

The



Torch

January 18, 2013

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

COHEAO News

- [Claude Payne of Weber State COHEAO's First CAP Graduate](#)
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- [COHEAO Gearing Up for Annual Conference—Still Time to Register](#)
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- [Making Annual Conference Plans? Don't Forget the Silent Auction](#)
Make plans now to join us at our Annual Silent Auction on Monday evening January 28 at 7pm in the on the first floor of the Ritz-Carlton Pentagon City.

Congress

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- [ED Announces Planned Servicing Shifts for January-August](#)
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Industry News

- [Financial Aid Shooting Victim Said to Be Recovering, Aid Dispute Cited as Possible Motive](#)
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- [Lumina Announces Strategic Shift, Two Key Hires](#)
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- [Pew: Young Adults with College Degrees Faring Better Than Counterparts in Recession](#)
A new report from the Pew Economic Mobility Project, *How Much Protection Does a College Degree Afford? The Impact of the Recession on Recent College Graduates*.

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COHEAO News

Claude Payne of Weber State COHEAO's First CAP Graduate

Recognizing the need for a recognized Higher Education Certification Program that recognizes people who are dedicated to continuing their professional development, COHEAO introduced the COHEAO Achievement Program (CAP) during the 2012 Annual Conference.

We want to take this opportunity to recognize Claude Payne as COHEAO'S first CAP Graduate. Claude, the Loan Services Supervisor for Weber State University in Ogden Utah and a 21-year veteran in higher education, successfully achieved the requirement of accumulating at least 10 CAP points.

We certainly weren't surprised when Claude was our first CAP Graduate. A longtime COHEAO member, he has always been active with our organization, is always interested in learning more about all aspects of higher education, and generally enjoys keeping up with the latest trends and developments.

The CAP program is designed to award points based on members' participation in COHEAO-sponsored events. For example, a member would receive two points for attending COHEAO'S Annual Conference plus an additional point for participating in our Congressional Visits. Points are also awarded for participation in the regular information Webinars. Claude earned all of his CAP points in 2012 by participating in COHEAO's training and advocacy events, such as our conferences and webinars.

As the first CAP graduate, we spoke with Claude regarding his thoughts on our new program. We must admit, he was quite complimentary of COHEAO, noting the conferences and webinars helped him remain informed on current issues facing higher education administrators. Reflecting on the many webinars he attended, Claude mentioned the "Bankruptcy, Litigation, and Other Hot Topics" as one that stood out among the group.

While attending the COHEAO Annual Meeting in 2012 and hearing about the CAP Program, Claude was determined to be part of the first class of graduates. We again want to recognize Claude for his achievement. Though Claude was our first Graduate, we will be recognizing several more at the upcoming Annual Conference and look forward to continuing to highlight the commitment and dedication of thought leaders within our organization.

If you would like additional information regarding the CAP Program, please contact COHEAO or visit our website at <http://www.coheao.org>

COHEAO Gearing Up for Annual Conference—Still Time to Register

Though the discount deadline has passed, there is still an opportunity to register for the upcoming COHEAO Annual Conference. Registration fees remain an incredibly great deal for COHEAO members. The discount deadline for the conference hotel has passed, but COHEAO may be able to assist you with your accommodations and there are several high quality, affordably priced hotels nearby.

The COHEAO Annual Conference offers those involved in student financial services, particularly loan servicing and collection, an opportunity to learn first-hand from the key players in Washington on what to look for in the 113th Congress. An agenda is attached with this email and available on the 2013 COHEAO Annual Conference webpage: <http://www.coheao.com/conference-events/upcoming-events/2013-coheao-annual-conference/>

In addition to sessions from the Department of Education, COHEAO Executive Director Harrison Wadsworth, and a look at the CFPB, the conference will also include an “ask an attorney” session for a discussion of legal issues affecting student financial services. The conference will feature a presentation on the recently released COHEAO paper, “Financial Literacy on Campus: Raising Awareness, Creating and Developing Programs, and Improving Effectiveness” (for a copy, see: <http://www.coheao.com/about-2/taskforces-committees/financial-literacy/financial-literacy-task-force-resources/2012-coheao-financial-literacy-awareness-white-paper/>). Our program will also explore other pressing issues in student financial services, such as the use of technology and consumer expectations, reforming the Telephone Consumer Protection Act (TCPA), servicing and collections in institutional lending for international students.

