

The



Torch

January 16, 2015

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

COHEAO

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Attachments

- [COHEAO Commercial Members](#)
- [COHEAO Board of Directors](#)
- [COHEAO Annual Conference Agenda](#)
- [COHEAO Silent Auction Flyer](#)

COHEAO

Rep. Virginia Foxx (R-NC) to Speak at 2015 COHEAO Annual Conference! January 25 - 28, 2015

The 2015 COHEAO Annual Conference will include sessions from a distinguished group of speakers. If you have yet to do so, [register today!](#) Congresswoman **Virginia Foxx (R-NC)** Chair of the Higher Education and Training Subcommittee of the House Education and the Workforce Committee, has just confirmed that she will speak the morning of Wednesday, January 28th! Don't miss this great opportunity to hear from the Chairwoman what to expect in 2015 from this important subcommittee, which is taking the lead in the House on the reauthorization of the Higher Education Act. There will be time for questions at the end of her presentation.

Earlier in the Conference, one of the country's most influential college leaders, Trinity Washington College President **Patricia McGuire**, will speak to unique financial issues faced by first generation college students and the ways that stakeholders can cultivate financial literacy within this demographic. Dr. McGuire for years has put into practice the purpose of the Higher Education Act - successfully offering quality higher education to students from diverse backgrounds.

Representative Glenn "GT" Thompson (R-PA), a longtime member of the House Education and the Workforce Committee, will also be a featured speaker at the Conference, explaining what he hopes to accomplish through the reauthorization of the Higher Education Act and offering his insights on Washington. Buoying Thompson's remarks, a bi-partisan panel of top Congressional staffers from the House Education and the Workforce Committee and the Senate HELP Committee will give an insider's perspective on higher education in the 114th Congress.

[It's not too late to register](#) for COHEAO's 2015 Annual Conference, set for January 25 - 28 at the Ritz Carlton Pentagon City. In addition to professional development and networking opportunities throughout the week, the COHEAO Annual Conference focuses on how Washington impacts those working in student financial services.

On Monday, January 26th, the first full day of the conference, attendees will receive a legislative update, with David Bergeron from the Center for American Progress and James Bergeron, president of NCHER, discussing the Higher Education Agenda in Congress for the upcoming year. COHEAO executive director, Harrison Wadsworth will also provide an update on COHEAO's perspective on the political and regulatory climate and the implications for Perkins Loans, student financial services operations on campus and their vendor partners.

The second day of the conference, Tuesday, January 27th, will begin bright and early with an open meeting of the Student Tuition and Accounts Receivable Sources Task Force on the latest in tuition account management. The day will continue with sessions covering topics including, "How to Improve Student Retention Using Data-Driven Initiatives," and a Perkins Task Force Meeting and Grassroots Overview that will give you the tools you need to conduct successful meetings on Capitol Hill and outline COHEAO's message to legislators on preserving and improving the Perkins Loan Program and other issues affecting campus offices. The afternoon is set aside for visits to Congressional offices.

In addition to Chairwoman Foxx, the final day of the conference features Gail McLarnon and Brian Smith of the Department of Education's Office of Postsecondary Education giving the latest policy and

regulatory updates. Additional morning sessions cover topics such as "Assets for Independence: Graduating with Less Debt and More Knowledge" by Emily Appel-Newby of AFI Resource Center, and "What Happens When they Graduate?-An Overview of Student Outcomes Data" by Mark Schneider, President of College Measures. An updated agenda for the conference is attached with today's edition.

The conference will be held at the Ritz-Carlton Pentagon City, a fabulous Marriott-affiliated hotel in Arlington, VA, which is a very short metro or cab ride to Washington, DC. COHEAO has negotiated a special rate of \$228 per conference delegate, which is an outstanding rate in the DC area for any conference hotel. Space is limited, so reserve your room today. To reserve a room at this special price, you may call [703-415-5000](tel:703-415-5000) and indicate you will be attending the COHEAO Annual Conference. The cutoff date for the COHEAO rate has passed, but it may still be possible to get the COHEAO rate. Please contact Hannah Allen at hallen@wpllc.net for help if necessary.

