

The



Torch

November 21, 2012

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

COHEAO News

- [**COHEAO Election Ballots Sent to Primary Members**](#)
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- [**Expanded Membership Opportunities Available for COHEAO Member Institutions**](#)
As we announced earlier this week, as an added membership benefit, COHEAO is now extending all Institutional members the invitation to add two (or more) associate members at no additional charge.
- [**The 2013 COHEAO Annual Conference—Come to DC to Learn More on ED & the CFPB**](#)
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.
- [**COHEAO's New Financial Literacy Awareness White Paper**](#)
A new publication from COHEAO, "Financial Literacy on Campus: Raising Awareness, Creating and Developing Programs, and Improving Effectiveness," is now available for members.

Congress

- [**Negotiations Start on Fencing Off the Fiscal Cliff, Outcome Uncertain**](#)
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- [**Congressional Leadership Beginning to Take Shape**](#)
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- [**Senators Write Servicers on SCRA and Other Military Related Concerns**](#)
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White House & Administration

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- [Indexed 2012-2013 FSA Handbook Now Available](#)
The Department of Education announced the release of the indexed version of the 2012-2013 Federal Student Aid Handbook.
- [Department of Education Announces Federal Student Loan Servicing Shifts](#)
The Department of Education announced two new moves related to federal student loan servicing designed to improve portfolio management.
- [CFPB Launches “Project Catalyst” Aimed at Innovation and Entrepreneurship](#)
Last week, the Consumer Financial Protection Bureau (CFPB) announced the launch of *Project Catalyst*, an initiative it describes as “designed to encourage consumer-friendly innovation and entrepreneurship in markets for consumer financial products and services.”

Industry News

- [NASFAA to Consumer Test Award Letters and Other Higher Ed Consumer Info](#)
NASFAA announced it will be consumer testing award letters and other consumer information for higher education, including the CFPB Financial Aid Shopping Sheet and the organization’s own efforts in this area.
- [Lord to Retire from Sallie Mae, Effective December 2013](#)
Sallie Mae announced that after service spanning more than 30 years, its Vice Chairman and Chief Executive Officer Albert L. Lord will retire as CEO, Vice Chairman and Director, effective Dec. 31, 2013.

Attachments

- [COHEAO Commercial Members](#)
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COHEAO News

COHEAO Election Ballots Sent to Primary Members

It is time of year for the election of the COHEAO Board of Directors. This year, the positions of President and Vice President are up for election.

Earlier this week, ballots for those positions were sent to those listed as the primary member for all current COHEAO institutional and commercial members as they are listed in the COHEAO database.

In addition, the COHEAO Commercial Chair is selected under the advice of a vote of the Commercial Committee. Ballots for that poll will be sent to commercial members by early next week.

If you believe you should have received a ballot, but did not, please notify Internal Operations Chair Tom Schmidt (t-schm@umn.edu) or Wes Huffman of COHEAO immediately.

This year's elections are conducted via an online survey. A notice and link were sent through the service and are from the coheaoelections@wpllc.net email account. Ballots are due via the online service on December 5.

In addition, a number of highly qualified candidates were nominated for appointed chair positions on the COHEAO Board. The elected officers will be interviewing candidates during the month of December. Tom Schmidt will be contacting nominees about that process in the coming weeks. The newly constituted Board will take office at the Annual Conference in late January.

Expanded Membership Opportunities Available for COHEAO Member Institutions

As we announced earlier this week, as an added membership benefit, COHEAO is now extending all Institutional members the invitation to add two (or more) associate members at no additional charge.

Though we remain firmly committed to our roots in Perkins Loans, just as the responsibilities of our members have evolved, COHEAO is now involved in numerous issues, including accounts receivable management, student loan repayment, financial literacy, and the Consumer Financial Protection Bureau's expansion into higher education.

