The Torch

April 13, 2012

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

COHEAO News

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  Register today for the 2012 COHEAO Mid-Year Conference! Set for July 29-31 at the Ritz-Carlton Cleveland, this is the premiere summertime event for everyone in campus-based loan administration and student financial services.
- **Celebrate Financial Literacy Month with COHEAO, Register for the April 27 Webinar, "Financial Literacy Compendium: A Review of Great Programs on Campuses"**
  COHEAO is pleased to announce it will be hosting a webinar on Friday, April 27 at 1 PM ET, "Financial Literacy Compendium: Review of Great Programs on Campuses."

The Congress

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  Coming out of Congress' longest break from Washington before the August recess, one thing has become clear—politicians are extremely concerned with student debt.
- **CBO Score for President's FY2013 Budget Now Available**
  The CBO score sheet on the President's higher education proposal is now available.

The Administration

- **CFPB Launches Financial Aid Comparison Tool**
  The Consumer Financial Protection Bureau (CPFB) launched a beta version of its online "Financial Aid Shopping Sheet," which is designed to help students and families compare financial aid awards.
- **Colleges Express Concern with VA Plans to Withhold Benefits for Repayment of Debts**
  The Department of Veterans Affairs is proceeding with a plan to withhold Post-9/11 GI Bill benefits to repay existing VA debts and the plan is a cause for concern for many colleges.
- **Elements of FSA 2012-2013 Handbook Published Online**
  The Department of Education has begun posting volumes of the Federal Student Aid handbook for the 2012-2013 academic year at FSA's IFAP website.

Industry News

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  Data gathered from 400 private, nonprofit four-year colleges and universities participating in the NACUBO Tuition Discounting Study indicate the tuition discount rate for first-time, full-time freshmen reached 42 percent in 2010 and is estimated to have reached 42.8 percent in 2011.
- **Panel Examines Pell Grant Sustainability**
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- **Grad School Applications from China Continue to Surge**
  The Council of Graduate Schools (CGS) is reporting that the number of applications from prospective international students to graduate schools increased 9 percent in 2012.

Attachments

- **COHEAO Commercial Members**
- **Board of Directors**

COHEAO News

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Register today for the 2012 COHEAO Mid-Year Conference! Set for July 29-31 at the Ritz-Carlton Cleveland, this is the premiere summertime event for everyone in campus-based loan administration and student financial services.

The COHEAO Agenda Committee is putting the finishing touches on our Mid-Year program, which promises to be extremely informative and highly engaging. In addition to traditional conference staples such as a Washington update from COHEAO Executive Director Harrison Wadsworth and an update from the US Department of Education, the 2012 COHEAO Mid-Year will also offer presentations and discussions that affect your day to day operations.

Additional topics to be covered at the COHEAO Mid-Year also currently include:

- The Consumer Financial Protection Bureau's work in student loans and student consumer finance
- E-commerce practices with a focus on global consent forms
- Developing financial literacy programs on campus
- Fraud issues in financial aid
- An update on Meteor from the National Student Clearinghouse
- Managing third party relationships, particularly in default aversion and debt recovery
- And many more

COHEAO has again kept its prices low with this conference. Our early-registration member rate is $420 for members and $520 for school non-members. In addition, first time attendees (both member and non-member) will receive a special $50 discount for registration. If this is your first COHEAO conference, contact Wes Huffman (whuffman@wpllc.net) for the special discount code.

COHEAO has negotiated a special rate of $179 at the Ritz-Carlton Cleveland. Call (216) 623-1300 and say you are attending the COHEAO Conference to receive this excellent rate.

Click here for more information at the COHEAO website. Don't hesitate, register today! (If the links in this message do not work with your email client, visit www.coheao.org or contact Wes Huffman at (202)-289-3910 or whuffman@wpllc.net for more information on the 2012 Mid-Year Conference).

Celebrate Financial Literacy Month with COHEAO, Register for the April 27 Webinar

COHEAO is pleased to announce it will be hosting a webinar on Friday, April 27 at 1 PM ET, "Financial Literacy Compendium: Review of Great Programs on Campuses." If you or (your colleagues) are seeking to establish, improve, or just learn more about campus-based financial literacy programs, this is a webinar you won't want to miss. Register today!

