



# UPDATE

AMS Servicing Group  
Winston-Salem, NC

May 31, 2004

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Holiday Schedule  
Memorial Day  
May 31, 2004

Independence Day  
Monday, July 5

(On-line Systems  
will be available  
during normally  
scheduled hours.)

Inside AMS Servicing  
Pat Shepherd  
Director of Human Resources

E-mail your School Relations Coordinator if you would like to  
receive an e-mail reminder each month when the newest *Update* is available.

## New Product: *eXpressReports*

*eXpressReports*, our new product for on-line reports is **available now!** With *eXpressReports*, you have immediate access to your weekly and monthly reports in an easy to use format. All you need to get started is an ID and password. For more information, see our *New Products Update* included with this issue of *Update*.

## NEW PRODUCT

## Drum Roll, Please!

On June 1, 2004 our name will change to **Campus Partners**. With this name change comes a new logo, new Web and e-mail addresses, mission statement, and a renewed commitment to our customers and technology. In conjunction with our new owners, our staff is currently working hard to bring several new products to the market in the next few weeks. *eXpressReports* is already up and running, and the launch of E-Billing is just days away. (Read more about these exciting products in our *New Product Update*.)

## TRANSITION NEWS

In case you missed last month's article about the name change, please see your April *Update* for more information. The issue details information about changes that you need to be aware of, such as Web and e-mail address changes. As always, if you have any questions, please call your Customer Service Representative.

**TRANSITION  
NEWS  
(Continued)**

We are all very excited about becoming Campus Partners. To learn more about what went on behind the scenes as we made the transition to Campus Partners, please see this month's "Inside AMS Servicing" feature on Pat Shepherd, our Director of Human Resources.

**STUDENT TRUST**

**Introducing: Student Trust**

Campus Partners, by virtue of its shared ownership, has a new and exciting relationship with **Student Trust, Inc.** based in Rockville, Maryland. Student Trust provides today's college and university students and graduates with premier products and services that support their financial obligations to achieve higher education. The company was founded in 2001 by a management team with over 80 years of combined student loan operations, sales and marketing experience.

Student Trust's current product offerings include a federal student loan consolidation program that organizations private label and offer to their respective constituents. The consolidation loan product allows recent college graduates to roll up their multiple federal student loans into a single fixed rate loan and lower their payments by extending the repayment term. With today's interest rates at historically low levels, the average consolidation borrower can lock in a fixed interest rate under 4% with Student Trust. The affinity program is targeted primarily at college alumni organizations and professional trade associations (i.e. lawyers, doctors, etc). Student Trust provides a complete turnkey operation on behalf of the association or alumni group, including a private labeled Web site, product literature, direct mailings to membership lists, call center services, loan financing, origination, and life-of-loan servicing.

Student Trust also offers a student loan consolidation product directly to consumers. Using direct mail and Web based campaigns, Student Trust offers, through its Web site [www.ConsolidateYourLoans.com](http://www.ConsolidateYourLoans.com) and its 24 x 7 call center, the same fixed rate, no-cost consolidation loan it offers to its affinity customers. Working with its various

**E-mail Directory for AMS Servicing Group  
Management and Customer Service Staff**

[Note: Effective 6/1/04, e-mail addresses will change to @campuspartners.com

Debra Adams, Call Center Manager.: [dadams@amsweb.com](mailto:dadams@amsweb.com)  
 Steve Anderson, Conversion Supervisor: [sanderson@amsweb.com](mailto:sanderson@amsweb.com)  
 Daisy Bass, Customer Service Director: [dbass@amsweb.com](mailto:dbass@amsweb.com)  
 Beth Bealle, VP, Campus Relations and Prod. Dev.: [bbealle@amsweb.com](mailto:bbealle@amsweb.com)  
 Kim Blackburn, Customer Service Rep.: [kblackburn@amsweb.com](mailto:kblackburn@amsweb.com)  
 Mark Bondurant, Alternative Loan Mgr.: [mbondurant@amsweb.com](mailto:mbondurant@amsweb.com)  
 Sharon Cameron, Audit/Compliance Spec.: [scameron@amsweb.com](mailto:scameron@amsweb.com)  
 Joel Cofer, Customer Service Rep.: [jcofer@amsweb.com](mailto:jcofer@amsweb.com)  
 Charles Cornelius, Default Prevention Svr.: [ccornelius@amsweb.com](mailto:ccornelius@amsweb.com)  
 Wendy Cox, Customer Service Rep.: [wcox@amsweb.com](mailto:wcox@amsweb.com)  
 Sharal Duncan, Customer Service Rep.: [sduncan@amsweb.com](mailto:sduncan@amsweb.com)  
 John Elliott, Info. Technology Dir.: [jelliott@amsweb.com](mailto:jelliott@amsweb.com)  
 Charles Fulp, Facilities/Distribution Mgr.: [cfulp@amsweb.com](mailto:cfulp@amsweb.com)  
 Terry Gaither, Cust. Service Team Lead: [tgaither@amsweb.com](mailto:tgaither@amsweb.com)  
 Wallace Grooms, Alternative Loan Svr.: [wgrooms@amsweb.com](mailto:wgrooms@amsweb.com)  
 LaShonda Hairston, School Relations Coord.: [lfields@amsweb.com](mailto:lfields@amsweb.com)  
 Paula Hall, Payment Processing Svr.: [phall@amsweb.com](mailto:phall@amsweb.com)

