

The



Torch

October 11, 2013

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

COHEAO News

- [**COHEAO Members: Please Register with the New COHEAO Membership & Events Website**](#)
COHEAO launched a new website for members today. We are extremely excited about this new site and look forward to using all of its features.
- [**Sign Up Today for the October 24 COHEAO Webinar, "Perkins Cohort Default Management"**](#)
COHEAO is pleased to announce a new webinar, "Perkins Cohort Default Management." This webinar, the latest in the COHEAO "Perkins Basics" webinar series, will be held Thursday, October 24 at 2:00 PM ET. [Click here](#) for registration and additional information.

Congress

- [**Shutdown Has Minor Impact on Student Loans/Aid as Default Looms**](#)
The mess continues unabated in Washington, as we expect you've heard, with endless Congressional debates over who is at fault for the government shutdown.
- [**Higher Education Association Leaders Express Dismay at Federal Political Dysfunction**](#)
Led by ACE, six "presidential" higher education associations wrote Congress to express their dismay at the current state of affairs.
- [**House Financial Aid Simplification Hearing Rescheduled**](#)
The latest "Keeping College Within Reach" hearing from the House Education and the Workforce Committee, which will cover financial aid simplification and was set for October 2, has been rescheduled.
- [**Grassley Presses IRS Commissioner Nominee on Private Contractors for Collections**](#)
Sen. Chuck Grassley of Iowa is asking the nominee to be commissioner of the Internal Revenue Service for his views on two key subjects prior to confirmation proceedings: the use of private contractors to collect tax debts the IRS doesn't target and problems encouraging whistleblowers to come forward on tax fraud.

White House & Administration

- [CFPB Examines Campus Arrangements with Banks](#)
The CFPB held another one of its regular hearings on topics it wishes to highlight last week in Washington, with a list of people testifying and even submitting video clips via YouTube on debit cards on campus.
- [CFPB Examines Private Loans vs. Grad PLUS Loans for Prospective Borrowers](#)
In a recent “Ask CFPB” blog post, the Bureau tackled the question, “Should I choose federal student loans or private student loans?”

Industry

- [New America Foundation Examines Income Services Agreements in Higher Education](#)
In conjunction with Lumina Foundation, the New America Foundation last week hosted an event on income sharing agreements (ISAs) in higher education.
- [Brookings Analyzes Gates’ RADD Papers](#)
Beth Akers, a fellow at the Brookings Institute, examined all of the papers put forward by RADD recipients and put forward a paper highlighting areas of agreement and dispute.
- [NCLC Alleges State Collection Laws “Let Debt Collectors Push Families into Poverty”](#)
This week, the National Consumer Law Center issued a scathing report on the debt collection industry.

Attachments

- [COHEAO Commercial Members](#)
- [Board of Directors](#)
- [Special Attachment: CFPB Director Richard Cordray Testifies Before HFSC—Student Loan Excerpts](#)

COHEAO News

COHEAO Members: Please Register with the New COHEAO Membership & Events Website

COHEAO launched a new website for members today. We are extremely excited about this new site and look forward to using all of its features.

For now, the site will serve largely as the spot for event registration, dues payments, and a members-only content area for COHEAO members. In the future, look for this site to become much more interactive with group discussions, poll questions, and all sorts of features geared specifically toward COHEAO members. Check out the site today, and more importantly, please bookmark it as we expect it to add new features over the upcoming weeks and months: <https://coheao.site-ym.com/>

LOGIN INFORMATION & AN IMPORTANT NOTE FOR COHEAO PRIMARY MEMBERS

COHEAO Primary Members to login, simply use your email address and the password "COHEAO1" for your initial login. Primary Members MUST login to invite others within their organization to join the new website.

In order for your colleagues to receive membership benefits, such as webinar and conference discounts, they must be registered with the site and connected on our internal networks with your organization. Please send the associate member link to anyone in your organization who may want to participate in a COHEAO webinar or project. The link to invite others is displayed prominently on your profile page upon logging in.