The event will again be held at the Ritz-Carlton Pentagon City, which is located just outside of Washington, DC. The COHEAO block of rooms is sold out, but some rooms are still available although they may be at rates higher than the COHEAO price. In addition, rooms are available at nearby hotels, including some that are a short walk from the Ritz-Carlton, such as an Embassy Suites and a Doubletree. For more information, please contact Wes Huffman (whuffman@wpllc.net). Additional information on conference accommodations, including online registration with the Ritz Carlton Pentagon City, is available online: <http://www.coheao.com/conference-events/upcoming-events/2013-coheao-annual-conference/hotel-information/>

The tradition of the silent auction to support the COHEAO Scholarship Fund will continue at this year’s conference. Attendees are encouraged to donate items for purchase at the auction. For our institutional members, items unique to your university or community often make great donations for the silent auctions. Donations may be sent to the COHEAO offices in advance of the conference or you can simply bring it with you to the Ritz-Carlton Pentagon City. Last minute shoppers can make a quick trip to the Pentagon City Mall, which is connected to the hotel, to find items to donate.

We will be providing additional details on the 2013 COHEAO Annual Conference via email and through www.coheao.org in the coming days and weeks. As always, if you have any questions on this event, please contact Wes Huffman of COHEAO (whuffman@wpllc.net, 202.289.3910), and we look forward to seeing you in January.

- **When: January 27-January 30, 2013**
- **Where: Ritz-Carlton Pentagon City (located in Arlington, VA, near Reagan Airport, and just outside of Washington, DC)**
- **Costs: Institutions and Organizations: (\$640 members, \$740 non-members); Commercial: (\$640 COHEAO members; \$1,640 non-members). Please note: early registration rate expired January 9.**
- **Additional info: www.coheao.org**

Making Annual Conference Plans? Don’t Forget the Silent Auction

MAKE PLANS NOW to join us at our **Annual Silent Auction on Monday evening January 28 at 7pm** in the on the first floor of the Ritz-Carlton Pentagon City. **BRING ALONG SOMETHING TO BE AUCTIONED OFF.** All proceeds from the evening will go to **SCHOLARSHIPS FOR STUDENTS** from one of our **MEMBER SCHOOLS**. We were able to fund **FOUR \$1000 SCHOLARSHIPS IN 2012** and look forward to matching or bettering that number at this Annual Meeting. If you cannot be there and would like to contribute please contact Wes Huffman, WHuffman@wpllc.net or call Mike Kahler at 314-420-4876 or Karen

Reddick at 314-603-9500. Your generosity is greatly appreciated. **WE LOOK FORWARD TO SEEING YOU IN WASHINGTON, DC AT THE END OF THE MONTH.**

Congress

Republicans Offer 3-Month Debt Ceiling Increase in Latest Budget Debate “Episode”

The 113th Congress has three critical fiscal issues to resolve over the next two months and not much time to get the job done. Even in the face of looming deadlines, however, considering the numerous issues, political players and factions involved and the seeming inability of any branch of government to resolve these issues, following this debate begins to feel a bit like watching a telenovela (we would say “soap opera,” but apparently those hardly exist anymore).

This week, the Treasury Department set the stage when it indicated the “extraordinary measures” it employs to avoid defaulting on any US government payments will no longer be effective sometime between Mid-February and the beginning of March. March 1 is also the date when the remaining 10 months of cuts to defense and non-defense discretionary funding will take effect because of the delayed sequester if an alternative is not agreed to. And finally, the continuing resolution that is funding all government agencies because of congressional failure to pass a FY 2013 budget expires on March 27.

Though these fiscal obligations are pretty clear, the Congress is in the dark as to how they will resolve these crises. Early in the week many House Republicans boldly endorsed the notion that default on the debt was “no big deal.”

However, by the conclusion of the annual GOP House retreat later in the week, there was a shift in the plot. The House Republican Conference agreed (or at least appeared to) a pragmatic approach of offering a three-month debt ceiling increase in exchange for budget reform. The change in tact, GOP leaders hope, will refocus the debt and deficit debate on the Senate’s inability to produce a budget, which Republicans argue is the essential first step in reigning in spending.

