MESSAGE FROM THE PRESIDENT
JEANNE F. DOTSON

Well, here we are! This is my last message. I knew it was coming; I’m just not ready for it. It has been fun. I would like to thank all of you who have taken the time to read my sometimes, mundane comments. I would also like to tell you how much I appreciate your membership in this fine organization.

The Annual Conference will be held in Washington, D.C. January 30 – February 3, 2005. There is still time to make arrangements to attend. It promises to be one of our very best. All of us would love to see you there. We are holding our annual fundraiser for our scholarships. We need silent auction items for this event. Please mail them to Andrew Stringer at Washington Partners (astringer@wpllc.net) or bring them with you to the conference.

The Hill Breakfast is on Wednesday, February 2, 2005. Please plan on attending. Several prominent Congressmen and women and Congressional staff have promised to stop in to say a few words. It is always the highlight of the conference.

I will see you in Washington.

Ciao’ my friends
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Registration Still Open for the 2005 COHEAO Annual Conference

Special bonus included with your registration: a COHEAO T-Shirt.

Don't miss this year's Annual Conference agenda, which features interesting and relevant sessions including addresses from members of Congress, including Rep. Judy Biggert (R-IL), a senior member of the House Education and Workforce Committee; Congressional committee staff from the Senate Committee on Health, Education, Labor and Pensions, the House Education and Workforce Committee and the Senate Appropriations Committee, as well as other education experts. Conference sessions will prove to be invaluable to all members of the COHEAO community. Many of the sessions can be used for Continuing Professional Education credit.

COHEAO will hold its annual Silent Auction to benefit the COHEAO Scholarship program on Monday, January 31. For more information on the silent auction and to make a donation of an item to be auctioned, contact Andrew Stringer at astringer@wplc.net.

The Conference will also feature the traditional breakfast on Capitol Hill, followed by visits to Congressional offices. Transportation will be provided from the hotel to Capitol Hill for those requesting it. Given the threat that the Perkins Loan program faces, these visits are most important. These visits will also be a great opportunity to introduce yourself to newly elected members of Congress and help them understand how valuable the Perkins Loan Program is.

The Annual Membership Conference will be held starting with a reception the evening of January 30, 2005 and ending with the breakfast and Hill visits on February 2. The conference will take place at the Ritz-Carlton Pentagon City in Arlington, Virginia, just across the river from Washington, DC.

To register for the Annual Conference, go to http://www.coheao.org and click on the link under "2005 COHEAO Annual Conference" or fill out the attached form and fax it to 202-371-0197 or mail it to 1101 Vermont Avenue, NW., Suite 400, Washington, DC 20005.

COHEAO Silent Auction to Honor Jeanne Dotson

COHEAO will again host the Silent Auction Scholarship Fundraiser at this year's Annual Conference. The event will take place during the reception after the first full day of the Annual Conference on Monday, January 31, at 6:00 p.m. at the Ritz Carlton Pentagon City Hotel in Arlington, Virginia.

The Silent Auction will be particularly special this year as it will honor outgoing COHEAO President Jeanne Dotson for her 20 years of service. Please join us as we let Jeanne know how much we appreciate all of her hard work on behalf of COHEAO.

Also, please consider helping the Silent Auction in one of the following ways:

- Coming to our scholarship fundraiser and participating in the silent auction;
- Donating an item for the auction; or
- Making a financial contribution to the scholarship effort.
For ideas or suggestions of items to donate, please call Andrew Stringer at (202) 289-3903. Please make sure donations and/or contributions sent in advance arrive by Friday, January 28, 2005; last-minute donations will also be collected at the meeting registration desk. Please address items for the silent auction to the attention of Andrew Stringer at 1101 Vermont Ave, NW, Suite 400, Washington, DC, 20005. Make checks payable to COHEAO. A flyer regarding the silent auction is attached.

COHEAO Scholarship Application Now Available

The 2005 COHEAO Scholarship application is now available. Annually, COHEAO awards eight $1,000 scholarships to undergraduate students at member institutions. The application and more information on the scholarship program is available online at http://www.coheao.org/scholarship/scholarship.html.