We also strongly suggest Primary Members send this link to yourself and register as an individual. Currently, you are considered the primary contact with your organization, but as the site continues to develop, you will want our online system to recognize you as an individual.

COHEAO Primary Members: If you have an issue logging in, please let Wes Huffman know at whuffman@wpllc.net. COHEAO Associate Members: If you would like Wes to add you to your organization (and have yet to receive an invite from your primary member), please send him an email at whuffman@wpllc.net. Primary and associate members may also call 202.289.3910.

Sign Up Today for the October 24 COHEAO Webinar, "Perkins Cohort Default Management"

COHEAO is pleased to announce a new webinar, "Perkins Cohort Default Management." This webinar, the latest in the COHEAO "Perkins Basics" webinar series, will be held Thursday, October 24 at 2:00 PM ET. [Click here](#) for registration and additional information

At the webinar, Lynn Kriha and Jeff Pfund will present ideas that have helped them manage the cohort default rate in their offices. Lynn, a collection specialist with UW Oshkosh, manages the collection of a \$5.8 million Perkins loan portfolio, while Jeff, Assistant Director of Financial Aid with UW-Madison, is responsible for a Perkins portfolio greater than \$50 million.

Lynn and Jeff have many years of experience dealing effectively and efficiently with student borrowers while managing their cohort numbers, and they are ready to share their ideas with you. They will also

offer insights on utilizing small claims court to help increase your collections. Regardless of the size of your loan program, or your experience level, this session will offer suggestions to help increase your collections and manage your cohort default rate.

What: COHEAO Webinar, “Perkins Cohort Default Management”
When: Thursday, October 24, 2:00-3:30 PM ET
Who: Jeff Pfund of UW-Madison, Lynn Kriha of UW-Oshkosh are the featured speakers
Cost: \$49 for COHEAO Members/\$99 for COHEAO Non-Members
More Info: http://coheao.site-ym.com/events/event_details.asp?id=363085

Please note: this is COHEAO’s first event with our new online registration system. If you have any issues—or simply notice something that seems “off”—please let Wes know immediately at whuffman@wpllc.net

Congress

Shutdown Has Minor Impact on Student Loans/Aid as Default Looms

“We’re on our way now to dealing with this issue,” said Sen. Bob Corker (R-TN) “The actual legislative piece, I don’t think anybody actually knows that at present.”

The mess continues unabated in Washington, as we expect you’ve heard, with endless Congressional debates over who is at fault for the government shutdown. The quote above, which Corker gave to *Politico*, seems to best describe the current state of play for both funding the government and paying existing debts.

With the approach of October 17, the date when the Department of Treasury says its “extraordinary measures” will not be sufficient and a US default, the debate over a continuing resolution keeping the federal government funded for a while longer has been merged with the debate over raising the amount the Treasury is legally authorized to borrow. Leaders of both political parties have said they will not let the nation default, but how they get there remains unclear. The standoff seems likely to continue into next week as the world watches with amazement.

Yesterday and today discussions seemed to become more serious. After a meeting with his Republican caucus, House Speaker John Boehner (OH) made an offer to the President to pass a six-week hike in the debt ceiling in exchange for the start of more negotiations about cutting the federal budget. Comments from the President suggest he might be open to this deal, unless other strings are attached, but the prospects for reopening all parts of the federal government remain unclear. Though the short-term debt ceiling increase is not what the President and Congressional Democrats are demanding, neither side wants to be left holding the bag in the event of a default.

Senate Majority Leader Harry Reid (D-NV) introduced a bill on Wednesday to raise the debt ceiling and allow the government to continue borrowing through the 2014 elections. He will need the support of six Republicans to move that bill and he hinted that without that level of cooperation, he would consider the “nuclear option.” This means changing Senate rules to allow bills to pass with a simple majority rather than first needing a three-fifths majority to end debate and bring a measure up for a vote. While that would solve the immediate crisis and allow him to move a debt ceiling bill, it would mean serious ramifications later.

