Happy New Year! The time has come for me to begin to say “Thank you” to a number of people who have been so instrumental in the success of COHEAO. John Dean is the managing partner in the law firm Dean, Blakey, and Moskowitz and specializes in government relations law. He is an expert on student loan and federal legislation. John has just recently been elected as the new President of the NCAN (National College Access Network) Board of Directors. COHEAO wishes to congratulate John on this occasion and also to thank him for all he has done bringing COHEAO to this, our 25th year celebration. 25 years ago, when COHEAO began, John played a large part in our efforts to continue to exist. Those early days are such an important part of where we are today. If any of you have the opportunity to say thank you to John, I am certain he will appreciate the recognition.

I am getting pretty excited about the Annual Conference. I hope all of you are, too. We promise to have a return engagement of the world-renowned auctioneer for the silent auction as well as informative sessions, with speakers that will never cease to amaze you!

Ciao’
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COHEAO News

Now that the Elections Are Over, Meet Your New COHEAO President and Vice President

COHEAO has elected Alisa Abadinsky to be its next President and Robert Perrin to be the Vice-President. They will serve in their positions through 2006. Attached to The Torch, please find their biographies. COHEAO congratulates Alisa and Bob, and sincerely thanks all who ran for office for their commitment to our organization.

Register Today 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; Congressional committee staff and higher education experts. Conference sessions will prove to be invaluable to all members of the COHEAO community. Several 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@wpllc.net.

The Conference will also feature the traditional breakfast on Capitol Hill, followed by visits to Congressional offices. 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.

COHEAO's 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.

Donations Needed: Silent Auction Scholarship Fundraiser Set for Annual Conference

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.

Please participate 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.

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 to the end of *The Torch*.

**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](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**

**Senate HELP Committee Holds Confirmation Hearing for Secretary of Education**

On January 6, the Senate Health, Labor, Education and Pensions (HELP) Committee unanimously approved the nomination of President Bush’s choice for U.S. Secretary of Education, Margaret Spellings, just hours after holding her confirmation hearing. Spellings, who has worked on domestic policy issues with Bush since his days as governor of Texas, is described as a “loyal insider” who is “approachable and practical” and has gained respect from politicians from both parties. She was a leading player in the development of testing and accountability measures in Texas schools under Bush and has been dubbed the “architect” of the No Child Left Behind Act (NCLB). As Secretary, Spellings may leverage her relationship with the President to bring more power to the education post.

Each of the 13 members of the HELP Committee present at the hearing expressed praise and support for Spellings. Members also took time to congratulate Chairman Mike Enzi (R-WY) as the new leader of the committee and to welcome newly elected Senators Richard Burr (R-SC) and Johnny Isakson (R-GA) and returning former chairman of the HELP Committee Senator Orrin Hatch (R-UT). Also present were Ranking Member Ted Kennedy (D-MA) and Sens. Judd Gregg (R-NH), Lamar Alexander (R-TN), Jeff Sessions (R-AL), Christopher Dodd (D-CT), Tom Harkin (D-IA), Jack Reed (D-RI), Hillary Clinton (D-NY) and James Jeffords (I-VT).

**Lewis Named as Next Appropriations Chair**

Coming as a surprise to many, Rep. Jerry Lewis (R-CA) was selected as chairman of the prestigious House Appropriations Committee over Rep. Ralph Regula (R-OH) and Rep. Harold
Rogers (R-KY). Regula, who will remain the chairman of the Labor-HHS-Education Appropriations Subcommittee, was the more senior of the three candidates, but Lewis, who has chaired the Defense Appropriations Subcommittee the past six years, had raised the most money for the Republican Party last year. Lewis stated, "I intend to lead a committee that is dedicated to fiscal restraint and committed to being an integral part of our Republican leadership's effort to rein in spending and balance the federal budget."

There were also several staff changes in the House and Senate. The House Budget Committee brings on board Jim Bates as the majority new chief of staff. Bates, who was the deputy chief of staff, replaces Rich Meade.

Senate Appropriations Chairman Thad Cochran (R-MS) has named Keith Kennedy as the new committee staff director. Kennedy, currently the Senate’s deputy sergeant-at-arms, previously worked as staff director, minority staff director and professional staff member for the Appropriations Committee.

**Tiberi to Chair Select Education Subcommittee**

Rep. Pat Tiberi (R-OH) was named chairman of the Subcommittee on Select Education by House Education & the Workforce Chairman John Boehner (R-OH). Tiberi will succeed Rep. Pete Hoekstra (R-MI) who gave up the subcommittee chairmanship to become chairman of the House Intelligence Committee.

