



# UPDATE

AMS Servicing Group  
Winston-Salem, NC

February 29, 2004

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Inside AMS Servicing  
Virginia Coleman  
Micrographics Coordinator

This is the last  
paper copy of the  
*Update* newsletter  
that you will  
receive in the mail.

Visit our Web site at  
[www.amsservicing.com](http://www.amsservicing.com)  
to view and print  
future issues of the  
*Update*.

## AMS Servicing Group in Transition

As announced in the January issue of *Update*, AMS Servicing Group was acquired by JPT Partners, LLC on January 26. JPT Partners is a private investment group whose principals are Paul Carey and Tom Green, each with over twenty years experience in the higher education financial services industry.

During the last month, we were engaged in a variety of transition activities, including communicating to customers, assigning contracts, establishing new employee benefit programs, and updating budgets and plans. We are now working on defining a new company name and logo, which will be announced soon. This will involve changes in our Web site and e-mail addresses, and we expect a smooth transition for both customers and borrowers.

Stay tuned to the *Update* for further transition news.

## RAAN (Randomly Assigned Account Number)

As published in last month's *Update*, we announced the addition of the RAAN (Randomly Assigned Account Number) field to the System III database. The addition of this

## TRANSITION NEWS

## PRIVACY INFORMATION

**PRIVACY  
INFORMATION  
(Continued)**

field allows us to mail bills and correspondence to your borrowers without printing their Social Security Number as part of the Account Number. On-line users can view the **RAAN** on the **BOR** (Borrower Display), **BSUP** (Borrower Supplemental Information), and **RMK** (Remark) screens. Changing your current procedure of sending information to AMS Servicing Group is not necessary. Your borrowers can use either their old or new account number to access their account information on myamsloan.com or the **IVR** (Interactive Voice Response) system.

Attached is a sample of the **Borrower Display Screen** that displays the new **RAAN**. Check out the attachment for instructions that will help you practice accessing your borrowers' accounts using the **RAAN**.

**ATTACHMENT:** *Borrower Display Screen Illustration*

**LEGISLATIVE  
UPDATE**

**Contact Your Representatives Now**

AMS Servicing Group staff, representing the membership of COHEAO, called upon members of Congress to request their continued support of the Federal Perkins Program during the Annual COHEAO meeting in Arlington, VA. In addition to a proposal to increase Perkins Loan limits and support reauthorization of annual appropriations, the group asked for expansion of current cancellation benefits including a proposal for cancellation for all military personnel.

The Student Aid Alliance \* has spoken out on the President's fiscal year 2005 budget labelling the plan as totally inadequate. In addition to freezing the maximum Pell Grant at \$4,050, the plan also eliminates Perkins Capital Contribution. The proposed budget indicates that the program is "redundant and duplicative, given the broad availability of need-based, subsidized, relatively low interest loans available through the two larger student loan programs (FFELP and Direct Loan Programs)." Please contact the members of Congress in support of the Campus-Based Programs.

*\* The Student Aid Alliance is a coalition of organizations representing students, colleges and universities and others who believe that all qualified students should*

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 World Wide Web Site: <http://www.ams servicing.com>

*be able to go to college regardless of their financial resources. The federal government has taken the lead in ensuring accessible postsecondary education opportunities. Currently, the federal government provides 73 percent of all student aid. Without it, millions of students could not attend college.*

### **Dear Colleague Letter Review**

The Department of Education (ED) recently published several *Dear Colleague Letters* addressing the following pertinent topics.

- **Campus-Based Tentative Funding Levels**  
*Dear Colleague Letter CB-04-01* provides tentative funding level worksheets for the Perkins Loan, FWS, and/or FSEOG programs for the award period July 1, 2004 through June 30, 2005. For additional information, go to: <http://www.ifap.ed.gov/dpcletters/CB0401.html>.
- **Participation in the Work-Colleges Program**  
*Dear Colleague Letter CB-04-02* provides information necessary to apply for participation in the Work-Colleges Program for the 2004-2005 award year. This letter is available at <http://www.ifap.ed.gov/dpcletters/CB0402.html>.
- **Return of Title IV Aid**  
*Dear Colleague GEN-04-03* provides additional guidance on the application of the Return of Title IV Aid requirements.

The letter addresses:

- Title IV credit balances,
- Title IV aid that could have been disbursed,
- verification not completed before withdrawal,
- treatment of a student who fails to receive a passing grade in any class,
- percentage of Title IV aid earned for withdrawal from a credit-hour non-term program,
- date of the institution's determination that the student withdrew,
- institutions that are required to take attendance, and
- treatment of LEAP funds.

For more information, visit <http://www.ifap.ed.gov/dpcletters/GEN0403.html>.