This webinar event will identify and describe the most innovative financial literacy initiatives from over 20 colleges across the country, and present advice from administrators intended for other schools seeking to implement or expand their own financial literacy programs. Financial literacy initiatives include popular peer-to-peer models, interactive online workshops, mandatory classroom curriculum, stock market simulations and more. Kris Alban, VP of Marketing at iGrad, interviewed 24 different college administrators to get the details on what is working, what they would have done differently, and the best resources to use. Paul Goebel, the founding and managing director of one of the largest financial literacy programs in the country (the Money Management Center at the University of North Texas), will co-present and be available to answer specific questions.

- **What: COHEAO Webinar, "Financial Literacy Compendium: A Review of Great Programs on Campuses"**
- **When: Friday, April 27, 2012**
- **Costs: $49 for COHEAO members/$99 for Non-Members**
- **Registration: https://netforum.avectra.com/eWeb/DynamicPage.aspx?Site=COHEAO&WebCode=EventDetail&evt_key=75ccec3e-f010-4798-a4a0-eb2424400c4a**
- **Additional Information: Contact Wes Huffman (whuffman@wpllc.net, 202.289.3910)**

The Congress

Student Debt in Headlines, Becoming Top Political Issue

Coming out of Congress' longest break from Washington before the August recess, one thing has become clear—politicians are extremely concerned with student debt. With reports of outstanding student loans reaching the $1 trillion threshold, student lending – and college costs -- will likely remain a front page issue for some time.

Currently, the focus is the pending interest rate increase for subsidized Stafford Loans. With interest rates set to double on this subset of student loans this year, numerous Democrats in the US House and Senate have signed onto legislation delaying the increase for one year. Multiple student and consumer advocacy groups are supporting the effort, there have been multiple press conferences with Senators and Representatives decrying the pending rate increase as well as two protests (with ties to the "Occupy" movement) at Sallie Mae's Washington offices.

Though advocacy groups are applying considerable pressure, thus far Republicans have maintained that the necessary offsets in spending (about $6 billion to keep the rate at 3.4 percent for one-year) would have to come from other higher education programs. They also note that it was a Democratic bill, the College Cost Reduction and Access Act of 2007, which lowered interest rates for only five years and included the rate hike about to take effect.

Senate Majority Whip Dick Durbin (D-IL) has been particularly active on issues related to student loans in recent weeks. In the two weeks before Congress left for recess, he has convened two hearings in the Senate and introduced legislation with HELP Committee Chairman Tom Harkin (D-IA) requiring school certification of the need for private student loans, additional disclosures from private lenders, and reports from the Consumer Financial Protection Bureau (CFPB) on private student loans.

Durbin has also introduced legislation which would allow private student loans to be discharged in bankruptcy proceedings. He is hopeful of attaching that legislation to efforts to prevent the interest rate on subsidized Stafford Loans from doubling.

The outcome remains to be seen. The interest rate spike is set to occur for all subsidized Stafford Loans made after June 30. Conventional wisdom is that nothing will get done in the Congress before the

November election. However, it also suggests neither party wants to be held responsible for raising interest rates on students in an election year.

CBO Score for President's FY2013 Budget Now Available

The CBO score sheet on the President's higher education proposal is now available. Key estimates (10-year) are listed below.

Notably, this is a budget score using Federal Credit Reform Act accounting, which many believe understates the cost of federal loan programs. Under fair-value accounting, which supporters argue better accounts for risk, the proposal for Perkins "modernization" costs the government money as opposed to creating savings.

For those interested in the full score sheet, please visit the CBO website (www.cbo.gov) or email whuffman@wpllc.net.

- Increase Pell Grant Mandatory Appropriations: $7.72 Billion Cost
- Maintaining 3.4 percent Interest Rate on Subsidized Stafford Loans: $5.99 Billion Cost
- Career Academies: $1 Billion Cost
- Creating the "Unsubsidized Perkins Loan Program": $3.6 Billion Savings
- Limit Subsidized Stafford loans to 150 percent of the Length of Program (e.g. 6 years for a BA): $1.06 Billion Savings
- Reduction of Compensation for Guarantors on Rehabilitated Loans: $3.07 Billion Savings

The Administration

CFPB Launches Financial Aid Comparison Tool

The Consumer Financial Protection Bureau (CPFB) launched a beta version of its online "Financial Aid Shopping Sheet," which is designed to help students and families compare financial aid awards.

