

The



Torch

January 14, 2011

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

COHEAO News

- [COHEAO Annual Conference Just Around the Corner](#)
This is the last edition of *The Torch* before the 2011 Annual COHEAO Conference. If you have yet to register, there is still time to do so.
- [2011 COHEAO Annual Conference: It's time to make appointments on the Hill for Tuesday afternoon.](#)
As always, visits to Capitol Hill are also a key component of the COHEAO Annual Conference. Attendees should contact representatives and senators from their state to make appointments.
- [The 2011-2012 COHEAO Scholarship Application Now Available](#)
The 2011-2012 COHEAO Scholarship is now available [online](#). Please remember the lone fundraiser for this program is the Silent Auction at the COHEAO Annual Conference.
- [New Section for *The Torch*: Employment Opportunities](#)
COHEAO is pleased to announce we will be publishing a new section promoting job opportunities in *The Torch*. If your organization has a job announcement of interest to COHEAO members, please send it to Wes Huffman (whuffman@wpllc.net) for posting in the new Employment Opportunities section.

The Congress

- [112th Congress Begins](#)
Although this week was nearly entirely focused on the tragedy in Tucson and last week's events were largely ceremonial in nature, the 112th Congress is officially underway.
- [Committee Assignments Continue](#)
House Republicans and Democrats continued to announce committee and subcommittee assignments last week.
- [CUTS Act Seeks to Eliminate Administrative Payments](#)
Rep. Kevin Brady (R-TX) introduced the CUTS Act this week. The bill reduces federal spending by \$153 billion, an amount Brady describes as a "down payment on getting America's financial books in order."
- [Increased Speculation on Cuts to Pell Grants, But Timing Presents Problem for Deficit Hawks](#)
There has been some talk of a possible funding cut for Pell Grants in FY2011, but the fact that colleges will soon inform students of anticipated awards makes such a cut less likely.

The Administration

- [CFPB Announces Plans for Consumer Complaint Database](#)

The CFPB implementation team at the Department of Treasury recently announced plans to create a consumer complaint database this week.

- [IG Absolves Shireman, Others of Illegal SAFRA Lobbying](#)

The Department of Education's Inspector General issued a report last week absolving former Deputy Undersecretary Bob Shireman from any wrongdoing in his communications with ACE and other officials in their communications with the higher education community in support of the Obama Administration's student loan proposals in 2009.

Industry News

- [Dow Jones: Feds Earn 85% on Defaulted Student Loans](#)

Dow Jones recently that the federal government earns a return of 85% on defaulted student loans.

Attachments

- [2011 COHEAO Annual Conference Draft Agenda](#)
- [Board of Directors](#)
- [COHEAO Commercial Members](#)

COHEAO News

COHEAO Annual Conference Just Around the Corner

This is the last edition of *The Torch* before the 2011 Annual COHEAO Conference. If you have yet to register, there is still time to do so by visiting:

<https://netforum.avectra.com/eWeb/DynamicPage.aspx?Site=COHEAO&WebCode=EventList&FromSearchControl=Yes>

Congressman Tim Bishop (D-NY) will be a keynote speaker at the upcoming Annual Conference. A former financial aid director, Bishop is a longtime supporter of the Perkins Loan Program, and considered a leading authority in Congress on higher education issues.

Scheduled for the morning of Tuesday, January 25, Congressman Bishop will provide you with a first-hand account of the 112th Congress and offer his insights on what needs to be done in Congress to preserve and improve the Perkins Loan Program.

Set for January 23-26, this conference will provide an outlook on student lending, student aid, and higher education policy issues in the 112th Congress. In addition to updates and perspectives from Washington D.C., this event will also offer insights from best practices in a variety of areas of campus-based tuition financing.

An agenda is available on the registration website (click on 2011 Annual Conference Information on the left). A few highlights are listed below:

- **Congressman Tim Bishop (D-NY)** will provide his insights on student aid programs, particularly Perkins Loans, the 112th Congress and higher education, as well as a first-hand account of one of the closest election races this year.
- **NASFAA President Justin Draeger** will provide our luncheon address, offering his insights on the priorities and plans of financial aid administrators.
- **Gail McLarnon of the U.S. Department of Education** will provide an update. McLarnon's session will cover a great deal of activity at the Department in 2010 as well as an outlook for 2011, including the Administration's plans for the Perkins Loan Program
- **Amy Bizar of TERI and Jeane Olson of Northern Arizona University** will discuss bankruptcy and tuition accounts.
- **Tom Cox of FAMS and Tim Fitzgibbon of NCHelp** will discuss the new Consumer Financial Protection Bureau and its impact on campuses.
- **COHEAO Executive Director Harrison Wadsworth** will provide a legislative update. Wadsworth's presentation will address COHEAO's priorities and strategy for the Perkins Loan Program and issues related to consumer finance that affect campus operations.