Chairman Boehner said, “Pat Tiberi has been an outstanding legislator on our committee for the past four years, and I’m very pleased he has agreed to assume a formal leadership role on our panel. He’s always been a leader, but this makes it official.”

In discussing his new role, Rep. Tiberi said, “from services for at risk youth to senior nutrition programs, this subcommittee has jurisdiction over programs that touch people of all ages. I look forward to working with Chairman Boehner to ensure that these programs and others the subcommittee oversees do the best job possible of delivering services to our communities.”

**Former COHEAO Staffer Amy Raaf to Work for the House Committee on Education and the Workforce**

Amy Raaf, an associate attorney with the firm of Dean Blakey, has been hired by the House Committee on Education and the Workforce Republicans to provide staffing on higher education issues. Previously, Amy worked extensively for COHEAO in the Washington, D.C. office. COHEAO wishes Amy the best of luck and looks forward to working with her when she begins her new duties on January 18.

The news that Amy Raaf will succeed Kathleen Smith as a key staff member on the House committee was well received in the higher education and student loan communities. While at Dean Blakey, Raaf developed an excellent reputation as a knowledgeable, energetic, and an easy to work with professional.

In announcing Raaf’s selection, House Education and the Workforce Committee Coalitions Director Greg Mauer said the following:
“As many of you know, Kathleen Smith recently left the Committee to preside over EFC [Education Finance Council]. We wish her all the best. Kathleen’s departure brings the arrival of Amy Raaf to the Committee. Amy will join Alison Griffin as the leads on higher education policy.

“Amy brings a wealth of knowledge to our higher education team. After clerking in the Dept. of Education's Office of Postsecondary Education, Amy has been an attorney at Dean Blakey working on issues important to the higher education community and the student loan industry. Amy received both her undergraduate degree and J.D. from American University. Her first day at the Committee will be January 18th.”

Upon learning of the news that Raaf would be leaving Dean Blakey, managing partner John Dean commented:

“It has been a privilege working with Amy. She is a gifted attorney, incredibly energetic, and a team player. We will miss her sorely, but are happy that she has found a job for which she is exceptionally well suited. The Education and Workforce Committee has made a wise choice.”

**House Quickly Introduces Several Higher Education Bills**

Although the new 109th Congress was not in session for long, House members managed to introduce nearly 300 bills on January 4. Among these bills are several related to higher education and two bills related to privacy concerns. Rep. Mark Kennedy (R-MN) introduced legislation, H.R. 130, that clarifies the definition of a “student” as it relates to several education privacy laws. Rep. Rodney Frelinghuysen (R-NJ) introduced H.R. 81, which facilitates better sharing of information regarding disciplinary procedures at higher education institutions for families of victims. Similarly related to campus crime is a bill introduced by Rep. John Sweeney (R-NY), H.R. 225, which requires higher education institutions to thoroughly investigate violent felonies that occur on campus.

Rep. Ric Keller (R-FL), introduced two bills, H.R. 132 and H.R. 133. H.R. 132 denies aid to certain types of sex offenders and H.R. 133 increases the maximum Pell Grant award. Rep. Rush Holt (D-NJ) introduced two bills as well. H.R. 114 restricts the Department of Education from implementing the new needs analysis methodology as it relates to student aid eligibility and H.R. 117 provides a tax deduction for higher education expenses. Another member of the New Jersey delegation, Robert Menendez (D), introduced legislation (H.R. 151) designed to promote higher education savings, finance and repayment.

Rep. David Scott (D-GA) introduced a trio of bills. H.R. 197 and 199 are both related to extending certain financial aid benefits to members of the armed forces. Scott’s third bill, H.R. 198, provides loan forgiveness for public attorneys.

**Kildee Introduces Bill to Permanently Fix 9.5 Percent “Loophole”**

On January 5, Rep. Dale Kildee (D-MI) introduced legislation to permanently close what is known as the “9.5 percent loophole.” The legislation stops the expansion of the amount of loans subject to a minimum lender yield of 9.5%. Similar legislation was enacted in the 108th Congress, but expires at the end of FY2005. Commenting on the legislation, Kildee said, “This
introduction is the beginning of the complete and permanent end of this abuse of the student loan program.” Kildee has made statements that his new legislation also addresses “recycling,” the practice making new 9.5% yield loans with the proceeds of repaid loans, that was not addressed in the previous legislation. While the bill enacted during the 108th Congress directs the savings to teacher loan forgiveness programs, Kildee’s bill, H.R. 134, shifts the savings to the Pell Grant program.

