MESSAGE FROM THE PRESIDENT
JEANNE F. DOTSON

The election is over, the ballots have been counted and I would like to congratulate our new President and Vice-President of the COHEAO Board of Directors! Alisa Abadinsky and Robert Perrin were elected respectively for a 2-year term. Please join me in wishing them luck. It takes a great deal of commitment and loyalty to do these jobs. I appreciate everyone who gave of his or her time and effort to run for office.

The Annual Conference held the end of January will offer so much information. All of us need to be there to hear first hand, what needs to be done by our membership to save financial aid for our students. We will also hear from experts on other important issues such as E-Oscar and IPEDS. Please come to my last “hurrah”. If you don’t, I will miss you. The countdown has begun. Two more messages left!

My wish for all of you is for peace and joy, good health and good friends.

Happy Holidays and Happy New Year!!
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COHEAO News

The 2005 COHEAO Annual Conference
Be Sure and Book Your Hotel Room By January 5

This year’s Annual Conference agenda contains a number of interesting and relevant sessions including addresses from members of Congress; a discussion of the NCES study on IPEDS; a panel of education experts discussing their views on the future of higher education funding; and a session on default prevention techniques. Stuart Pratt, the president and CEO of the Consumer Data Industry Association (CDIA), has agreed to speak about the E-Oscar process for credit bureau reporting and the change in federal law that led to it. In addition, Mike Sessa, Executive Director of the Postsecondary Electronic Standards Council (PESC) will give a presentation on electronic standards and loan processing technology.

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.

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.

Register before January 5 to receive the special COHEAO Annual Conference room rate. Hotel charges will increase for registrations made after January 5th. 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 Introduces New Online Payment System

COHEAO is proud to announce a new online system for paying for conferences, teleseminars, annual dues and other COHEAO activities. Earlier this week, http://www.coheao.org unveiled its new secure EBS PayMyEbill system. The new system simplifies the previous online credit card payment system with improved security. It will no longer be necessary to go through the PayPal system, although payments already made through PayPal are being processed. If you have any questions about the system, please contact Andrew Stringer at astringer@wpllc.net.

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, 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

New House HEA Reauthorization Bill Will Closely Mirror Old Bill

According to reliable reports, House Education and the Workforce Committee Chairman John Boehner (R-OH) plans to re-introduce Higher Education Act reauthorization legislation that closely tracks a bill, H.R. 4283, he introduced this year. Indications are that Boehner will continue his support for the Perkins Loan Program, which H.R. 4283 would have reauthorized with significantly large loan limits. He is also expected to continue to propose variable rates for all types of FFELP and Direct loans, including consolidation loans, as well as reduction of origination fees and liberalization of distance education rules. The issue of loans with an interest rate of 9.5 percent will get early attention from Democrats, according to a report in the Washington newsletter Congress Daily, with the plan apparently to no longer permit the re-lending of the proceeds from those loans when they are repaid, the practice known as recycling. Legislation introduced by Boehner passed this year that stopped the expansion of 9.5 percent loans, but did not put an end to recycling.

Enzi Begins to Set Agenda for the 109th Congress

Senator Mike Enzi (R-WY), the incoming chairman of the Senate Health, Education, Labor and Pensions (HELP) Committee, has begun setting priorities for the 109th Congress. In statements, Enzi has said that he wants to “build on the successes” of recently enacted Individuals with Disabilities Education Act (IDEA) reauthorization legislation and other legislation he worked on with outgoing chairman Judd Gregg (R-NH). Enzi also put the Workforce Investment Act and increased oversight on the agenda as well.
Regarding reauthorization of the Higher Education Act of 1965, statements of his priorities include, “Enzi would like to pass legislation that helps make sure college is accessible, affordable, and within reach of any student who wants to attend, and that students leave college ready for the workforce.” To date, Enzi has not made any statements on specific reauthorization issues.

