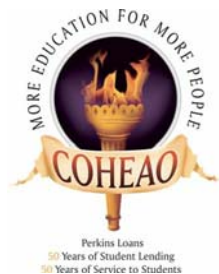


# The



# Torch

December 5, 2008

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

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## COHEAO News

### COHEAO Announces Election Results

COHEAO is pleased to announce the results of recent Board of Directors elections.

Current Board of Directors Vice President, Bob Perrin with Williams and Fudge, Inc. has been selected to serve as the new President and Lettie Clark with Gonzaga University has been selected to serve as the new Vice President.

COHEAO thanks everyone who voted and wishes congratulations to Bob and Lettie!

Interviews for the appointed Board positions are taking place next week.

### NOW is the time to Register 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/](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](http://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@wp LLC.net](mailto:whuffman@wp LLC.net). Please make sure donations and/or contributions sent in advance arrive by **Friday, January 23, 2008**; last-minute donations will also be collected

at the meeting registration desk; the Pentagon City Mall is next door! Please address items for the Silent Auction to the attention of: Wes Huffman at 1101 Vermont Ave, NW, Suite 400, Washington, D.C., 20005. Please include the approximate value of the items. Make checks payable to COHEAO and put "Scholarship Fund" on the Memo line.

### **There's Still Time to Register for COHEAO's Teleconference on the Higher Education Opportunity Act**

Next week, 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. Maria Livolsi, Director of the State University of New York Student Loan Service Center, has also been added to the teleconference to provide information about the new law from a school perspective

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](http://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](mailto:kheckler@wpllc.net) or faxed to 202.371.0197. The cost is \$75 for COHEAO Members and \$125 for Non-Members.

### **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.

## **INSIDE ED AND THE ADMINISTRATION**

### **ED Announces FAFSA on the Web Preview Presentation**

This week the Department of Education office of Federal Student Aid (FSA) announced that in order to assist with preparations for the upcoming 2009-2010 processing cycle, FSA has provided a PowerPoint presentation containing screen shots of the 2009-2010 *FAFSA on the Web*.

While the presentation does not contain shots of every screen, it does provide a detailed early look at what you can expect to see on the "live" version of *FAFSA on the Web* for 2009-2010.

The 2009-2010 Web demonstration site will be available December 14, 2008 at

<http://fafsademotest.ed.gov>. The demonstration site can be used as a training tool and for students and parents. Once available, you can access the demonstration site using eddemo as the User ID and fafsatest as the password.

### **Spellings Makes Push for Reforms at Final FSA Conference**

Secretary of Education Margaret Spellings spoke at the final Office of Federal Student Aid conference during her tenure at the Department this week. Spellings reviewed the Department's efforts to implement ECASLA, as well as discussing college affordability and accessibility and the Department's proposal for drastic reforms for the delivery of federal student aid.

Spellings touched on several of themes she has been discussing since the publishing of the Secretary's Commission on the Future of Higher Education report in 2006, such as efforts to improve affordability and accessibility, and adding transparency to tuition pricing. However, her final big push for change is for reforms to the federal student aid system. Spellings said she would deliver a report to Congress on reforming student aid, and noted that the report came at "Congress's request."

President-elect Obama does appear to be in agreement with the Secretary in at least one area, the simplification of the FAFSA form. He has also called for simplification of the entire system, but the campaign did not provide additional details in this regard.

Concerns over college affordability and difficulty funding FFEL loans, the largest student loan program, may very well provide an impetus for major changes to the entire federal student aid system. The FFEL trade associations are all discussing major reforms to present to Congress and the incoming Administration.

### **Obama Outlines Budget & Economic Plans, Key Appointees**

Last week, President-elect Barack Obama held a series of press conferences to unveil his economic and budget plans, as well as key appointees for his Administration.

Last Monday, Obama called for the passage of a \$700 billion stimulus package as soon as he takes office, and named New York Federal Reserve Bank President Timothy Geithner as his nominee for Treasury Secretary. Another prospect for Treasury Secretary in the incoming Administration, former Clinton Treasury Secretary Larry Summers, was named the Chair of the President's Council of Economic Advisors. Later in the week, former Federal Reserve Board Chairman Paul Volcker was named as the head of a newly created "President's Economic Recovery Advisory Board."

Last Tuesday, Obama focused on how he would eventually pay for the stimulus package, stating his Administration would target wasteful programs. He also named CBO Director Peter Orszag as the Director of the Office of Management and Budget (OMB) and House Appropriations Staff Director Rob Nabors as Deputy Director. In naming his top budget officials, Obama acknowledged the difficulty in trimming the federal budget, but pointed to Orszag's and Nabors' experience in federal budgeting from both an executive branch and a legislative branch perspective.