The Silent Auction to Benefit the COHEAO Scholarship Fund—A Highlight of the Annual Conference

The Silent Auction to benefit the COHEAO Scholarship Fund has long been a highlight of the COHEAO Annual Conference. Set for the evening of Monday, January 26, this event is the lone fundraiser for the COHEAO Scholarship Fund. Thanks to the generosity of attendees, this event has raised more than \$4,000 for the scholarship fund in each of the last three years. That money has funded four \$1,000 scholarships each year to help students at COHEAO-member institutions pay for college.

We ask conference attendees to consider participating in this enjoyable fundraiser by donating and purchasing auction items. Many attendees bring items synonymous with their area or university, while others take advantage of the convenience of a top notch mall being connected to our conference hotel, the Ritz Carlton Pentagon City. If you have questions on possible auction items, please feel free to contact Wes Huffman (whuffman@wpllc.net).

Congress

Alexander Re-Introduces FAST Act, Looking to Move Student Aid Simplification After ESEA

Senator Lamar Alexander (R-TN) was officially elected to chairman of the Senate HELP Committee and was quick to reveal his top higher education priority--student aid simplification. Chairman Alexander and Sen. Michael Bennet (D-CO), immediately re-introduced the FAST Act, which would simplify the FAFSA to two questions- household size and household income- to be answered via a "Student Aid Short Form."

It goes further in its simplification plans by including a proposal for "One Grant-One Loan-One Work Study" and consolidating existing repayment options. COHEAO will continue to advocate for our "Campus Flex" proposal, which we strongly believe fits within this simplification concept. The COHEAO Campus Flex proposal would simply convert the "One Work Study" element of the FAST Act to "One Campus Based Aid."

Beyond the changes to one grant/one loan, the FAST Act would drastically change loan limits in the Stafford Loan program. The bill would also give institutions broader authority in limiting borrowing. The plan also calls for restoring year-round Pell Grants.

The bill, S. 108, is largely the same as last year's iteration with only a few tweaks. One substantive change is the decoupling of graduate and undergraduate loan limits. Debts accumulated as an undergraduate, which would be capped at \$37,500, would not count toward the graduate loan limit aggregate cap of \$150,000. Annual loan caps would be \$8,000 for undergraduates and \$30,000 for graduates. There would be no distinction among independent and dependent borrowers.

The Chairman is also supporting a legislative proposal to streamline federal loan repayments and limit loan forgiveness for borrowers with high levels of debt. The REPAY Act, introduced by Sen. Angus King (I-ME) and Sen. Richard Burr (R-NC), would consolidate repayment programs to one standard plan and one income driven plan for new borrowers. It also extends the forgiveness term to 25 years for borrowers with federal loans greater than \$57,500, the current maximum cap for undergraduate borrowers. This version of the bill includes a GAO study on simplifying repayment processes, a nod to the automated employer withholding repayment scheme previously supported by Warner and Rubio.

Alexander said that the Senate HELP Committee would work on the aid simplification bills later this year, as soon as it completes its work on the reauthorization of the Elementary and Secondary Education Act. Hearings are expected to re-start on higher education this month, or February the latest, and Alexander hopes to have the FAST Act and the REPAY Act on the Senate Floor by the end of spring.

The legislative text the FAST Act (S. 108) is available online:

https://www.insidehighered.com/sites/default/server_files/files/BOM15017.pdf

A summary of the "FAST Act" from the 113th Congress is available online: <http://goo.gl/zeuRhm>

A summary of the REPAY Act is available online: <http://goo.gl/Ot8d3x>

White House & Administration

Obama Unveils America's College Promise Plan

President Obama announced last week that he would propose a program that would provide for free tuition at community colleges. The program would assist 9 million students each year, saving students an average of \$3,800 in tuition, according to the White House.

