HAPPY HALLOWEEN!  This is my very favorite day of celebration!  I love watching all the little kids running through the neighborhood dragging their sacks of candy.  I hope all of you are ready for them.

Your Board of Directors is meeting in Minneapolis, Minnesota right now preparing the agenda for the Annual Conference in January.  If you have any suggestions for topics, let Andrew Stringer know at astringer@wpillc.net.  At the meeting we will discuss all the issues that are important to the membership to insure you are receiving all the benefits you deserve.  We will be updating the By-Laws so that they are more in tune with other organizations and getting ready for the election and the transition of a new President and Vice-President.  We are all very hopeful that all of you will get involved in this process and vote.

We also are looking for people who are interested in joining the Perkins Task Force, which is chaired by Tom Schmidt.  Tom’s email is t-schm@sosgw.stu.umn.edu.  Watch for an email next week with more information.
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COHEAO News

COHEAO Election Nominations Due By October 31

Nominations for the 2005 COHEAO Elections are due by this Sunday, October 31. This year, COHEAO will elect a new President and Vice-President as well as appoint several members of the Board of Directors. Voting is an important part of COHEAO membership and we encourage everyone to carefully read the COHEAO nomination form that accompanies this issue of The Torch. If you have any questions, contact Andrew Stringer at astringer@wpllc.net.

Register Today for the 2005 COHEAO Annual Conference

COHEAO’s Annual Membership Conference will be held starting the evening of January 30, 2005 and ending 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, complete the registration form attached to this issue of The Torch or register online at http://www.coheao.org.

Topics that will be covered include a renewed look at the Higher Education Act reauthorization, more on the controversial E-Oscar process for reporting to credit bureaus, a session on reporting of information to the Department of Education, and addresses by key members of Congress and staff who will be starting a new Congress. We also will be planning a breakfast on Capital Hill followed by an opportunity to visit members of Congress from your state. With the Perkins Loan program under more scrutiny than in many years, it will be important to let your representatives know of its importance to students.

If you have any suggestions for possible topics for the Annual Conference, please let Andrew Stringer know as soon as possible at 202-289-3903 or astringer@wpllc.net. We look forward to having a great turnout at this very important conference.

COHEAO to Hold Perkins Teleconference on December 7

Mark your calendars, COHEAO will hold a teleconference on December 7 from 2-3:30 p.m. eastern to discuss how to effectively communicate with Members of Congress and on how the upcoming elections will affect the Perkins Loan Program and higher education in general. Registration information will be provided soon. Stay tuned to The Torch for more details.

Letter to Support the Perkins Loan Program

The Senate Appropriations Committee’s decision to recommend funding for the Perkins Loan Federal Capital Contribution in the FY2005 Labor, Health and Human Services and Education appropriations bill is an important show of support for the Perkins Loan Program, but it does not mean that the fight is over. The recently passed Continuing Resolution only protects Perkins Loan funding through November 20. Therefore, we still need your letters to the House and Senate to show how important Federal Capital Contribution funding is. At some point, the House and Senate versions of the Labor-HHS appropriations bill will have to be made identical, which means the Perkins FCC will be either eliminated (the House position), maintained at its 2004 level (the Senate position) or cut (a compromise position). Obviously, the compromise and
the House positions are not good for the Perkins program and the students who need loans. We need your letters to tell possible conferees why it is necessary to fund the Federal Capital Contribution.

A number of COHEAO members have written or called their congressmen and senators to support funding for the Perkins Loan Program. This is encouraging, and it is one reason the Senate supported the program, but more needs to be done, and done right away!

Please find attached an updated draft letter for you to send to all Representatives and Senators in your state asking that they support the Perkins Loan Program. Please take a look at this draft letter and customize it to fit your school or company, including placing the letter on your letterhead. It is important to point out that the Perkins Loan Program helps students in your campus and state. In the letter are suggested places to insert this information. At the end, please put down how you can be contacted.

Also attached, to make sure you can find them, are talking points on Perkins with the chart of the state-by-state allocation of Perkins Loans for this year. To obtain information on the Perkins Loan Program specific to a specific school, go to this address in the Department of Education's IFAP web site: http://www.ifap.ed.gov/cbpmaterials/0405CBCongreportApril8CoverLtr.html. At the bottom of the document are links to information on Perkins FCC awards broken down by individual school, with state totals. If you have any questions or need help accessing the information or advice on what to do, contact Andrew Stringer at astringer@wpllc.net or Harrison Wadsworth at hwadsworth@wpllc.net, or call 202-289-3903.