Danielle Hoover, Cust Svc/Help Desk Svr: [dtrinkle@amsweb.com](mailto:dtrinkle@amsweb.com)  
 Barbara Joyce, Accounts Rec. Supervisor: [bjoyce@amsweb.com](mailto:bjoyce@amsweb.com)  
 Lisa Koniuto, Sch. Rel./Contracts/Audit Mgr.: [lkoniuto@amsweb.com](mailto:lkoniuto@amsweb.com)  
 Lando Little, Borrower Services Dir: [llittle@amsweb.com](mailto:llittle@amsweb.com)  
 Torium Matthews, Cust. Service Rep.: [tmatthews@amsweb.com](mailto:tmatthews@amsweb.com)  
 Charles Parker, Customer Support Dir.: [cparker@amsweb.com](mailto:cparker@amsweb.com)  
 Kathy Riddle, Transaction Processing Mgr.: [kriddle@amsweb.com](mailto:kriddle@amsweb.com)  
 Bennette Roberson, Cust. Svc. Rep.: [broberson@amsweb.com](mailto:broberson@amsweb.com)  
 Patrick Roberson, Borrower Ser. Svr.: [proberson@amsweb.com](mailto:proberson@amsweb.com)  
 Will Shaw, School Relations Coord.: [wshaw@amsweb.com](mailto:wshaw@amsweb.com)  
 Pat Shepherd, Dir. of Human Resources: [pshepherd@amsweb.com](mailto:pshepherd@amsweb.com)  
 Jeff Smejkal, Network and Sec. Adm. Mgr: [jsmejkal@amsweb.com](mailto:jsmejkal@amsweb.com)  
 Judy Smith, Information Technologies Mgr: [jsmith@amsweb.com](mailto:jsmith@amsweb.com)  
 Andrea Thompson, School Rel. Coord.: [athompson@amsweb.com](mailto:athompson@amsweb.com)  
 Carolyn Williams, Documentation Svr: [cwilliams@amsweb.com](mailto:cwilliams@amsweb.com)  
 World Wide Web Site: <http://www.ams servicing.com>

## STUDENT TRUST (Continued)

business partners, Student Trust provides consumers an aggressively priced consolidation loan that is simple to apply for and originate. Complete online application processing is provided along with a full service call center to support questions and paper applications.

A primary strategy of Student Trust is to bring together the best solution providers in the industry in a virtual business partnership, thereby providing best-of-breed products and customer services to colleges and universities, and directly to the student consumer. Following this strategy, the Student Trust has established the following business partnerships.

- AES is a subsidiary of the Pennsylvania Higher Education Assistance Agency (PHEAA), provides all call center, customer service, origination and loan servicing in support of Student Trust's consolidation loan program.
- PNC Bank is the Company's primary lender partner for consolidation loans. Since 1965, PNC Bank has been an active lender in the student loan market having provided over one million students with access to higher education financing. They are ranked in the top ten of lenders in the federal student loan program.
- Brazos Group is the fifth largest holder of federal student loans with loan assets in excess of \$5 billion, and provides lender and secondary market services for Student Trust.
- PHEAA provides guarantee services for all loans originated under the Student Trust programs.
- Mattis Direct Marketing Inc. is a full service marketing support company. It provides new business strategies, brand building, product development, lead generation, customer retention and loyalty based programs. Mattis has supported numerous financial institutions in marketing activities including Sallie Mae in a national campaign for PLUS and Fleet Bank for credit cards.

Next month: The value of federal student loan consolidation in today's low interest rate environment. Stayed tuned for more information about the new partnership between Student Trust and Campus Partners.

### **COHEAO Announces: House Republicans Propose Changes to Perkins Loan Program in HEA Reauthorization**

An article published by COHEAO (Coalition of Higher Education Assistance Organizations), provides the following update on the HEA Reauthorization: "House Committee on Education and the Workforce Chairman John Boehner (R-OH) and Subcommittee on 21<sup>st</sup> Century Competitiveness Chairman Howard "Buck" McKeon (R-CA) introduced the "College Access & Opportunity Act," H.R. 4283, on Wednesday, May 6<sup>th</sup>. The introduction of the bill ended months of speculation about what the Republican leadership would propose on key issues such as borrowing limits, origination fees, and loan consolidations. Speculation about whether a bill will be passed this year remains unchecked."