INSIDE ED AND THE ADMINISTRATION

Department Revises Need Analysis

On December 23, 2004, the Department of Education updated the tax tables that it uses to determine student aid eligibility and awards. The Need Methodology uses tax and other financial information to determine the expected family contribution for all Higher Education Act Title IV student loan programs, including the Perkins Loan Program. Previously, the Department had used 1988 state and local tax tables, but updates had been blocked by Congress. The passage of the FY2005 omnibus spending bill failed to contain any such rider, meaning that the Department was legally obligated to use the most recent tables. According to some calculations, the change will mean that approximately 90,000 students face the strong possibility that they will no longer qualify for Pell Grants, and approximately 1.2 million additional students could see their award reduced between $100 and $300.

Democrats have termed this the “December Surprise” for students, but Republicans have countered that this step is necessary in order to increase the maximum from its current level: $4,050. Brian Fitzgerald, the now former staff director of the Advisory Committee on Student Financial Assistance, commented on the issue saying, “It’s what most of us would agree is a relatively inconsequential amount of money…But it’s on top of an existing gap, and the effect in cumulative terms is much greater.” Fitzgerald believes that the change exacerbates the already significant problem of unmet financial need for low-income students. Chris Simmons, assistant director of government relations at the American Council of Education (ACE), added, “Think about the student who is going somewhere like Aims Community College in Greeley Colorado, where tuition is very minimal -- $400 can be a lot to them.”

For more information visit: http://a257.g.akamaitech.net/7/257/2422/06jun20041800/edocket.access.gpo.gov/2004/E4-3779.htm


Department Updates EDExpress

Department Releases Worksheets for “Question 31”


Department Requests Comments on FISAP and Operations Report

The Department of Education is requesting public comments on the 2004-2005 Fiscal Operations Report and the 2006-2007 Application to Participate (FISAP). Comments are due by March 7, 2005. For more information visit: http://a257.g.akamaitech.net/7/257/2422/01jan20051800/edocket.access.gpo.gov/2005/E4-3946.htm

Treasury Department Issues Final Rule on Disposal of Consumer Information

On December 28, 2004, the Treasury Department issued the final rule on disposal of consumer information. The rule is with regards to section 216 of the Fair and Accurate Credit Transactions Act of 2003 and goes into effect on July 1, 2005. The rule is designed to reduce instances of identity theft. For more information visit: http://frwebgate3.access.gpo.gov/cgi-bin/waisgate.cgi?WAISdocID=0263692858+8+0+0&WAISaction=retrieve

INDUSTRY NEWS

Department of Education Ramps up Collections Efforts

A January 6 Wall Street Journal article discusses how the Department of Education has drastically increased collection of defaulted loans over the past decade with new, tougher debt collection tactics. During FY2004, the Department collected $5.7 billion in defaulted loans, double the amount it collected during FY1998. The overall student loan default rate has fallen from 22 percent in 1990 to 5.2 percent. The tactics have drawn the ire of some advocates. The article discusses a situation where a man, ill with the AIDS virus, was aggressively contacted by a collection agency working on behalf of the Department.

Coalition Activity

The Committee for Education Funding (CEF) and the Student Aid Alliance (SAA) remained inactive over the recent holidays. Andrew Stringer will represent COHEAO at the CEF annual meeting on Monday, January 10. With Congress returning to Washington this month, SAA will ramp-up its advocacy efforts, and COHEAO will be involved in working for Perkins funding.

On January 3, 2005, the American Council on Education (ACE) wrote a letter supporting confirmation of Margaret Spellings to become the next Secretary of Education. The letter, signed by David Ward, president of ACE, and on behalf of several other higher education organizations, makes the following statement concerning Spellings:
“Secretary-designate Spellings has been involved in education policy at the federal and state levels for many years. As the President's primary advisor on domestic policy, Ms. Spellings has worked directly with Members of Congress and their staffs on a wide array of issues and is deeply respected for her knowledge and commitment to expanding educational opportunities for all Americans. She has overseen the Department of Education and is familiar with the agency's management of the student aid programs. Our member institutions in Texas, where she has spent much of her career, uniformly report that she is a willing listener who seeks to find common ground and build consensus.”
## 2004 COHEAO Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
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Biographical Questionnaire
COHEAO Board of Directors Nomination

Name: Alisa Abadinsky
Organization: University of Illinois at Chicago
Address: 809 S. Marshfield Ave, Room 227
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Telephone: (312) 777-4316
Fax: (312) 413-1992
E-mail address: aabadins@uic.edu

Professional Experience
I am the Associate Director of Student Financial Services at the University of Illinois at Chicago (UIC) and have served in this capacity for ten years. As Associate Director I am responsible for managing our campus-based loan programs that include Federal Perkins loans, Health Professions Student loans, Nursing Student loans, Primary Care loans and University loans. In addition to my student loan responsibilities I manage student, general and third party billings and Taxpayer Relief Act reporting for the University of Illinois System.