The Bureau is currently seeking feedback on the project, and a briefing call was held today for Congressional staffers and others. The call and presentation provided a quick run through of the tool and CFPB Student Loan Ombudsman Rohit Chopra and his colleagues took questions.

Most questions and comments were highly complimentary of the new tool, but some did express reservations with its imbedded assumptions, expressing particular concern that some students may be scared from even applying to a college if they were to use the CFPB tool as a measure of costs. The new shopping sheet pulls IPEDS data, showing the sticker price and average grants awarded to students at an individual school.

However, its default mode indicates that the remaining sum would be paid through loans and calculates a monthly payment over a 10-year term for the anticipated debt. In many cases, the default mode shows monthly payments required for the tool's anticipated student debt levels for in-state tuition at public schools to be greater than $900.

Below is an excerpt from Chopra's announcement:

> *We want to find a way to make it easier to compare different options when making decisions on student debt. There is a lot of data out there on schools and loans, and we thought we'd try to get the key information into one place to help students see how their choices today might impact their financial lives in the future.*
>
> *Today, we're asking for your input to develop a new interactive tool to help navigate financial aid offers and student loans.*
>
> *We've already put together a prototype. In this beta version, you can enter the financial aid information you've received from colleges, adjust your family's contributions, input scholarships and military benefits, and much more. Our beta version can give you a rough estimate of your monthly payment after graduation, as well as a sense of your overall debt burden in relationship to the average starting salary of a college graduate. You can also see school-specific indicators like graduation rates.*
>
> *But we need your help. We need students and families to tell us what is helpful and what is confusing. For the experts out there, we need you to tell us how to think about some of the technical assumptions, like interest rates and salary data. The information you provide will help us determine where to make both big changes and little tweaks.*

The CFPB "Paying for College" tool is available online:
http://www.consumerfinance.gov/payingforcollege/

Colleges Express Concern with VA Plans to Withhold Benefits for Repayment of Debts

The Department of Veterans Affairs is proceeding with a plan to withhold Post-9/11 GI Bill benefits to repay existing VA debts and the plan is a cause for concern for many colleges. Several higher education associations wrote a strongly worded letter to Eric Shinseki, the Secretary of Veterans Affairs, expressing opposition to the proposal.

It has been a longstanding VA policy to withhold benefits for the repayment of existing debts to the VA, but tuition benefits were exempted from this practice, particularly given the agency's well-known difficulties in the processing of benefits at the outset of the Post 9/11 GI Bill. In part, the letter reads:

> "We further believe the proposed offset violates the faith and intent of the enrollment certification process. Upon enrolling in an institution of higher education and asking for certification, the veteran student and the institution have an implied contract under which both parties expect that VA education benefits are forthcoming to the extent of the veteran's eligibility. Institutions hold seats for those veterans because of the expressed commitment both by the student and the VA on behalf of that student. Currently, institutions allow veterans to register and begin attending class before VA payments arrive.
>
> If the offset policy is allowed to go forward, the veteran could be left with little or no money to cover the cost of attendance. If that veteran decides to withdraw because of problems relating to a tuition and fee offset, he or she has incurred additional debt to the school, or depending on timing, to both VA and the school. If the veteran completes the term, but does not have the funds to pay the outstanding tuition balance, his or her debt simply shifts from the VA to the institution. Since

few institutions will allow a student with an outstanding balance to register for the next term (some public institutions are prohibited from doing so under state law), the veteran's ability to continue his or her education is then in jeopardy."

Additional coverage from *Inside Higher Ed* is available online:
http://www.insidehighered.com/news/2012/04/11/va-resume-policy-deducting-debts-tuition-benefits

Elements of FSA 2012-2013 Handbook Published Online

The Department of Education has begun posting volumes of the Federal Student Aid handbook for the 2012-2013 academic year at FSA's IFAP website. The handbook is comprised of six volumes. Thus far, three volumes, One (Student Eligibility), Four (Processing Processing Aid and Managing Federal Student Aid Funds), and Five (Student Withdrawals and the Return of Title IV Funds) as well as a supplement have been posted to the website.