### **LEGISLATIVE UPDATE**

**LEGISLATIVE  
UPDATE  
(Continued)**

A summary of the Perkins-related provisions of this bill is included as an attachment in this *Update*. You also may view the full text of the 203-page bill at <http://edworkforce.house.gov/heafinal5-5-04.pdf>.

*Attachment: Summary of Perkins-Related Provisions of Reauthorization Bill*

**EDUCATION  
DEPARTMENT  
UPDATE**

**Perkins Service Cancellation Reimbursement and Payment Letter**

The Department of Education (ED) has published a Question & Answer guide in *Dear Colleague Letter CB-04-07* to aid in understanding the ***Payment Letter and Reimbursement Worksheet*** related to reimbursement to participating schools for service cancellations in the Perkins Loan Program. You may view this Q & A at <http://www.ifap.ed.gov/dpcletters/CB0407.html>.

**Reminder - Federal Poverty Guidelines for 2004**

The Department of Health and Human Services (HHS) has published the Poverty Guidelines for 2004. The poverty levels listed below must be used in determining a borrower's eligibility for economic hardship 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

You may view the Poverty Guidelines for this and previous years on the HHS Web site at: <http://aspe.hhs.gov/poverty/poverty.shtml>.

**Title IV Funds Not Allowed to Escheat to Third Parties**

ED indicated at its Spring Conference Session 10, that schools are prohibited from allowing Title IV funds to revert (or "escheat") to third party, state, or institutional coffers. This prohibition is particularly relevant to schools when attempting to deliver Title IV credit balances and post-withdrawal disbursements to eligible students and parent PLUS borrowers. To view this presentation along with other Spring Conference presentations, go to [www.ifap.ed.gov](http://www.ifap.ed.gov) and click on Conference Presentations.

**Deduction for Interest on Qualified Education Loans**

The Treasury Department and the Internal Revenue Service has issued final regulations relating to the deduction for interest paid on qualified education loans.

"The final regulations issued today clarify which amounts qualify for the student loan interest deduction to ensure that students obtain the maximum deduction permitted under the law," said Acting Assistant Secretary for Tax Policy Greg Jenner. "These regulations also provide guidance to help lenders meet their reporting obligations." The effective date for these new regulations is May 7, 2004. You may view this article at: <http://www.treas.gov/press/releases/js1512.htm>.

**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.**

## EDUCATION DEPARTMENT UPDATE (Continued)

### Updated Sources of Assistance for Schools Posted

ED posted the on-line *Sources of Assistance for Schools*, a single source of communication references that includes a comprehensive listing of FSA references (e.g., phone numbers, e-mail addresses, Web site addresses, etc.). To view this updated reference tool, go to <http://www.fsadownload.ed.gov/SASTechRef.htm>.

### Want to Make Loan Assignments? We Can Help!

ED is paying close attention to defaulted loans, and is encouraging schools to assign these loans to ED. If schools do not respond by increasing their assignment activity, it is possible that ED will make loan assignments of defaulted loans **mandatory**.

You may submit a defaulted loan to ED for assignment if you have been unable to collect on the loan despite complying with diligence procedures and collection efforts, and litigation if required. The assigned account should have a \$25 or greater outstanding balance - including principal, interest, collection costs, and late charges. If the borrower has multiple loans, the sum total can be used to meet the \$25 minimum requirement.

We can assist you in the assignment process with our **Assignment Package**. This package includes the following:

- Pre-Assignment Report
- Assignment Check List
- Federal Perkins Assignment Form (formerly known as ED553) and Manifest
- Assignment Transmittal
- History Print

To learn more, or to get started with the assignment process, contact your Customer Service Representative today.

### Third-Party Compliance Audit in Process

Our third-party compliance audit, conducted by PricewaterhouseCoopers, LLP, for the fiscal year ending June 30, 2004 is currently underway. We expect their audit report to be published and available to you in early August. Please stay tuned to the *Update* for more information. Audit request forms for 2004 are currently available from our Web site at [http://www.amsservicing.com/documents/Audit\\_Request\\_Form.pdf](http://www.amsservicing.com/documents/Audit_Request_Form.pdf).

### Get Ready for Year-End Processing

June 30 will be here before you know it so put these dates on your calendar if you have not already done so. Deadlines for receipt of the following requests in our office are:

<b>June 10</b>	Requests for duplicate reports
<b>June 11</b>	Requests for special mailing of year-end reports
<b>June 25</b>	Requests for Change/Adjustment memos
<b>July 2</b>	Year-end post begins

Remember to use *eXpressReports* to access your fiscal year-end reports immediately following year-end processing.