Democrats welcomed the Republican retreat from a demand for a long-term budget deal over the raising of the debt ceiling, but were also critical of the short-term nature of the plan. Republicans claim the increase, which would last through April, provides plenty of time for the two chambers to pass budget resolutions and begin long-term spending negotiations in earnest.

The proposal would also require that Congress not be paid if either chamber does not pass a budget resolution by April 15, an attempt to highlight the fact that the Senate has not passed such a resolution in three years. Thus far, Senate Democrats have remained mum on the budget resolution requirements in the House Republican proposal.

Meanwhile, the President appeared unmoved by all the debt ceiling talk. His position—Congress needs to raise the debt ceiling to prevent the U.S. government from defaulting on their obligations. No ifs ands or buts about it—just call me when you get the job done because I am not interested in talking to any of you.

This week’s episode of the “Fiscal Cliff” accelerated the deadline for default and introduced the House Republican plan for addressing the debt ceiling. If the short term measure is successful and the focus

turns to the Senate's lack of a budget, Republicans believe they can begin to have the spending debate on their terms. What does this all mean for "As the Budget Debate Turns"?...You'll have to tune in next week.

Administration

Obama Taps Lew for Treasury Secretary

Last Thursday, President Obama announced his intent to nominate Jack Lew as Treasury Secretary. Lew has had a long career in public service, including his most recent role as the President's Chief of Staff.

Before taking that position from William Daley, Lew served as the Director of the Office and Management and Budget (OMB) in the Obama Administration, a position he had held previously in the Clinton Administration. In addition to his government work, Lew also worked for Citigroup under Robert Rubin.

Lew has played a prominent role in the debt ceiling and fiscal cliff negotiations, often taking a hard line with Republicans. Though Lew has ruffled many GOP feathers on Capitol Hill over these tense negotiations, Republicans are not expected to attempt to bargain with his confirmation in the latest round of the debt ceiling talks. This does not mean Lew's confirmation is a "slam dunk," however, as Sen. Charles Grassley (R-IA), the ranking Republican on the Finance Committee, said he would "reserve judgment" on Lew's nomination.

Given that OMB plays a major role in modeling portfolio performance, Lew's federal balance sheet expertise might be quite useful to Senators (and others) trying to find out exactly what is going on in the federal student loan programs.

A blog post from *Washington Post*, "Everything You Need to Know about Jack Lew" is available online: <http://www.washingtonpost.com/blogs/wonkblog/wp/2013/01/10/wonkbook-everything-you-need-to-know-about-jack-lew/>

ED Announces Planned Servicing Shifts for January-August

The Department announced plans to transfer loans among servicers last week. The following is an excerpt from the electronic announcement.

In addition to managing the ever-growing portfolio of federally-owned loans as efficiently and effectively as possible, we are preparing for the forthcoming end to our contract with the Direct Loan Servicing Center (ACS). To ensure that affected borrowers are situated with new servicers prior to contract end, we plan to transfer the bulk of borrower accounts from the Direct Loan Servicing Center (ACS) to new servicers on an ongoing basis from January – August 2013.

This new transfer initiative for Direct Loans that are assigned to the Direct Loan Servicing Center (ACS) will occur simultaneously with the established transfers to Not-For-Profit (NFP) entities that have joined the federal loan servicer team. Through the new initiative, we will transfer an affected borrower's Direct Loans that are currently assigned to the Direct Loan Servicing Center (ACS) to FedLoan Servicing (PHEAA), Great Lakes Educational Loan Services, Inc., Nelnet, or Sallie Mae.

- *During the January – February 2013 timeframe, we plan to primarily transfer the accounts of borrowers whose Direct Loans are in an in-school or an in-school deferment status.*

- *During the February – August 2013 timeframe, we plan to primarily transfer the accounts of borrowers whose Direct Loans are in a status other than in-school or in-school deferment.*

The announcement also included the following note, which states, essentially, that loans may move at any time:

Note: *The transferring of borrower accounts is a fluid process that does not always break out as neatly as outlined above. As a result, a loan in any status may transfer at any time during the initiative.*

The full electronic announcement is available online:

<http://www.ifap.ed.gov/eannouncements/011013LSIJanAug2013TransferInitiative.html>

Department Opens Experimental Sites to More Institutions

In a Dear Colleague Letter, the Department invited institutions to request to participate in several current experiments under the Experimental Sites Initiative (ESI).