The President officially announced the plan this afternoon at a Tennessee community college. It is being modeled after the state's own free community college program, Tennessee Promise, though there are some key differences.

The proposal, dubbed "America's College Promise," would make two years of community college free for students of any age with a 2.5 grade point average who attend school at least half-time and who are making "steady progress" toward their degree.

The White House indicates the proposal is designed to start a "national conversation" on free tuition at community colleges. However, the scant details offered thus far suggest the proposal carries elements of the President's signature proposal for K-12 education, Race to the Top.

To be eligible, community colleges would have to offer academic programs that fully transfer credits to local public four-year colleges and universities or training programs with high graduation rates and students who get jobs. Community colleges must also improve student outcomes. States would have to kick in a quarter of the cost of community college tuition with federal funding covering the rest.

The President will include it in his State of the Union address on January 20 and provide cost details in his 2016 budget proposal. The White House estimates the proposal would cost \$60 billion over 10 years and informed its allies it would be “fully paid for” in the President’s Budget. White House officials refused, however, to comment on the specifics of how the proposal would be paid for, such as whether it would include discretionary or mandatory funding streams.

The idea has received both positive and negative feedback. Many progressive groups praised the move as another bold initiative from the President. However, some of the Administration’s usual allies, such as The Institute for College Access and Success (TICAS), indicate the problem with the proposal is that it isn’t generous enough since living expenses often dwarf community college tuition. Also, middle class students could get more benefit than the lowest income students whose tuition is already covered by Pell Grants.

The top Republicans in Congress have not warmed to the idea. For many Republicans, it comes down to the role of the federal government in education.

Chairman of the House Education and the Workforce Committee, John Kline (R-MN), issued the following statement regarding President Obama's higher education proposal:

Encouraging more individuals to pursue training or earn a college degree is a national priority and community colleges play a vital role in that effort. But make no mistake, the president is proposing yet another multi-billion dollar federal program that will compete with existing programs for limited taxpayer dollars.

Today the president forgot to mention teachers who serve students with disabilities year after year without the resources the federal government has promised. He forgot to mention the low-income families who rely on a Pell Grant program that is on the path to bankruptcy. And the president forgot to mention those students and families facing higher college costs because many states are already stretched too thin.

Unless the president has a responsible plan to meet our existing commitments, he shouldn't be making new promises the American people can't afford. Instead, the president should work with Congress in crafting a comprehensive, bipartisan plan that strengthens access to higher education for all Americans. That is the challenge we face and it's time the president got serious about it.

Senator Lamar Alexander (R-TN), Chairman of the Senate HELP committee, also released the following statement on President Obama’s America’s College Promise proposal:

The right way to expand Tennessee Promise nationally is for other states to do for themselves what Tennessee has done. Then, instead of creating a new federal program, the federal government can help in two ways. First, reduce federal paperwork for the ridiculous 108-question student aid application form which discourages 2 million Americans from applying for federal Pell grants that are already available to help pay community college tuition. Every Tennessee Promise applicant has to fill out this form. Second, pay for the millions of new Pell grants that will be awarded if other states emulate Tennessee Promise and if Congress reduces federal paperwork and allows students to use Pell grants year-round.

“The reason Tennessee can afford Tennessee Promise is that 56 percent of our state’s community college students already have a federal Pell grant, which averages \$3,300, to help pay for the

average \$3,800-per-year tuition. The state pays the difference--\$500 on average. Nationally, in 16 states, the average Pell grant pays for the typical student's entire community college tuition.

For the White House's press release, see: <http://www.whitehouse.gov/the-press-office/2015/01/09/fact-sheet-white-house-unveils-america-s-college-promise-proposal-tuitio>

For Senator Alexander's statement, see:

<http://www.alexander.senate.gov/public/index.cfm/pressreleases?ID=332519e1-7393-442a-9982-677eacde5a40>

For Representative Kline's statement, see:

<http://edworkforce.house.gov/news/documentquery.aspx?DocumentTypeID=1823>

CFPB release's Safe Student Account Scorecard

On Wednesday, the Consumer Financial Protection Bureau released a scorecard for higher education institutions use when negotiating agreements with banks to promote debit and prepaid cards for students. Using the scorecard would be voluntary for schools, but the University of California has already publicly supported it.