**HELP Committee Begins to Take Shape**

The Senate Committee on Health, Education, Labor and Pensions will see several changes on the Republican side in the 109th Congress, in addition to having a new chairman, Mike Enzi (WY). Leaving the committee will be Sens. Kit Bond (MO), John Warner (VA) and Lindsay Graham (SC). Joining the committee will be Sen. Orrin Hatch (UT), and newly-elected Sens. Johnny Isakson (GA) and Richard Burr (NC). Isakson was vice chairman of the House Subcommittee on 21st Century Competitiveness in the 108th Congress, where he was active in higher education issues. Hatch formerly served as the ranking Republican on the HELP Committee, when it was known as the Labor and Human Resources Committee. Rumors continue as to whether or not a subcommittee with jurisdiction over higher education issues would be established, possibly with Sen. Lamar Alexander (R-TN), a former secretary of education, as the chairman. Alexander currently chairs the Subcommittee on Children and Families. A decision on how the committee will handle higher education issues is expected within the next two weeks.

The other Republican members of the committee will be Sens. Judd Gregg (NH), Bill Frist (TN), Mike DeWine (OH), Pat Roberts (KS), and John Ensign (NV).

The only change on the Democratic side of the committee will be the departure of Sen. John Edwards (NC); he will not be replaced. The committee will have a ratio of eleven Republicans, eight Democrats and one Independent, Jim Jeffords (VT) who usually votes with the Democrats. The Democrats include Sens. Ted Kennedy (MA), Chris Dodd (CT), Tom Harkin (IA), Barbara Mikulski (MD), Jeff Bingaman (NM), Patty Murray (WA), Jack Reed (RI), and Hillary Clinton (NY).

**Representative Ramstad Defends IRS Use of Collection Agencies**

On December 17, Representative Jim Ramstad (R-MN) defended the Internal Revenue Service’s (IRS) decision to contract with private companies to aid in the collection of unpaid taxes in a letter to the editor in the *Washington Post*. Ramstad’s letter is as follows:

“In response to the Dec. 9 editorial "Why Can't the IRS Do It?" I would like to explain the rationale for using private firms to collect unpaid taxes owed to the IRS. This policy is a matter of fairness: You pay your share of taxes; so should everyone else who owes them. Debt-collection firms successfully collect tax debt for more than 40 states and student loan debt for the U.S. Education Department.

While the editorial mentions consumer complaints about debt-collection firms, these complaints are a small fraction of the millions of consumer contacts. And nearly all the complaints are about a few disreputable firms that routinely violate the Fair Debt Collection Practices Act, the federal law that protects consumers from midnight calls and other harassment. The new law makes firms that violate this law ineligible to collect federal tax debt. It also allows consumers to sue firms...
that violate the law on top of the civil and criminal penalties that apply to IRS employees who violate taxpayer rights.

While some states pay a percentage of the amount collected to these firms, the law will further protect taxpayers by compensating firms based on balanced criteria that include customer satisfaction and compliance with taxpayer-protection laws.

Even if the IRS were given more resources, its priority should not be debt collection. Private firms have better expertise and technology for locating tax debtors. The firms will be assigned only straightforward cases in which taxpayers have admitted they owe taxes.

Highly skilled IRS revenue officers with more complex cases should not spend their valuable time locating and calling taxpayers a private firm can reach more efficiently.”

**INSIDE ED AND THE ADMINISTRATION**

**Bush to Give State of the Union February 2**

According to White House and congressional sources, President Bush is scheduled to deliver the 2005 State of the Union address on Wednesday, Feb. 2, about two weeks after his January 20 inauguration and after the anticipated January 30 elections in Iraq. The president’s address will consist of a policy-rooted and thematic rationale for his second term in office. The President will travel within the U.S. at the beginning of the year to promote his domestic agenda while the GOP-controlled Congress delves into legislative details. The President will deliver his FY2006 budget to Capitol Hill on February 7 before departing for a “goodwill swing” through Europe beginning February 22.