In addition to the sessions highlighted above, the COHEAO Annual Conference will feature program sessions on the HHS loan programs, the Consumer Financial Protection Bureau (CFPB), NSLDS, and many more!

Also, building off of our success at the Mid-Year Conference in Chicago, several COHEAO task forces plan to have roundtable discussions as part of this conference. The A/R Management Task Force kicks things off with a meeting at 4 PM on January 23 with the Perkins Task Force and Financial Literacy Task Force hosting

roundtable discussions during breakfast throughout the week. If you would like more information on any of the COHEAO Task Forces, please email Wes Huffman (whuffman@wpllc.net). For more information on COHEAO, visit www.coheao.org.

Annual Conference: It's Time to Make Appointments on the Hill for Tuesday

As always, visits to Capitol Hill are also a key component of the COHEAO Annual Conference. Attendees should contact representatives and senators from their state to make appointments. More information will be coming out early next week. Additionally, in order to help you become a better advocate for the Perkins Loan Program and other issues, we have a special session with the University of California's Carolyn Henrich and the Committee for Education Funding's Joel Packer scheduled just before the time we have set aside for attendees to visit with their legislators.

If you have any questions on making appointments with your legislators, particularly after next week's notice, please feel free to direct them to a COHEAO Board of Directors member or to Wes Huffman (whuffman@wpllc.net, 202.289.3910)

The 2011-2012 COHEAO Scholarship Application Now Available

The 2011-2012 COHEAO Scholarship is now available [online](#). Please remember the lone fundraiser for this program is the Silent Auction at the COHEAO Annual Conference. If you would like to donate an item, but have questions as what to bring to the Annual Conference, or are unable to attend this year's conference, please contact Wes Huffman.

COHEAO annually awards scholarships to undergraduate students who attend COHEAO member institutions. Our scholarship program was established in 1994 to help students who seek higher education. Scholarship recipients are chosen by the Scholarship Selection Committee made up of representatives from COHEAO member institutions.

On an annual basis, COHEAO is pleased to award up to three scholarships based on applicants and dollars available in the scholarship fund. The COHEAO application cycle is as follows:

- COHEAO applications are available on our Web site in January;
- All applications must be postmarked by the application deadline of March 18, 2011;
- All applications should be mailed to: COHEAO, 1101 Vermont Ave. NW, Suite 400, Washington, DC 20005; and
- All scholarships will be awarded no later than June 15, 2011.

The eligibility requirements for applicants for the 2011-2012 academic year are as follows:

- Applicants must be U.S. citizens;
- Applicants must attend a COHEAO Member School;
- Applicants must have a minimum GPA of 3.75 on a 4.0 scale;
- Only undergraduate students who are entering their sophomore, junior, or senior year are eligible to apply: freshmen in 2011-2012 and graduate students are not eligible;
- Only one scholarship per family per academic year will be awarded; and
- COHEAO primary and associate members and their immediate family members are not eligible for COHEAO scholarships.

The COHEAO application consists of four parts: the application (available only on our Web site), a reference letter, an essay/testimonial, and academic transcripts.

If you have any questions on the COHEAO scholarship, please feel free to contact Wes Huffman.

New Section for *The Torch*: Employment Opportunities

COHEAO is pleased to announce we will be publishing a new section promoting job opportunities in *The Torch*. If your organization has a job announcement of interest to COHEAO members, please send it to Wes Huffman (whuffman@wpllc.net) for posting in the new Employment Opportunities section.

The Congress

112th Congress Begins

Although this week was nearly entirely focused on the tragedy in Tucson and last week's events were largely ceremonial in nature, the 112th Congress is officially underway.

On January 4, Minority Leader Nancy Pelosi (D-CA) handed the gavel signifying majority status to newly elected Speaker of the House John Boehner (R-OH). On the Senate side of the Capitol, where 16 new Senators took a similar oath of office, Senator Harry Reid (D-NV) retained his role as Majority Leader, though his caucus shrank to 53 Members, while Minority Leader Mitch McConnell (R-KY) added 6 seats to the Republican roster for a total of 47.

The first act of the 112th Congress in the House of Representatives was the adoption of new procedures that will have a dramatic effect on how the House conducts the people's business. Committees in the House will shrink in numbers, as will their budgets, and Speaker Boehner pledged a more transparent, open process of governing.

