

COHEAO Annual Report 2014



Message from the President

Having just completed my second year as COHEAO president, I want to first share how grateful I am to work with such an amazing group of people both within our very active membership and on the board of directors. I am amazed at the diversity of the work that COHEAO has undertaken in recent years and am extremely impressed and grateful for the time, talent and achievements of all involved. COHEAO has become known as the mouse that roared. Our Coalition may be small in comparison to some national higher education organizations; however, what we accomplish is noteworthy on a grand scale by any measure!



COHEAO provides its membership with valuable resources related to the most pressing issues in higher education today. In addition to providing training and advocacy for the Federal campus-based loan programs, COHEAO has become a leader in the areas of Financial Literacy, the CFPB (Consumer Financial Protection Bureau), STAR (Student Tuition and Accounts Receivable) and the TCPA (Telephone Consumer Protection Act). Each of our task force and committee chairs will be summarizing the actions and accomplishments of their areas, which will give you a comprehensive look at the past 12 months. I encourage you to take the time to review this information and become more familiar with the extent to which COHEAO is involved in so many areas related to student financial services.

Our Coalition was extremely active during 2014 working on strategies for reauthorization of the Perkins Loan Program and encouraging schools, students and alumni to join us in our advocacy efforts for the continuance of this long-standing and beneficial loan program. Countless hours have been invested in educating members of Congress, colleagues at our campuses, students, parents and alumni about the status of the program and what they can do to help. We have made great strides in this effort but much work remains to be done. If you are not active in our Save Perkins Campaign, please get involved today! If you are, I thank you for all that you are doing!

In the area of conferences and training, COHEAO hosted two very successful events – the Annual Conference in DC and our Mid-Year Conference, which took place in Denver, Colorado. This year marked record-high participation in our training and education webinars on a broad spectrum of topics. This is indicative of both the quality of the events and the training COHEAO provides. Based on the growing need for training on many complex and ever-changing policies and regulations that affect higher education, COHEAO will continue to deliver training opportunities that meet the needs of its membership.

The higher education community is faced with some very significant challenges right now as regulatory action appears forthcoming from the Department of Education, the CFPB and the FCC, which could have a major impact on colleges and universities. COHEAO carefully monitors such activities and shares critical information with you on a timely basis in the areas that impact you most.



COHEAO relies heavily on its membership to identify issues of importance and work together to strategize and advocate for viable solutions. We welcome and encourage your participation on 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 Coalition. 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 make a difference!

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

Submitted by
Maria Livolsi, COHEAO President



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Internal Operations

Board of Directors Election

In November 2014, a total of 30 people were nominated. Three (3) people for President, Two (2) people for Vice-President and 25 people for chair positions. Chair positions are appointed by the Officers of the Board.

COHEAO members voted and the results were:

President: Maria Livolsi
Vice-President: Carl Perry



As of January 2015 the incoming Board consisted of:

Officers

President	Maria Livolsi
Vice-President	Carl Perry
Secretary	Tom Schmidt
Treasurer	Lori Hartung

Internal Operations

Chair	Jeane Olson
Financial Literacy	Todd Woodlee
Communications	Mike Mietelski
Co-Chair Support	Nancy Paris

Member at Large

Hill Visits	Cindy Schick
STARS Chair	Larry Rock
CFPB Task Force	David Stocker

Legislative

Chair	Jan Hnilica
Perkins Task Force	Pam Devitt
Regulations	LeeAnne Wigdahl

Membership

Chair	Karen Reddick
Institutional	Jeff "JP" Pfund
Commercial	Julie Mitchell-Barney
Support	Claude Payne

Commercial Committee Chair

Julie Mitchell-Barney

Past President

CAPS/TCPA	Robert Perrin
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Executive Director

Harrison Wadsworth

COHEAO 2014-15 AY Scholarship

COHEAO received 44 qualifying applications from students attending member colleges. This year the board agreed to award five \$1,000 scholarships for academic year 2013-2014. The following students were awarded a scholarship:

Lauren Kopczynski	DePaul University
Neel Shah	Northeastern Univ.
Irene Tombo	Univ. of the Incarnate World
Emily Chambers	Univ. of Kansas, Nursing
Maria Sturtz	Concordia College-Moorhead

Lauren Kopczynski was awarded the \$1,000 Carolyn Hampton Education Scholarship. This scholarship is named to posthumously honor Carolyn Hampton who had served COHEAO so well.

