group responsible for the justice, health and human services, veterans affairs, and housing and urban development agencies. He is Secretary of the Maryland Department of Labor, Licensing and Regulation under Governor Martin O'Malley. He worked in a variety of civil rights positions at the Department of Justice, including Deputy Assistant Attorney General for Civil Rights under Attorney General Janet Reno. He also served as Director of the Office for Civil Rights at the U.S. Department of Health and Human Services under Secretary Donna Shalala, and as Special Counsel to Senator Edward Kennedy. From 2001 until 2007, he was Assistant Professor of Law at the University of Maryland School of Law, and is an adjunct faculty member at the George Washington School of Public Health.

Tom Wheeler is a member of the Obama-Biden Transition Project's Agency Review Working Group responsible for the science, technology, space and arts agencies. He has taken a leave of absence from Core Capital Partners, a venture capital firm working with early stage technology companies, where he is a Managing Director. For three decades, Wheeler has worked at the forefront of technology, both as an entrepreneur and as a policy specialist. He has been the CEO of the National Cable Television Association and the Cellular Telecommunications & Internet Association, as well as the founder or co-founder of multiple new technology companies. Wheeler is the author of two books: Mr. Lincoln's T-Mails and Leadership Lessons from the Civil War.

INDUSTRY NEWS

Report Predicts Grim Hiring Prospects for College Graduates

A report released Thursday by the Collegiate Employment Research Institute at Michigan State University predicts hiring for college graduates at all degree levels will decrease by 8 percent from last year. The report is based on the predictions of 945 employers and mirrors the worsening news about the economy.

If not for a few types of employers keeping the hiring market afloat, the 8 percent decrease could have been much higher. These firms include global companies, large companies that employ many baby boomers on the verge of retiring, and small companies that are poised for fast growth.

Industries that have the best hiring outlooks for recent graduates include health-care and energy, particularly in the areas of oil and gas, and science and technology degrees holding the most promise for employment. Defense and government employees report expected declines of 15 percent.

"It's going to get worse. Spring is going to be very, very difficult for students to find work," said Philip Gardner, director of the Collegiate Employment Research Institute.

The Michigan report is gloomier than a report released in October by the National Association of Colleges and Employers, which instead predicted an increase in hiring by 1.3 percent. The Collegiate Employment Research Institute report will be available on their web site, <http://www.ceri.msu.edu/>.

Survey Shows 39% of FAAs Are Bracing for Budget Cuts in '09-'10

A new survey of 357 financial aid administrators was released this week by Student Lending Analytics (SLA) and shows that 39 percent of Financial Aid Administrators expect to see their operating budgets cut in 2009-10.

According to the survey, only 3.8 percent of respondents indicated that their institution had implemented a mid-year tuition increase with 2-year public institutions reporting the largest prevalence of mid-year tuition increases. Overall, 28 percent of respondents anticipate a mid-year reduction in their financial aid operating budgets.

Public institutions expect more mid-year budget cuts than private institutions. Forty-four percent of 2-year public institutions and 34 percent of 4-year public institutions responding to the survey expect to see a reduction in their mid-year budget. Twenty-three percent 4-year private institutions indicated that they expect a mid-year budget reduction.

Regarding institutional grants, almost 32 percent of respondents indicated some uncertainty about what to expect for the 2009-10 school year. Twenty percent indicated they expect to see a decrease in their institutional grants.

To view the full survey visit:

http://studentlendinganalytics.typepad.com/files/sla_economic_crisis_financial_aid_survey.pdf

Sallie Mae to Open New Facility in Delaware

Sallie Mae and Delaware Governor Ruth Ann Minner announced that the company plans to open a new Credit Operations Center in the state that would add 1,100 jobs to Delaware's workforce. Sallie Mae expects to hire approximately 750 employees in Delaware for its new operations center by the end of 2010 and an additional 350 more employees in 2011. The new center will perform specialized credit management, collection, and compliance functions in support of the company's education lending and servicing business.

For more information, visit: <http://www.marketwatch.com/news/story/Sallie-Mae-Announces-1100-New/story.aspx?guid=%7B3F38EC01-335E-4273-91E3-37913F9BF050%7D>

Nelnet and Sallie Mae to Lend to All Students at All Eligible Schools in '09-'10

The temporary nature of the Ensuring Continued Access to Student Loans Act and troubles in the overall economy, particularly a protracted disruption in the credit markets, had led to increasing concern over the availability of FFELP for the 2009-2010 academic year. However, following the Department of Education's announcement of the creation of the independent, multi-seller conduit and the one-year extension of the ECASLA liquidity programs, two national lenders, Nelnet and Sallie Mae, has made a commitment to make FFELP loans to all students at all eligible schools in 2009-2010.