As these issues touch many campus offices, we wanted to provide our member schools with the opportunity for more people to participate in COHEAO's activities and directly receive our information. We also believe this expansion will help the strength of our collective voices with issues before the Congress, the Department of Education and other federal agencies.

If you have yet to do so, please click the link below now to provide COHEAO membership benefits for your campus colleagues, and also to complete a very short but important survey!

<https://s.zoomerang.com/s/COHEAOMembershipSurvey>

The 2013 COHEAO Annual Conference—Come to DC to Learn More on ED & the CFPB

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. Registration for the 2013 COHEAO Annual Conference is now available. [Click here](#) to register!

In addition to sessions from COHEAO Executive Director Harrison Wadsworth and the Department of Education, John Culhane, Jr., a partner at Ballard Spahr, LLP and a principal author of the firm's "CFPB Monitor" blog will review the activities of the Consumer Financial Protection Bureau relating to student loans and higher education.

The conference will also feature a presentation on the recently released COHEAO paper, "Financial Literacy on Campus: Raising Awareness, Creating and Developing Programs, and Improving Effectiveness." Click here to learn more about this report: <http://www.coheao.com/about-2/taskforces-committees/financial-literacy/financial-literacy-task-force-resources/2012-coheao-financial-literacy-awareness-white-paper/>

The conference will 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, as well as a legal session for attendees to ask attorneys questions on the top concerns at their office or organization.

The event will again be held at the Ritz-Carlton Pentagon City, which is located just outside of Washington, DC. COHEAO has again been able to negotiate a great rate of \$219 for conference attendees at this fantastic venue. To receive the COHEAO rate, you can call the Ritz Carlton at (703) 415-5000 and tell them you are attending the 2013 COHEAO Annual Conference. You can also register online by visiting <https://www.ritzcarlton.com/en/Properties/PentagonCity/Reservations/Default.htm#top> and entering a special discount code included with your 2013 COHEAO Annual Conference registration confirmation.

We will be providing additional details on the 2013 COHEAO Annual Conference via email and through www.coheao.org. 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: (\$590 members, \$690 non-members); Commercial: (\$590 COHEAO members; \$1,590 non-members). *****Please note: These are early registration prices, conference fees increase by \$50 after January 9***
- **Additional info:** <http://www.coheao.com/conference-events/upcoming-events/>

COHEAO's New Financial Literacy Awareness White Paper

As we announced yesterday, a new publication from COHEAO, "Financial Literacy on Campus: Raising Awareness, Creating and Developing Programs, and Improving Effectiveness," is now available for members. The full paper and additional information are available at <http://www.coheao.com/about-2/taskforces-committees/financial-literacy/financial-literacy-task-force-resources/2012-coheao-financial-literacy-awareness-white-paper/>

“Financial Literacy on Campus: Raising Awareness, Creating and Developing Programs, and Improving Effectiveness,” chronicles the growth and development of two financial literacy programs out of the student loan and student financing services offices at two COHEAO members, Duke University and the University of Illinois. This project was spearheaded by Carl Perry, Senior Vice President with Progressive Financial Services, Inc. and the Financial Literacy Task Force Chair, who provides the introduction to the paper which emphasizes the importance of the issue and the potential return on investment (ROI) for all stakeholders in the higher education community.

Irene Jasper, Director of Student Lending at Duke University chronicles the creation of the “PersonalFinance@Duke” program and Andrea Pellegrini, Assistant Director of University of Illinois’ Student Money Management Center (SMMC), reviews how University Student Financial Services & Cashier Operations (USFSCO) at the University of Illinois targets its limited resources to provide these services to the students who may need them most. Kris Alban of iGrad, also a member of the COHEAO Financial Literacy Task Force, highlights three key variables for making financial education programs effective, while COHEAO’s Wes Huffman examines the federal role on this important issue.

In addition to reviewing the two campus programs and offering insights on improving financial education on your campus, the COHEAO Financial Literacy Awareness White Paper provides a listing of numerous websites and books to assist you in the development of financial literacy programs at your campus or organization.