It’s Winter: Time to Find Something for the Cooler Weather at the COHEAO Store

With winter here, and the Annual Conference not far away, why not find appropriate attire at http://www.westernprinting.net/coheao, where you will find high-quality clothing and outerwear bearing the distinctive COHEAO flame logo. The net proceeds from the sale of the clothing will go to the COHEAO scholarship fund, which awards $1,000 scholarships every year to deserving students with financial need who are attending COHEAO-member institutions of higher education. Check it out today and help yourself – and a student who can really use the assistance.

CONGRESS

Education and the Workforce Committee Welcomes New Members

The House Education and the Workforce Committee will have nine new members this year, eight of which are Republicans. The new members will replace previous members of the committee who retired, were defeated for re-election, or moved to other committees. The new Republican Committee members, all newly elected to Congress, will be: Tom Price (GA), Bobby Jindal (LA), Dr. Charles Boustany (LA), Virginia Foxx (NC), Bob Inglis (SC), Kenny Marchant (TX), Rep. Cathy McMorris (WA), and Resident Commissioner Luis G. Fortuño (PR). For the Democrats, Representative John Barrow (GA) will replace Representative Denise Majette (GA) on the committee. Majette gave up her House seat when she ran unsuccessfully for a seat in the U.S. Senate. Barrow defeated Representative Max Burns (R) in the 2004 election.

Chairman Boehner Asks Advisory Committee to Rewrite Report

Earlier this week, the federally-funded Advisory Committee on Student Financial Assistance presented members of the House Education and the Workforce Committee with an embargoed version of its report on federal student aid, including proposals to improve aid programs. On Friday, January 21, committee chairman John Boehner (R-OH) asked the Advisory Committee to rewrite the report because it did not contain any information on how the proposals would be financed. Boehner commented on the report saying, “there are many good ideas being outlined
here, but the Advisory Committee isn’t being paid simply to provide a wishlist, it is supposed to provide Congress with guidance about the tradeoffs that may be necessary to make the items on that wishlist a reality.”

**CBO Discovers Savings in Direct Loan Program**

A new Congressional Budget Office (CBO) report says that if the Direct Lending program originated 40 percent of all student loans -- up from 25 percent -- then it could save the federal government $12.3 billion over the next 10 years. The report has highlighted legislation previously introduced in the 108th Congress by Representatives Tom Petri (R-WI), George Miller (D-CA) and Senator Edward Kennedy (D-MA) that had the goal of increasing Direct Loan originations and shifting the savings to the Pell Grant Program. Many expect that the report will be used by those who favor expanding the Direct Loan program and significantly reducing, if not doing away with, the Federal Family Education Loan (FFEL) Program. Commenting on the two programs, Douglas Holtz-Eakin, director of the CBO, was quoted by Gannett News Service saying, “We have a more generous subsidy in the private sector loans…We have subsidies to the students plus to the lender. And the net effect is that if we went under current law to the direct student loan program, we’d save money basically because we’d subsidize those loans less heavily.”

The CBO report is not without its own controversy. Some believe the savings are based on faulty methodology and that the report fails to fully account for all the federal costs of administering the Direct Loan program. Several Republicans in the House and Senate including Rep. John Boehner (OH), chairman of the House Committee on Education and the Workforce; Sen. Michael Enzi (WY), chairman of the committee on Health, Education, Labor and Pensions (HELP); Sen. Judd Gregg (NH), chairman of the Senate Budget Committee, and Rep. Jim Nussle (IA), chairman of the House Budget Committee have asked the General Accountability Office (GAO) to examine the methodology behind the report. The study request seeks to identify why, according to Department of Education data, Direct Loan costs were underestimated by $4.1 billion while FFEL costs were overestimated by $6 billion between 1994 and 2003.

Reaction in the higher education community to both the report and Petri’s legislation has been mixed. Dick George, president of Great Lakes Higher Education Corporation, commented that Petri’s bill is “inappropriate” because it provides “statutory incentives” for schools to join the Direct Loan program. Steve Van Ess, director of financial services at the University of Wisconsin at Madison, said, “I like the competition…I like that both programs exist” adding that new statutory incentives to join the Direct Loan program would put the FFEL program at a significant competitive disadvantage.