- **Federal Pell Grant Payment and Disbursement Schedules**  
The attachments to *Dear Colleague Letter P-04-01* contain the 2004-2005 Award Year Federal Pell Grant Program Payment and Disbursement Schedules. The letter describes when an institution must determine a student's Pell

*AMS Servicing Group Update*, a newsletter for our customers, is published monthly by AMS Servicing Group in Winston-Salem, NC. Editor: Carolyn Williams. Legislative and Regulatory Editor: Sharon Cameron. Contributors this issue: Beth Bealle, Tammy Gupton, Billi Wolfe, LaShonda Hairston, and Will Shaw. NOTE: This publication contains material related to the interpretation of federal rules and regulations of the Title IV Program of the Higher Education Act. While AMS Servicing Group believes the information contained herein is accurate and factual, this publication has not been reviewed or approved by the US Department of Education. Please consult the Department of Education or your legal counsel with questions or concerns. Please send any correspondence to Documentation Department, AMS Servicing Group, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at [cwilliams@amsweb.com](mailto:cwilliams@amsweb.com).

**EDUCATION  
DEPARTMENT  
UPDATE  
(Continued)**

Grant award using the Alternate Schedules and when it can use the Regular Schedules. You can view this letter at <http://www.ifap.ed.gov/dpcletters/P0401.html>.

**Annual Update of the HHS Poverty Guidelines**

The Department of Health and Human Services (HHS) has published the 2004 update to its poverty guidelines to account for the last calendar year's increase in prices as measured by the Consumer Price Index. These guidelines go into effect February 13, 2004.

The poverty levels listed below must be used to establish the eligibility of a Perkins borrower for economic hardship deferment as described under regulation 674.34(e)(3), which measures the borrower's income against the poverty line for a family of two.

Continental US and District of Columbia	\$12,490
Alaska	\$15,610
Hawaii	\$14,360

The poverty levels for this year as well as previous years may be viewed on the HHS Web site at <http://aspe.hhs.gov/poverty/poverty.shtml>.

**EXPRESSREPORTS  
UPDATE**

**Coming Soon - *ExpressReports***

This spring, we will introduce our new Web-based reports, *ExpressReports*. *ExpressReports* provides all your reports in a secure environment, accessible via our Web site, [www.amsservicing.com](http://www.amsservicing.com). All you need to get started is an ID and password - the same ID and password you use today to access Web reports using *DocumentDirect*.

When *ExpressReports* is available, you will be able to access your monthly reports back to July 2003. We will retain a rolling archive of your reports on *ExpressReports*. Monthly reports will be retained for 24 months; daily and weekly reports will be retained for 6 months.

Following the introduction of *ExpressReports*, we will cease providing reports in paper format. We expect to produce paper reports through June 30. We will continue to support *DocumentDirect*, our current Web-based reports tool, through the third quarter.

Additional information about *ExpressReports* will be featured in upcoming issues of *Update*. Please contact your School Relations Coordinator with any questions.

**UPDATE  
PUBLICATION  
CHANGES**

**On-line Update**

Starting next month, the *Update* will be an on-line publication only. It will continue to be posted on our Web site in html and PDF formats by the Friday before cutoff. If you prefer to read a paper copy, you can download the PDF file and it will look just like the *Update* that you receive in the mail each month. You will also be able to read the latest news at least a week earlier than previously.

We will also remind you via e-mail when the latest *Update* is posted to our Web site and include an active link so you can access the *Update* immediately. As a pilot project,

**Billi Wolfe**, School Relations Coordinator for the Western states, started notifying a group of customers when each new issue of the *Update* was posted to the Web. She received many favorable comments from her customers, who said it helped them remember to read the publication each month. We are excited about the prospect of furnishing news to you in a more personal, yet more efficient and timely manner.

### **Web Site Traffic Increases**

### **WEB SITE UPDATE**

Since we launched our new borrower Web site, [myamsloan.com](http://myamsloan.com), in June, we have seen a steady increase in the percentage of borrowers using our site. We now have 45,549 registered users, representing an estimated adoption rate of 8.91% of borrowers using the site. E-Pay is our most popular Web transaction, with 40,521 transactions being recorded from June through January. That's good news as it means more money in your bank account and less borrowers past due. We plan to increase the number of registered borrowers this year as we promote our new name and E-Billing. In January 2004, the **University of California-Los Angeles** led the pack with the most borrower transactions. The **University of California-Davis**, **Boston University**, **MIT**, and **Teach for America** rounded out the top five.

Since we introduced System 3i in November, more and more customers are registering to use the site to view payment and deferment history, project payoffs, and make changes to names and addresses. Top users include **Asbury Theological Seminary**, **Cleveland Institute**, **Columbus State**, **Simmons College**, **Florence-Darlington Technical College**, **Mars Hill College**, **Tarleton State**, **Jones College**, **Florida State**, the **University of Washington**, **California Maritime Academy**, and the **University of Maryland, College Park**.