Finally, here is how and where to send the letters. Paper mail is subject to delays, so we strongly suggest that you fax (preferable) or e-mail your letters. Fax numbers are contained in the Congressional directory that COHEAO gave to attendees at the January Annual Conference. In addition, most Congressional web sites have the fax number, and all should have an email address.

If you don't have a directory, go to the House website for House members sorted by state: http://www.house.gov/house/MemberWWW_by_State.html. For your Senators, go to http://www.senate.gov/ and use the pull-down feature to find who your senators are. If you need help with this project, please don’t hesitate to call Andrew or Harrison.

We also ask that you send the COHEAO office a copy of your letter after you have sent it. You can e-mail the letter to astringer@wpllc.net or hwadsworth@wpllc.net or fax it to 202-371-0197.

Again, if you need any assistance or have any questions, please call 202-289-3903.

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

With fall 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**

**President Bush Signs HEA Extension Legislation**

On Monday October 25, President Bush signed H.R. 5185, the “clean” one-year extension of the Higher Education Act passed by the House of Representatives on October 6 and the Senate on October 9. The bill gives Congress the balance of federal fiscal year 2005 to complete reauthorization of the Higher Education Act.

House Education and the Workforce Committee Chairman John Boehner (R-OH) has indicated he intends to introduce a new version of the College Access & Opportunity Act, H.R. 4283, that is substantially identical to that bill. Senate Committee on Health Education, Labor and Pensions Chairman Judd Gregg (R-NH) has reportedly drafted a Higher Education Act reauthorization bill, but never introduced it before Congress recessed for the November elections.

Speculation continues that Senator Gregg may leave the HELP Committee chairmanship next year in favor of the chairmanship of the Senate Budget Committee. If Gregg leaves the HELP Committee and Republicans remain in control of the Senate, Senators Michael Enzi (R-WY), Lamar Alexander (R-TN) or Orrin Hatch (R-UT) are likely to assume the chairmanship. If the Democrats win control of the Senate, Senator Edward Kennedy (D-MA) is expected to assume the chairmanship of the committee.

**INSIDE ED AND THE ADMINISTRATION**

**Department to Accept Comments on SAIG Enrollment Document**

The Department of Education has announced that it will accept public comments on the Student Aid Internet Gateway (SAIG) Enrollment Document. The SAIG system allows entities to exchange student loan information with the Department electronically. Comments are due by November 18, 2004.

For more information visit:  
http://a257.g.akamaitech.net/7/257/2422/06jun20041800/edocket.access.gpo.gov/2004/E4-2707.htm
INDUSTRY NEWS

College Board Releases Three Reports on Higher Education and Federal Student Aid

During the week of October 18, the College Board released three widely read reports: “Trends in Student Aid 2004,” “Education Pays” and “Trends in College Pricing 2004.” The College Board is a not-for-profit membership association whose mission is to connect students to college success and opportunity. All three reports are available at http://www.collegeboard.com/press/article/0,3183,38993,00.html.

“Trends in Student Aid” found that in 2003-04, student aid to $122 billion, an 11 percent over the previous year. If student loan dollars are excluded, that figure drops slightly to $111 billion, an increase of 9 percent from the previous year.

The report found that while all forms of aid are increasing rapidly, students are relying more heavily on private loans. Borrowing through alternative private loan programs during the 2003-2004 academic year increased by 43 percent relative to the previous year; federal education loans rose 13 percent; and grant aid only rose 6 percent in that same time frame. Over the last 10 years, the number of grants per full-time student rose 64 percent, and loans rose 111 percent.

Regarding financial aid findings, Sandy Baum, a senior analyst at the College Board, said, “Last year we reported that for the last five years ending in 2002, grant aid had grown more rapidly than loans, and that was really encouraging news… Now, we really can’t say that anymore."

“Education Pays” examines “the benefits to individuals and to society from our investment in higher education.” The report finds that those students who pursue higher education will receive more long-term benefits than students who decide against some form of college. The report demonstrates that some of the individual benefits include higher earnings for all racial and ethnic groups and that an increase in income after college is enough for graduates to recoup the costs of full tuition plus forgo earnings they accrued while in college.

The report also points out that society benefits if it encourages more young people to pursue some form of higher learning. There are lower levels of unemployment and poverty for those with a college degree, lower smoking rates, lower incarceration rates and an increase in civic participation.

According to “Trends in College Pricing 2004,” public tuition rose this year, but not as rapidly as it has in years past. The average tuition increase at public colleges and universities was 10.5 percent, down from 13 percent last year, but still a large increase. Community colleges averaged a 9 percent increase, while tuition at private institutions went up by 6 percent.