The CFPB is accepting comments on the scorecard until March 16, 2015. The Bureau lists the following as highlights of the new scorecard:

- ***A clear description of product fees and features:*** *The draft scorecard specifically seeks information from financial institution partners on whether there is a fee for certain features, such as access to mobile banking and electronic statements, and the amount of any fee. In addition, the scorecard can help determine whether financial institutions charge any non-standard fees, as well as the availability of in-network ATMs. The scorecard also seeks to have financial institutions explain any other fees they may charge, such as a prepaid card reload fee or balance inquiry fee.*
- ***Full disclosure about the financial institutions' marketing practices:*** *The draft scorecard requests information on how financial institutions offering school-sponsored accounts would ensure that students receive objective and neutral information on their choices. For example, the scorecard asks financial institutions to provide an explanation as to how they will ensure that a college has the ability to approve certain marketing materials using its brand or logo.*
- ***How much the financial institution earns from the accounts:*** *The draft scorecard provides a way for colleges to seek specific information about the cost of Safe Student Checking and Safe Student Prepaid Accounts. For example, colleges might require that institutions would have to say how much they receive for each account opened, how much financial support they provide to the school, and how much the institution receives for each transaction with its financial product.*
- ***Annual summary of fees:*** *The draft scorecard would have financial institutions provide the school with an annual summary describing the fees charged to account holders at the given college. The summary would include: number of student account holders the previous year; average and median fees paid by a student account holder per year; the three most frequently incurred fees per year; and the average and median fees paid by a student for each fee imposed.*

In providing the information, the Bureau's premise appears to be that some schools are entering into revenue share agreements with financial institutions without knowing what it means for students. The

CFPB believes it needs to help educate those in the in-house counsel office on campus on what contracts may mean for students.

“Because of the influence schools may have on the financial products students choose, we are working to arm them with the information they need to negotiate safe and affordable products for students,” CFPB Director Richard Cordray said in a call with reporters.

However, industry participants assert the new scorecard solves a problem that existed in a very limited scale in the first place and has since been addressed. Consumer Bankers Association President and CEO Richard Hunt issued the following statement after the CFPB released a request for input on a “Safe Student Account Scorecard:”

“Many of the concerns outlined in the CFPB’s request for information are based on an antiquated study. Additionally, as the U.S. Government Accountability Office found in their report, campus products offered by CBA members often provide great benefit to students. These products promote ease of use for students and encourage them to participate in our nation’s highly regulated banking system, while helping to lower the cost of tuition.”

For the CFPB news release, see: <http://goo.gl/gAjYxO>

For the CFPB Scorecard, see: http://files.consumerfinance.gov/f/201501_cfpb_safe-student-account-scorecard.pdf

U.S. Issues Guidance on Reporting Deals with Third Party Student-Aid Contractors

On January 9, the Department of Education published a “Dear Colleague” letter in an attempt to resolve any confusion regarding colleges’ responsibilities for reporting deals with student-aid contractors since, according to the letter, many failed to provide such information. Colleges pay contractors to perform tasks such as processing student aid applications and disbursing aid and are required to notify the department of these contracts.

However, the Department believes numerous schools are under-reporting their student aid contracts, which led ED to issue guidance and plans to conduct a future survey to reveal deals that were not reported.

The letter states, “We are aware that some servicers have told institutions not to report them as third-party servicers, creating confusion regarding what entities should be reported as third-party servicers. We have developed this guidance to provide clarity on the third-party servicer requirements of the regulations.”