To access the published elements of the 2012-2013 FSA handbook or the full 2011-2012 handbook and older editions, please visit:
http://ifap.ed.gov/ifap/byAwardYear.jsp?type=fsahandbook&awardyear=2012-2013

Industry News

Increase in "Tuition Discounting" Continues at Private (Non-Profit) Universities

Data gathered from 400 private, nonprofit four-year colleges and universities participating in the NACUBO Tuition Discounting Study (TDS) indicate the tuition discount rate (defined as institutional grant dollars as a share of gross tuition and fee revenue) for first-time, full-time freshmen reached 42 percent in 2010 and is estimated to have reached 42.8 percent in 2011. The discount rate for all undergraduates rose from 36.4 percent to an estimated 37.2 percent in 2011.

Under tuition discounting strategies, colleges and universities use their institutional grants to aid students who might otherwise be unable or unwilling to pay the full tuition and fee "sticker" price to attend a particular college or university. Many four-year private, nonprofit colleges and universities use tuition discounting strategies in order to increase their undergraduate enrollments.

Study data show that nearly 45 percent of participating institutions suffered a loss or maintained their total undergraduate enrollment between fall 2010 and fall 2011, and 53.2 percent suffered a loss or had no increase in their numbers of first-time, full-time freshmen students. More than three quarters of institutions that suffered a loss in both freshmen and total undergraduate enrollment were small institutions (those enrolling fewer than 4,000 students).

These findings suggest that factors besides raising institutional grant aid have been having a greater effect on students' college enrollment decisions.

The tuition discount rate has been on the rise since the recession began in late 2007. While the discount rate has risen, the portion of freshmen receiving an institutional grant declined slightly from a record high of nearly 87 percent in 2008 to 85.5 percent of freshmen in 2011. However, the average institutional grant as a percentage of tuition and fees has increased slightly from 48.5 in 2009 to 51 percent in 2011.

The study is available for purchase on the NACUBO Web site (**www.nacubo.org**) The purchase price is $50.00 for NACUBO members and $200.00 for nonmembers.

Additional coverage from *Inside Higher Ed* is also available online:
http://www.insidehighered.com/print/news/2012/04/05/nacubo-study-discount-rates-finds-another-increase-and-drop-enrollment?width=775&height=500&iframe=true

Panel Examines Pell Grant Sustainability

Earlier this week, Education Sector, a left-leaning, reform-minded think tank held an event on the future of the Pell Grant program. The panelists were Jose Cruz of Education Trust, Jason Delisle of the New America Foundation, Sarah Flanagan of NAICU, and Jon Oberg, a former Department of Education official.

All panelists were supportive of Pell and in general agreement on the good work of the program. However, when it came to current proposals and practices, the panel's views varied greatly.

Delisle defended the House Republican budget, arguing that it showed courage in making "tough choices" to keep the maximum grant at its current level of $5,550. Delisle indicated that people may disagree with the specific policies in the Ryan budget, but in terms of Pell sustainability, it goes much further than the Obama FY 2013 budget proposal, which, according to Delisle addresses the problem in short term then "prays for money."

The rest of the panel disagreed, with Cruz arguing that a flat maximum grant is not sustainable for students because of rising tuitions. However, Flanagan did concede there are some elements of the Ryan budget worth considering. She also said she thought any changes to the Pell Program should come via HEA reauthorization, not the budget and appropriations process.

Oberg was particularly critical of "disinvestments," arguing policymakers have become fixated on a mindset of "what program can we cannibalize" and have sought to eliminate many valuable programs, such as Perkins Loans. Oberg spoke fondly of all of the campus-based programs, arguing they all included valuable policy levers from a variety of stakeholders (states, institutions, etc.), which are meant to encourage partnerships among the federal government and states, the federal government and schools, and the federal government and the private sector. He expressed concern all of these programs could be sacrificed in the name of Pell or budgetary savings.

Cruz alleged that institutional aid was going toward merit aid, as opposed to need-based aid, which he argues is a major problem. Steven Burd, the panel's moderator, has also been highly critical of merit aid, and asked Flanagan why the federal government was pumping so much funding toward aid for low-income students if schools were not willing to do it themselves.

Flanagan indicated that everybody thinks about Harvard when it comes to independents, but there are many poor institutions. Unfortunately, these are the same institutions which also enroll the most low-income students. According to Flanagan, the current situation at independent colleges is a near paradox where the very top schools practically crave low-income students, but the less selective (and poor endowment-wise) enroll the most and need near full-payers to survive. She also indicated this is starting to happen at the public level as well.