Announced previously in the Federal Register, 49 institutions are participating in one or more of the following ESI experiments:

- Experiment 1 – Federal Pell Grant Program – Eligibility of students with bachelor’s degrees who enroll in vocational or career programs.
- Experiment 2 – Federal Pell Grant Program – Eligibility of students who enroll in certain short-term training programs.
- Experiment 3 – Direct Loan Program – Single disbursement of a one-term loan for study abroad students.
- Experiment 4 – Direct Loan Program – Early disbursement for study abroad students and for students enrolled in foreign institutions.
- Experiment 5 – Direct Loan Program – Unequal disbursements.
- Experiment 6 – Direct Loan Program – Limiting unsubsidized loan amounts.
- Experiment 7 – Direct Loan Program – PLUS Loans for parents of students with intellectual disabilities.
- Experiment 8 – Student Eligibility – Eligibility of students with intellectual disabilities who are also enrolled in high school.

The Department adds the following in the DCL

We recognize that since the 2012-2013 experiments have begun at more than four dozen institutions, there is interest on the part of other institutions to participate in these experiments. This letter provides all Title IV eligible institutions the opportunity to request to participate in one or more of the listed experiments starting with the 2013-2014 award year.

Please review the descriptions of each of the experiments as provided in the [October 27, 2011 Federal Register notice](#), and the ESI Questions and Answers in an [Electronic Announcement posted to the IFAP website on November 15, 2011](#). If your institution is interested in participating in any of the listed experiments for the 2013-2014 award year, please let us know by sending a letter of

application in the form of a PDF attachment to an email message to experimentalsites@ed.gov no later than February 28, 2013.

The subject line of the email should read "ESI—Request to Participate." The text of the email should identify the experiment, or experiments, the institution wishes to participate in by the experiment number noted earlier in this letter (e.g., "Experiment 1" for the Pell Grant experiment that allows certain students who have a bachelor's degree to receive a Pell Grant).

The letter of application should be on institutional letterhead and be signed by an official of the institution. The letter must include the institution's official name and Department of Education Office of Postsecondary Education Identification (OPEID), as well as a mailing address, email address, FAX number, and telephone number of a contact person at the institution.

Submitting a letter of application does not commit the institution to participate in an experiment. Nor does it commit the Department to approving an institution's request to participate

If you have any questions please send an email to: experimentalsites@ed.gov

Section 487A(b) of the Higher Education Act (HEA) provides the Secretary with the authority to grant waivers from specific Title IV, HEA statutory or regulatory requirements to allow institutions to test alternative methods of administering the Title IV, HEA programs.

Feb. 8 = Campus-Based Underuse Penalty Waiver Deadline

In an electronic announcement, Federal Student Aid announced the deadline for 2013-2014 Underuse Penalty Waiver for the Campus-Based Programs is February 8, 2013.

Under HEA, if a school returns more than 10 percent of its Federal Perkins Loan (Perkins), Federal Work Study (FWS), or Federal Supplemental Educational Opportunity Grant (FSEOG) allocations, respectively, for an award year, the allocation for the second succeeding award year for that program is reduced by the dollar amount returned from the earlier year unless the school requests an underuse penalty waiver.

A school can determine if it is subject to an underuse penalty by reviewing its most recent FISAP or Campus-Based Tentative Funding Worksheet for 2013-2014 (see sections below). If a school is subject to an underuse penalty, and there is a valid justification for having more than a 10 percent underuse of FSEOG and/or FWS funds in 2011-2012, the school should determine if it wishes to request an underuse penalty waiver. A waiver may be granted only if the school is able to explain that the underuse was due to circumstances beyond its control and why those circumstances are not expected to recur.