Through this Task Force, COHEAO has offered a multitude of training opportunities on financial education topics (both in-person and online) and convened five meetings at our national conferences. If you are interested in becoming a part of the COHEAO Financial Literacy Task Force, please contact Carl Perry (cperry@progressivefinancial.com) or Wes Huffman (whuffman@wpllc.net).

Congress

Negotiations Start On Fencing Off the Fiscal Cliff, Outcome Uncertain

Last week saw some optimistic comments from Congressional leaders who were involved initial talks at the White House on averting the “fiscal cliff” of major across the board tax increases, sequestration of 8 percent of federal spending, big cuts in Medicare payments to doctors and the breaching of the limit on the national debt.

This week brought new reports that appropriators were working to prepare detailed final bills on discretionary spending that would take the place of the six-month continuing resolution passed in September. However, the Labor-HHS-Education bill is one that as usual is last in line due to its large size, controversial content and the fact that the House Appropriations Subcommittee Chairman Denny Rehberg (R-MT) has been pre-occupied with a campaign for Senate, which turned out to be unsuccessful. The appropriations work behind the scenes is mostly being carried out by staff, and Rehberg remains in his post until January. Although Perkins Loan funding was not included in drafts previously developed by appropriators, COHEAO intends to make a new round of contacts supporting Perkins cancellation funding and encourages all members to do the same.

Republicans have shown some flexibility on tax issues, but it is not at all clear that it will be enough to satisfy Democrats. Democrats meanwhile are being pulled to resist cuts to social programs, so one

danger is that the finish line may be moved again, something that was a problem in 2011. With the election over and opinion polls showing Americans are much more interested in the fiscal cliff than who knew what when in Libya or even the Petraeus Affair, there seems to be more grounds for optimism on a bi-partisan solution than in many months.

Still, a report today indicated that relatively centrist senators are working on a backup plan to tide the country over for a few months if the lame duck Congress can't come up with a deal with the Administration. Senators Lamar Alexander (R-TN) and Michael Bennett (D-CO) reported they have developed a bi-partisan plan that would make a down payment on spending cuts and allow taxes to rise for some people in the short run, then set up a budget process to start no later than April 15th where the Congress would be able to make longer term changes under expedited parliamentary procedures in the Senate. Another Senator, Bob Corker (R-TN) has apparently developed his own plan for deficit reduction, as has Sen. Pat Toomey (R-PA). Others are still supportive of the plan developed, but never formally endorsed, by the Simpson Bowles Commission last year.

Congressional staff are not making Holiday travel plans as any deal is unlikely to occur until Christmas, or even in the week after Christmas.

Congressional Leadership Beginning to Take Shape

Roughly two weeks after the elections, with only one race left to be decided in the House of Representatives, the composition of the 113th Congress is basically set. At least 82 new members of the House of Representative along with 12 new senators will be coming to Washington to be sworn in at the beginning of January 2013.

The ratio in the House of Representatives is 234 Republicans to 200 Democrats with one undecided. In that race in North Carolina's 7th District, Rep. Mike McIntyre (D) leads Republican challenger David Rouzer by 655 votes, but Rouzer has requested a recount.

In the Senate, Senator Harry Reid (D-NV) will continue as Senate Majority Leader, and Senator Mitch McConnell (R-KY) will also hold on to his Minority Leader slot. Each leader will have his work cut out for him overseeing 53 Democrats, 45 Republicans and 2 Independents who will caucus with the Democrats.

Last week, House Republicans wasted no time and voted on their leadership for the new Congress. Representative John Boehner (R-OH) was once again elected as Speaker of the House with Rep. Eric Cantor (R-VA) and Rep. Kevin McCarthy (R-CA) remaining as House Majority Leader and Majority Whip respectively. House Democrats also met this week to officially bring back Democratic Leader Nancy Pelosi (D-CA) and Minority Whip Steny Hoyer (D-MD).