As of late Friday, House Republicans were waiting for a White House response to their proposal to lift the debt ceiling and set up six weeks of budget talks. Senior Republican staffers have said they would like to see guidelines for the would-be budget talks; once those are determined, their bosses would expedite lifting the debt ceiling and funding the government. That could mean a reopened federal government by next week. The latest details suggest that House Republicans would agree to an increase in the total debt that would accommodate borrowing through November 20th. House Republicans would like to fund the government, but details on how long a continuing resolution to do so would last aren't clear.

Meanwhile, we have reported that Department of Education student aid programs are continuing as normal for now with the exception of the SEOG and Work Study programs. The Department of Defense has shut down the military tuition assistance program, which pays the tuition of actively serving military personnel. The far larger veterans programs authorized by the various GI Bills are continuing but they may grind to a halt if the shutdown continues. The VA has closed its call center, according to reports.

Higher Education Association Leaders Express Dismay at Federal Political Dysfunction

Led by ACE, six "presidential" higher education associations wrote Congress to express their dismay at the current state of affairs. The letter does not discuss higher-education specific terms. Instead, it focuses solely on the current state of dysfunction within the US political system. An excerpt from the letter is included below:

This is a challenging time for our democratic process, a process that has served our country well for more than 200 years.

We are deeply concerned by the growing resignation of the American people to this "new normal": the idea that Washington is so broken and dysfunctional that it cannot be fixed, only ignored or ridiculed. Our democratic government is most effective when it embraces open discourse, bipartisan cooperation, and the art of compromise. These traditions have served us well since our founding and are at the heart of the success of the American Experiment.

We believe this gradual acceptance of government dysfunction should be vigorously challenged and that each college and university can play a role in doing so. We call on higher education institutions around the country to engage in conversations, lectures, and events, both on and off campus, that bring together students, business and community leaders, and the public. We should focus attention on the processes that ensure responsible government and sound budget policy.

Our nation was built upon the promise of a new form of government. Inherent in this promise is the idea of compromise and respect for the views of others. The belief in ideas and respect for conflicting viewpoints is also a core purpose of education. Together, we can and must act to ensure the current stalemate in Washington is used to renew our students' interest and commitment to democracy, rather than to discourage it.

The full letter is available online:

<http://www.acenet.edu/news-room/Documents/Community-Statement-Shutdown-100913.pdf>

House Financial Aid Simplification Hearing Rescheduled

The latest “Keeping College Within Reach” hearing from the House Education and the Workforce Committee, which will cover financial aid simplification and was set for October 2, has been rescheduled. The hearing was originally rescheduled for October 9, but that proved to be wishful thinking.

Whenever it is held, the hearing will feature some familiar faces and voices. Dr. Sandy Baum, identified as a Research Professor at George Washington University, will testify. Joining her will be Jason DeLisle of the New America Foundation, Kristin Conklin of HCM Strategies, LLC, and Jen Mishory of the Young Invincibles.

Additional information on the hearing is available online:

<http://edworkforce.house.gov/calendar/eventsingle.aspx?EventID=351742>

Grassley Presses IRS Commissioner Nominee on Private Contractors for Collections

Sen. Chuck Grassley of Iowa is asking the nominee to be commissioner of the Internal Revenue Service for his views on two key subjects prior to confirmation proceedings: the use of private contractors to collect tax debts the IRS doesn’t target and problems encouraging whistleblowers to come forward on tax fraud.

Grassley is a senior member and former chairman and ranking member of the Finance Committee, which will consider the nomination of John Koskinen as IRS commissioner. In 2009, the IRS stopped, after three years, the use private contractors to collect low-level tax debts that the agency doesn’t collect on its own. Meanwhile, the IRS’ workload has increased in some ways, tax debts remain significant, and the IRS has squandered resources on conference spending and bonuses, Grassley said.

“Instead of raising taxes, as the President and his supporters want, we need to do a better job of collecting taxes that are already due and owed,” Grassley said. “Private contractors and whistleblowers would bring in a lot of tax revenue without raising a single dime of taxes on anyone. I’m looking forward to hearing from the IRS commissioner on these programs before voting on his nomination.”