If you would like to learn more about registering for System 3i, please contact your School Relations Coordinator.

### **Teleconference Interval Training: Student Loans from A-Z**

### **TRAINING UPDATE**

The first year of our Teleconference Training was a great success. Thanks go to all who participated and provided comments to us. Offering this training gives us the opportunity to reach out to schools who cannot attend a *Student Loans 101* or *202* session in Winston-Salem. Each teleconference is geared towards understanding a particular area of student loans and is an opportunity to gain new insights, ask questions of AMS Servicing Group staff, and hear helpful suggestions from other schools.

We look forward to continuing this service for all our customers. Please see the 2004 Teleconference Training Schedule listed below.

March 8, 2004  
[www.myamsloan.com](http://www.myamsloan.com)

2:00 PM ET

April 12, 2004  
*Cohort, What is it, and How Do I Manage It?*

2:00 PM ET

**The mission of AMS Servicing Group is to provide high quality, accurate, and effective processing services in response to the needs of our customers. We strive to consistently provide superior service and innovative solutions at a competitive price.**



May 10, 2004 <i>Open Topic</i>	2:00 PM ET
June <i>No teleconferences are scheduled during June.</i>	
July 12, 2004 <i>FISCOP</i>	2:00 PM ET
August 9, 2004 <i>Where Do I Start: A Month to Month Checklist</i>	2:00 PM ET
September 13, 2004 <i>Open Topic</i>	2:00 PM ET
October 4, 2004 <i>10 Things to Know about Student Loans</i>	2:00 PM ET
November 8, 2004 <i>Open Topic</i>	2:00 PM ET
December 13, 2004 <i>What are Perkins Loans and How AMS Servicing Group Helps</i>	2:00 PM ET

### **Workshop Update**

As the *Update* goes to press, space is still available in *Student Loans 101*, our workshop for less experienced student loan administrators or those new to AMS Servicing Group. If you are interested in registering for the workshop, offered on March 11-12, at our office in Winston-Salem, please contact Debra Pitts at 1-800-458-4492, ext. 2272, or via e-mail at [dpitts@amsweb.com](mailto:dpitts@amsweb.com) as soon as possible.

If you miss this opportunity, the workshop will be held again on July 8-9, 2004. Other workshops scheduled for the year include *Student Loans 202*, our training class for more experienced customers. This workshop will be offered on May 13-14, 2004 and October 7-8, 2004.

Registration information and registration forms for all workshops are available from our Web site at [http://www.amsservicing.com/events\\_workshops.html](http://www.amsservicing.com/events_workshops.html). If you have additional questions, please contact Debra Pitts or your School Relations Coordinator.

### **REGIONAL MEETINGS**

#### **Regional Meetings**

Join us at one of our Regional Meetings this year held at campuses across the country. You'll have a chance to find out the latest information from your School Relations Coordinator and share insights with other student loan administrators in your area. If you are interested in hosting a meeting on your campus, please contact your School Relations Coordinator. The list appears on the following page.

## REGIONAL MEETINGS (Continued)

Pennsylvania	March 29	Kutztown University
Texas	March	
Florida	April	
Virginia	April	
Northern California	June	
Southern California	June	
Tennessee Regional	July	
Washington State	July 23, 2004	Seattle University
New York City	August	
Nebraska	October	
Arizona	October	

### Conference Schedule

The **NACUBO Student Financial Services Conference** will be held at the Point Hilton Tapatio Cliffs in Phoenix, AZ on March 7-9, 2004. More information is available from [www.nacubo.org](http://www.nacubo.org).

The **13th Annual EARMA Conference** will be held on March 30-31, 2004 at the National Conference Center at the Ramada Inn in East Windsor, NY. Please visit <http://rci.rutgers.edu/~earma/> for more information.

The **Colorado Association of Administrators of Student Loan Accounts Receiveable (CAASLAR) Conference** will be held on April 22-23 at the Antlers Adam's Mark Colorado Springs. Please visit [www.caaslar.org](http://www.caaslar.org) for more information.

### Cutoff Dates

Cutoff dates for March and April 2004 are presented below.

Transaction	March 2004	April 2004
Last day to receive collection payments	03/26/04	04/27/04
Last day to receive regular payments	03/29/04	04/28/04
Last day for online payments	04/02/04	04/30/04
Date final post begins	04/02/04	04/30/04
Report date used for final post	03/31/04	04/30/04
Last day deposits created for deposit to bank account	03/31/04	04/30/04

### CUTOFF DATES

## ATTACHMENT

Below is a sample of the **Borrower Display Screen** that displays the new RAAN. You can use the RAAN to practice accessing your borrower accounts.