Moving forward, all legislation must be posted online for at least three days before floor consideration. Legislation that proposes increasing federal spending must be matched by cuts in other discretionary accounts, a change from "pay-go" to "cut-go," meaning that raising taxes is off the table in terms of paying for new spending. All bills must cite Constitutional authority in their text before they can be debated on the House Floor. In the first week of Congress, Boehner reiterated his pledge to cut \$100 billion in domestic spending, but did concede that Republicans may not be able to reach that goal in the current fiscal year, which will be almost half over by the time such legislation would pass.

In addition to the swearing in of Boehner as speaker of the House, Committee Chairman took their posts this week. On the Education and the Workforce Committee, which Republicans renamed from Education and Labor, Rep. John Kline (R-MN) officially became the Chairman.

Also of note, several Subcommittee Chairs were officially named this week, including Rep. Virginia Foxx (R-NC) as Chair of the Subcommittee on Higher Education, Lifelong Learning and Competitiveness. In an interview with the *Chronicle of Higher Education*, Fox said she was "excited to roll up my sleeves and work toward making our higher-education system even better while carefully stewarding taxpayer dollars."

Foxx, a former professor and community college administrator, also said she was very concerned with the SAFRA legislation because it removed "choice, competition, and innovation from student lending" and promised hearings in her subcommittee to make "improvements to a very flawed law."

Foxx is also said to be sympathetic to for-profit education providers. Her interview with the *Chronicle* gave no indication of her views on the gainful employment issue, but Harris Miller of America's Private Sector Colleges and Universities did state she has previously "shown a lot of interest in our sector."

Foxx previously served on the Committee from 2004-2008, but then left for the House Rules Committee. She returned to Education and the Workforce to chair the higher education subcommittee this Congress, a position she admits she did not actively seek.

To an interview with Rep. Foxx from *Inside Higher Ed*, visit:

http://www.insidehighered.com/news/2011/01/14/interview_with_virginia_foxx_new_head_of_house_higher_education_subcommittee

To view an article from the *Chronicle of Higher Education* on the interview with Rep. Foxx, visit:

<http://chronicle.com/article/Critic-of-Obama-Policies-Will/125802/> (subscription required).

Committee Assignments Continue

House Republicans and Democrats continued to announce committee and subcommittee assignments last week.

On the Education and the Workforce Committee, Republicans added four new Members. Three freshmen—Rep. Martha Roby (AL), Rep. Trey Gowdy (SC), Rep. Dennis Ross (FL)—and Rep. Joe Wilson (SC) were named to the Committee in the 112th Congress.

House Appropriations Chairman Hal Rogers named subcommittee assignments and lead staffers. Steve Crane, who served as lead staff for the minority on the subcommittee last Congress, is the top Labor-HHS-ED staffer. Additionally, John Martens, who also had a similar role for the minority last Congress, will serve as the lead staffer on the Financial Services and General Government Appropriations Subcommittee, a subcommittee that may increase in power as Republicans look to minimize the impact of Dodd-Frank.

Republican Members on the Labor-HHS-Education Subcommittee are listed below:

Dennis Rehberg (R-MT), Chairman

Jerry Lewis (R-CA)

Rodney Alexander (R-LA)

Jack Kingston (R-GA)

Kay Granger (R-TX)

Mike Simpson (R-ID)

Jeff Flake (R-AZ)

Cynthia Lummis (R-WY)

Additionally, Democrats named their appropriators and subcommittee Ranking Members this week. The number of Democrats was trimmed to 21, meaning that five returning Members are no longer on the Committee.

Rep. Rosa DeLauro (D-CT) was named the Ranking Member on the Labor-HHS-ED Subcommittee. Rep. Nita Lowey (D-NY) was next in line in terms of seniority, but Lowey decided to remain on the State and Foreign Operations Subcommittee. The full list of House Democratic Appropriations Committee members is included below:

Norm Dicks, Wash. – Ranking Member

Marcy Kaptur, Ohio

Peter J. Visclosky, Ind.

Nita M. Lowey, N.Y.

José E. Serrano, N.Y.

Rosa DeLauro, Conn. (LHHS Ranking)

James P. Moran, Va.

John W. Olver, Mass.

Ed Pastor, Ariz.

David E. Price, N.C.

Maurice D. Hinchey, N.Y.
Lucille Roybal-Allard, Calif.
Sam Farr, Calif.
Jesse L. Jackson Jr., Ill.
Chaka Fattah, Pa.
Steven R. Rothman, N.J.