Thanks to the Scholarship Committee for their time and effort in reviewing applications and scoring them: Beverly Golden, Ruth Hoch, LaKenya Taylor and Lori Whipple



By-Laws

There were no actions taken by the board that affected the By-Laws.

Operating Procedures

There were no changes to operating procedures in 2014

Board Member Guide

The Board member guide was updated and distributed to current Board members.

Respectfully submitted by: Jeane Olson



Treasurer

The Board has placed significant emphasis on managing the organization's financial resources and ensuring COHEAO's long term viability. To that end, the 2014 financial statements reflect significant growth in total revenue and a third consecutive year with positive net income.

Revenue	2014	2013	2012
Institutional Dues	53,291	42,527	44,989
Commercial Dues	128,000	112,500	91,470
Other Dues	7,562	4,765	2,830
Annual Conference	45,310	53,320	39,520
Mid-Year Conference	32,150	27,250	16,050
Workshop	34,186	12,673	16,326
Other	4,875	5,324	4,500
Total	307,388	260,372	215,685
Expenses			
Management	165,526	167,808	148,242
Board	19,935	17,819	13,242
Annual Conference	32,654	43,861	36,317
Mid-Year Conference	15,732	22,554	12,622
Workshop	921	554	1,140
Other			(168)
Total	234,768	252,596	211,395
Net Income	72,620	7,776	4,290
Equity	121,653	54,398	48,635

Respectfully Submitted by: Lori Hartung

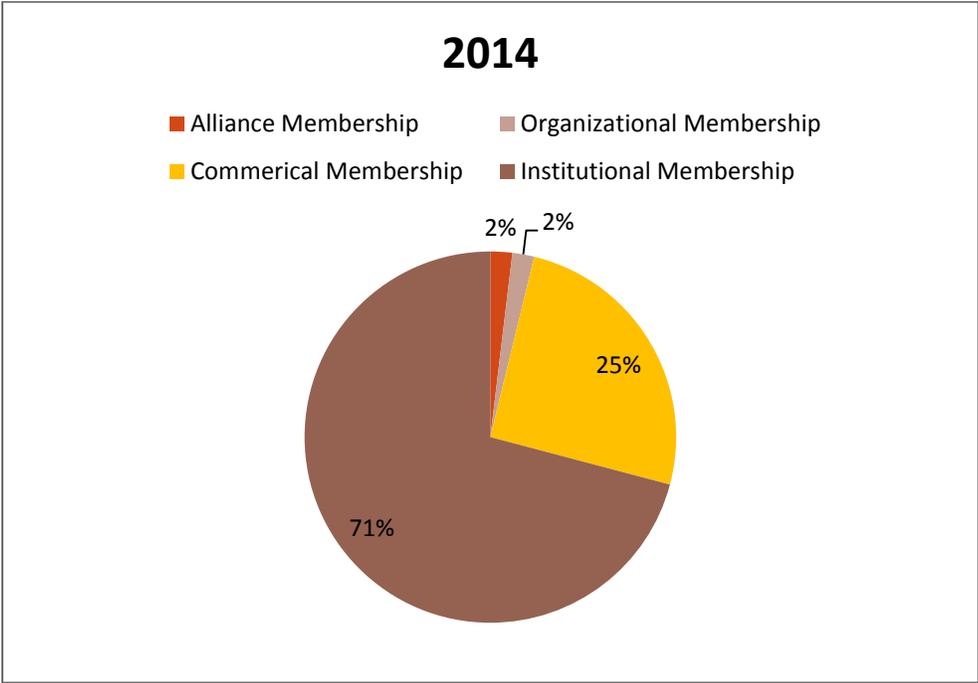
Membership



The Membership Committee continues to work with Washington Partners (WP) to establish a strong database of its members. COHEAO converted to new software, Your Membership. The membership team was instrumental on cleaning up data to ensure a streamline conversion without the issue of corrupt data. We continue to monitor the data and information to make sure we have true membership numbers. This new software for the first time allows the membership team to have access to real time reports and an understanding of who is current and which members are past due. The Team works very diligent on this project and continues to follow up with all past due members.

The committee and the Board continue to work on strategies to recruit nontraditional members outside of the Perkins Community as well as continuing to monitor the climate of institutional and commercial membership to determine evolving interests and future target markets.