The request and justification for the waiver of the underuse penalty must be submitted ***electronically*** by 11:59 P.M. (ET) on February 8, 2013. Transmission must be completed and accepted by 12:00 midnight to meet the deadline. **Paper waiver request submissions will not be accepted.**

This deadline was announced in the "[Notice of the 2012-2013 Award Year Deadline Dates for the Campus-Based programs](#)," published in the Federal Register January 30, 2012 (77 FR 4547).

The full electronic announcement is available online:

<http://www.ifap.ed.gov/eannouncements/011613ReminderDeadline1314UnderusePenaltyWaiver4CampusBasedProgramsFeb82013.html>

DCS RFP Officially Delayed

The Department of Education announced it would be initiating an RFP on the Defaulted Collection Services (DCS) contract. When initially announced, the Department indicated the RFP would be available “Fall 2012.”

“Fall 2012” came and went with no RFP, and on December 27, the Department officially delayed the timing of the RFP. It is now scheduled to be available in “January 2013.”

Additional information from the Federal Business Opportunities website is available online:

https://www.fbo.gov/index?s=opportunity&mode=form&id=77ddca74ab5aaff6ba6dc8bdc1a5b23f&tab=core&_cview=1

IRS Announces Delay in Tax Filing Season—Implications for Financial Aid

The IRS announced it has delayed the start of the 2012 tax filing season as a result of late Congressional decisions on the extension of certain tax code provisions. This action has resulted in a delay in the availability of the IRS Data Retrieval Tool, which is used to populate the FAFSA.

The DRT now won’t be available until late February. This could have implications for students filling out their FAFSAs this year. The delay in tax season could also have an impact on the IBR/ICR/PAYE programs, which rely on a borrower’s Adjusted Gross Income (AGI) to determine monthly payments.

The IRS will accept the vast majority of returns for 2012 starting Jan. 30, 2013 with remaining returns accepted during February, according to the Service. The IRS announcement and a frequently asked questions document can be found here:

<http://www.irs.gov/uac/Newsroom/IRS-Plans-Jan.-30-Tax-Season-Opening-For-1040-Filers>

Industry

Financial Aid Shooting Victim Said to Be Recovering, Aid Dispute Cited as Possible Motive

A financial aid director was shot by a student this week at the Stevens Institute of Business and Arts in St. Louis. Thankfully, reports indicate the victim, Greg Elsenrath, is expected to make a full recovery.

Unfortunately, a dispute over financial aid has been reported as a possible motive. Sean Johnson, a part-time student at the school, had reportedly had a heated discussion with Elsenrath over financial aid on Monday. He returned to Stevens Institute on Tuesday firing shots at Elsenrath before turning his gun on himself as police officers approached. Johnson, who has a history of weapons charges, has been charged with multiple felonies related to the incident.

Given its shocking nature and the reports on a possible motive, the news quickly reverberated through the financial aid community. NASFAA Chairman Ron Day penned an open letter to the financial aid community regarding the incident later in the week.

COHEAO joins the financial aid community in wishing Mr. Elsenrath and quick and speedy recovery.

Additional coverage of the incident from KSDK of St. Louis is available online:
<http://www.ksdk.com/news/article/357182/3/One-shot-at-downtown-school>

Lumina Announces Strategic Shift, Two Key Hires

The Lumina Foundation released a new Strategic Plan that outlines how the Foundation will work over the next four years toward a goal of having 60 percent of Americans with high-quality degrees, certificates, and other credentials by 2025.

The plan includes strategies to help redesign the nation's higher education system and mobilize employers, policymakers, institutions, state and metro leaders and others to better position America for success in the knowledge economy. Lumina also announced the hiring of two new senior staff members who will play integral roles in the execution of the Foundation's 2013-2016 Strategic Plan. They are:

—**Julie Peller** will be Lumina's strategy director for federal policy. Peller is currently deputy staff director at the U.S. House of Representatives Committee on Education and the Workforce in Washington, DC. She previously served as senior education policy advisor on the Committee. Peller received her master's in public policy from Georgetown University and earned a bachelor's degree in political science and public policy from The George Washington University.

—**Zakiya Smith** will be Lumina's strategy director for student financial support. Smith was most recently a senior policy advisor to President Obama on education. She also served in several policy roles at the U.S. Department of Education and was deputy director of the federal Advisory Committee on Student Financial Assistance. Smith earned her masters of education in policy and management from the Harvard University Graduate School of Education and received a bachelor's degree from Vanderbilt University in political science and secondary education. Smith began her work with Lumina on Jan. 7 and Peller will join the Foundation on Feb. 4. Both will be based in Washington, DC.