The full letter is available online: <http://www.grassley.senate.gov/constituents/upload/IRS-Nominee-Grassley-Letter-to-John-Koskinen-9-27-13.pdf>

White House and Administration

CFPB Examines Campus Arrangements with Banks

Unaffected by the government shutdown, the CFPB held another one of its regular hearings on topics it wishes to highlight last week in Washington, with a list of people testifying and even submitting video clips via YouTube that mostly reinforced the CFPB’s premise: *banks and colleges have agreements that may not benefit students, similar to the arrangements in effect between FFELP lenders and colleges before 2007.*

The CFPB has not indicated what actions it will take, but clearly there is concern over arrangements that include use of a college’s logo on a debit card where the bank account includes federal financial aid

funds. It seems like they are leaning towards requiring or at least encouraging codes of conduct by colleges on the arrangements.

Speakers said they were overcharged and did not realize they had a choice of financial institutions for deposit of their student aid funds.

Though most of the speakers representing “industry,” meaning both campuses and financial institutions, spoke to the practices of their individual organization, Anne Gross of the National Association of College and University Business Officers (NACUBO) discussed general practices. NACUBO has developed a code of conduct for those on campus handling these agreements, but Gross indicated it is difficult to say what fee is best for all students within a campus or system and noted the many procurement requirements on campus. Students and “consumer advocates” were quick to respond on Twitter and in other forums with something along the lines of “how about no fees??”

Gross also warned against convoluting issues as well as the use of “inflammatory rhetoric” in the place of “reasoned discourse.” Many of the speakers at the hearing suggest there is a long way to go.

- Rohit Chopra’s presentation can be found here:
http://files.consumerfinance.gov/f/201309_cfpb_banking-on-campus-forum.pdf
- A video recording of the hearing is available here:
<http://www.consumerfinance.gov/blog/category/video/livestream/>

CFPB Examines Private Loans vs. Grad PLUS Loans for Prospective Borrowers

In a recent “Ask CFPB” blog post, the Bureau tackled the question, “Should I choose federal student loans or private student loans?” The post ignores the existence of fixed rate products, institutional loans and other non-federal loans which are not underwritten using credit scores.

The text of the full blog post is below.

If you must take out student loans, federal student loans are the best option for the vast majority of borrowers. It is best to max out your federal student loan options before you borrow any private student loans. Federal student loans usually carry more flexible protection if you run into difficulty in repaying your loans, and all new federal student loans have fixed interest rates, meaning the rate does not change over the life of your loan. Private student loans generally have variable interest rates, which can reset every month or quarter, causing your monthly payments to change.

However, there are rare cases where a private loan could be a viable alternative to a Federal Grad PLUS loan. This may occur if you:

- *Are a graduate or professional school student with a high certainty of job placement*
- *Have a very high credit score*
- *Can borrow at interest rates substantially lower than 6.41 percent*
- *Are completely committed to finishing the degree program on time*
- *Have a specific plan to repay your loans within a few years of graduation (rather than repaying over 10 or more years, increasing the risk of the rate increasing)*
- *Have already borrowed as much as you can under the Direct and Perkins Loan programs*

If you have ALL of the above characteristics, you may want to consider private student loan options instead of Federal Direct Grad PLUS loans. A private loan may be better for a student with ALL of these characteristics for a number of reasons: a private loan may have a lower initial interest rate; as a graduate or professional student, you may be more certain of your job prospects and earning potential; and rate changes may have less impact if you expect to quickly repay the loan.

Every student's situation is different. Consult with your school's financial aid office for additional information.

The full post is available online: <http://www.consumerfinance.gov/askcfpb/567/should-i-choose-federal-student-loans-or-private-student-loans.html>

Industry

New America Foundation Examines Income Services Agreements in Higher Education

In conjunction with Lumina Foundation, the New America Foundation last week hosted an event on income sharing agreements (ISAs) in higher education. The briefing, dubbed "A Future with Zero Education Debt," featured speakers representing non-profit and for-profit organizations attempting to implement ISAs on a large and small scale along with Rohit Chopra of the CFPB and others from higher education think tanks.