"We cannot sustain a system that bleeds billions of taxpayer dollars on programs that have outlived their usefulness, or exist solely because of the power of a politician, lobbyist, or interest group. We simply cannot afford it. This isn't about big government or small government. It's about building a smarter government that focuses on what works... We will go through our federal budget -- page by page, line by line --

eliminating those programs we don't need, and insisting that those we do operate in a sensible cost-effective way,” said Obama.

To view the announcements from the President-elect, visit:

[http://change.gov/newsroom/entry/geithner\\_summers\\_among\\_key\\_economic\\_team\\_members\\_announced\\_today/](http://change.gov/newsroom/entry/geithner_summers_among_key_economic_team_members_announced_today/) and  
[http://change.gov/newsroom/entry/president\\_elect\\_barack\\_obama\\_announces\\_office\\_of\\_management\\_and\\_budget\\_dire/](http://change.gov/newsroom/entry/president_elect_barack_obama_announces_office_of_management_and_budget_dire/)

## **INDUSTRY NEWS**

### **Nevada Lt. Gov. Charged with Misappropriating State Funds for 529 Plan**

This week, Nevada’s Lieutenant Governor Brian Krolicki was indicted on charges of misappropriation and falsification of accounts by a public officer, and misappropriation by a treasurer. Krolicki was planning on running for Senator Harry Reid’s (D-NV) seat in the next election.

The charges against Lieutenant Governor stem from his service as Nevada’s treasurer, from 1998 to 2006. Krolicki has been accused of not properly accounting for funds obtained by the state through contracts with college savings company, Upromise Inc., for the Nevada College Savings Program. A 2007 audit has found that Krolicki did not properly account for these funds, and, without proper authorization, overspent state funds on advertising and legal expenses for the program. Upromise Inc. is not being accused of any inappropriate activity.

Krolicki maintains his innocence in this case, and he and his supporters have accused Nevada Attorney General Catherine Cortez Masto and Senator Reid of unfairly targeting him in this issue for political reasons. Senator Reid has denied having any influence in this case, while spokesperson for Attorney General Masto stated that she “has had no conversations with Senator Reid on this issue,” and that “she does not operate this office in a partisan manner.”

If convicted of these charges, Krolicki faces up to 16 years in prison. However, he is very confident that he will be exonerated, stating, “I can now begin defending myself in the fairness of an open courtroom and can clearly demonstrate that these accusations are false.”

### **NASULGC Releases Report on Strategies to Address Tuition Costs**

On December 1<sup>st</sup> the National Association of State Universities and Land-Grant Colleges (NASULGC) released a discussion paper, “University Tuition, Consumer Choice, and College Affordability: Strategies for Addressing a Higher Education Affordability Challenge.” According to NASULGC (soon to be renamed APLU), the current economic crisis—particularly state budget meltdowns—makes a dialogue among university leaders about what can be done to maintain public higher education quality imperative.

In particular, NASULGC states the public perception of rising tuition costs at universities as unjustified, with the extra money going to frivolous expenditures and staff perks, is entirely false. Instead, public universities have received less and less state financial support over the past decade, which have forced them to increase tuition in order to maintain the high level quality of education.

Among the paper's findings are: the cost of providing education at public universities is not increasing; public university tuition is increasing rapidly; public university tuition has increased because state appropriations have declined; and that tuition increases have negative consequences.

NASULGC states that public universities currently remain affordable to most but not all Americans, and public university leaders are determined to keep their institutions affordable.

For more information, including the full discussion paper and an executive summary, visit <http://www.nasulgc.org/NetCommunity/Page.aspx?pid=1088&srcid=183>.

### **“Measuring Up” Report Cards Grade 49 States as Failing on Higher Ed Affordability**

On Wednesday, the National Center for Public Policy and Higher Education held a briefing to discuss their new report, “Measuring Up 2008: The National Report Card on Higher Education.” The findings show that states have made little or no progress in providing affordable higher education opportunities and improving college graduation rates. Only California, due to the affordability of its community colleges, was given a passing grade.

The report card is the fifth in a series that has evaluated the progress of both the nation and states in higher education opportunity and effectiveness since 2000. The report evaluates, compares, and grades each state on six key areas: how well each state prepares its high school students for college; the level of participation in each state; the affordability of college; the level of degree completion; the economic and civic benefits of college-educated residents; and how well college-educated residents perform on a variety of measures of knowledge and skills.