**INSIDE ED AND THE ADMINISTRATION**

**Senator Confirms Margaret Spellings to Become Secretary of Education**

Margaret Spellings was officially confirmed Secretary of Education yesterday. Spellings, former White House domestic policy advisor and longtime confidante of President Bush, received strong bipartisan support during her confirmation hearing in front of the Senate. Sen. Frank Lautenberg (D-NJ) reportedly agreed to waive his objections to Spellings’ confirmation after
Spellings agreed to review recent promotional tactics by the Department of Education, namely the incident in which the Department paid commentator Armstrong Williams over $240,000 to express support for the Department’s No Child Left Behind Act. The Senate also confirmed Mike Johanns as Secretary of Agriculture but delayed confirmation of nominees Condoleezza Rice for Secretary of State and Alberto Gonzales for Attorney General.

**Lean FY2006 Budget to Make Cuts**

While the President’s FY2006 budget will not be released until February 7, many experts on and off Capitol Hill are predicting cuts – officially phrased as “very, very strong discipline” according to President Bush’s Chief of Staff, Andrew Card Jr.. Cuts are expected to fall across a broad scope of programs ranging from science, agriculture, veterans, Medicare and others. The budget will provide additional information on several of President Bush’s recently announced proposals, including an expansion of the Pell Grant program, reforms to the student loan industry and high school reform. Given the rising federal deficit and continued spending in Iraq, experts believe that the budget will be very lean for non-defense and non-homeland security programs. Although only currently rumored, many believe that the budget will contain $1 billion or more in cuts to the Department of Education.

Some predict that the President’s budget may revive the 1990s policy that required increases in entitlement spending in one program to be offset by decreases in other entitlement programs. Clearly, this would have an impact on all Title IV federal student aid programs as well as many others. Sen. Judd Gregg (R-NH), the new chairman of the Budget Committee, said, “From a thematic standpoint, the goal is to reduce the deficit in half over four years, and you can’t reduce the deficit if you don’t reduce the growth of entitlements.”

**Bush Receives Mixed Reaction to Proposal to Increase Pell Grant Maximum**

On January 14, President Bush announced that he plans to increase the maximum Pell Grant award to $4,550 over the next five years. In addition, the proposal would eliminate the Pell Grant shortfall, now estimated to be approximately $4 billion dollars, and make the program a true entitlement. To help finance the increase, which by some estimates will cost $15 billion over five years, the President said that he would implement “reforms” to the student loan industry designed to decrease subsidies to lenders and transfer the savings to the Pell Grant program. Specific details of the “reforms” were not released, although the president mentioned that, in his view, too much of the federal subsidies for education are going to people no longer in college, possibly a reference to the consolidation loan program.

Congressional reactions have been mixed to the President’s proposal. Sen. Edward Kennedy (D-MA), ranking member on the Senate Health, Education, Labor and Pensions (HELP) Committee, stated, “I welcome the president’s new proposal but urge America’s families with kids to apply to college to not count their chickens before they hatch…We’ve been down this road before. President Bush has walked away from all his promises to raise Pell Grants since his first year in office.” Rep. George Miller (D-CA), ranking member on the House Education and the Workforce Committee, echoed similar sentiments saying, “Even President Bush knows that a $500 boost over five years is not enough – he himself promised, in 2000, that he would raise Pell by more than twice that amount…but $500, if it is real, would be a start in the right direction.”
Reactions from higher education organizations have been mixed as well. David Ward, president of the American Council on Education (ACE), voiced his support of the proposal saying, “While we now await details below the headlines, it is important to recognize the enormous commitment to the Pell Grant program that President Bush made today.” A press release from the Public Interest Research Group (PIRG) was less enthusiastic. Kate Rube from PIRG commented that “by calling this a plan to make college more affordable, President Bush isn’t being honest with America’s students and families,” adding that after accounting for projected increases in college costs, the Pell Grant increase would have very little effect in making college more affordable.

President Bush to Focus on High Schools in Coming Year

On January 13, President Bush announced a $1.5 billion high school initiative that will focus on adolescent literacy, teacher quality, math and science intervention, assessments, and rigorous curriculum. Of particular interest to the higher education community is the President’s proposal to provide low-income high school students with up to $1,000 in additional Pell Grant aid for the first two years of college if they complete the State Scholars curriculum. Additional details of the President’s education agenda are expected to be found in his FY2006 budget request.