For the full letter, see: <http://ifap.ed.gov/dpclletters/GEN1501.html>

Department of Education Announces 2015-2016 Award Year Deadline Dates

The Secretary announces the 2015-2016 award year deadline dates for the submission of requests and documents from postsecondary institutions for the Federal Perkins Loan, Federal Work-Study (FWS), and Federal Supplemental Educational Opportunity Grant (FSEOG) programs (collectively, the “campus-based programs”).

What does an institution submit?	What is the deadline for submission?
The Campus-Based Reallocation Form designated for the return of 2014-2015 funds and the request for supplemental FWS funds for the 2015-2016 award year.	Monday, August 17, 2015
The 2016-2017 FISAP (reporting 2014-2015 expenditure data and requesting funds for 2016-2017)	Thursday, October 1, 2015
The Work Colleges Program Report of 2014-2015 award year expenditures	Thursday, October 1, 2015
The 2014-2015 Financial Assistance for Students with Intellectual Disabilities Expenditure Report	Thursday, October 1, 2015
The 2016-2017 FISAP Edit Corrections and Perkins Cash on Hand Update as of October 31, 2015	Tuesday, December 15, 2015
Request for a waiver of the 2016-2017 award year penalty for the underuse of 2014-2015 award year funds	Monday, February 16, 2016
The Instructional Application and Agreement for Participation in the Work Colleges Program for the 2016-2017 award year	Monday, March 7, 2016
Request for a waiver of the FWS Community Service Expenditure Requirement for the 2016-2017 award year	Monday, April 25, 2016

For the full announcement, see: <http://www.gpo.gov/fdsys/pkg/FR-2015-01-12/html/2015-00196.htm>

Unconfirmed Appointees Serving as Senior Advisers at Education Department

Faced with difficulties in confirming Administration nominees, the Department of Education is filling top positions with “senior advisers” who perform all the roles of an appointed position without the official approval from the Senate.

President Obama again nominated Ericka Miller to serve as the Assistant Secretary for the Office of Postsecondary Education. She will be joining the department as “Acting Assistant Secretary” as well as a senior adviser for policy and programs

Robert Gordon has been acting as a “senior adviser” at the Education Department since September, despite not yet being approved by the Senate for the Assistant Secretary for Planning, Evaluation and Policy Development position that he was nominated for last year. Gordon has been responsible for many of the same tasks that he would be working on as the Assistant Secretary.

John King will become a senior advisor, taking on the duties of Deputy Secretary. Though in this case, the President yet to formally nominate him. King will be leaving his role as the state chief in New York.

For additional information, see: http://blogs.edweek.org/edweek/campaign-k-12/2015/01/arne_duncan_bringing_in_key_pl.html

ABA Seeks Expansion of OIG Inquiry on CFPB Consumer Database

The American Bankers Association recently wrote the CFPB's Office of Inspector General (OIG) urging an expanded review of the CFPB's public complaint database. In its *CFPB Monitor* blog, the law firm Ballard Spahr identifies the following highlights of the ABA letter:

- *To avoid the CFPB from becoming an “official purveyor of unsubstantiated, and potentially false, information,” the ABA encourages the OIG audit to evaluate the controls in place to ensure the accuracy of individual complaint data. More specifically, the ABA believes the OIG should look at the degree to which published complaint data relates to a legal or regulatory violation or a bank practice or policy failure, as opposed to a more generalized expression of consumer frustration or anger. The ABA observes that “CFPB investigators and examiners evaluate complaints regularly to test their substantive validity and make conclusions about whether a law or regulation has been violated or a bank practice needs to be addressed” and distinguish among complaints that indicate provider violations and those that are unfounded. The ABA urges the OIG to compare these supervisory evaluations with the data posted on the database.*
- *Noting the CFPB's [proposal](#) to expand the public database to include the publishing of consumer complaint narratives, the ABA wants the OIG's review of the effectiveness of “controls over the accuracy and completeness of the public complaint database” to include “the effectiveness of proposed controls – or the lack thereof – to promote the objectivity, reliability, and utility of the consumer narratives the Bureau may publish.” The ABA believes the OIG audit should also review CFPB testing, if any, “to evaluate whether consumers can glean salient information from complaint narratives that have been stripped of personal information and relevant attachments, such as account statements or other personal financial records (due to their confidential nature).”*
- *The ABA urges the OIG to expand the scope of its security control review of the CFPB's DT complaints database to include the risks presented by the proposal to publish complaint narratives. The ABA believes that the security audit should encompass test results of the “scrubbing standard and methodology” to be used to remove personal information from complaint narratives and company responses as well as the consumer opt-in process described in the proposal. The ABA also wants the OIG to look into the sufficiency of consumer response staffing levels, and the adequacy of their training, “to ensure the accuracy and security of a database that may include consumer narratives.” The ABA notes that should the CFPB consider outsourcing the redaction process or other complaint handling, the OIG would need to audit the CFPB's third-party risk management controls and capabilities, as well as the independent contractors procedures and controls, “to guarantee that the handling of the considerable volume of personally sensitive financial information by a third-party will meet data quality and security standards.”*