“There have been improvements in college preparation, and some progress in access and completion,” Governor James B. Hunt, Jr., Chair of the National Center for Public Policy and Higher Education, said in summary. “But the rates of improvement are slow.” Sizable gaps still exist across the country in college opportunity and affordability, and the burden of paying for college has increased in every state, especially for low- and middle-income families.

“State leaders face a crucial option for higher education policy as they balance their budgets,” said Patrick Callan, President of the National Center. He warned that if they “deal with this recession like they have in the past, by reducing college financial aid,” and allowing tuition to rise, far fewer students will be able to afford a college education. Instead, Callan proposed states balance the financial burden during these tough times “among the state, the institutions of higher education, and the students and families.”

The National Center hopes “Measuring Up 2008” will provide policymakers with the information necessary to improve postsecondary education, state by state. To view the national and state reports, visit [www.highereducation.org](http://www.highereducation.org).

### **Former MRU Employee Convicted of Embezzlement**

A former employee of MyRichUncle was recently indicted on charges of embezzlement. The former employee is accused of embezzling more than \$2.3 million from the student loan company.

According to reports, Troy Hill was to transfer funds from My Rich Uncle into an account for distribution as student loans, but instead deposited the money into his personal account. Among other things, Hill used the money to buy coffee shops, jewelry, cars and renovate his home. If convicted, Hill faces up to 25 years in prison on the charges of grand larceny and money laundering.

MyRichUncle splashed onto the scene in 2006 and 2007 with full-page advertisements in national publications accusing schools of improper relationships with lenders. These accusations, which the company used in an attempt to brand itself as a “student-centric” lender, did help lead to the student loan scandal of 2007 (and draw the ire of FAAs throughout the country), but did not lead to a successful lending operation. The company no longer has the financing to provide loans, and stocks of MRU Holdings, MyRichUncle’s parent company, currently trade between three and four cents per share.

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## 2008 COHEAO Board of Directors

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Principal

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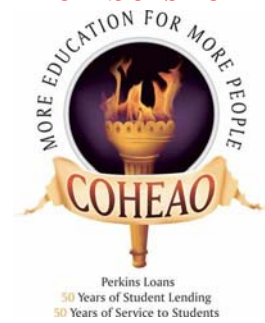
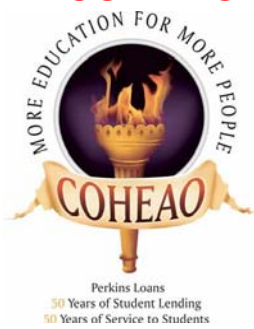
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[hwadsworth@wpllc.net](mailto:hwadsworth@wpllc.net)

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



ACS Inc.	National Enterprise Systems (NES)
Campus Partners	NCO Financial Systems, Inc.
Coast Professional	Pioneer Credit Recovery, Inc.
Collecto, Inc. d/b/a Collection Company of America	Progressive Financial Services, Inc.
ConServe	RC Services, Inc.
Credit Control Services	Recovery Management Services, Inc.
Credit World Services, Inc.	Regional Adjustment Bureau, Inc.
Delta Management	Strategic Recovery Systems, Inc.
DCW, LLC	The CBE Group, Inc.
Financial Asset Management Systems, Inc	Todd, Bremer & Lawson, Inc.
Educational Computer Systems, Inc.	University Accounting Service
Enterprise Recovery Systems, Inc.	Van Ru Credit Corporation
General Revenue Corporation	Williams & Fudge, Inc.
Immediate Credit Recovery, Inc.	Windham Professionals
JM Associates, LLC	National Credit Management
Gila Corporation	AMO Recoveries, Inc.
Reliant Capital Solutions, LLC	

Some articles in this memorandum include links to Internet sites for the convenience of World Wide Web users. COHEAO is not responsible for the availability or content of these external sites, nor does COHEAO endorse, warrant or guarantee the information, services, or products described or offered at these other Internet sites.

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

(202) 289-3910



## Register Today

for the

# 2009 COHEAO Annual Conference

January 24 – January 28

Ritz-Carlton Pentagon City, Arlington, Virginia

1. Register ONLINE at [www.coheao.org](http://www.coheao.org)  
*Credit card payment option is only available online*
2. Register by fax: 202-371-0197
3. Register by mail: COHEAO, 1101 Vermont Ave., NW, Suite 400,  
Washington, DC, 20005

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Email: \_\_\_\_\_

### Cost Information:

**All Members - \$530 (\$555 after December 31)**

**Non-Members (Organizational and Institutional) - \$630 (\$655 after December 31)**

**Non-Members Commercial - \$1,535 (\$1,560 after December 31)**

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 Visa or MasterCard at [www.coheao.org](http://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 \$215** for a single or double room,  
make your hotel reservations by January 9, 2009.