In the most competitive leadership race, current GOP Conference Vice Chairwoman Cathy McMorris Rodgers (R-WA), a champion of Perkins Loans, faced a still challenge for Conference Chair from Rep. Tom Price (R-GA) who was endorsed and nominated by Rep. Paul Ryan (R-WI). In the end, McMorris Rodgers was able to ward off Price in what most members called a dead-heat contest, although the official vote tally was not released.

All the news was not bad for Ryan, however, as he was the only member to receive a "waiver" from the six-year term limit House Republicans have set for committee chairmen. Thus, he will remain Chairman of the Budget Committee in the 113th Congress. Other Committee positions have yet to be announced, but most key players in the House are expected to remain the same. One House question mark is the

Republican Chairman of the House Labor, Health and Human Services, and Education Appropriations Subcommittee.

In the Senate, the one major change will be Sen. Lamar Alexander serving as Ranking Member of the Senate HELP Committee. Senator Mike Enzi (R-WY) has been term limited in his time as Ranking Member and, though he has yet to officially be named to the post, Alexander is expected to serve as the Committee's top Republican and many think he will be vocal in this role.

In terms of key caucuses, Rep. Ruben Hinojosa (D-TX) was named Chair of the Congressional Hispanic Caucus. Representative Marcia Fudge (D-OH) was named Chair of the Congressional Black Caucus. Both serve on the Education and the Workforce Committee, and Hinojosa has Co-Chaired the House Financial and Economic Literacy Caucus for some time.

Senators Write Servicers on SCRA and Other Military Related Concerns

In response to the Consumer Financial Protection Bureau's report on student loan servicing affecting members of the military, 26 Senators sent a letter to the Student Loan Servicing Alliance (SLSA), a trade association, expressing concern over the matter.

"We were alarmed to learn that some student loan servicers are providing incomplete or inaccurate information regarding service members' options for reducing their debt—often leading individuals to make decisions that have costly long-term consequences," states the letter." It continues, citing the CFPB report, "In one particularly egregious example, a service member was guided toward a deferment plan that ended increasing his total debt by \$25,000. This is simply unacceptable."

Signers of the letter are: Sens. Tim Johnson (D-S.D.), Tom Harkin (D-Iowa), John Kerry (D-Mass.), Patty Murray (D-Wash.), Patrick Leahy (D-Vt.), John Rockefeller (D-W.Va.), Bernie Sanders (I-Vt.), Barbara Mikulski (D-Md.), Dianne Feinstein (D-Calif.), Jack Reed (D-R.I.), Frank Lautenberg (D-N.J.), Kirsten Gillibrand (D-N.Y.), Ben Cardin (D-Md.), Claire McCaskill (D-Mo.), Ron Wyden (D-Ore.), Al Franken (D-Minn.), Mark Begich (D-Alaska), Amy Klobuchar (D-Minn.), Mark Udall (D-Colo.), Jon Tester (D-Mont.), Sherrod Brown (D-Ohio), Sheldon Whitehouse (D-R.I.) and Richard Blumenthal (D-Conn.)

A press release from Sen. Barbara Boxer, which includes the full letter, is available online: <http://www.boxer.senate.gov/en/press/releases/112012.cfm>

White House & The Administration

Smith to Leave White House for CAP

Zakiya Smith, the senior policy advisor at the Domestic Policy Council who has focused on higher education, is leaving the White House to direct a new initiative at the Center for American Progress, a left leaning think tank.

Smith, who graduated from college just six years ago, has been the key player at the White House in terms of higher education since last year. She also worked in two offices at the Department of Education, including time as a special assistant to then-Deputy Under Secretary Bob Shireman, and is credited for having a hand in much of federal education policy during the Obama Administration.

"Zakiya totally understands higher ed, and we could count on her giving us a fair hearing, even if she didn't agree with us," Becky Timmons, assistant vice president for government relations at the American Council on Education, remarked to *Inside Higher Ed* on her departure.