For the full letter, see: <http://www.cfpbmonitor.com/files/2015/01/LTC-ConsCompDatabase2015Jan.pdf>

Obama Proposes Bill to Protect Student Data

On Monday, President Barack Obama announced that the administration would be focusing its attention on student privacy and urging Congress to pass the “Student Digital Privacy Act.” This proposal would “prevent companies from selling student data to third parties for purposes unrelated to the education

mission,” according to a White House news release. However, the bill will focus on students in elementary and secondary school.

Even though colleges are not formally part of the proposal, some observers say that even if the bill were to become a law it could still influence higher education since data tends to follow students to college. These technologies help personalize education but also create digital paper trails that can lead to exposed student privacy. Some observers were discouraged to hear that the President’s bill will not protect college students, especially since the federal government has made previous statements on the possible hazards of technology and student data.

For White House fact sheet, see: <http://www.whitehouse.gov/the-press-office/2015/01/12/fact-sheet-safeguarding-american-consumers-families>

For *The Chronicle of Higher Education* coverage, see: <http://chronicle.com/blogs/wiredcampus/obama-proposes-bill-to-protect-student-data-but-not-in-higher-education/55533>

Industry

Corinthian College Sale Postponed

Corinthian Colleges postponed its sale of 56 campuses to ECMC, the loan guarantor, until next month. This is the second time that the deal has been postponed.

The deal has come with a fair amount of controversy. Roughly 50 advocacy groups petitioned the department and two other federal agencies last month, requesting strict conditions to be imposed on the deal before approving it, to ensure that students’ best interests are protected. The Department of Education supports the sale.

New Study Questions Performance-Based Funding

A new study released by the American Educational Research Association concluded that Washington State’s performance-based funding formula does not affect community college completion rates. Washington’s Achievement Initiative has been praised by policymakers as one of higher education’s best performance-funding models, and the adoption of performance funding has gained much acclaim in the political atmosphere, but there has been little research to date that shows PBF to be effective.

Inside Higher Ed reports, “The researchers used data from the U.S. Department of Education’s Integrated Postsecondary Data System (IPEDS), as well as other sources. They looked at how the state’s 34-campus community and technical college system stacked up against several different comparison groups from 2002 to 2012. Comparisons included similar data for community colleges in neighboring states, across the region and a national sample. The colleges in Washington showed no ‘systematic’ increase in student retention or in the production of associate degrees, according to the study, which the American Educational Research Association published today.”

The only noticeable difference among comparison groups was a growth in short-term certificates. However, many are critical of the value of these certificates in the labor market. Officials with the Washington system were quick to its defense, stating that the researchers ignored a substantial gain in associate-degree production in the state since 2012.