The hiring of Smith and Peller highlight this new shift for Lumina. The new strategic plan calls for much more advocacy and coalition building on the college attainment goal.

For additional information on the Lumina Strategic plan, please visit:
http://www.luminafoundation.org/newsroom/news_releases/2012-01-10.html

Pew: Young Adults with College Degrees Faring Better Than Counterparts in Recession

A new report from the Pew Economic Mobility Project, *How Much Protection Does a College Degree Afford? The Impact of the Recession on Recent College Graduates*, states that a four-year college degree helped shield the latest graduates from a range of poor employment

outcomes during the Great Recession, including unemployment, low-skill jobs, and lesser wages.

The analysis was conducted for Pew by David B. Grusky, Beth Red Bird, Natassia Rodriguez, and Christopher Wimer of the Stanford Center on Poverty and Inequality. Using current data to measure the early labor market outcomes of 21–24 year olds, this report furthers the project’s understanding of post-secondary education as a key driver of upward mobility:

- Although all 21–24 year olds experienced declines in employment and wages during the recession, the decline was considerably more severe for those with only high school or associate degrees.
- Before the recession, just over half of young adults with a high school degree (HS) were employed, compared to almost two-thirds of those with an associate degree (AA) and nearly three-fourths of those with a bachelor’s degree (BA).
- Job losses during the recession made existing employment gaps even worse. The employment declines for those with HS and AA degrees were 16 and 11 percent, respectively, compared with 7 percent for those with a BA degree.
- The comparatively high employment rate of recent college graduates was not driven by a sharp increase in those settling for lesser jobs or lower wages.
- The share of non-working graduates seeking further education did not markedly change during the recession.
- Out-of-work college graduates were able to find jobs during the downturn with more success than their less-educated counterparts.
 - The proportion of BA degree-holders who transitioned from being excluded from the labor market (i.e., not working or in school) to employment barely changed during the recession.
 - In contrast, the proportions of HS and AA graduates who found employment declined significantly with the recession—by approximately 10 percent for those with AA degrees and 8 percent for those with HS degrees.

Additional information on the report is available online: <http://www.pewstates.org/news-room/press-releases/pew-report-finds-recent-college-graduates-well-protected-against-worst-effects-of-recession-85899440518>

Additional information from NACUBO is available online: http://www.nacubo.org/Initiatives/Legislation_and_Congressional_Relations/Legislative_Updates/NACUBO_Offers_Debit_Card_Best_Practices.html

**COHEAO Would Like to Thank Our Commercial Members for Supporting
More Education for More People**



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

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Edgar DelosAngeles

University of California, Office of the President
Administration Bldg. Room 101
Irvine, CA 92697-3010
949-824-4689
Fax 949-824-4688
edelosan@ucop.edu

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

Commercial Member Chair

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

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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

Vice President

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
bob.frick@ncogroup.com

Treasurer:

Bob Frick

President
University Accounting Service
200 S. Executive Drive, 3rd Fl
Brookfield, WI 53005
800-340-1526
Fax: 262-784-9014

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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

Financial Literacy 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
211 Science Teaching & Student Services
222 Pleasant St. SE
Minneapolis, MN 55455612-625-1082
Fax: 612-624-2873
t-schm@umn.edu

Communications Chair

Micheal Kahler

Regional Vice President, Sales
Windham Professionals
60 Normandy Drive
Lake St. Louis, MO 63367
800-969-0059, ext. 2909
Fax: 636-625-0231
mkahler@windhampros.com

Perkins Task Force Chair

Nancy D. Paris

Vice President, Financial Services Group
ACS, A Xerox Company
900 Commerce Dr Ste 320
Oak Brook IL 60523
630.203.2769
FAX: 630.203.2796
nancy.paris@acs-inc.com

Membership Co-Chair, Institutional

Jeane Olson

Bursar
Northern Arizona University
Gammage Building
Flagstaff, AZ 86011
928-523-3122
Jeane.olson@nau.edu