The article noted this was not always the case with some Administration officials who appear intent on deepening regulation of higher education.

Timmons added, "She could also help translate our concerns to folks [elsewhere in the administration] who weren't as familiar with higher ed."

The full article from *Inside Higher Ed* on Smith's departure is available online:

<http://www.insidehighered.com/news/2012/11/20/zakiya-smith-leave-white-house-think-tank#ixzz2CsUyZr16>

Indexed 2012-2013 FSA Handbook Now Available

The Department of Education announced the release of the indexed version of the 2012-2013 Federal Student Aid Handbook. A PDF version of this document is available on IFAP:

<http://ifap.ed.gov/fsahandbook/1213FSABookCompleteActiveIndex.html>

In announcing the release, FSA stated, "For the user's convenience, the index to the Handbook appears at the beginning of the PDF document, and the index entries are linked to the referenced pages. If the user sees a topic of interest, such as "Professional Judgment," he or she can simply click on the page number to go directly to that page in the Handbook."

Department of Education Announces Federal Student Loan Servicing Shifts

The Department of Education announced two new moves related to servicing of federally owned student loans designed to improve portfolio management. Information from the Department is below:

Assignment of Newly-Made Traditional Direct Consolidation Loans to FedLoan Servicing (PHEAA) and Sallie Mae for Servicing – This initiative will affect borrowers whose traditional Direct Consolidation Loans are made on or after November 5, 2012. Through this initiative, we will assign all newly-made traditional consolidation loans to one of two federal loan servicers – FedLoan Servicing (PHEAA) and Sallie Mae – for servicing on our behalf. Upon assignment of a borrower's newly-made traditional consolidation loan, FedLoan Servicing (PHEAA) or Sallie Mae will correspond directly with the borrower.

Note: This traditional consolidation loan servicing assignment initiative does not apply to consolidation loans that were made earlier this year through the Special Direct Consolidation Loan initiative. In general, Special Direct Consolidation Loans are serviced by the federal loan servicer that completed the consolidation.

Transfer of Federally-Owned Loans with Direct Loan Servicing Center (ACS) in In-School or In-School Deferment Status – This transfer initiative will affect borrowers whose Direct Loans assigned to the Direct Loan Servicing Center (ACS) are in an in-school or in-school deferment status. Through this initiative, we will transfer an affected borrower's Direct Loans that are currently assigned to the Direct Loan Servicing Center (ACS) to a new servicer – FedLoan Servicing (PHEAA), Great Lakes Educational Loan Services, Inc., Nelnet, or Sallie Mae.

This initiative will begin November 13, 2012 and continue through December 2012. We have continuously refined and improved the transfer process so that each transfer is executed in a manner that is as orderly and smooth as possible for the affected borrowers. In the attachment to this announcement titled "Direct Loan Transfers – Direct Loan Servicing Center (ACS) to New Servicer," we provide key information about the transfer process in question and answer format.

The full announcement is available online:

<http://www.ifap.ed.gov/eannouncements/110912LSIFedOwnedLoanInitiativesPlanforNovandDec2012.html>

CFPB Launches New “Project Catalyst” Project Aimed at Innovation and Entrepreneurship

Last week, the Consumer Financial Protection Bureau (CFPB) announced the launch of *Project Catalyst*, an initiative it describes as “designed to encourage consumer-friendly innovation and entrepreneurship in markets for consumer financial products and services.”

The press release continues, “The Bureau views this project as an important means of fulfilling its mandate under the Dodd-Frank Wall Street Reform and Consumer Protection Act to give all consumers access to fair, transparent, competitive, and innovative markets.”