Sanford D. Bishop Jr., Ga.
Barbara Lee, Calif.
Adam B. Schiff, Calif.
Michael M. Honda, Calif.
Betty McCollum, Minn.

CUTS Act Seeks to Eliminate Administrative Payments

Rep. Kevin Brady (R-TX) introduced the CUTS Act this week. The bill reduces federal spending by \$153 billion, an amount Brady describes as a “down payment on getting America's financial books in order. “

Many of the savings items were identified by the recent bi-partisan deficit reduction commission. Among the items proposed by the commission and incorporated into the legislation is the elimination of administrative payments in the Pell Grant and campus-based aid programs. Brady's materials on the program cite the following excerpt from the Simpson-Bowles Commission report:

Under certain campus-based aid programs - the Federal Supplemental Educational Opportunity Grant Program, the Federal Perkins Loan Program, and the Federal Work-Study Program - institutions can use up to 5 percent of program funds to cover the administrative costs of administering the programs, distributing the funds, or both. Under the Federal Pell Grant Program, the federal government pays schools \$5 per grant to reimburse administrative costs. It has been argued that schools already benefit greatly from participating in federal student aid programs, before receiving administrative fees, because the aid makes attendance more affordable.”

The budgetary impact of this individual elimination is incredibly small in terms of the overall federal budget deficit; estimates project the savings at \$40 million per year over five years. Sen. Tom Coburn (R-OK) actually attempted to include this as an amendment to the tax cut compromise late last year, but that effort failed.

Increased Speculation on Cuts to Pell Grants, But Timing Presents Problem for Deficit Hawks

The Pell Grant Program received a much needed infusion of funding in the continuing resolution (CR) the 111th Congress passed just before the end of the year. The CR contained \$5.7 billion for the program, which has largely been interpreted as funds to provide for a maximum award of \$5,550, covering the Pell Grant “shortfall” for the 2011-2012 year.

However, there has been some talk of a possible funding cut for the program in FY2011. For instance, Sen. Lamar Alexander (R-TN) has said that “everything is on the table” in terms of cutting spending, even programs with widespread bipartisan support, such as Pell. In this scenario, the \$5.7 billion provided by the CR would simply be put toward the overall discretionary costs of the program.

According to aides for Sen. Tom Harkin (D-IA), who chairs both the HELP Committee and the Labor-HHS-Education Appropriations Subcommittee, Senate Majority Leader Mitch McConnell (R-KY) and Appropriations Ranking Member Thad Cochran (R-MS) agreed to include the Pell funding in the CR with the understanding that it was to cover the existing shortfall and preserve the maximum award and current eligibility requirements. However, McConnell's staff denies any such agreement, while Cochran's aides acknowledge there may be some sort of understanding, but House Republicans need the opportunity to weigh-in.

House Republicans have said they intend to cut \$100 billion in discretionary spending from last year's budget. However, Speaker John Boehner (R-OH) has recently pulled back from that figure, noting CRs will have funded the government through nearly half of FY2011 when the current resolution expires on March 4, and has set a new target of \$50-\$60 billion in discretionary cuts this year.

Despite all of the talk over cutting funds for the FY2011, Congress will not want to create a scenario where colleges provide students with anticipated award amounts, only to later inform them the awards are less than expected, or worse, no longer qualify. As HEA requires the Department of Education to publish the maximum award amount on February 1, which colleges will then use to inform students of their awards, and Congress will have not been able to address the remainder of FY2011 spending at the time, it seems highly unlikely that award amounts for FY2011 will be impacted.

The Administration

CFPB Announces Plans for Consumer Complaint Database

The CFPB implementation team at the Department of Treasury recently announced plans to create a consumer complaint database. The announcement was made via a *Federal Register* notice earlier this week.

The CFPB is seeking comments on the proposed database system by February 9. The notice also indicates the system will go live on February 9, "unless the comments received result in a contrary determination."

The following is identified as the "purpose" of the database in the *Register* notice:

The information in the system is being collected to enable the CFPB Implementation Team to collect, respond to, and refer complaints or inquiries regarding consumer financial products or services. The system serves as a record of the complaint or inquiry, and is used for collecting complaint or inquiry data; responding to or referring the complaint or inquiry; aggregating data that will be used to inform her functions of the CFPB Implementation Team and, as appropriate, other agencies and/or the public; and preparing reports as required by law. This system consists of complaints or inquiries received by the CFPB Implementation Team or other entities and information concerning responses to or referrals of these complaints or inquiries, as appropriate.