The committee developed a strategy to work with alliance groups nationwide to help promote COHEAO and our membership. We approached several of the associations at their annual conference to speak on our behalf and then follow up with a membership drive to offer 10% discount for all those who joined within 10 days of the venue. This had a big impact on our institutional membership growth. We added 11 new Institutional Members.



Respectfully Submitted by: Karen Reddick



Legislative & Regulatory

It has been a busy year for the Legislative team, specifically with the focus on the Perkins Loan Program. Last spring, the Legislative team started a Perkins Advocacy group to get momentum and excitement going in ensuring the Perkin Loan Program will continue, after the sunset date of October 1, 2015. Some of the highlights of this past year include:

- A free COHEAO Webinar in June, 2014 on Perkins Advocacy. Maria Livolsi, Pamela Devitt, Jan Hnilica and Lee Anne Wigdahl coordinated this effort. There were over 600 participants on the call and it was highly successful!
- Karen Reddick and Jan Hnilica coordinated a state by state effort in strategic states. Karen recruited state captains to rally schools to get a cohort of schools to participate in phone calls to congressional staffers. This is an ongoing project.
- A handful of COHEAO Board members went to Washington D.C., last September to make hill visits for advocacy in Perkins.
- During the busy fall conference season, Karen Reddick and Lori Hartung conducted several presentations and re on Perkins Advocacy, and got several schools involved.
- The advocacy group, with the help of ECSI, created a Save Perkins Now petition.
- A Facebook and Twitter page: Save Perkins Now was created.
- Pam Devitt is working with Harrison Wadsworth in writing language for the Campus Flex Program.
- The group continues to meet on a bi-weekly basis to brainstorm and implement ideas on saving the Perkins loan program.

Respectfully Submitted by: Jan Hnilica



Regulatory Report

Summary of the Final Regulations were published November 1, 2013 and are effective July 1, 2014.

- ❖ 34 CFR 674.52 - Allow borrowers to receive cancellation without completing the year of employment if the reason for not completing the employment year is due to a condition covered under FMLA. A teacher must complete a semester of his/her cancellation year. For all other professions, the borrower must complete at least six months of the employment year. A borrower must provide a letter from the employer that details the dates actually worked and the reason for leave as due to FMLA. The borrower doesn't have to state the medical condition that results in leave. Cancellation takes place at the end of the cancellation year, not when the borrower goes on leave.
- ❖ 34 CFR 674.52 - Allow cancellation progression (15-15-20-20-30%) to continue when a borrower changes cancellation categories, as long as the new cancellation category has the same progression. Borrowers must complete the required employment in one category. Employment in 2 or more categories can't be combined for a year of cancellation.
- ❖ 34 CFR 674.2 - Revise definition of "Satisfactory Arrangements to Repay" to state the one-time availability is not used if the borrower was attempting rehabilitation and doesn't request additional Title IV financial aid.
- ❖ 34 CFR 674.34 - Eliminate the debt-to-income ratio eligibility criteria for Economic Hardship Deferment.
- ❖ 34 CFR 674.34 - Define "eligible fellowship graduate program" consistent with FFEL and Direct loan programs. The change requires more documentation from the borrower and/or the fellowship program.
- ❖ 34 CFR 674.50 -Allow assignment of loans without social security numbers for loans made before 9/13/1982. (the Department of Education has not issued new assignment procedures, as of 8/14/2014)
- ❖ 34 CFR 674.85 -Revise closed-school discharge to allow eligibility for borrowers who withdrew not more than 120 days prior to school closure, rather than the current 90 days.
- ❖ 34 CFR 674.19 -Require NSLDS enrollment status reporting similar to that for FFEL and Direct loans.



❖ **Transitioning to the (4) TIVAS for Direct Loan Servicing: (EA=IFAP Electronic Announcement)**