With *Project Catalyst*, the Bureau intends to:

- **Establish firm lines of communication with innovators:** The Bureau wants to be accessible to all those who may be affected by the Bureau’s regulations, including those on the front lines of innovation. Direct communication will allow the Bureau to better understand the current situations in the market.
- **Understand new and emerging products in the market:** Current regulations were written to address existing products. As products evolve, regulations may need to evolve as well and the Bureau wants to be prepared.
- **Engage with innovators:** The Bureau wants to engage with innovators who have new ideas that beget consumer-friendly innovation. These collaborations help the Bureau better understand what works and does not work for consumers.

The full release is available online: <http://www.consumerfinance.gov/pressreleases/consumer-financial-protection-bureau-launches-project-catalyst-to-spur-consumer-friendly-innovation/>

Industry

NASFAA to Consumer Test Award Letters and Other Higher Ed Consumer Info

Noting that most efforts to provide consumer information on student loans and financial awards, such as the CFPB Shopping Sheet and the organization’s own efforts on award letters to date, lacked the “key element” of consumer testing, NASFAA announced it has contracted for such a project this week. The following is from the NASFAA announcement:

NASFAA has contracted with an independent, third-party research company that will investigate to what degree high school students, current college students, and parents can understand and interpret various award letters, in hopes that we can improve on the multiple initiatives that have already been proposed and guide policy discussions in the future. Targeting a diverse group of college and high school students and families in the Northeast and the South, the consultants will test the Shopping Sheet, NASFAA's version of the Shopping Sheet (created using the recommendations from NASFAA's Award Notification & Consumer Information Task Force: http://www.nasfaa.org/advocacy/award-letter/Improving_Award_Letters_and_Consumer_Information.aspx) and a hybrid between the Shopping Sheet and NASFAA's version.

The testing will occur at high schools and postsecondary institutions representing all sectors, including public 2-year, public 4-year, private not-for-profit, and private for-profit institutions.

NASFAA indicates the results are expected in February of 2013. The full announcement is available online: [http://www.nasfaa.org/advocacy/News/NASFAA to Consumer-Test Financial Aid Award Letters.aspx](http://www.nasfaa.org/advocacy/News/NASFAA_to_Consumer-Test_Financial_Aid_Award_Letters.aspx)

Lord to Retire from Sallie Mae, Effective December 2013

Sallie Mae announced that after service spanning more than 30 years, its Vice Chairman and Chief Executive Officer Albert L. Lord will retire as CEO, Vice Chairman and Director, effective Dec. 31, 2013. Sallie Mae's Board of Directors has appointed a search committee to facilitate an effective transition and consider identified internal candidates, as well as qualified external candidates.

Lord began his career with Sallie Mae in 1981 as its Controller, eight years after Sallie Mae's creation as a federally chartered entity created to provide expanded access to education loans. He has also served as Chairman of the Board and in various executive positions at the company, including Chief Financial Officer and Chief Operating Officer. Lord returned to the company in a successful proxy contest and was central in efforts to privatize Sallie Mae in 1997 and its diversification into private education loans.

**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***

Account Control Technology, Inc.	Enterprise Recovery Systems, Inc.
ACS Inc.	General Revenue Corporation
Bass & Associates	Immediate Credit Recovery, Inc.
Bonded Collection Corporation, Inc.	JC Christensen and Associates
Campus Partners	National Credit Management
Capital Management Services, LP	National Enterprise Systems, Inc.
Ceannate, Inc.	NCO Financial Systems, Inc.
Cedar Financial	Premiere Credit
Client Services, Inc.	Progressive Financial Services, Inc.
Coast Professional	Recovery Management Services, Inc.
ConServe	Regional Adjustment Bureau, Inc.
CR Software, LLC	Reliant Capital Solutions, LLC
Credit Adjustments, Inc.	Security Credit Systems, Inc.
Credit Control, LLC	Todd, Bremer & Lawson, Inc.
Credit World Services, Inc.	Williams & Fudge, Inc.
Delta Management Associates	Windham Professionals
Educational Computer Systems, Inc.	

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