I served as a consultant in the Department of Health and Human Service’s Division of Student Assistance (HHS-DSA) Partnership Program, assisting health profession schools participating in DSA programs in need of technical assistance. I have presented at numerous conferences for national organizations including COHEAO, NACUBO, NASFAA, PESC, AAMC and PDG on topics ranging from the Perkins Loan Program, Taxpayer Relief Act, Legislative Updates, Negotiated Rulemaking and Primary Care Loans.

Qualifications for Position:
I have been an active member of COHEAO for the past decade. Through my leadership role in COHEAO I have fostered valuable relationships with other higher education associations, Congressional staff, Department of Education staff and Health and Human Services staff. At UIC, I administer the programs important to the membership of this organization. On behalf of the University I attend a variety of meetings including the Big Ten Bursars and Illinois Bursars that foster information sharing and provide an important network of colleagues.

COHEAO experience (committees, conference attendance...):
I am the current Vice President of COHEAO, concluding my second term. Prior to serving as Vice President, I served as Legislative Chair on the Steering Committee. I served as COHEAO/NACUBO’s negotiator at the Department of Education’s 2002 Negotiated Rulemaking for Student Loan Issues and alternate negotiator for Student Eligibility issues. In 1999 I also served as COHEAO’s negotiator for Student Eligibility Issues and alternate negotiator for Student Loan issues. I have chaired the COHEAO/HHS Task Force, the COHEAO/HHS Primary Care Loan Committee, Electronic Signature Workgroup and participated on the Perkins Loan Task Force, Third Party Servicer Task Force and Direct Loan Task Force.

I have attended the COHEAO Annual and Mid-Year Meetings for over a decade. I have testified on behalf of COHEAO before the College Board and at a Hill Briefing on Titles VII and VIII of the Public Health Services Act. In 2003, I hosted a COHEAO Congressional staff visit to
Chicago at UIC to help educate Congressional staff on reauthorization issues important to COHEAO.

**Goals/Objectives relating to your steering committee participation:**

I hope to continue my service to COHEAO members and the Board of Directors as President. I have been actively involved in this organization for the past decade and have seen it grow and effectively address many challenges impacting our industry. We have many challenges ahead for both preserving the existence of the Perkins program and maintaining funding. COHEAO has an exceptional Board of Directors and I believe my leadership, as President, at this critical juncture is important to COHEAO’s continued success on the Hill, with the Administration and the upcoming reauthorization of the Higher Education Act.

COHEAO plays an important role in disseminating information on legislative and regulatory changes impacting our programs to our members. As President, I see the opportunity for COHEAO to strengthen our membership base with our alliance of state and regional association members while helping to strengthen our alliance members.

As COHEAO nears its 25th Anniversary, it is important we maintain our strong advocacy role for the Perkins loan program and influence legislation and regulations pertaining to this program. I also recognize the need to effectively manage the administrative needs of this organization to ensure membership dollars are used efficiently. At the same time balancing the needs of institutional, commercial, organization and alliance members to ensure that all members value from this organization.
Name: Robert (Bob) Perrin
Organization: Williams & Fudge, Inc.
Address: 775 Addison Ave. Suite 201 PO Box 11590
Rock Hill, SC 29721
Telephone: (803) 329-9791 Ext 2104
Fax: (803) 329-0797
E-mail address: bperrin@wfcorp.com

Professional Experience:
- Twenty-Four (24) years of Higher Education Experience within the Student Loan Industry.
- Responsible for default management and collections of NDSL/Federal Perkins, Nursing/HPSL, and Student Receivables at the University of South Carolina for eleven years (1980-1991)
- Regional Sales Manager (East Coast) for Higher Education Collections for a Collection Agency (NCM) (1991-1993)
- Executive Vice President for Williams & Fudge, Inc., a National Collection Agency that specializes only in Higher Education Collections.

Qualifications for Position:
I have been involved in Higher Education for twenty four (24) years. My years of experience within the industry have afforded me the opportunity to witness the maturity of a vital loan program. Not only was I recipient of Federal Aid during my senior year at college, I also had the pleasure of working closely with students while working at the University of South Carolina. My relationship with student borrowers permanently instilled in my mind that Federal Perkins and the Health Profession Loans was then and remains now an important piece of the Financial Aid package for needy students.