The notice also lists the following examples of a disclosure of data from the proposed database, under the heading of "Routine uses of records maintained in the system, including categories of users and the purposes of such uses:"

- 1) *An entity that is the subject of the complaint or inquiry;*
- 2) *A court, magistrate, or administrative tribunal in the course of presenting evidence, including disclosures to opposing counsel or witnesses in the course of civil discovery, litigation, or settlement negotiations;*
- 3) *A court, magistrate, or administrative tribunal pursuant to an order of a court of competent jurisdiction, where relevant or potentially relevant to a proceeding, or in connection with criminal law proceedings;*
- 4) *Third parties to the extent necessary to obtain information needed for a response to or referral of a complaint or inquiry;*
- 5) *Appropriate law enforcement agencies or authorities in connection with the investigation and/or prosecution of alleged civil, criminal, and administrative violations;*

- 6) *A congressional office in response to an inquiry made at the request of the individual to whom the record pertains;*
- 7) *The appropriate governmental, Tribal, self-regulatory or professional organizations if that organization has jurisdiction over the subject matter of the complaint or inquiry, or over the entity that is the subject of the complaint or inquiry;*
- 8) *Another Federal agency to (a) permit a decision as to access, amendment or correction of records to be made in consultation with or by that agency, or (b) verify the identity of an individual or the accuracy of information submitted by an individual who has requested access to or amendment or correction of records;*
- 9) *Other Federal and nonfederal governmental supervisory or regulatory authorities when the subject matter is within such other agency's jurisdiction;*
- 10) *The U.S. Department of Justice ("DOJ") for its use in providing legal advice to the Treasury or in representing the Treasury in a proceeding before a court, adjudicative body, or other administrative body before which the Treasury is authorized to appear, where the use of such information by the DOJ is deemed by the Treasury to be relevant and necessary to the litigation, and such proceeding names as a party or interests:

 - a. *The Treasury or any component thereof;*
 - b. *Any employee of the Treasury in his or her official capacity;*
 - c. *Any employee of the Treasury in his or her individual capacity where DOJ has agreed to represent the employee; or*
 - d. *The United States, where the Treasury determines that litigation is likely to affect the Treasury or any of its components.**
- 11) *The National Archives and Records Administration for use in records management inspections;*
- 12) *A contractor or agent who needs to have access to this system of records to perform an assigned activity;*
- 13) *Appropriate agencies, entities, and persons when (a) the Treasury suspects or has confirmed that the security or confidentiality of information in the system of records has been compromised; (b) the*
- 14) *Treasury has determined that as a result of the suspected or confirmed compromise there is a risk of harm to economic or property interests, identity theft or fraud, or harm to the security or integrity of this system or other systems or programs (whether maintained by the Treasury or another agency or entity) that rely upon the compromised information; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Treasury's efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm;*
- 15) *Prudential regulators (including without limitation Federal banking agencies and the National Credit Union Administration), the Federal Trade Commission, other Federal agencies, and State agencies, for the purpose of facilitating the activities described in 12 U.S.C. 5493(b)(3)(D) concerning consumer financial products and services complaints;*
- 16) *Government agencies and the public, in the form of analytic and statistical reports, summaries, or extracts in which individual identities are not revealed, in order to provide information about trends and patterns derived from information contained in complaint records; and*
- 17) *Persons determined to be complainants and/or victims, to the extent the Treasury deems necessary, at its discretion, in order to provide such persons with information concerning the progress and/or results of the investigation or case arising from the matters of which they complained and/or of which they were a victim.*

Comments should be sent to Claire Stapleton, Consumer Financial Protection Bureau Implementation Team, 1801 L Street, NW., Washington, DC 20036. They are due no later than February 9. To read the full announcement, visit: <http://edocket.access.gpo.gov/2011/2011-217.htm>

IG Absolves Shireman, Others of Illegal SAFRA Lobbying

The Department of Education's Inspector General issued a report last week absolving former Deputy Undersecretary Bob Shireman from any wrongdoing in his communications with ACE and other officials in their communications with the higher education community in support of the Obama Administration's student loan proposals in 2009. The report states Administration officials did not explicitly ask others to lobby Congress on its behalf and the prohibition on lobbying by federal agencies is understood to cover large scale, public grassroots campaigns.

The report does examine a series of email exchanges between ACE and the Department which provide an interesting look at the relationship between the administration and the higher education community, particularly ACE, on the student loan proposal. The ACE official referenced is Terry Hartle. The NAICU officials referenced are Sarah Flanagan and David Warren (the president). The Administration officials are likely James Kvaal, who replaced Shireman at ED last July, and Robert Gordon at OMB. The identity of a third administration official is unclear.