For the AERA paper, see: <http://goo.gl/Z3Ghc2>

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



***We Encourage Those Seeking Services to Give
These Committed Organizations Priority Consideration***

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01/19/15



COHEAO Annual Conference Agenda 2015
*All Meetings and Sessions Are Located at the
Ritz Carlton Pentagon City Hotel in Arlington, Virginia*

Sunday, January 25th, 2015

- 8:30 am – 3:00 pm **Board of Directors Meeting**
- 3:30 pm – 5:00 pm **Commercial Members Meeting**
- 5:00 pm – 7:00 pm **Registration**
- 6:00 pm – 7:00 pm **Welcoming Reception**

Monday, January 26th, 2015

- 8:00 am – 9:00 am **Breakfast: Financial Literacy Task Force Meeting**

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.

- 9:00 am – 9:15am **The President's Welcome**

Speaker: Maria Livolsi, COHEAO President

- 9:15 am – 10:15am **Session: The Higher Education Agenda in Congress for 2015**

Experts with decades of experience in higher education and the student aid programs analyze the direction what the new Congress and the Obama Administration are likely to take with higher education issues, what will guide the decision making and who the key players are.

Speakers: David Bergeron, Center for American Progress
James Bergeron, National Council of Higher Education Resources

- 10:15 am – 10:30 am **Break**

- 10:30 am – 11:15 pm **Session: Washington Update & Insights from COHEAO**

COHEAO Executive Director Harrison Wadsworth will provide an update on COHEAO's perspective on the political and regulatory climate and what it means for Perkins Loans, student financial services operations on campus and their vendor-partners. This presentation will also address COHEAO's work on many legislative and regulatory matters affecting student financial services on campus.

Speaker: Harrison Wadsworth, COHEAO Executive Director

01/19/15

01/19/15

- 11:15 am - 12:15 pm **Session: Congressional Staff Panel**
With a new Congress beginning and HEA reauthorization (possibly) on the horizon, Capitol Hill insiders will provide conference attendees with their insights and perspectives on what to watch for in terms of higher education the 114th.
- Speakers: Brian Melnyk, House Education and the Workforce Committee Majority Staff
Rich Williams, House Education and the Workforce Committee Minority Staff
Bob Moran, Senate HELP Committee Majority Staff
Bryce McKibben, Senate HELP Committee Minority Staff
- 12:15 pm – 2:00 pm **Luncheon Keynote Address—Representative G.T. Thompson (R-PA)**
Representative Glenn “G.T.” Thompson will provide our luncheon address. Thompson, a longtime member of the Education and the Workforce Committee, will provide his insights on what to look for from the Committee on higher education and what he hopes to accomplish with HEA reauthorization.
- 2:00 pm – 3:00 pm **Session: Developing Financial Literacy for First Gen Students:** *Students from low income families often lack even basic skills for personal financial management. College may be the first time these students have a bank account, use checks, have to interface with financial professionals. In this session the president of Trinity Washington University, which serves a population that includes a majority of Pell Grant students, discusses institutional strategies for building financial literacy.*
- Speaker: Patricia McGuire, President, Trinity Washington University
- 3:00 pm –3:30 pm **Dessert Break**
- 3:30 pm – 4:30 pm **Session: CFPB Update**
The CFPB continues to play a critical role in all aspects of higher education finance. This session will review recent Bureau initiatives and the CFPB’s plans for 2015.
- 6:00 pm – 7:30 pm **Silent Auction and Reception to Benefit the COHEAO Scholarship Fund**