Department Presentation Slides on E-Authentication Now Available

The Department of Education has released presentation slides from a presentation on E-Authentication. The presentation was a panel of four speakers: Michael Sessa from the Postsecondary Electronic Standards Council (PESC); Charlie Coleman from the Department of Federal Student Aid (FSA); Charles Miller from the Rhode Islanded Higher Education Assistance Authority (RIHEAA) and Nicholas Zinser from Northeastern University. Michael Sessa will also speak on electronic standards and loan processing technology at the upcoming COHEAO Annual Conference.

The slides are available at: http://ifap.ed.gov/presentations/04EACSession27.html

INDUSTRY NEWS

Reich Discusses Restructuring Student Loans for Graduate Students

Several months ago, former Secretary of Labor Robert Reich discussed restructuring the student loan system for graduate students. Reich’s plan was for banks to lend money to graduate students, who would then repay them via a portion of their income over a 10-15 year period after receiving their degree. The remaining principle after the time period would be paid to banks via government subsidies. Recently, Secretary Reich answered additional questions about his proposal. A summary of the most relevant questions and answers follows:

- Under the plan what is the incentive to pay tuition instead of entirely financing a student’s study with loans? – Paying tuition is always cheaper than taking out a loan due to the interest rate.
- Why does the current system need reform? – Because many graduate students cannot afford to take low-paying, public service-oriented jobs due to their high debt burdens.
• Isn’t rising college tuition the real problem? – This plan would help students until the college cost problem can be solved.

Reich did not discuss any further details on exactly how the program would be administered and how it would be financed.

Organizations Provide Scholarships for Tsunami Victims

The Institute of International Education and the Freeman Foundation are making available grants up to $5,000 for qualified students who are financially unable to continue their education in the U.S. due to tsunami-driven losses abroad. The organizations are accepting a maximum of four student nominations from each accredited college and university in the U.S. Qualifications require students to be citizens or permanent residents from Indonesia, Malaysia, and Thailand and enrolled in an associate or bachelor’s program as of December 2004. The deadline for nominations has been set at February 1 with the possibility of a second round of nominations to be held at a later date. For more information about this grant, see http://www.iie.org/Template.cfm?Section=Home&Template=/Activity/ActivityDisplay.cfm&activityid=463

ACE Supports Hope Scholarship Expansion Legislation

David Ward, president of American Council on Education (ACE), wrote a letter in support of Rep. David Camp’s (R-MI) bill to expand the Hope Scholarship tax credit. The letter was written on behalf of the American Association of Community Colleges, the Association of American Universities, the Association of Community College Trustees, the Association of Jesuit Colleges and Universities, the National Association of Independent Colleges and Universities, the National Association of State Universities and Land-Grant Colleges, the National Association of Student Financial Aid Administrators, the State PIRGs’ Higher Education Project, and the United Negro College Fund.

Ward states within his letter, “Your legislation would make a limited, but extremely significant, expansion of eligibility by allowing students to claim the credit for required fees, books, supplies, and equipment. We feel that this legislation will make important improvements ensuring that the Hope Scholarship tax credit benefits those individuals with modest incomes.”

Coalition News

On Monday, January 10, the Committee for Education Funding (CEF) held its annual meeting. Andrew Stringer attended the meeting on behalf of COHEAO. The meeting featured a presentation from Bill Hoagland, a senior budget advisor for Senate Majority Leader Bill Frist (R-TN). At the meeting, Hoagland said that the federal budgets for the coming years would be very lean – at best. With a significant federal deficit and pending reforms to social security and the tax code, education programs are expected to receive in the neighborhood of a $1 billion cut relative to the FY2005 budget.

CEF also discussed the creation of an extended three-year strategic plan to aid in defending education programs in light of the increasingly difficult budget and appropriations outlook. COHEAO will be active in CEF efforts to increase federal spending on education programs.
In other coalition news, the **Student Aid Alliance (SAA)**, a large group of diverse higher education-related organizations, including COHEAO, released its funding FY2006 priorities. Included in the priorities are increases in the Pell grant and restoration of the Perkins Loan Federal Capital Contribution (FCC) and $120 million for Perkins Loan Cancellations. The complete priority list is attached to The Torch.