**Bush Discusses Higher Education at Economic Summit**

On December 16, President Bush wrapped up a two-day summit outlining his economic priorities for a second term. While much of the summit focused on Social Security reform and the tax code, there were also discussions about the education system and its importance for a successful workforce. Bush noted that the education system “is not fully preparing our citizens for the jobs of the future.” He referenced standards implemented in the No Child Left Behind Act, saying measurements are crucial in determining whether curriculum, for example, is actually working. He then indicated that he wants to bring these measurements and standards to high schools and job training programs, and noted the important role community colleges play in helping to fill the achievement gap. “I know community colleges are market-oriented places of higher education. They're affordable, they're accessible, and they're able to adjust to the demands of the local economy… The community college system and higher education, itself, must become -- every young person must access our community college system and be prepared to do so -- or higher education, in order for our economy to remain competitive as we head into the 21st century,” Bush added.
**ED Wins Award for Management Excellence**

For the first time, the U.S. Department of Education was awarded the Presidential Award for Management Excellence for the improvements made agency-wide in financial performance. The Department has a very high number of appropriations that must be accounted for, yet has one of the smallest staffs of the Cabinet-level agencies. It also has the third largest discretionary budget of all the agencies.

In making the announcement about the receipt of the award, Secretary Rod Paige said, “This department and our nation’s education system have come a long way since the president signed the No Child Left Behind Act. When I came to the department, I made a promise to get our house in order and become effective stewards of the taxpayers’ funds. Today, I’m proud to say that our financial statements have received a clean bill of health and we have embraced a permanent culture of excellence and accountability.”

The Department of Education was the first cabinet-level agency to pass all Office of Management and Budget reporting requirements and attain a green score on the President’s Management Agenda for all elements of improved financial performance.

**Department of Education General Counsel Leaves for Private Sector**

Brian Jones, the General Counsel at the U.S. Department of Education, announced his resignation earlier this week. Jones is one of the first mid-level appointees to announce his resignation since the nomination of Margaret Spellings as Secretary of Education.

In his letter to President Bush announcing his resignation, Jones stated, “Because of your vision and Secretary Paige’s clear voice and steady hand, the education establishment in this country has been inalterably changed for the good. Accountability, sound research and parental options are today no longer empty slogans, but rather watchwords of genuine reform.”

Jones will join the student loan company College Loan Corporation as executive vice president and general counsel, according to a company press release. CLC is one of the largest FFELP consolidation loan lenders. Prior to his appointment in 2001, Jones was an attorney with the San Francisco-based law firm of Curiale Dellaverson Hirschfeld Kelly & Kraemer, LLP.

**Regulations Issued on Student Exemption from Employment Taxes**

Regulations issued earlier in draft form by the U.S. Department of the Treasury and the Internal Revenue Service concerning the exemption from employment taxes for services provided by students in some cases were made final Tuesday. In order for the exemption to apply, the services provided by the student must be performed for a school, college or university. In addition, the exception covers only FICA and FUTA taxes, not income tax.

The Treasury Department and IRS are also issuing a revenue procedure providing a safe harbor for the student FICA exception.

For more information, visit: [www.treas.gov/press/releases/js2165.htm](http://www.treas.gov/press/releases/js2165.htm).
Sallie Mae Offers Pennsylvania One Billion Dollars for PHEAA

Sallie Mae has offered the state of Pennsylvania approximately $1 billion to buy the Pennsylvania Higher Education Assistance Agency (PHEAA). PHEAA is a public entity established by the Pennsylvania legislature. If the deal goes through, Sallie Mae will pay the state of Pennsylvania $500 million up front and five $100 million annual payments, although Albert Lord, Sallie Mae CEO, did not rule out the possibility of additional annual payments.

Keith New, PHEAA spokesman, said, “It’s not a secret we’re more successful than they are in Pennsylvania, and it makes perfect sense that they want to generate more money for their shareholders here in Pennsylvania…We can’t say if the offer will be entertained…we don’t even know if it can be entertained.” Lord stated, “We often lose to PHEAA…From my point of view, if you can’t beat ‘em, join ‘em.”

Some student loan analysts are concerned that the potential buyout will hurt borrowers due to the lack of competition. Currently, PHEAA and Sallie Mae compete for students by offering attractive borrower-benefit packages. Without the competition “there’s no need for them to offer borrower benefits” according to Mark Kantrowitz, publisher of Finaid.org.