One final point of interest—there is a reference that seems to say that Shireman moved to FSA in July. He is not listed in the current ED employee directory, so he may have worked as a consultant, or this reference could be an error.

To view the full IG report, visit:

<http://www2.ed.gov/about/offices/list/oig/aireports/i13k0003.pdf>

To view an Inside Higher Ed article on the report, visit: <http://tinyurl.com/27yrv5m>

Industry News

Dow Jones: Feds Earn 85% on Defaulted Student Loans

Dow Jones recently that the federal government earns a return of 85% on defaulted student loans. In fact, according to Mark Kantrowitz, who was quoted in the article, the government earns more on a defaulted loan than many of those repaid on standard terms. *Dow Jones* reports:

According to Kantrowitz, the government stands to earn \$2,010.44 more in interest from a \$10,000 loan that defaulted than if it had been paid in full over a 20-year term, and \$6,522.00 more than if it had been paid back in 10 years.

The article also notes that banks “often retrieve less than 10 cents on the dollar from overdue credit cards” and suggests it places the Education Department in an “awkward position” as it seeks to crack-down on for-profit colleges, partly under the guise of protecting taxpayer dollars. However, Department spokesman Justin Hamilton said students at for-profit colleges are often “left with the debt and questionable job prospects, and it's financed with taxpayer dollars.”

Hamilton was also dismissed of claims of perverse economic incentives, stating default and delinquency prevention activities were “baked into” the contracts of the Title IV Servicers (TIVAS). However, Kantrowitz indicated the recovery rate would need to be below 50% in order for the government to earn more from default prevention than the defaults themselves.

To read the full article, visit:

<http://online.wsj.com/article/SB10001424052748704723104576061953842079760.html>



COHEAO Annual Conference Agenda 2011
*All Meetings and Sessions Are Located at the
Ritz Carlton Pentagon City Hotel in Arlington, Virginia*



Sunday, January 23rd, 2011

- | | |
|---------------|---|
| 8:30am-3:00pm | Board of Directors Meeting |
| 4:00pm-5:00pm | Accounts Receivable Management Task Force Meeting
<i>COHEAO's A/R Task Force will kick off the conference for many attendees. This meeting provides an opportunity for you to gather with your colleagues and discuss the multitude of issues, both in terms of policy and best practices, in campus accounts receivable management. All conference attendees are encouraged to attend this meeting.</i> |
| 4:00pm-6:00pm | Registration |
| 6:00pm-8:00pm | Welcoming Reception |

Monday, January 24th, 2011

- 7:30am-8:30am Breakfast
7:30am-8:30am Commercial Members Meeting
- 8:30am-8:45am The President's Welcome

Speaker: Bob Perrin, COHEAO President
- 8:45am-9:30am Session: Legislative Update
With a new Congress just getting underway, Harrison Wadsworth, COHEAO's Executive Director, will provide an outlook on what to look for from the 112th Congress in terms of higher education and student lending issues.

Speaker: Harrison Wadsworth, COHEAO Executive Director
- 9:30am-10:30am Session: What's New in Gap Financing
Perkins Loans and institutional loan programs are critical piece of the gap financing puzzle. This session will review the complete picture of the gap financing landscape for the millions of students needing additional funds to attend and remain at their school of choice. The session will cover alternative loans, tuition payment plans, and other financing options for students and families.

Speakers: Tom Sakos, DeVry University
Kelly Reeher, Higher Education Services
Sherri Rhoads, Higher Education Services
- 10:30am-10:45am Break
- 10:45am-11:45am Session: Collection Costs for Perkins and A/R
There are numerous federal and state laws dealing with imposing collection costs on delinquent tuition and fee accounts. An experienced attorney will provide a review and update to help you ensure you remain compliant

Speaker: David Stocker, Account Control Technology
- 11:45am-12:30pm Session: An Update from NSLDS
The National Student Loan Data System is an incredibly important tool for campus loan administrators. A representative from NSLDS will provide an update on new features and characteristics of the database

Speakers: Valerie Sherrer, U.S. Department of Education
- 12:30pm-1:45pm Luncheon Address:

Speaker: NASFAA President Justin Draeger

- 1:45pm – 3:00pm Session: Department of Education Update
With the conversion to 100% Direct Loan originations, the controversial program integrity regulations, and other initiatives, 2010 was certainly a busy year for the Department of Education and many of these issues will carry-over to 2011. Gail McLarnon of the Department of Education will discuss what to look for from the Department in the upcoming year and provide additional insights on the future of the Perkins Loan Program.
- Speaker: Gail McLarnon, U.S. Department of Education
- 3:00pm-3:15pm Dessert Break:
- 3:15pm –4:00pm Session: Department of Health and Human Services Update
Between the application of the TILA regulations and some changes in the health care reform bills that passed last year, the Health and Human Services Loan Programs have undergone several changes in recent years. This session will provide you with an update.
- Speakers:
- 4:00pm –4:45pm Session: Understanding FERPA
Remaining compliant with privacy laws is always a concern for colleges and universities, particularly in the bursar's, business, or student financial services offices. This session will provide an update and helpful information on ensuring your school (or clients) remain compliant with the Family Education Rights and Privacy Act (FERPA).
- Speakers: Ellen Campbell, Acting Director, U.S. Department of Education Family Compliance Office
- 6:00pm-7:30pm **Silent Auction and Reception to Benefit the COHEAO Scholarship Fund**

Tuesday, January 25th, 2011

- 8:00am-9:00am Perkins Task Force Breakfast Roundtables
Building on the success of the Mid-Year roundtables, the 2011 Annual Conference meeting of COHEAO's Perkins Task Force will again take place over breakfast. This breakfast meeting will feature roundtable discussions on topics ranging from legislative strategies for improving Perkins to the day-to-day operations of the Program. A summary discussion led by COHEAO Executive Director Harrison Wadsworth and members of the Perkins Task Force. You do not need to be a member of the Perkins Task Force to attend this meeting and all conference attendees are encouraged to participate in this session.
- 9:00am-9:30am **Congressional Address: Representative Tim Bishop (D-NY)**
- 9:30am-10:15am Session: Tips for Improving the RFP Process
A well-crafted and executed RFP is the first step in establishing a strong relationship with a quality vendor. This session will provide you with information and tips on developing the initial document as well as how to manage the entire process
- Speakers: Mike Kahler, Windham Professionals
Laurie Beets, Oklahoma State University
- 10:15am-10:30am Break
- 10:30am-11:30am Session: Becoming a Better Advocate for Perkins
COHEAO often says that Perkins advocates must take a two-pronged approach to supporting the program. One effort has to be focused on policymakers, while the other, which is equally important, must be focused within the campus. This session will provide you with the tools to become an effective advocate on Capitol Hill as well as within your campus community.
- Speakers: Carolyn Henrich, University of California
Joel Packer, Committee for Education Funding
- 11:30am-12:30pm Networking Lunch
- 12:30 Gather with mentors for Congressional office visits and depart for Capitol Hill via Metro
- 1:00pm -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 26th, 2011

- 8:00am-9:00am Breakfast: Financial Literacy Task Force Roundtables
COHEAO launched its Financial Literacy Task Force in 2010 and Wednesday's breakfast will serve as the second in-person meeting for this group. The breakfast will feature a series of roundtable discussion on a variety of topics related to providing these essential services to students. Regardless of membership with the Financial Literacy Task Force, all conference attendees are encouraged to attend this meeting.
- 9:00am-9:30am Congressional Address
- 9:30am-10:30am Session: The Dodd-Frank Wall Street Reform Bill and Its Impact on Institutions of Higher Education
In addition to an overhaul of the federal student loan programs, there was a passage of major reforms in financial services that touch all parts of the economy, including colleges and universities. This year, the focus will be on the implementation of the Dodd-Frank Consumer Protection and Wall Street Reform Act and this session will provide an update on what this new law will mean for higher education
- Speakers: Dr. Tom Cox, Financial Asset Management Systems, Inc.
Tim Fitzgibbon, NCHelp
- 10:30am-11:00am Break
- 11:00am-Noon Session: Bankruptcy and Tuition Accounts
The conference closes with an incredibly important topic in these difficult economic times—bankruptcy. A panel will discuss applicable laws and institutional practices designed to address delinquent tuition accounts in these unfortunate circumstances.
- Speaker: Jeane Olson, Northern Arizona University
Additional speakers to be invited

COHEAO Board of Directors

President:

Robert Perrin
President
Williams & Fudge, Inc.
775 Addison Avenue, Suite 201
Rock Hill, SC 29731
803-329-9791 x 2104
Fax: 803-329-0797
bperrin@wfcorp.com

Past President:

Alisa Abadinsky
Director of Receivables, Loans, and
Collections
University of Illinois at Chicago
809 S. Marshfield Ave. M/C 557
Chicago, IL 60612
312-413-1971
Fax: 312-413-1992
aabadins@uillinois.edu