- 1/10/13-An EA was made that the Department of Ed would end its loan servicing contract with ACS.
 - 8/16/13- An EA was made to continue informing the Higher Education Community about the transition to the new loan servicers (TIVAS). Loan transfer dates and contact information was providing in the Announcement.
 - 9/6/13- An EA was made to confirm that the transition was complete and the reduced availability of ACS. 9/30/13-An EA that Direct Loan Servicing Center (ACS) is closed.
 - 10/18/13 –An EA was made regarding the Federally Owned Loan Transfer Initiative planned for October 2013 to March 2014.
 - 11/27/13 – EA regarding phased implementation approach to transitioning servicing of Direct Loans from ACS over to TIVAS.
 - 3/21/14 –EA guidance issued regarding New Direct Loan Consolidation Process.
 - 5/20/14 – EA New Direct Loan Process, Phase Two of Consolidation Transition Implemented.
 - 11/26/14 – EA update on new TIVA loan servicing process changes.
- **Transitioning of Perkins Assigned Loans from ACS to ECSI:**
- 11/1/13- Electronic Announcement on IFAP regarding Assigned Perkins Loans Servicing transitioned from ACS over to ECSI. School and borrower transition information is in the Announcement as well as contact information.
- **Total and Permanent Disability (TPD) Updates:**
- 7/23/14 – EA Total and Permanent Disability Discharge information regarding transitioning to a new Student Aid Gateway (SAIG).
 - 8/27/14 – EA Reminder that FISAP is due 10/1/14.
 - 9/12/14 – EA Federal Perkins Loan Program processing and reporting requirement reminders.
 - On 10/1/2014, the Perkins Loan Program received an automatic one-year extension through September 30, 2015. Unless Congress enacts legislation that specifically repeals the authorization of the Program it will continue at least through the 2014-2015 award year.
 - 4th Quarter 2014 - The Federal School Code List for 2014-2015-ED published the updated 2014-2015 Federal School Code List of Participating Schools on the IFAP Website.

HIGHLIGHTS AND NOTES 2014



- ❖ New OMB Approved Service and Post-Active Duty Deferment Form available required usage as of 7/1/14. Form changes include:
- ❖ A reminder that borrowers who serve in the National Guard may be eligible for military deferment; and a reminder that borrowers who qualify for a military deferment may also be eligible to have their interest rate limited to 6 percent during their period of active duty military service under the SCRA (Service Members Civil Relief Act) and providing instructions on how to request that benefit.
- ❖ The Annual HHS Poverty Guidelines were updated for 2014. They are used to establish of Perkins borrowers for loan deferment due to Economic Hardship under regulation 674-34 (e) (3) Eligibility is determined by measuring borrower income against the poverty line applicable to the borrower's family size. The guidelines are also used as financial eligibility criteria for income-driven repayment plans such as IBR (Income-Based Repayment) and PAYE (Pay as you earn).
- ❖ **Refer to the complete Final Regulations at:**
<http://www.ifap.ed.gov/eannouncements/attachments/FR110113PublicationofFinalRulefortheTitleIVStudentLoanPrograms.pdf>

Respectfully Submitted by:
Lee Anne Wigdahl



In 2014, the Perkins Task Force continued to make important strides towards influencing the community and Congress about the importance of maintaining the Perkins Loan Program. Working alongside other Board Members the Task Force joined forces with the Perkins Advocacy group to mobilize efforts to engage the community in advocating for the continuance of this vital program.

Within that effort, the Task Force initiated letters, similar to the one below, encouraging schools to become COHEAO members as well as to actively educate their administration and government relations personnel about the importance of Perkins loans on their individual campus.

In early 2014, members of the Perkins Task Force visited key members of Congress and association heads to promote the Campus Flex proposal. Response to the proposal continues to be positive and associations as well as Members of Congress continue to express interest in pursuing the possibility of simplifying the three campus based programs into one authorization with institutional flexibility.

Task Force members also attended the annual Committee for Education Funding gala which enabled our members to meet with individual staffers in a causal setting.

On June 16th, COHEAO held an advocacy conference call. Over 600 individuals signed up to participate in the call to action. The Chair of the Perkins Task Force was one of three COHEAO Board Members who presented information about how to advocate in Congress with elected representatives.

The Perkins Task Force also presented at the Mid-Year Conference in Colorado to again encourage individuals to spread the word about maintaining the Perkins Loan program to their colleagues, school administration and government relations staff as well as contacting their member of Congress. The presentation was well received and generated support and action for Perkins advocacy.

In August, an announcement was placed in the Torch asking interested parties to consider joining the Task Force. As a result of that effort, six individuals answered the call and formerly joined the Task Force. Task Force members dialed into a conference call and agreed to commit time and energy to efforts within their own state to mobilize their peers at partner institutions to works towards the continuance of the Perkins Loan program.

The Task Force continues to advocate for the Campus Flex program, drafting summaries and white papers explaining the new proposal.