Following opening remarks from Jamie Merisotis of the Lumina Foundation and Alex Holt of New America, there were two discussions outlined below:

Panel 1: Implementing Zero Education Debt Agreements (Moderated by Jason Delisle, New America Foundation)

- John Burban, Executive Director, Economic Opportunity Institute
- Miguel Palacios, Co-Founder, Lumni Inc.; Assistant Professor of Finance, Owen Graduate School of Management, Vanderbilt University
- Tonio DeSorrento, attorney (DeSorrento has advised numerous companies attempting to enter this market)
- Dave Girouard, Founder & CEO, Upstart
- Gordon Taylor, Director and Advisor, 13th Avenue Funding; Associate Dean for Finance and Administration, College of Arts & Sciences, University of Oregon

Panel 2: Are Zero Education Debt Agreements Viable? (Moderated by Zakiya Smith, Lumina Foundation)

- Michelle Asha Cooper, President, Institute for Higher Education Policy
- Rohit Chopra, Assistant Director, Consumer Financial Protection Bureau
- Alex Holt, Program Associate, New America Foundation
- Miguel Palacios, Co-Founder, Lumni Inc.; Assistant Professor of Finance, Owen Graduate School of Management, Vanderbilt University

The first panel illustrated the enthusiasm that exists for this new trend in higher education finance, but it also showed differences of opinion on how such a program should work. Burban of the Economic Opportunity Institute, which is the non-profit behind “Pay it Forward” in Oregon (as well as the attempt in Washington), said the policy proposal is a “completely different concept” than what the for-profit companies are doing.

Taylor, of the non-profit 13th Avenue, often agreed with Burban and said his program was also much different than the for-profit operators. 13th Avenue employs a cohort model, which allows everyone out of their obligation when an entire cohort has repaid (and reminds many of the Yale model of the 1970s), but also limits repayments to 15 years.

PAVE and Upstart are very similar, but there are some key differences. Both allow investors to pick prospects for ISAs, but PAVE allows for more negotiation and interactions between its backers and recipients. Upstart does not allow anyone apply for their ISA until the junior year and relies on statistical modeling to price their agreements.

Girourard, the Upstart founder, had a *Wall Street Journal* op-ed published in advance of the event suggesting ISAs could be a way “market forces” can “rein in tuition costs.” Girourard, the former Google executive, held firm to this argument, but also said the private market cannot act alone and he supported public subsidies.

Lumni operates largely outside of the US, but is the most seasoned of the companies in this space, having been in existence for nearly a decade. In addition to his work with the company, Palacios was able to cite research funded by the World Bank to support his assertion that ISAs can help combat debt aversion, particularly for future earnings.

There was much talk of semantics throughout the event. In moderating the second panel, Smith suggested there was no such thing as “repayments” in ISAs because there was no clearly defined debt. This drew laughs from the audience and a rebuke from Asha Cooper, who also warned against falling in love with a hot, new trend. Alex Holt also warned of using the higher education finance system to cure all problems. This was in response to a hypothetical regarding school counselors, to which Holt responded “they should be paid more.”

Chopra compared ISAs to insurance pools and said there were many issues that still must be sorted out. He commended the efforts of for-profit providers to do things in a transparent manner in accordance with fair-lending laws, as DeSorrento noted these companies have done extensive outreach with the Bureau, but also pointed to possible problems with contract enforcement. In his final comments, Chopra wondered aloud if these agreements would work better as refinancing arrangements for recent graduates.