Membership Co-Chair, Commercial

Rick Wiening

Director of Business Development
Regional Adjustment Bureau
7000 Goodlett Farms Parkway
Memphis, TN 38016
219-937-9760
rwiening@rabinc.com

Membership Development

Michael Mietelski

Regional Director of Business Development
ConServe
200 CrossKeys Office Park
P.O. Box 7
Fairport, NY 14450-0007
800-724-7500 x4450
mmietelski@conserve-arm.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

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

Member at Large

Lee Anne Wigdahl

Manager, Loan Administration
DeVry Inc.
814 Commerce Drive
Oak Brook, IL 60523
(630) 645-1178
Fax: 630 891-6292
LWigdahl@devry.edu

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 Annual Conference Agenda 2013
*All Meetings and Sessions Are Located at the
Ritz Carlton Pentagon City Hotel in Arlington, Virginia*

Sunday, January 27th, 2013

8:30am – 3:00pm **Board of Directors Meeting**
Location: Plaza C

4:00pm – 5:00pm **Commercial Members Meeting**
Location: Plaza C

4:00pm – 7:00pm **Registration**
Location: Diplomat Room

6:00pm – 7:00pm **Welcoming Reception**
Location: Diplomat Room

Monday, January 28th, 2013

7:30am – 8:30am **Breakfast: Breakfast: Financial Literacy Task Force Meeting**
Location: Plaza Ballroom A&B
COHEAO's incredibly active Financial Literacy Task Force will meet over breakfast. The breakfast will feature roundtable discussions 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.

Leader: Carl Perry, Progressive Financial Services, Task Force Chair

8:30am – 8:45am **The President's Welcome**

Speaker: Bob Perrin, COHEAO President

8:45am – 9:45am **Session: Legislative Update and COHEAO's Perspectives**
With a new Congress and, at minimum, new players in the Executive Branch, COHEAO's Executive Director will provide an outlook on what to look for from Washington in terms of higher education, student lending, and student financial services issues.

Speaker: Harrison Wadsworth, COHEAO Executive Director

9:45am – 10:00am **Break**

10:00am – 11:00am **Session: An Eye on the Bureau—An Update from CFPB Monitor**
The Consumer Financial Protection Bureau continues its work on multiple initiatives, including many related to higher education lending, servicing, and collections. John Culhane, Jr., one of the authors of Ballard Spahr's "CFPB

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Monitor,” will provide an update on the recent activities of the Bureau related to student loans and higher education

Speakers: John Culhane, Jr., Ballard Spahr

11:00am – 12:15am **Session: Department of Education Update: Regulations Old and New**
The Department will provide an update on regulations affecting Perkins Loans and other pertinent issues in the Federal Student Aid programs.

Speaker: Brian Smith, US Department of Education

12:15pm – 1:45pm **Luncheon Address:**

1:45am – 2:30pm **Session: COHEAO Financial Literacy White Paper/Financial Literacy Session**
The authors of COHEAO’s 2012 Financial Literacy Awareness Whitepaper will offer additional insights on their recent report, [“Financial Literacy on Campus: Raising Awareness, Creating and Developing Programs, and Improving Effectiveness.”](#) The discussion will give all attendees a chance to ask questions on the individual programs and practices highlighted in the report and learn more on COHEAO’s efforts on financial literacy.

Speakers: Carl Perry, Progressive Financial Services; Andrea Peligrini, University of Illinois; Irene Jasper, Duke University; Kris Alban, iGrad; Wes Huffman, COHEAO

2:30pm –3:00pm **Dessert Break**

4:00pm – 4:00pm **Session: Big Data and Predictive Analytics**
The explosion of data in the past several years, both within institutions and on the Internet, and the emergence of tools for analyzing this data have opened up new avenues for understanding student and borrower behavior. This session will review advances in Big Data, data mining, and predictive analytics, and offer insights for how they can be used to better understand and proactively manage borrower delinquency.