In 1991 I left the University to go into another segment of the Higher Education Community. At Williams & Fudge I have had the privilege to develop relationships with colleges and universities of all sizes and specialties. I have listened to their needs and understand the issues that pertain to their management of the loan programs. My continual interaction with all entities within the realms of Higher Education allows me the ability to sense the pulse of what needs to be changed and what needs to be preserved.

COHEAO experience (committees, conference attendance…):
Have served on the Board of Directors for a total of eight (8) years, Treasurer of COHEAO (1997-2001)-Four (4) years, Secretary of COHEAO (2002 to current) Three (3) years, Budget and Operations Director (1 year), Participated in visits to Congress. Member of groups that have met with the Department of Education for: Enhancements for the Assignment Process, Electronic Signatures and NSLDS. Member of the group that met with The Federal Trade Commission for Gramm-Leach Bliley Act. Attended all Annual and Mid-Year Conferences

Goals/Objectives relating to your steering committee participation:
COHEAO is recognized as a leader in Washington for issues that relate to Higher Education. As an organization we are fortunate to have an active membership.
Our continual success remains totally dependent upon our membership support. It is my goal to increase our activeness as we approach the reauthorization of the Higher Education Act.

As the old adage says, “There is strength in numbers.” Although COHEAO is very strong, we can gather more strength by increasing our membership. In partnership with Washington Partners we must continue to reach out to the Higher Education Community to educate and communicate the benefits and importance of being a member of COHEAO.

Reflecting back into our history, I truly believe that now more than ever we must unite as a membership group and speak in one voice as advocates for the Perkins Loan Program. Our primary goal at this point must be the preservation of funding. Once that has been accomplished we need to work in partnership with the Department of Education to require money collected by the Department be returned to the Perkins Revolving fund rather than back to the United States Treasury.

Mandatory Assignment will again be a major issue in the next year. COHEAO needs to work with the Department of Education to develop a common ground that is both beneficial to the fiscal integrity of the loan program and also protects the interests of the institutions.

The Board of Directors is a representation of the general membership. I believe that my dual experiences as an employee at an institution and commercial entity allows me to have a balanced perspective. I have been very fortunate to be a member of the Board of Directors under the leadership of three different Presidents. Their different styles of leadership have prepared me as I seek the opportunity to serve as your Vice President. We all have one common goal: “Provide more education for more people.”
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
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 The Congressional Budget: What Are the Prospects for Education Funding in 2006? Is the Process Broken?
11:45am - 1:15pm Lunch
Congressional Speaker: The 40th Anniversary of the Higher Education Act of 1965

1:15pm - 2:15pm Session: Default Prevention Techniques: Guaranty Agency Voluntary Flexible Arrangements Bring Ideas for Campus-Based Programs
Shelly Saunders – American Student Assistance
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 - 10am 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.

The COHEAO Scholarship Committee
Register Today
for the
2005 COHEAO Annual Conference
January 30 - February 2
at the
Ritz-Carlton Pentagon City, Arlington, Virginia
THREE WAYS TO REGISTER NOW AVAILABLE
1. ONLINE at www.coheao.org
   credit card payment available only online
2. By fax: 202-371-0197
3. By mail: COHEAO, 1101 Vermont Ave., NW, Suite 400,
   Washington, DC, 20005

Name: ____________________________________________________________
Title: _______________________________________________________________________
Organization: _____________________________________________________________
Address: _______________________________________________________________________
City: _________________________________________________________________
State: _____ Zip: ______________
Email: ________________________________________________________________

Member $ 495                      Non-Member $ 550

Onsite Registration:
$510 for COHEAO Members
$565 for Non-members

Please send check or money order for the appropriate amount to
COHEAO, 1101 Vermont Ave, NW, Suite 400, Washington, DC, 20005
OR REGISTER ONLINE TO PAY BY CREDIT CARD at www.coheao.org.

Hotel reservations should be made separately by calling the Ritz-Carlton Pentagon City
at (703) 415-5000. To ensure that you receive the SPECIAL COHEAO ANNUAL
CONFERENCE HOTEL ROOM RATE OF $195 for a single or double room call for
reservations before January 5, 2005.

Refunds - Requests for refunds will be honored only if notification of cancellation is received five business days
before the conference. Registrants who fail to cancel will not be refunded their registration fee. With at least ten
business days notice, the full registration fee may be applied to a future COHEAO conference. A $50.00
administrative fee will be charged for all cancellations. No refund will be honored after the conference.
Substitutions may be made if registrant cannot attend. Please notify COHEAO of substitutions by fax 202-371-
0197; e-mail astringer@wpllc.net; or telephone 202-289-3910.
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(202) 289-3903.