COHEAO will be active in SAA efforts to increase the federal investment in student aid. SAA will begin it’s FY2006 activities with a breakfast on Capitol Hill on February 8. Andrew Stringer and Harrison Wadsworth will attend the breakfast on behalf of COHEAO.
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The Student Aid Alliance -- representing students, parents, college presidents, financial aid administrators and others who support increased funding for the federal student aid programs – calls on Congress and the President to restore funding for the Perkins Loan program and support increased investment in student aid that will help America’s students get into and through college and pursue their higher education dreams. For FY 2006, we request the following funding levels:

- **The maximum Pell Grant should be increased by $450, to $4,500.** Pell Grants provide basic college assistance to financially disadvantaged students. The grants are the foundation of a low-income student’s aid package. Without them, millions of students could not go to college. Almost five million students with a median family income of $15,200 received Pell Grants in 2002-03.

- **SEOG funding should be increased by $222 million, to $1 billion.** The Supplemental Educational Opportunity Grant (SEOG) program provides additional grant assistance to Pell Grant recipients in order of need. SEOG expands college options for these students. Colleges and universities match one-third of the federal SEOG funds.

- **Federal Capital Contributions for Perkins Loans should be restored to $100 million.** The Perkins program provides low-interest loans to needy students, making them less reliant on more costly loan programs. Institutions match one-third of the federal contribution. Perkins Loan forgiveness options have helped recruit thousands of law enforcement officers, teachers, and nurses. **Perkins Loan cancellations should be increased by $54 million, to $120 million** to fully reimburse colleges for loan forgiveness.

- **Federal Work-Study should be increased by $160 million, to $1.15 billion.** The Federal Work-Study program provides students money to pay for college through jobs on campus, in the community, and in the private sector. This self-help program encourages 760,000 financially disadvantaged students to develop strong work habits and gain exposure to potential employment opportunities. Federal Work-Study funds must be matched by at least one-third, and institutions often exceed this level. While community service programs are critically important, traditional work-study jobs should not be eliminated to meet the goal of increased national volunteerism.

- **Leveraging Educational Assistance Partnerships should be increased by $34 million, to $100 million.** The LEAP program encourages states to continue to expand their own grant programs. States must match each new dollar two-to-one. States use LEAP funds to support increased grant aid, early intervention, community service, and scholarship programs in specialized academic areas.

- **TRIO should be increased by $50 million, to $886 million.** The TRIO programs are designed to help low-income, first-generation college students prepare for, enter, and graduate from college. TRIO Programs help students overcome non-financial barriers to
higher education through support services. Two-thirds of TRIO students come from families with incomes of less than $24,000 where neither parent graduated from college.

• **Graduate level programs should be increased by $34 million, to $73 million.** Graduate Assistance in Areas of National Need provides for graduate student traineeships for teaching and research. Due to flat funding in FY 2005, GAANN was unable to make new awards. GAANN should be funded at $50 million. The Jacob Javits Fellowship program gives portable grants to graduate students in several academic areas, and is the only federal program that supports students in the arts and humanities. Javits should be funded at $17 million. The Thurgood Marshall Legal Educational Opportunity Program, which should be funded at $6 million, helps disadvantaged students gain access to, and complete law school through a comprehensive program, including pre-law summer institutes, financial assistance, admission and financial aid information.

**Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) should be increased by $44 million, to $350 million.** The GEAR UP program is designed to encourage more young people from low-income families to consider and prepare early for college. The program uses a coordinated K-16 approach and is designed to create system(s) change and to leverage private matching resources beyond the federal monies. Since 1999, GEAR UP has served more than 1.4 million low-income students in 47 states, three territories and the District of Columbia.

www.StudentAidAlliance.org
COHEAO Annual Meeting Agenda 2005
All Meetings and Sessions Are At the Ritz Carlton Pentagon City Unless Noted Otherwise

As of 12/07/04

Saturday, January 29th, 2005

1:00 pm-4:00pm Perkins Task Force Meeting

5:00 pm-7:00pm Commercial Members Meeting

Sunday Jan 30th, 2005

8:30am-3:30pm Board of Directors Meeting

4:00pm-6:00pm Registration

6:00pm-8:00pm Welcoming Reception For Attendees

Monday Jan. 31st, 2005

8:00am-8:45am Registration and Continental Breakfast

8:45am-9:00am Session: Message from the President
Jeanne F. Dotson, COHEAO President