The offer is currently being reviewed by the Pennsylvania Governor’s office. After an internal review process, it will be presented to the state legislature.

IPEDS Study Raises Privacy Issues

The National Center for Education Statistics (NCES) is receiving opposition from some smaller colleges in the Virginia area for its current proposal, a project to change the way the Integrated Postsecondary Education Data System (IPEDS) data collection efforts are streamlined. Colleges like Randolph-Macon Woman’s College and Sweet Briar College face changes that could lead to increases in tuition because of the potential implementation costs of the proposed program.

Dixie Sakolosky, director of institutional research at Randolph-Macon Woman’s College said, “I have some serious questions about the merits of what is being proposed. I just feel certain that the funding will not be there. It will be a greater burden [on us] with respect to the reporting. Sometimes reprogramming can require a real investment of resources.”

NCES is considering whether to replace its current system with a new reporting system that will track individual students and will keep all records indefinitely. The current student data collected by the web-based IPEDS includes enrollment, price, completions, student financial aid, and graduation rates. If the Department of Education gets approval from Congress, the new system could begin affecting students as soon as 2006.

Ohio Considers Sales Tax for Higher Education

Ohio Governor Bob Taft (R) has made public comments that future state budgets will contain funding cuts for higher education institutions. In addition, Taft is expected to propose tuition caps in the state budget for the next fiscal year. With limits on revenue in place, Sidney Ribeau,
president of Bowling Green State University, said, “where is one to turn?” Ribeau and the presidents of several other Ohio schools are examining a potential answer: a sales tax for education.

Dan Johnson, president of the University of Toledo, said, “People said if the role of high education is important in our economy and the state is not going to fund it, maybe we have to do it ourselves.” The proposal has interested some members of the business community and the Ohio Regional Growth Partnership because of their reliance on an educated workforce.

The Ohio legislature will consider tax reform in the coming legislative year and some institutions want a higher education tax to be part of the debate. State Senator and one of the architects of Ohio’s pending tax overhaul, Ron Amstutz, said “I think there are a lot of ideas that are going to get floated…We’ll have to think them all through.”

**Credit Bureaus to Pass Along Cost of Credit Reports**

Three nationwide consumer reporting companies – Equifax, Experian, and TransUnion – which must begin providing consumers one free credit report every 12 months under the Fair and Accurate Credit Transactions Act, have begun to pass these costs along to financial institutions. According to the *American Banker*, Equifax and TransUnion are charging a flat “regulatory recovery fee” of 11 cents for each credit report ordered by banks, in addition to current fees charged. Experian said it will charge a sliding supplemental fee of at least 8 cents per credit report.

**ACE Releases Report on Improving School-To-College Transition**

This week, as part of its *Informed Practice* series, the American Council on Education (ACE) released the report “The School-to-College Transition: Challenges and Prospects.” The report examines K-12 and P-16 reforms that improve college access. The report not only looks at financial issues, but also at the preparatory work necessary to attend and be successful at college. Also, the report makes six recommendations that higher education institutions can do to improve college access for all students:

1. Align admissions requirements with high school graduation requirements, particularly on standardized exams;
2. Participate in teacher professional development programs;
3. Aid schools in improving college guidance counselors;
4. Improve the student aid system to make it more easily understandable;
5. Focus energy on middle school and early high school; and
6. Work with other groups on intervention programs for at-risk students.

The report is available online at: [http://www.acenet.edu/bookstore](http://www.acenet.edu/bookstore)

**Coalition Activity**

The Committee for Education Funding (CEF) and the American Council on Education (ACE) did not hold their weekly meetings over the past two weeks due to the pending holidays.
The Student Aid Alliance (SAA) held an organizational meeting on December 10 to discuss its priorities for the coming year. One of the top priorities for the Alliance is restoration of the Perkins Loan Federal Capital Contribution. Harrison Wadsworth and Andrew Stringer will continue to represent COHEAO at these meetings in order to ensure that the capital contribution remains at the top of the SAA’s agenda.
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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
John Boehner (R-OH) – invited

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

***DRAFT***DRAFT***DRAFT***

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

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.

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.

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