Respectfully Submitted by: Pam Devitt

SAMPLE STATE ADVOCACY LETTER



Dear _____ :

I am sending this note on behalf of COHEAO, the Coalition of Higher Education Assistance Organizations and its Federal Perkins Task Force to ask that you consider joining COHEAO.

As you may know, the Federal Perkins loan program, along with the other programs in the Higher Education Act (HEA), is up for reauthorization. Unless Congress acts to extend or reauthorize the HEA, the Federal Perkins loan program will end October 1, 2015. Last year, colleges and universities in Illinois awarded a combined \$87.8 million in Perkins loans to more than 47,000 students. This represents critical funding for your students and also represents significant revenue to your campus that will not be replaced if the program ends.

Did you know that COHEAO is the strongest and most steadfast voice on Capitol Hill for the continuation of the Federal Perkins loan program? In addition to spearheading the “Save Perkins Now” campaign, COHEAO keeps its members up to date on legislative and regulatory activity in Washington, D.C. related to topics such as the Telephone Consumer Protection Act (TCPA), the Consumer Financial Protection Bureau (CFPB) and financial literacy programs and requirements. COHEAO’s efforts are geared directly to professionals in financial services and the bursar’s office.

Please share this critical information with leaders at your campus and consider joining COHEAO today. Membership dues for school members are affordable and offer you access to relevant and topical information related to the important role you play on campus. We need your support to continue our efforts to work with Congress to save this important loan program.

Please visit www.coheao.com to register for membership. Please feel free to contact me at 630-657-1277 if you have any questions about COHEAO. If this email has reached you in error, please forward it to those responsible for the administration of the Federal Perkins loan program.

Thank you so much for your consideration of this request.

Sincerely,

Financial Literacy

In 2014, COHEAO’s Financial Literacy Task Force furthered its goals of increasing financial literacy awareness and disseminating best practices through the following initiatives:



January

- Planned Annual Conference session with Sarah Bauder to detail a 10 year Student Loan Default study and how financial literacy education increased student loan repayment at the institution
- Conducted Hill visits to key Congressional offices

March

- Published a new financial literacy whitepaper with coauthors Sonya Britt, Dottie Durband, Mary Johnson and Sharon Lechter.

April

- Conducted financial literacy webinar on behalf of COHEAO

August

- Planned financial literacy session for Midyear Conference (Todd Woodlee was the main planner for this session)
 - Financial Literacy in the Classroom: Examples of Successful Collaboration between Academic and Student Affairs. Participants were: Chris Conway, University of Phoenix, Brad Barnett, James Madison University, Len Rhodes, East Carolina University.

December

- Planned Three Annual Conference Sessions:
 - Developing Financial Literacy for First Gen Students, Dr. Patricia McGuire Trinity Washington College
 - How to Improve Student Retention Using Data Driven Initiatives, Gary Fretwell and Noel Levitz
 - Assets for Independence: Graduating with Less Debt and More Knowledge, Emily Appleton Newby AFI
- Worked on Alternative Business Plan strategy as it relates to financial literacy with Cindy Schick, Tom Schmidt and Carl Perry.

Distribution of the monthly financial literacy newsletter every month of 2014 to keep the task force members informed and educated about financial literacy news, events and best practices.

Respectful Submitted by: Kris Albin

CFPB Task Force



The activities of the Task Force in 2014 were highlighted by the preparation and filing in February, 2014 of a 95 page response to the Advanced Notice of Proposed Rules (ANPR) published by the CFPB. The ANPR was over 150 pages and contained nearly 160 proposals to regulate consumer law. The CFPB received over one thousand responses and will review them prior to releasing an NPR in 2015. There will then be a period of comment to the NPR prior to the regulations being released.

We also filed a comment in September with the CFPB in response to the requested proposal to publish on the CFPB portal website, the full narrative of allegations of consumer law violations and the response of creditor or collector.

The task force also participated in meetings with the CFPB staff and leadership. Regular monitoring of the CFPB's publications and website releases was maintained. The information garnered was shared with the COHEAO members, Board of Directors and commercial members through the Torch and email updates.

A CFPB whitepaper was published in 2014.

Respectfully Submitted by: David Stocker



STARS

The STAR Task Force continues to grow with increased attendance at the Annual and Mid-Year Conferences. It is a goal of COHEAO to continue the development of the task force, creating an added value to the membership.