The report found that on average, students attending a private college paid $9,600 after tax credits and grants. After accounting for inflation, this is approximately $1,000 more than it was 10 years ago.
IRS Collections Bill Signed

On October 22, President Bush signed the Jumpstart Our Business Strength bill, H.R. 4520, into law. While the bill mainly relates to foreign trade, it does include an important provision regarding collection agencies. Under the legislation, the Internal Revenue Service (IRS) is authorized to contract with private collection agencies for certain collections activities.

Private collection agencies (PCAs) will not have universal authority over collections issues. The IRS will maintain considerable activity while PCAs provide supplemental collection support. A recent IRS study estimates that between $76 billion and $112 billion in owed money is easily collectable but hasn’t been due to the large IRS backlog.

FSA Awards Collections Contracts

On October 22, the Department of Education’s Office of Federal Student Aid (FSA) awarded 12 contracts to private collection agencies (PCAs) under the PCA2004 Request for Task Order Proposals. Similar contracts were awarded to five federally defined small businesses on September 30. FSA has awarded these highly competitive contacts to PCAs since 1979. In FY2004, PCAs collected over $1.2 billion from student loans in default.

The FSA contract winners are:

- Account Control Technology;
- Allied Interstate, Inc.;
- The CBE Group, Inc.;
- CollectCorp;
- Collection Technology Inc.;
- Collecto, Inc.;
- Continental Service Group;
- Diversified Collection Service;
- Financial Asset Management Systems;
- Financial Management Systems;
- GC Services;
- National Asset Management Enterprises, Inc.;
- NCO Financial Systems, Inc.;
- Pioneer Credit Recovery, Inc.;
- Premier Credit;
- Progressive Financial Services, Inc.; and
- Van Ru Credit Corp.

Rising College Tuition Leads to Spike in Consumer Debt

According to a new Demos study, credit card debt for 18-24-year-olds increased 104 percent between 1992 and 2001. Credit card debt for 25-34-year-olds has increased 55 percent of over the same time period as well. Demos attributed the rise in debt in part to rapidly increasing college tuition. Javier Silva, an analyst at Demos, said, “College tuitions have had double-digit
inflation annually over this period of time, while Pell Grants cover a much smaller percentage of school costs… Generation X is the first to pay its way though loans rather than grants.”

Demos is currently drafting proposals to help mitigate debt, particularly credit card debt, for individuals 18-24. The suggestions include requiring credit card companies to have two-week grace periods on all payments received after the due date and to require co-signors for all cardholders under 21 without independent income.

For more information on the report, visit: http://www.demos-usa.org/pub295.cfm

**Recent ACE and CEF Activity**

ACE and CEF will resume regular meetings once Congress returns on November 16.
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Request for Nominations
COHEAO Board of Directors (Formerly Steering Committee)

The COHEAO Board of Directors (formerly Steering Committee) is comprised of four elected officers (President, Vice President, Secretary and Treasurer), three elected Members-at-Large and nine appointed chairpersons. All positions are two-year terms (with a two-term limit for any individual position). The positions of President, Vice-President and all chairpersons serve terms beginning in odd numbered years. The positions of Secretary, Treasurer and Member-at-Large begin in even number years.

We are currently seeking nominations for President, Vice-President and committee chairpersons.

We encourage all COHEAO members to give consideration to completing and returning the nomination form. Nominations can be made via e-mail to COHEAOelections@wpllc.net or by mailing to:

COHEAO
1101 Vermont Ave. N.W. Suite 400
Washington DC  20005-3521

Note: While nominations can be made by anyone, only the “primary” member of a school or institution may serve on the Board of Directors. Please consult the membership directory distributed at the Mid-Year Meeting for a list of Primary COHEAO members. If you have any questions regarding membership or responsibilities of these positions, please consult the COHEAO bylaws available in the Members section at www.coheao.org.

All nominees will be contacted and encouraged to pursue in the available Board positions. This year’s election will be conducted via e-mail ballot with ballots sent to all “primary” members in November to vote for the elected President and Vice-President positions. Those nominated for Chairperson positions will be requested to meet with the officers of COHEAO on the Saturday before the January annual conference for an interview with selections announced at the annual conference.

All nominations must be received by October 31, 2004.