Additional information on “A Future with Zero Education Debt” is available online:

http://newamerica.net/events/2013/zero_education_debt

Brookings Analyzes Gates’ RADD Papers

The Bill and Melinda Gates Foundation has been very active in higher education this year, particularly with a major project called “Reimagining Aid Delivery and Design” (RADD). Beth Akers, a fellow at the Brookings Institute, examined all of the papers put forward by RADD recipients and put forward a

paper highlighting areas of agreement and dispute. A summary of Akers' analysis from Brookings is below:

In preparation for the upcoming reauthorization of the Higher Education Act, the Bill and Melinda Gates Foundation funded a group of organizations, representing a diverse set of viewpoints, to draft reports that provide implementable policy recommendations for reimagining the design and delivery of student financial aid. This project generated a vast number of recommendations for policy makers to consider. Despite the diversity of the viewpoints represented, a number of points of consensus emerged among the reports. While implementation strategies often differed, objectives were aligned, largely around the need for: simplification; better information for students and families; a system of institutional accountability; and new ways to serve the needs of non-traditional students.

Despite the widespread agreement in many areas, however, some disputes remain. For instance, fundamental disagreement exists around the issue of affordability and the role of debt. While some implicitly support the notion that debt is acceptable insofar as a degree is affordable in the long run, others argue that savings and current earnings should be sufficient to pay most of the bill for college enrollment. This is an area that will require further research and deliberation.

This paper recommends that policy makers move forward by implementing the recommendations that have widespread support. Insights regarding implementation are provided. While these reforms will be a step in the right direction, it is critical that policy makers continue work in this area in order to address the challenges that remain and the challenges that emerge as the system of higher education evolves.

Whenever the hearing on financial aid simplification is ultimately scheduled, as the entire panel consists of Gates recipients in higher education, we expect many of the issues to be explored by the House Subcommittee on Higher Education and Workforce Training.

Akers' full paper is available online: <http://www.brookings.edu/research/papers/2013/10/03-reimagined-system-of-student-aid-akers>

NCLC Alleges State Collection Laws “Let Debt Collectors Push Families into Poverty”

This week, the National Consumer Law Center issued a scathing attack on the debt collection industry. Alleging certain practices and state laws “let debt collectors push families into poverty,” the paper focuses largely on judgments and the debt buying sector.

According to NCLC, most state policies allow collection matters to “push families into poverty” because many states do not go much beyond the federal standard. Though federal law currently protects Social Security income and roughly 75% of other income is exempted from garnishment, NCLC does not feel the state and federal laws do enough to protect consumers. Coverage from *InsideARM*, a trade publication, is included below:

The group claimed that none of the jurisdictions met NCLC-defined standards that would allow debtors “to work productively to support themselves and their families” post-judgment.

A main focus of the report is the debt buying industry and its shift to using the court system to collect debts. Using allegations of sewer service and robo-signing of affidavits, both hot issues in the

ARM legal industry, the report outright states that many judgments obtained by debt buyers and their legal collection representation are not valid.

The report indicates that many of the debts bought by debt buyers are very old, but fails to mention that statute of limitations laws already prevent ARM companies from suing on those debts

The full paper is available online: <http://www.nclc.org/images/pdf/pr-reports/report-no-fresh-start.pdf>

The trade association ACA International posted a response to the report, in part saying:

We take umbrage with the misleading title of this report as it lumps together a broad brush indictment of the entire consumer debt collection industry when, in reality, the report is far more narrowly focused on current state law that applies in extreme circumstances. Throughout its report NCLC simply indicts state laws, not debt collection, and seeks to eliminate the ability of a creditor or debt collector to recover a rightfully owed consumer debt.

The full ACA International response is here: <http://www.acainternational.org/reporters-aca-international-responds-to-misleading-nclc-report-on-debt-collection-29341.aspx>

**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.	Higher One
ACSI, Inc.	iGrad
AMO Recoveries, Inc	Immediate Credit Recovery, Inc.
Automated Collection Systems, Inc.	JC Christensen and Associates
Bass & Associates	National Credit Management
Blackboard, Inc.	National Enterprise Systems, Inc.
Campus Partners	National Recoveries
Capital Management Services, LP	NCC Business Services of America
Ceannate, Inc.	NCO Financial Systems, Inc.
Client Services, Inc.	Premiere Credit
Coast Professional	Progressive Financial Services, Inc.
ConServe	Recovery Management Services, Inc.
Credit Adjustments, Inc.	Regional Adjustment Bureau, Inc.
Credit World Services, Inc.	Reliant Capital Solutions, LLC
Delta Management Associates	Security Credit Systems, Inc.
Educational Computer Systems, Inc.	Todd, Bremer & Lawson, Inc.
EOS-CCA	Xerox, Inc.
Education Assistance Services, Inc.	Williams & Fudge, Inc.
Enterprise Recovery Systems, Inc.	Windham Professionals
General Revenue Corporation	