Secretary

Edgar DelosAngeles
Manager, UCI Loan Services
University of California—Irvine
Administration Bldg. Room 101
Irvine, CA 92697-3010
949-824-4689
Fax 949-824-4688
edelosan@uci.edu

Legislative Chair

Lori Hartung
Vice President
Todd, Bremer & Lawson
560 Herlong Avenue
Post Office Box 36788
Rock Hill, South Carolina 29732-0512
800-849-6669
Fax: 803-323-5211
lori.hartung@tbandl.com

Legislative Co-Chair, Support

Maria Livolsi
Director, Student Loan Service Center
State University of New York
5 University Place, A310
Rensselaer, NY 12144
518-525-2628
MLivolsi@uamail.albany.edu

Vice President

Lettie Clark
Manager, Institutional Loan Program
Gonzaga University
PO Box 3462
Spokane, WA 99220
509-313-6804
Fax: 509-313-5816
clarkl@gonzaga.edu

Treasurer:

Bob Frick
President
University Accounting Service
200 S. Executive Drive, 3rd Fl
Brookfield, WI 53005
800-340-1526
Fax: 262-784-9014
bob.frick@ncogroup.com

Legislative Co-Chair, Regulatory

Jackie Ito-Woo
Coordinator, Student Loan Billing
University of California Office of the
President
Student Financial Support
1111 Franklin St., 9th Floor
Oakland, CA 94607-5200
510-987-9544
Fax: 510-987-9546
jackie.ito-woo@ucop.edu

Commercial Member Chair

Carl Perry
Senior Vice President
Progressive Financial Services
516 N Production Street (Suite 100)
Aberdeen, SD 57401
800-585-4978
Fax: 800-585-4981
cperry@progressivefinancial.com

Internal Operations

Tom Schmidt
Associate Director of Student Financial
Collections & Third Party Billing
University of Minnesota
20 Fraser Hall
Minneapolis, MN 55455
612-625-1082
Fax: 612-624-2873
t-schm@umn.edu

Membership Co-Chair, Commercial
Karen Reddick
Vice President Business Development
National Credit Management
10845 Olive Blvd
St. Louis, MO 63141
800-627-2300
kreddick@ncmstl.com

Member at Large
Larry Rock
Director of Student Loan Repayment
Concordia College
901 S. 8th St.
Moorhead, MN 56562
218-299-3323
Fax 218-299-4357
larock@cord.edu

Member at Large
Laurie Beets
Bursar/Director of Student Loans & Debt
Mgmt
Oklahoma State University
113 Student Union
Stillwater, OK 74078
405-744-7776
Fax: 405-744-8098
laurie.beets@okstate.edu

Member at Large
David Stocker
General Counsel
Account Control Technology, Inc.
6918 Owensmouth Avenue,
Canoga Park, CA 91303
(800) 394-4228
Fax: (818) 936-0389
DStocker@accountcontrol.com

Membership Co-Chair, Institutional
Pamela Devitt
Legislative Analyst, University Student
Financial Services and Cashier
Operations
University of Illinois at Springfield
312-996-5885
Fax: 312-413-3453
devitt@uillinois.edu

Membership Co-Chair, Alliance
Micheal Kahler
Regional Vice President, Sales
Windham Professionals, Inc.
888-747-0919
Fax: 636-625-0231
mkahler@windhampros.com

Executive Director
Harrison Wadsworth
Principal
Washington Partners, LLC
1101 Vermont Ave. N.W. Suite 400
Washington, DC 20005-3521
202-289-3903
Fax 202-371-0197
hwadsworth@wpllc.net

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



Account Control Technology, Inc.	General Revenue Corporation
ACS Inc.	Immediate Credit Recovery, Inc.
American Collection Systems, Inc.	National Credit Management
AMO Recoveries, Inc	National Enterprise Systems
Campus Partners	NCO Financial Systems, Inc.
Coast Professional	Premiere Credit
Collecto, Inc. d/b/a Collection Company of America	Progressive Financial Services, Inc.
ConServe	R&B Solutions, Inc.
Credit World Services, Inc.	Recovery Management Services, Inc.
Delta Management Associates, Inc.	Regional Adjustment Bureau, Inc.
Eastern Revenue, Inc.	Reliant Capital Solutions, LLC
Education Assistance Services, Inc.	Todd, Bremer & Lawson, Inc.
Educational Computer Systems, Inc.	Williams & Fudge, Inc.
Enterprise Recovery Systems, Inc.	Windham Professionals
Financial Asset Management Systems, Inc.	