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 [whuffman@wpllc.net](mailto:whuffman@wpllc.net); or telephone 202-289-3910.



(DRAFT as of 12/3/08)



**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 24<sup>th</sup>, 2009**

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

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

**Sunday, January 25<sup>th</sup>, 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 26<sup>th</sup>, 2009**

- 8:00am-8:45am      Breakfast
- 8:45am-9:00am      *Welcoming Remarks*  
Bob Perrin, COHEAO Vice 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 111<sup>th</sup> Congress.*
- Speakers:
- 10:30am-10:45am      Break
- 10:45am-11:30am      Session: New Regulations Governing Private Education Loans: What They Mean for Institutions of Higher Education  
*The recent reauthorization of the Higher Education Act will bring much greater, specific regulation to non-federal education lending. Experts will discuss what this means for schools, particularly as it pertains to private loans provided by institutions.*
- Speakers: Larry Lutz, Consultant, The First Marblehead Corporation  
Additional speakers invited
- 11:30am –12:15pm      Session: Understanding the new Red Flag Rules to Prevent Identity Theft  
*There has been much confusion on the applicability of the Federal Trade Commission's rules on "Red Flags" indicators of identity theft to institutions of higher education. Experts will discuss compliance with these rules and other effective methods for protecting the identities of students*
- Speakers: Naomi Lefkowitz, Attorney, Federal Trade Commission
- 12:15pm-1:45pm      Luncheon Address: 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.*

Speaker: Gail McLarnon, Program Analyst, Department of Education

3:00pm-3:15pm

Break:

3:15pm-4:00pm

Session: New and Future Reporting Requirements to the National Student Loan Data System

*Schools are being required to make significant changes to the way they report data to the National Student Loan Data System, and discussions are continuing on future changes. The key people involved in working on these changes will report on what is going on.*

Speakers: Ron Bennett, Acting Director, NSLDS Data Systems Group  
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.*

Speakers:

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, TG

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.*

Speaker: David Stocker, General Counsel, Account Control Technology, Inc.

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  
Capitol Hill

Gather with mentors for Congressional office visits and depart for

1:45pm -5:30pm

Visits to Congressional Offices

Location: House and Senate Office Buildings, Washington, DC

*Take this time to visit your legislators' offices and tell them how important the Perkins Loan program is for students.*

**Wednesday, January 28th, 2008**

- 8:00am-8:30am      Breakfast
- 8:30am-9:00am      Session: Congressional Address
- 9:00am-9:50 am      Session: Social Networking Sites and Groupthink  
*Facebook, MySpace, and other social networking sites have drastically changed the way the younger generation communicates with one another, but what are the unintended consequences? This session will think about “groupthink,” the limits these sites place on individual thoughts and analysis, and how understanding this phenomenon can help you understand student borrowers.*
- Speakers: Robert McKeever, Computer Mediated Communications Specialist, Gonzaga University
- 9:50am-10:00am      Break:
- 10:00am-11:15am      Session: Safety in the Workplace  
*A personal safety expert will discuss safety in different types of settings—such as in the workplace, public areas, hotels, and other unfamiliar places. The session teaches participants how to assess threats and practical strategies to reduce risk.*
- Speaker: Matt Carmichael, Lieutenant, University of California, Davis Police Department
- 11:15am-Noon      Session: Contacting Borrowers via Cell Phone for Debt Collection  
*As mobile phones become the phone service of choice for a rapidly growing number of borrowers, the ability for collectors to contact borrowers on these phones has become increasingly important. This session will review policies and practices (including the use of auto-dialers) that conform with the Telephone Consumer Protection Act and other existing laws and regulations.*
- Speaker:



## **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](http://www.coheao.org) and complete the online registration form. Payments can be made by credit card online at [www.coheao.org](http://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](mailto:kheckler@wpllc.net) COHEAO’s Federal Tax ID number is 52-123-6537.

**Name, Title, and Institution**

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**Street Address**

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**City, State, and Zip**

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**Telephone and Email**

**Credit Card information**

**Mastercard or Visa (circle one)**

**Number:**

**Expiration date:**

**Three digit Security code (on back of card):**

**COHEAO Member:** Y or N