The Annual Conference Task Force meeting focused on the finalization of the Student Financial Responsibility Checklist. The checklist was an objective identified at our 2013 Mid-Year Conference meeting. Fourteen members volunteered in the creation of the document and it was presented at the



Task Force meeting for final comments. The checklist was later published to the COHEAO website along with some institutional examples.

The Mid-Year meeting held in Denver began with a discussion on 2 pieces of legislation. One was HR 3393 “Student and Family Tax Simplification Act” which would have made a major change for schools reporting on the 1098T tax form. The proposed legislation would have required schools to report tuition paid rather than tuition billed. While this particular piece of legislation was not enacted, COHEAO will watch for similar legislation as this may be proposed again.

The second piece of legislation was HR 3230 “Veterans Access, Choice, and Accountability Act of 2014” which was signed by the President on Aug 7th. A portion of this legislation is in regards to the charging of in-state tuition for certain veterans and their dependents/spouses. The last portion of our meeting was handed over to Bob Perrin for a discussion on TCPA issues, which are a growing concern for many campuses and their partnerships with vendors.

The following are webinar/conference session ideas.

“The One Stop Shop”

“1098-T SSN Issues and Possible IRS Penalties”

“The Cashless Campus”

“Statute of Limitations”

“PCI Compliance”

“How the CFPB/TCPA Affects the Business Office”

Project Status

Sessions offered at the January meeting with a focus on the higher education business office included:

- Backroom Outsourcing – Doing More with Less
- Improving Office Efficiency by Providing Students with a Meaningful Employment Experience
- Consumer Financial Protection Bureau – The Latest
- Credit Bureau Reporting

Sessions offered at the Mid-Year meeting with a focus on the higher education business office included:

- Financial Literacy in the Classroom
- Update on the Telephone Consumer Protection Act
- Fin Aid for non-Fin Aid Professionals & Bursar Basics
- Service member Civil Relief Act
- Statutes of Limitation
- UDAP or UDAAP?

Webinars offered with a focus on the higher education business office included:

- April: Financial Literacy
- June: Financial Literacy Checklist
- September: GLB, HIPPA & Red Flags
- December: Bankruptcy & Litigation



Respectfully Submitted by: Larry Rock

Commercial Membership

The Commercial group was successful in accomplishing many of the targeted objectives for 2014. Some, but not all include:

- Strong advocacy for the Perkins Program
- Survey of our Commercial Members
- Finalization and approval of “Statement of Good Practices”
- Quarterly conference calls
- Bi-annual Commercial meetings
- Numerous Hill visits

With the threat of the Perkins Loan Program scheduled to sunset in fall 2015, advocacy for the Perkins program was our primary focus in 2014. Our Commercial members were instrumental in speaking with their client and prospect base about the importance of retaining this valuable campus based loan program. Our members also played a key role in advocacy by making numerous Hill visits and meeting with key constituents.



I am pleased to report that our Commercial membership retained steady in 2014 with 40 members.

Because the Commercial members are vital to the COHEAO coalition, we surveyed our members this year to ensure we were accomplishing their membership goals. An overwhelming majority of our members responded favorably to the work the COHEAO is doing. Through the survey, our members acknowledged that areas of importance to them include: Perkins, PCA, CFPB, FDCA and TCPA. COHEAO listened, and set up task force groups for each topic and encouraged our members to participate. This overall survey was viewed as a success, and as a result, provided us with great feedback from members.

We accomplished our Quarterly conference calls that provided our members an update on timely COHEAO initiatives. Also, we held 2 in-person meetings at both the annual and mid-year meetings with a great turnout of approximately 25 members attending each meeting.

We finalized our “Statement of Good Practices” and received Board approval. Each of our Commercial members received a both an electronic and hard copy of this for their office.

Our Commercial members continue to be very active in state, regional and national conferences. Their visibility and continued commitment to share COHEAO information is important to our mission and overall coalition. We thank the individual below for their continued dedication on getting the word out about COHEAO.