01/19/15

01/19/15

Tuesday, January 27th, 2015

- 8:00 am– 9:15 am **Breakfast & STAR Meeting**
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.
- 9:15 am – 9:30 am **Annual Business Meeting**
- 9:30 am – 10:30 am **Session: How to Improve Student Retention Using Data-Driven Initiatives**
What is retention and why is it an integral part of your campus enrollment management program? This session will review emerging trends and new opportunities for ensuring student success and increasing college completion rates; creating a campus culture that embraces student retention as a priority by building on seven key principles; and 10 critical elements of successful institutional retention programs.
- Speakers: Gary L. Fretwell, Senior Vice President & Principal, Noel-Levitz
- 10:30 am – 10:45 am **Break**
- 10:45 am – 11:30 am **Session: Perkins Task Force Meeting & Grassroots Overview -** *In this session, a longtime Perkins Loan advocate, will provide you with critical tips for making your visits on Capitol Hill a success. The presentation will also outline COHEAO’s message to legislators on preserving and improving the Perkins Loan Program and other issues affecting campus offices. This session will help provide tools for beginner and experienced advocates alike.*
- Speaker: Pam Devitt, University of Illinois
- 11:30 am – 12:30 pm **Networking Lunch**
- 12:30 pm Gather with mentors for Congressional office visits and depart for Capitol Hill via Metro
- 1:00 pm – 5:30 pm **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. Attendees are encouraged to make appointments in advance.

01/19/15

01/19/15

Wednesday, January 28th, 2015

7:30 am – 8:30 am

Breakfast:

8:30 am – 9:30 am

Speaker: Department of Education Update

As work continues on the highly anticipated Postsecondary Institution Ratings System (PIRS), forthcoming negotiated rulemaking sessions on expanding PAYE, drafting regulations related to cash management in Title IV and other program integrity issues, and FY 2016 President's budget request, it is safe to say it is a very busy time at the Department of Education. This session will provide an update from the Department on matters of interest to campus loan administrators and others involved in the Title IV programs.

Speaker: Gail McLarnon and Brian Smith, Department of Education, Office of Postsecondary Education

9:30 am – 10:00am

Closing Day Keynote Address—Representative Virginia Foxx (R-NC)

Representative Virginia Foxx (R-NC), the Chairwoman of the House Subcommittee on Higher Education and Lifelong Learning, will provide insights on the Committee's plans for HEA reauthorization in the 114th Congress. Foxx, a former professor and campus administrator, will also explain the role of her Subcommittee and what higher education issues to expect in this next Congress.

10:00 am – 10:15 am

Break

10:15 am – 11:15 am

Session: Assets for Independence: Graduating with Less Debt and More Knowledge

Financial literacy, student retention, graduate debt... all these key issues can be addressed with an Individual Development Account (IDA) program for your students. IDAs are matched savings accounts like 401ks but for short-term goals like college. Federal funding is available from DHHS Assets for Independence (AFI) to start new programs in FY2015. This session will explain how to implement an IDA program at your institution, including identifying the right office to lead the initiative, recruiting community partners, and leveraging AFI for fundraising success.

Speaker: Emily Appel-Newby - AFI Resource Center

11:15 am – 12:15 pm

Session: What Happens When They Graduate?—An Overview of Student Outcomes Data

As the national conversation on higher education moves from “access” to “access and success,” defining “success” has presented a major challenge for policymakers. This session will review state-level data on student debt and graduate wages, providing conference delegates with insights on how many states are trying to use these data sources to define success in postsecondary education.

Speaker: Mark Schneider, President, CollegeMeasures

01/19/15

2015 COHEAO Silent Auction

Help contribute to the Silent Auction for COHEAO's Scholarship Fund



**Monday, January 26th, from 6:00 – 7:30 PM
The Ritz-Carlton, Diplomat Room**

Supporting COHEAO's Scholarship Fund and Participating in the Silent Auction is easy!

Here's how:

- Bring items to donate or purchase from the Mall connected to The Ritz-Carlton

Typical favorites include:

- Campus apparel & logo items
 - Electronics
 - Valentine's Day gifts
 - Gift cards
 - Sports memorabilia (Super Bowl tickets ☺)
 - Gift Baskets
- Attend the auction and purchase items
 - Bring cash for the 50/50 raffle

COHEAO's Silent Auction is the lone fundraiser for the COHEAO Scholarship Fund. Thanks to the generosity of attendees, this event has raised more than \$4,000 for the scholarship fund in each of the last three years. That money has funded four \$1,000 scholarships each year to help students at COHEAO member institutions' pay for college.

If you have questions on possible auction items, please feel free to contact Wes Huffman (whuffman@wpllc.net).