2013 COHEAO Board of Directors

President

Maria Livolsi

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

Secretary

Tom Schmidt

Associate Director of Student Account
Assistance & Third Party Billing
University of Minnesota
211 Science Teaching & Student Services
222 Pleasant St. SE
Minneapolis, MN 55455
612-625-1082
Fax: 612-624-2873
t-schm@umn.edu

Past President

Robert Perrin

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

Member at Large

David Stocker

General Counsel
ACSI, Inc.
2802 Opryland Drive
Nashville, TN 37214
800-445.1736 x1845
Fax: 615.361.4816
DStocker@accountcontrol.com

Commercial Committee Chair

Julie Mitchell-Barney

Enterprise Recovery Systems, Inc. (ERS)
Director of New Business and Product
Development
2000 York Road, Ste. 114
Oak Brook, IL 60523
877-969-9989
jbarney@ersinc.com

Vice President

Carl Perry

Senior Vice President
Progressive Financial Services
516 N Production Street (Suite 100)
Aberdeen, SD 57401
800-585-4986
cperry@progressivefinancial.com

Treasurer

Bob Frick

President
University Accounting Service
2520 S. 170th Street
New Berlin, WI 53151
262-780-7500
Fax: 262-784-9014
bob.frick@ncogroup.com

Member at Large

Larry Rock

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

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

Legislative Chair

Jan Hnilica

Financial Services Manager
Wheaton College
501 College Ave.
Wheaton, IL 60187
Phone: 630-752-5180
Fax: 630-752-5555
Jan.Hnilica@wheaton.edu

Legislative Co-Chair, Institutions

Tom Schmidt

Associate Director of Student Account
Assistance & Third Party Billing
University of Minnesota
211 Science Teaching & Student Services
222 Pleasant St. SE
Minneapolis, MN 55455
612-625-1082
Fax: 612-624-2873
t-schm@umn.edu

Legislative Co-Chair, Regulations

Lori Hartung

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

Legislative Co-Chair, Perkins

Pamela Devitt

Legislative Analyst, University Student Financial
Services and Cashier Operations
University of Illinois
809 S. Marshfield Ave.
Chicago, IL 60612
312-996-5885
Fax: 312-413-3453
devitt@uillinois.edu

Internal Operations Chair

Jeane Olson

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

Internal Operations Co-Chair, Financial Literacy

Kris Alban

Vice President of Marketing
iGrad
2918 Lone Jack Rd
Encinitas, CA 92024
760-306-1313
kalban@igrad.com

Membership Chair

Karen Reddick

Vice President Business Development
National Credit Management
10845 Olive Blvd
St. Louis, MO 63141
800-627-2300, 229
kreddick@ncmstl.com

Membership Co-Chair, Institutions

Jeff "JP" Pfund

University of Wisconsin, Madison
Office of Student Financial Aid
Student Loan Servicing Dept.
333 East Campus Mall #9508
Madison WI 53713-1382
608-263-7100
jeff.pfund@finaid.wisc.edu

Membership Co-Chair, Support

Diana Day

Manager, Marketing & Business Development
Premiere Credit of North America, LLC
2002 Wellesley Blvd.
Indianapolis, IN 46219
(317) 322-3619
Fax: (317) 972-6595
dday@premierecredit.com

Executive Director

Harrison Wadsworth

1101 Vermont Ave. N.W. Suite 400
Washington, DC 20005-3521
202-289-3910
Fax 202-371-0197
hwadsworth@wpllc.net