Conservative Higher Ed Group Examines Net Tuition

Last Monday, the Center for College Affordability and Productivity released a new report, "Net Tuition Trends in the United States." Despite accounting for tuition

discounting, the report showed marked increases in net tuition during the first part of the 21st century.

Net tuition is defined in the report as “published tuition minus federal, state, local, and institutional grants. Using data from the Department of Education for school years 2000 - 2006, the report shows that net tuition has increased, depending on the type of school, anywhere from 11 percent to 73 percent over the last six years (after adjusting for inflation).

Specifically, in the 2000-2001 school year the average net tuition at a four-year public school was \$1,423. Over the next six years, this net tuition rose 73 percent for an average net tuition of \$2,466.

The net tuition of a four-year private not-for-profit school during the 2000-2001 school year was \$11,048. This figure increased by almost 16 percent over six years to \$12,756 for the 2005-2006 academic year.

To read the full report visit:

http://www.centerforcollegeaffordability.org/uploads/Net_tuition.pdf

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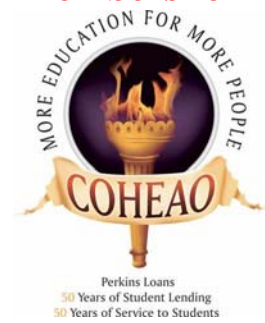
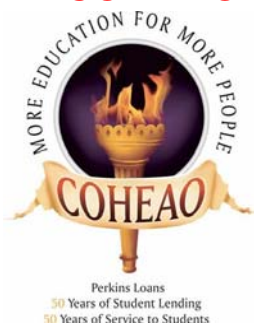
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January 24 – January 28

Ritz-Carlton Pentagon City, Arlington, Virginia

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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-3:30pm 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*
Alisa Abadinsky, COHEAO President

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.
- 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.
- 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
- 12:15pm-1:45pm Luncheon Address: Special Guest
- 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.

- 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
Larry Parker, 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.
- 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 Session: Getting Through to Students on Financial Literacy
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.
- Speaker: Sue McMillin, President and CEO, Texas Guaranteed
- 10:00am-10:15am Break
- 10:15am-11:15am Session: Collection Practices for Various Types of Student Loans
Agency and servicer representatives 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.

- 11:15am-Noon Session: Developing an Advocacy Network and Becoming a More Effective Advocate for Perkins
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.
- Speaker: Scott Fleming, Associate Vice President for Federal Relations, Georgetown University
- Noon-1:00pm Lunch
- 1:00-1:15pm Gather with mentors for Congressional office visits and depart for Capitol Hill
- 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, PhD Candidate, University of North Carolina—Chapel Hill

9:50am-10:00am Break:

10:00am-Noon Session: Safety in the Workplace
A renowned personal safety instructor has been invited to close the conference with a presentation on safety in the workplace. The session, which will feature a campus workplace focus, teaches participants how to assess threats in the workplace and practical strategies to reduce risk.



Learning to Live with the Higher Education Opportunity Act: What it Means for Your Institution

**Tuesday, December 9, 2008
2:00 – 3:30 p.m. Eastern**

COHEAO will hold a teleconference on December 9, 2008 on Higher Education Act reauthorization. The teleconference, “Learning to Live with the Higher Education Opportunity Act: What it Means for Your Institution”, will address the new provisions in the HEOA that was signed into law in early September. Brian Smith and Gail McLarnon from the Department of Education will present the latest information on how they will implement the new law. This legislation is a landmark for the Perkins Loan Program by demonstrating very strong support for the program in a number of ways. This will be a teleconference you do not want to miss!

Following their presentations, there will be time for a question and answer session.

Prices to cover the costs of this COHEAO Teleconference are:

Members (primary or associate): \$75

Non-Members: \$125

To register, please complete this form and fax it to 202-371-0197, or visit www.coheao.org and complete the online registration form. Payments can be made by credit card online at www.coheao.org or by check. Checks should be made payable to COHEAO, and mailed to: 1101 Vermont Ave., NW, Suite 400, Washington, DC, 20005. Please remember to include a copy of this form when payment is sent. If you have any questions, contact Krista Heckler at 202-289-3903 or by email at kheckler@wpllc.net COHEAO’s Federal Tax ID number is 52-123-6537.

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