

Cheryl Neilson

CUSTOMER CLOSEUP

Cheryl Neilson, Supervisor of Student Loans and Collections at the University of Montana, is easily one of the most experienced student loan administrators in the country and is without question one the University of Montana's (UM's) biggest fans. She is also one of the fastest riders in the West, but we'll explore that feat further down the trail.

Cheryl started working with student loans as an undergraduate at the University in 1969, and later accepted a full time job in the Financial Aid Office. About that time, the school transitioned to a one-stop shop Business Office, and Cheryl got in on the ground floor. With the exception of the three years she took off following the birth of her son almost thirty years ago, she has been there ever since.

After listening to Cheryl describe the University and its setting in Missoula, Montana, it is easy to see why she has stayed so long. The University, which has been described by *Rolling Stone Magazine* as the "Most scenic campus in America," is located in Big Sky country, and outdoor recreational opportunities abound. Hiking, rafting, skiing, and fishing (which Cheryl describes as "the best in America") are just a few of the outdoor activities that UM students take advantage of on a regular basis. In the midst of this natural splendor, the community also offers a wide range of cultural activities, such as the theater, the symphony, and dance. Cheryl is also impressed with the commitment to diversity that UM and its president has made and the ensuing impact it has had on campus life.

In her role as Supervisor of Student Loans and Collections, Cheryl oversees all federal student loan programs and

short and long-term institutional loans, and is responsible for all associated loan disbursement, accounting, reporting, and collection activities. She relies heavily on four staff members, two work-study students, three collection agencies, and our company in carrying out this work. "I have a good staff, which is a real plus, and I could not do it without them," said Cheryl.

In addition to campus-based loans, Cheryl is also responsible for Stafford loan administration and collection of all receivables after students graduate. Cheryl and her staff use technology as much as possible to manage \$10 to \$10.5 million in loans receivable and \$1.5 to \$2 million in loans placed with collection agencies.

Despite multiple responsibilities, students are Cheryl's main focus of interest. She works with them to make sure that they can afford to stay in school. "My number one priority is to keep our students in school. Where students often get in trouble has to do with problems with financial aid," Cheryl stated in a recent telephone interview. She and her staff also make it a priority to educate their borrowers about the financial repercussions of decisions they make.

Despite working in the same area for over 35 years, Cheryl says she is "never bored." "There are always changes in technology or federal regulations occurring, and change is good," Cheryl said with a laugh. "Years ago if someone had told me everything that computers currently do in managing student loans, I would have told them that they were nuts."

For the last 20 years, Cheryl has depended on Campus Partners to help her manage student loans. "It has been a

good partnership. I can draw on the knowledge of Campus Partners to keep us in compliance with regulations. As far as processing is concerned, System III does it all for us. Because of our partnership, my staff and I are free to perform important work such as collections and providing students with good customer service," Cheryl told us. "In 20 years, I have never had a major issue with Campus Partners. It has all been very smooth."

Away from work, Cheryl stays very busy. Her mother lives with her on a ranch in the country, where she keeps and cares for seven horses. She also is very close to her son, daughter-in-law, and five year old granddaughter, with whom she shares an interesting hobby, O-Mok-See, which is a Native American word meaning "Riding Big Dance."

And riding big dance she does, July through October of each year, when she and her family stay on the road on weekends traveling to O-Mok-See horse racing, flag racing, and barrel racing events. Cheryl, an avid participant since age 10, and her family have won innumerable prizes of belt buckles and saddles over the years, and she has had the fastest time at nationals on several occasions. Her son also has won the "Fastest Horse in Montana" event, and her five-year-old granddaughter rode a full size quarter horse at nationals this year for the first time.

She is also a member of the Good Neighbor Sam Club, an organization for RV owners, and she and her family make good use of that RV in the summer while attending O-Mok-See events throughout Montana, Utah, Wyoming, South Dakota, Kansas, and Idaho.