Speakers: Jeff Harris, VP Predictive Analytics, Xerox Education Services

6:00pm – 7:30pm **Silent Auction and Reception to Benefit the COHEAO Scholarship Fund**

Tuesday, January 29th, 2013

- 8:00am– 9:00am **Perkins Task Force Meeting**
Location: Plaza B
COHEAO’s Perkins Task Force will again meet over breakfast. This breakfast meeting will feature discussions on topics ranging from legislative strategies for improving Perkins to the day-to-day operations of the Program. A summary discussion will be led by Task Force Chair Nancy Paris, COHEAO Executive Director Harrison Wadsworth and members of the Perkins Task Force. You do not need to be a member of the Task Force to attend this meeting, and all conference attendees are encouraged to participate.
- Leader: Nancy Paris, ACS, Perkins Task Force Chair
- 9:15am – 10:00am **Session: An Insiders’ Guide to the 113th Congress—A Discussion with Staffers**
A collection of Congressional staff members will offer a preview of higher education in the 113th Congress. They will also offer first-hand accounts of what works (and what doesn’t) in effectively advocating on federal issues affecting your organization.
- Speakers: Amy Jones, House Education & the Workforce Committee (Majority)
Rich Williams, House Education & the Workforce Committee (Minority)
Joanna Serra, Office of Senator Dick Durbin
- 10:00am – 10:15am **Break**
- 10:15am – 10:30am **Break**
- 10:30 am – 11:30am **Session: The Telephone Consumer Protection Act & The Need for Reform**
The Telephone Consumer Protection Act (TCPA) was written over twenty years ago and is a prime example of a situation where technological advances have far outpaced legislation and regulation. Representatives from the Alliance for Mobile Information, a broad coalition of multiple industries, will explain the efforts to update this legislation to allow numerous sectors, including higher education, better communicate with their constituents.
- Speakers: Jason Goldman, Alliance for Mobile Information
Howard Waltzman, Mayer Brown, LP
- 11:30am – 12:30pm **Networking Lunch**
- 12:30pm Gather with mentors for Congressional office visits and depart for Capitol Hill via Metro

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1:00pm – 5:30pm **Visits to Congressional Offices**
Location: House and Senate Office Buildings, Washington, DC
Please visit your legislators' offices to inform them on issues affecting your campus or organization, such as the importance of the Perkins Loan Program for you and your students. Don't forget to make appointments in advance.

Wednesday, January 30th, 2013

7:30am – 8:30am **Breakfast: S.T.A.R.S. Meeting**
Location: Plaza B
Student Tuition and Accounts Receivable Sources (formerly the Accounts Receivable Task Force) will begin Wednesday with discussions on the latest in tuition account management. This meeting provides an opportunity for you to gather with your colleagues and discuss a multitude of issues, both in terms of policy and best practices. All conference attendees are encouraged to attend this meeting.

Leader: Larry Rock, S.T.A.R. Chair

8:30am-9:30am **Session: A Closer Look at New Federal Student Aid Regulations**
Though another round of negotiated rulemaking is set to take place in 2013, the final rules from the most recent negotiating session were published in late 2012. This session will take a look at the “nuts and bolts” of the recent published regulations, particularly those relating to the Perkins Loan Program.

Speakers: Maria Livolsi, State University of New York; John Lynch, ECSI

9:30am – 10:30am **Session: Understanding Audits: Common Findings & How to Resolve Them**
This session will review the most common audit findings in federal audits. More importantly, our panel of experts will provide you with key insights and simple tips on how to avoid or resolve these findings.

Speakers: Jennifer Walker, Sallie Mae; Ruth Hoch, George Washington University; Additional speakers TBD

10:30am – 10:45am **Break**

10:45am – 11:30am **Session: Best Practices in Servicing to International Students**
In our ever shrinking world, it's becoming more important to provide better service to our growing population of international students. Providing the perspectives of schools and third party servicers, This session will focus on how we can better service our international student populations by providing them with easier and more efficient methods of paying their tuition.

Speakers: Susan Forman, University of Tennessee-Knoxville; Sharon Butler, Peer Transfer; Ray Kopitsch, Cedar Financial;

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11:30am – 12:30pm

Session: Ask an Attorney

A panel of attorneys will address cases and issues that impact higher education and campus's and will provide an opportunity to listen to updates and actually talk with an attorney that is involved with the education industry.

Speakers: David Stocker, Account Control Technology, Inc.; Kevin Dreyer, General Revenue Corporation