COHEAO Commercial Members presented at:

Karen Reddick – NCM

- PDG Student Loan Conference – Status of the Perkins Student Loan
- Higher Education Accounts Receivable Organization (HERO) – COHEAO Washington update
- Michigan Association of Student Financial Services – COHEAO Washington update
- Heartland/ECSI Conference – COHEAO Higher Education Compliance
- Texas BUCS Conference – COHEAO Grass Roots Advocacy
- Kentucky Association for Student Receivable Officers – COHEAO Washington update
- PDG Student Loan Conference – COHEAO Perkins Grass Root Advocacy

Lori Hartung – TB&L

- Kansas Association of Student Financial Aid Administrators – Federal update
- Minnesota Collection Network – COHEAO Grass Roots Update
- Michigan Association of Student Financial Services Administrators – Federal Update
- Heartland/ECSI Conference – Federal update
- New York State Organization of Bursar & Business Administrators – Keynote – Federal update

Mike Mietelski – ConServe

- Culinary Institute of America – Perkins Advocacy
- Fashion Institute of Technology – Perkins Advocacy

Carl Perry – Progressive

- Co-presented at ECSI, SLSA, in Senate and House offices, MCN, COHEAO Mid-year. NCHER Debt Management Meeting, PLC, ACA and numerous Governors and Attorney Generals.



We thank our Commercial members for their participation and contributions in 2014 and look forward a successful and productive 2015.

Respectfully Submitted by: Julie Mitchell-Barney



2014 Board of Directors

<p><i>President</i> Maria Livolsi <i>Director, Student Loan Service Center</i> <i>State University of New York</i></p>	<p><i>Vice President</i> Carl Perry <i>Senior Vice President</i> <i>Progressive Financial Services, Inc.</i></p>
<p><i>Secretary</i> Tom Schmidt <i>Associate Director of Student Account</i> <i>Assistance & Third Party Billing</i> <i>University of Minnesota</i></p>	<p><i>Treasurer</i> Lori Hartung <i>Vice President</i> <i>Todd, Bremer & Lawson</i></p>
<p><i>Past President</i> Robert Perrin <i>President</i> <i>Williams & Fudge, Inc.</i></p>	<p><i>Member at Large</i> Larry Rock <i>Director of Student Loan Repayment</i> <i>Concordia College</i></p>
<p><i>Member at Large</i> David Stocker <i>General Counsel</i> <i>ACSI (Automated Collection Services,</i> <i>Inc.)</i></p>	<p><i>Member at Large</i> Cindy Schick <i>VP Business Development</i> <i>NCC Business Services of America,</i> <i>Inc.</i></p>
<p><i>Commercial Committee Chair</i> Julie Mitchell-Barney <i>Director of New Business and Product</i> <i>Development</i> <i>Enterprise Recovery Systems, Inc.</i></p>	<p><i>Legislative Chair</i> Jan Hnilica <i>Financial Services Manager</i> <i>Wheaton College</i></p>
<p><i>Legislative Co-Chair, Institutions</i> Vacant</p>	<p><i>Internal Operations Co-Chair,</i> <i>Communications</i> Michael Mietelski <i>Regional Director of Business</i> <i>Development</i> <i>ConServe</i></p>
<p><i>Legislative Co-Chair, Regulations</i> Lee Anne Wigdahl <i>Manager, Loan Administration</i> <i>DeVry Education Group</i></p>	<p><i>Membership Chair</i> Karen Reddick <i>Vice President Business</i> <i>Development</i> <i>National Credit Management</i></p>
<p><i>Legislative Co-Chair, Perkins</i> Pamela Devitt <i>Legislative Analyst, University Student</i> <i>Financial Services and Cashier</i> <i>Operations</i> <i>University of Illinois</i></p>	<p><i>Membership Co-Chair, Institutions</i> Jeff “JP” Pfund <i>University of Wisconsin, Madison</i> <i>Office of Student Financial Aid</i> <i>Student Loan Servicing Dept.</i></p>



<p><i>Internal Operations Chair</i> <u>Jeane Olson</u> <i>Director</i> <i>Northern Arizona University</i></p>	<p><i>Membership Co-Chair, Commercial</i> <u>Julie Mitchell-Barney</u> <i>Enterprise Recovery Systems, Inc. (ERS)</i> <i>Director of New Business and Product Development</i></p>
<p><i>Internal Operations Co-Chair, Financial Literacy</i> <u>Kris Alban</u> <i>Vice President of Marketing</i> <i>iGrad</i></p>	<p><i>Membership Co-Chair, Support</i> <u>Diana Day</u> <i>Manager, Marketing and Business Development</i> <i>Premiere Credit of North America, LLC</i></p>
<p><i>Executive Director</i> <u>Harrison Wadsworth</u> <i>Washington Partners, LLC.</i></p>	