I nominate the following individuals for the COHEAO Board of Directors as noted:

President: __________________________
Vice-President: ____________________

Committee Chair - You may nominate an individual for a chair position in general or designate a specific chair from the list below. You may nominate as many individuals as you wish:

Nomination: ________________________  Nomination: ________________________
Nomination: ________________________  Nomination: ________________________
Nomination: ________________________  Nomination: ________________________
Nomination: ________________________  Nomination: ________________________

Chair positions include:
- Membership Co-Chair – Commercial (must be a commercial member)
- Membership Co-Chair – Institutional (must be a school member)
- Membership Co-Chair – Alliance Liaison
- Commercial Chair (must be a commercial member and is selected by the Commercial Committee)
- Operations & Budget Chair
- Legislative Chair
- Legislative Co-Chair – Perkins
- Legislative Co-Chair – Regulations & NPRM
- Legislative Co-Chair - Technology
September XX, 2004

The Honorable X
United States X
X Office Building
Washington, D.C. X

Dear X:

On behalf of <<insert school name here>>, we urge you to restore the $98.7 million cut in funding for the Perkins student loan program that is proposed by the House version of the appropriations legislation for the Department of Education. The elimination of most of the funding for Perkins loans will mean that <<your state>> will lose <<insert your state’s funding here>> next year. Without this money, a federal capital contribution that is partially matched by school funds, some students in <<your state>> will not receive the student loan funds they need for higher education. This cut is real. And, since Perkins Loans serve the lowest income students, and it will hurt those who need financial aid the most.

The demand for Perkins Loans always outstrips the supply of loan funds. Stafford Loans are not a substitute – their loan limits are far too low for many students. By cutting Perkins loans, you will be forcing students to borrow from high-cost alternative sources, such as credit cards or private education loans. Since these loans require good credit or a co-signer with good credit, many students will be turned down. Please don’t deny current and future students the opportunity for higher education by cutting the Perkins Loan Program.

At <<institution>> we receive <<insert FCC>> annually as part of the Perkins Loan Federal Capital Contribution. Without the capital contribution, we will not be able to make <<insert number of loans that your institution would be unable to make without the FCC. If this figure is unavailable, divide your school’s FCC by the size of the average Perkins Loan, $1,790.>> next year.

More than 2,200 postsecondary institutions have chosen to provide Perkins Loans to their students over the past 43 years because they know the program works. We believe -- and have seen for ourselves -- that the Perkins program plays a critical role in our nation’s financial aid system, especially for the lowest-income students. The capital contribution is needed to help students now. Because the funds will be repaid and re-lent, Perkins represents a direct investment in our country’s future.

At a time when access to education is increasingly important, we again ask that you restore funding for the Perkins Loan Federal Capital Contribution at least to this year’s level of $98.7 million, a level far below the $250 million authorized by the Higher Education Act. If you would like to discuss this issue further, please contact <<insert contact information>>.

Sincerely,
The demand for Perkins Loans always outstrips the supply of loan funds. Stafford Loans are not a substitute – their loan limits are far too low for many students.

Federal funding for Perkins Loans is an appropriation that feeds on itself and builds, starting with a school match of a share of the federal funds and continuing for years as the loans are repaid and re-lent.

Without Perkins Loans, students would be forced to borrow from high-cost alternative sources, such as credit cards or private education loans. Since these loans require good credit or a co-signer with good credit, many low-income students will be turned down.

Students often take advantage of the opportunities to have their Perkins Loans forgiven by working in 12 different public service professions, such as teaching, nursing, the military, law enforcement, corrections and the Peace Corps. Unless campuses are reimbursed for cancellations, loans will not be available for future generations of students. Additional funding is needed to make up for past shortfalls.

The $140 million requested by COHEAO and the Student Aid Alliance for the Federal Capital Contribution would result in at least $175 million in new capital for students because schools must match 25% of the federal dollars with their own funds. Many match more than the minimum.

Without the federal contribution and its minimum school matches, almost 100,000 additional low-income students across the country won’t receive the loans they need for higher education. ($175 million divided by the average Perkins loan of $1,790). Failing to fund the contribution means that students from every state will be left out. Even failing to fund last year’s federal contribution of $98.7 million will, counting the school matches, leave 69,000 students without the funds they need next year.

Because the Perkins Capital Contribution is forward funded, the FY2004-2005 appropriation funds the 2005-2006 academic year. Any increased funds available from consolidation loan payoffs of Perkins will be gone, since rising interest rates will sharply reduce the desirability of consolidation. Regardless, even with the increased repayments from consolidation loans, schools are lending all of their Perkins money to needy students.

**Request**: Include in the FY2005 appropriation for the Department of Education $140 million in funding for the Perkins Student Loan Program Capital Contribution and $120 million in reimbursements of cancelled loans. The authorized maximum is $250 million. The FY2004 levels were $98.7 million for the capital contribution and $66.7 million for reimbursements.
### State Totals of the Federal Capital Contribution for Perkins Loans, Award Year 2004-2005

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1 Source: U.S. Department of Education. For Individual School Totals, Go to: [http://www.ifap.ed.gov/cbpmaterials/0405CBCongreportApril8CoverLtr.html](http://www.ifap.ed.gov/cbpmaterials/0405CBCongreportApril8CoverLtr.html)
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