



It is hard to believe that a year has already passed since I began my term as COHEAO president. This past year has been such a great learning and growing process for me, both personally and professionally, and an opportunity for which I am grateful. For me, the most rewarding aspect of being a part of COHEAO is working with the amazing group of talented and giving professionals who are so committed to COHEAO's mission. I am honored to serve in a leadership role within this organization, which is filled with people willing to volunteer their time in order to further our mission to provide more education for more people.

COHEAO provides its membership with valuable resources not only related to the Federal campus-based loan programs, but also in the areas of Financial Literacy, the CFPB (Consumer Financial Protection Bureau), STAR (Student Tuition and Accounts Receivable), the TCPA (Telephone Consumer Protection Act), professional development, and higher-education legislation. Our organization was particularly busy during 2013 working on strategies for reauthorization of the Higher Education Act and the continuation of the Perkins Loan Program, the development of a new Financial Literacy Whitepaper, a CFPB overview paper, issues related to the TCPA, and the rollout of a new membership database system. We hosted two very successful conferences – the annual meeting in DC/Pentagon City and our Mid-Year Meeting in Chicago. We also hosted many beneficial webinars and our participation in conferences and webinars continues to increase. This is indicative of not only the quality of the events and training COHEAO provides, but also of the growing need for training on the many complex and ever-changing regulations that affect higher education.

The higher education community is faced with some very significant challenges right now as proposed regulatory action appears forthcoming from the CFPB with regard to the third party collection processes for education debt. This is an area that COHEAO is carefully monitoring and for which we will keep the membership apprised. COHEAO has been very engaged with the Consumer Financial Protection Bureau since its inception. We have participated in several meetings with bureau staff to exchange information and ideas related to the challenges in the collection of student debt. We understand the importance of being recognized as a key resource in this area and we need to ensure that we continue to be consulted on issues related to accounts receivable, credit bureau reporting, loan disclosures and debt collection.

In addition, we are also working closely with other organizations in requesting modifications to the TCPA. The TCPA legislation is outdated and confusing. As currently worded, it prevents colleges and universities from using predictive dialers to contact students to inform them of any number of issues ranging from registration and scheduling concerns, to issues regarding their bill or student loan. Calls made to a specific targeted group of customers, through the use of a predictive dialer, should not be classified the same as calls made by auto-dialers, which dial random or sequential numbers. Predictive dialers, when not used to place telemarketing calls, should not be subject to the express consent requirement when made to cellular phones.

Coalition of Higher Education Assistance Organization
2013 Annual President's Report
December 31, 2013



The COHEAO organization relies heavily on its membership to not only bring forward issues of importance in higher education today, but to also work together to strategize solutions to these issues of importance. We welcome and encourage participation on both the board of directors and within our many task forces and committees. The greater the participation - the better the flow of ideas and solutions and the greater impact we can have. Each of us has individual strengths that can benefit the organization. I encourage each of you to get involved in COHEAO today in whatever capacity you can. We need you to help us expand the voice of COHEAO and encourage your colleagues to join the conversation, because together, we really can provide More Education for More People!

In closing, I want to thank the COHEAO Board of Directors, Washington Partners, and the entire COHEAO membership for the many contributions that each has made to COHEAO. Our organization has grown and strengthened this past year because of your dedication.

Respectfully Submitted by: Maria Livosi