9:00am-9:50am Member of Congress

9:50am-10:00am Break

10:00am-11:00am Session: The View From Capital Hill: Senior Staff Discuss HEA Reauthorization and Education Funding
Mark Laisch – Staff Member, Senate Appropriations Subcommittee on Labor, Health and Human Services and Education
Michael Dannenberg – Staff Member, Senate Health, Education, Labor and Pensions Committee
Alex Nock – Staff Member, House Education and the Workforce Committee
11:00am – 12:00pm Session: *Issues in the Management of a Perkins Loan Portfolio: A View from the Department of Education*
Pamela Moran, U.S. Department of Education

12:15pm-1:30pm Luncheon
Congressional Speaker Invited

1:30pm – 2:30pm Session: *Major Changes to the Reporting of Student Information: the NCES Study on IPEDS*
Dennis Carroll, Associate Commissioner, National Center for Education Statistics

2:30pm-2:45pm Dessert Break

2:45pm-3:45pm Session: *Secrets of Grassroots Activism: how to make the most of your power as a “constituent.”*
William “Bud” Blakey
Partner
Dean Blakey

6:00pm-7:30pm *COHEAO Scholarship Fundraiser Silent Auction/Cocktail Hour*

**Tuesday, Feb. 1st, 2005**

8:00am-9:00am Breakfast

9:00am-9:50am Congressional Speaker Invited

9:50am-10:00am Break

10:00am-11:00 am Session: *The Use of the E-OSCAR Process for Credit Bureau Reporting*
Stuart K. Pratt, president and CEO, Consumer Data Industry Association

11:00 am-11:45 am METEOR
Adele March - AES
11:45am - 1:15pm Lunch
Congressional Speaker: The 40th Anniversary of the Higher Education Act of 1965

1:15pm-2:15pm Session: Delinquency Prevention Techniques: Guaranty Agency Voluntary Flexible Arrangements Bring Ideas for Campus-Based Programs
Duane Quinn, American Student Assistance
Amy Kerwin, Great Lakes
Anita Kermes, EDFUND
Shelia Dunlap, Texas Guaranteed Student Loan Corporation

2:15pm-3:15pm Session: The Budget for Federal Higher Education Funding: An Inside Look and a Discussion of the Future
Cyndy Littlefield – Association of Jesuit Colleges and Universities
Becky Timmons – American Council on Education

3:15pm-3:30pm Refreshment Break

3:30pm-4:30pm Session: Development of Electronic Standards and Loan Processing Technology
Michael Sessa, executive director, Postsecondary Electronic Standards Council

Wed. Feb. 2nd, 2005

7:45am  Ritz Carlton, Board Buses

8:00am  Buses leave for Capitol Hill

8:30am-10 am  Breakfast on Capitol Hill, 2261 Rayburn House Office Building
Members of Congress and Staff Stop By

10:00am --  Hill Visits by COHEAO Members
Each year, COHEAO raises money for the COHEAO Scholarships that go annually to needy students attending member institutions. During this year’s Annual Conference, COHEAO will hold a silent auction to raise money for the scholarship program on Monday, January 31, 2005 at 6:00 pm.

We are writing to encourage your participation in COHEAO’s charity effort. Please consider helping in one of the following ways:

- Coming to our scholarship fundraiser and participating in the silent auction;
- Donating an item for the auction; or
- Making a financial contribution to the scholarship effort.

Gifts at last year’s auction included: a football signed by Joe Paterno; Waterford Crystal; various bottles of wine; clothing from member institutions; and several other wonderful gifts.

For ideas or suggestions of items to donate, please call Andrew Stringer at (202) 289-3900. Please make sure donations and/or contributions that are sent in advance arrive by Friday, January 28, 2005; last minute donations will also be collected at the meeting registration desk. Please address items for the silent auction to the attention of Andrew Stringer at 1101 Vermont Ave, NW, Suite 400, Washington, DC, 20005. Make checks payable to COHEAO.

We appreciate the work that you do for our nation’s students and we would welcome any support you might be able to offer. Thank you for joining COHEAO in our scholarship efforts.

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Refunds - Requests for refunds will be honored only if notification of cancellation is received five business days
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