The screenshot shows a terminal window titled "10.171.35.70 - Mocha W32 TN3270". The menu bar includes File, Edit, View, Settings, and Help. The toolbar contains icons for Open, Close, Copy, Paste, Print, About, and function keys PA1, PA2, PA3, Dup, FM, Clear, Erase, and Eof. The main display area shows the following information:

```
BORROWER SUPPLEMENTAL INFORMATION
TRANS SOURCE W          RAAN 801 23 0848
ACCOUNT 999 980 100     SSN 990 00 0100
PROGRAM                LOAN
NAME MELLO, CLYDE      STUDENT ID
PRIMARY ADDRESS
PO BOX 2253
CITY/STATE WINSTON-SALEM, NC ZIP 23384 PHONE 978 558 7247 GOOD
GOOD DOM SRC BORR ADR CHG 10 07 97 PH SRC BORR PH CHG 04 16 99
WORK PHONE EXT ST CHG 00 00 00 SRC
MOBILE PHONE ST CHG 00 00 00 SRC
EMAIL ADDRESS ST CHG 00 00 00 SRC
I2442 YOU ARE NOW IN TEST MODE
```

At the bottom of the window, there is a status bar with "ONLINE" and "1,63".

Borrower RAAN  
Borrower SSN

Enter either  
RAAN or  
Account Number  
based on SSN  
here

As displayed in the sample above, the **BOR** screen shows this borrower's **RAAN** as **801-23-0848**, and you can access the borrower's loan(s) by entering this number in the "Account" field on System III. System III is able to locate this borrower by using the current Account Number (999-980-100) or by using the RAAN (801-23-0848).



# *Virginia Coleman*

## *Micrographics*

Virginia Coleman, Micrographics Coordinator, for AMS Servicing Group “loves people.” However, during most of her 11 years here, she has been working in an out-of-the way micrographics room, where she rarely sees other employees. This isolation has not stopped Virginia from being a “people person.” She simply channels her concern for others into doing the best job possible. Caring about others motivates her to make sure all the items she films are straight, legible, and indexed so they form a useful archive and can be retrieved easily. Keeping good track of her filmed records saves other staff, customers, and borrowers from needless stress and inefficiency.

Virginia has a demanding, one-of-a-kind position here. She has three major areas of responsibility in micrographics and a machine or two that goes along with each major duty. She films all borrower forms, converted loans documents, new loan documents, prom notes, and work from our Customer Service and Customer Support units. Usually she films an average of about 3,000 documents a day. This film is sent out for processing. Next, she must index the documents, which means keying in roll numbers, dates, and line numbers so the documents can be retrieved later. Then Virginia inputs their locations into System III. Her other major duty is retrieving microfilmed documents for staff who are researching loan information. If staff members find they need a specific document, they look up the loan on System III, where they find document locator information. They send their request to Virginia, where they form a list called the “queue.” Then, Virginia retrieves, prints, and sends the document to the person making the request.

Virginia was already an experienced micrographics operator when she came here. Her former employers demanded perfection and she brought this work ethic along with her to our company. “I take pride in my work and in efficiency,” states Virginia. She is efficient, but always takes time to listen to the needs of other staff and responds to emergency requests for documents. “I want them to know that when they come to Virginia, Virginia will take care of them,” she says with conviction. She has the highest regard for her co-workers calling them a “great bunch to work with.” She never wants to let them down because then they will be letting down our customers and their borrowers.

Outside of work, she is involved in many community activities. Earlier this year, she was named “Daughter Elk of the Year” for her 24 years of service with the Elk’s club and other community service organizations. Her activities include serving as president of the local organization as well as the state chapter. She is also a member of the Usher Board,

**Virginia Coleman:**

“I want them to know that when they come to Virginia, Virginia will take care of them.”



women’s auxiliary, and kitchen committee at her church. In addition, she is a member of the Order of the Eastern Star and has held many leadership positions with the group. She is also a member of the Household of Ruth, National Council of Negro Women, and NAACP.

Virginia does not believe in all work and no play, and loves to read, listen to music, and dance. Regrettably, she says that she does not get to dance as much as she used to.

Virginia grew up in Winston-Salem in a family with seven children. As the second oldest, Virginia learned responsibility in caring for her younger siblings. Virginia also has a grown daughter, Carmelita, who is a social worker for our local county Department of Social Services, continuing the family tradition of community service.

Although she has always lived in Winston-Salem, she has traveled extensively, particularly to national meetings of her service clubs. This has given her the chance to visit places like Chicago, New York City, and Detroit. She has also vacationed in Florida and the Bahamas. Her long time dream is to visit Japan or China because she is very interested in Asian culture. Although Virginia works alone in an isolated room, she is far from a hermit. She funnels her energy into helping others both at work and in the community and preparing for her next trip or project.