During the Q&A portion of the event, The Committee for Education Funding's (CEF) Joel Packer took umbrage with Delisle's (and NAF's) assessment that the Ryan budget actually protects Pell. After Packer said Jason's comments on the Ryan budget were "completely untrue," there was a heated exchange. According to Packer, the Ryan budget does not maintain Pell at its current levels, at least without massive cuts in other parts of the Department of Education budget.

For our readers particularly interested in this wonky disagreement in the Washington higher education community, the testiness carried out in print, with Delisle posting on the topic at NAF's "Ed Money Watch" blog and Packer discussing the issue in an update to CEF members. Here is the link for Delisle's post on the matter:
http://edmoney.newamerica.net/blogposts/2012/obama_budget_punts_on_tough_choices_for_pell_grants-66245

Below is Packer's message to CEF members:

> ***New America Foundation and Pell****: Last week, the New America Foundation's ED Money Watch posted a column that strongly implies that the House Budget Resolution makes Pell grants sustainable and maintains a $5,550 maximum award for the indefinite future: House Republicans Release Limited Details on 2013 Budget Resolution.*
>
> *However, to reach that conclusion the analysis assumes that $10.4 billion in mandatory savings would be allocated back to Pell. Without that assumption, there would be a $10.4 billion Pell shortfall in FY 13. This is even after assuming that Pell spending is chopped by $2.5 billion from the imposition of an income cap and another $1.5 billion from capping the maximum at $5,550. So, for Pell to obtain the money "reallocated" from eliminating the mandatory Pell funding and the Stafford loan "savings" from eliminating the interest subsidy on undergraduate loans, it would either have to be provided as new mandatory money for Pell or as additional discretionary money. But since the Budget clearly states that all Pell funding will be discretionary and the Function 500 mandatory funding is severely cut, clearly the budget does not provide new mandatory funding for Pell. And it isn't "reallocated"' to the discretionary side since the aggregate cap for nondefense discretionary (NDD) is $27 billion BELOW FY 12 and the Function 500 discretinary level is also cut.*
>
> *Thus, under Ryan, if indeed all of Pell is discretionary, to maintain a $5,550 award, the base discretionary funding for Pell would have to be exempt from any cut below FY 12 (while everything else is being cut an average of 5.4%), then $10.4 billion in additional FY 13 discretionary funds would have to be provided, which would result in an even deeper cut to all other NDD programs AND the eligibility and policy cuts would have to take effect (capping maximum at current $5,550, instituting a maximum income cap, eliminating less-than half-time, lowering the threshold for auto Zero EFC, and possibly lowering e income protection allowances. I believe it is totally unrealistic to assume that while everything else is subject to a 5.4% cut, Pell discretionary would be increased by almost 50%, resulting in a much deeper cut to all other NDD.*

Additional information on the event is available at www.educationsector.og

Grad School Applications from China Continue to Surge

The Council of Graduate Schools (CGS) is reporting that the number of applications from prospective international students to graduate schools increased 9 percent in 2012, following an 11 percent gain in 2011 and matching the 9 percent growth seen in 2010.

The initial snapshot of graduate applications for fall 2012, released this week, shows a seventh successive year of double-digit growth in applications from China, up 18 percent, compared to a 21 percent increase in 2011. Applications from India increased 2 percent, following an 8 percent increase in 2011. South Korea's 2 percent gain last year was followed by a decrease of 1 percent this year.

This year, in addition to collecting data for all international students, the report also looks at data for 10 specific countries and regions, up from the four countries and regions in previous years. The survey now collects data on seven countries (China, India, South Korea, Taiwan, Canada, Mexico, and Brazil) and three regions (the Middle East, Africa and Europe). China, India, South Korea, Taiwan, and Canada are the top five countries of origin for international graduate students in the United States. Altogether, the 10 countries and regions highlighted in the CGS International Graduate Admissions Survey account for the home countries of about 85 percent of all international graduate students in the United States.

Between 2011 and 2012, applications from Mexico grew 17 percent, those from Brazil increased 14 percent, and Canadian applications saw 9 percent growth. Taiwan saw a slight decline of 2 percent. Data collected indicate that applications from Africa decreased 5 percent, while those from Europe grew 7 percent and the Middle East increased 6 percent.

The majority of institutions reported an increase in applications over last year with an average increase of 11 percent at these institutions. About four out of 10 responding institutions reported a decrease, averaging 9 percent.

The full report is available on the Council's website: **http://www.cgsnet.org/**

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