## ASSIGNMENT ASSISTANCE

## AUDIT UNDERWAY

## YEAR END PROCESSING



## TRAINING UPDATE

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

Thinking about participating in one of our teleconferences, but don't know how to sign up? Just e-mail Debra Pitts at [dpitts@amsweb.com](mailto:dpitts@amsweb.com) at least three days before the scheduled teleconference to register. She will notify you of the telephone number that you need to call in a return e-mail. It's free and is well worth your time to learn more about different aspects of servicing student loans.

June

*No teleconferences are scheduled during June.*

July 12, 2004

2:00 PM ET

*FISCOP*

August 9, 2004

2:00 PM ET

*Where Do I Start: A Month to Month Checklist*

September 13, 2004

2:00 PM ET

*Open Topic*

October 4, 2004

2:00 PM ET

*10 Things to Know about Student Loans*

November 8, 2004

2:00 PM ET

*Open Topic*

December 13, 2004

2:00 PM ET

*What are Perkins Loans and How AMS Servicing Group Helps*

### Student Loans 101 Scheduled for July 8-9

*Students Loans 101*, our workshop for less experienced student loan administrators or those new to AMS Servicing Group, will be offered for the final time this year on **July 8-9, 2004** in Winston-Salem. Last March we had a full class so be sure to register early.

If you are interested in registering for the workshop, please contact Debra Pitts at 1-800-458-4492, ext. 2272 or via e-mail at [dpitts@amsweb.com](mailto:dpitts@amsweb.com). Forms for the workshop are available online at [http://www.amsservicing.com/events\\_workshops.html](http://www.amsservicing.com/events_workshops.html).

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## 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.

Tennessee Regional	July	
Washington State	July 23	Seattle University
New York	August	Vassar College
Nebraska	October	University of Nebraska-Lincoln
Arizona	October	
Northern California	TBA	
Southern California	TBA	

### Conference Schedule

The **CCULAA Conference** will be held June 6-9, 2004 at the Hotel Hyatt Newporter in Newport Beach, CA. More information is available at [www.cculaa.org](http://www.cculaa.org)

**Second Alliance Collections** is presenting the **Cruisin' to Collections Conference** on July 9-12. More information is available at <http://www.secondalliance.com/index.htm>

The **University of Washington** is hosting the **PAC-10 Conference**, July 18-21 at the Shilo Inn, Ocean Shores, WA. The number for the hotel is 360-289-4600.

### Cutoff Dates

Cutoff dates for June and July 2004 are presented on the next page.

Transaction	June 2004	July 2004
Last day to receive collection payments	06/25/04	07/27/04
Last day to receive regular payments	06/28/04	07/28/04
Last day for online payments	07/02/04	07/30/04
Date final post begins	07/02/04	07/30/04
Report date used for final post	06/30/04	07/31/04
Last day deposits created for deposit to bank account	06/30/04	07/30/04

## CONFERENCES

## CUTOFF DATES

# ATTACHMENT

## A Summary of Perkins Loan-Related Provisions of the Reauthorization Bill

- All existing campus-based programs are continued, including SEOG, Perkins Loans and College Work-Study.
- The expiration dates for the Perkins program as well as the fund return provisions are all extended through the reauthorization period.
- The bill phases out the base guarantees so as to gradually expand the “fair share” provisions in the funding formula for the campus-based programs starting in 2007 and ending in 2014. This will send more money to newer institutions or institutions with expanded enrollment.

Through FY2006 – 100% of previous base guarantee as defined in current HEA (the amount received in FY1999)

FY 2007 and 2008 – 80% of FY2006 base guarantee

FY 2009 and 2010 – 60% of FY2006 base guarantee

FY 2011 and 2012 – 40%

FY 2013 and 2014 – 20%

FY 2015 – 0%

- Perkins Loan annual borrowing limits are increased. Annual loan limits increase to \$5,500 for undergraduates and to \$8,000 for graduate.
- Aggregate loan limits are increased to \$60,000 for graduate students, to \$27,500 for undergraduate students two years into their program and to \$11,000 for all other students.
- Disclosure requirements for consolidation loan lenders are expanded to require disclosure of lost borrower benefits upon consolidation, including loan forgiveness and total interest.
- Books and supplies allowance increase to \$600.
- Forbearance: the “upon written request” clause is struck, bringing Perkins in line with FFELP and Direct Loans.
- Special Repayment Rule Authority: The bill removes the lump sum payment and accompanying qualifications for compromise repayment of defaulted loans, but requires all agreements to be approved by the Department of Education.
- Rehabilitation: changed from 12 to 9 consecutive on-time monthly payments for a loan to be considered rehabilitated. [Note: FFELP borrowers will have 10 months to make nine on-time payments, a provision that may be added for Perkins during Committee consideration.]
- Loan cancellation provisions are expanded in the Perkins loan program for military personnel to make 100% forgiveness possible.



# UPDATE

## New Products

### *eXpressReports*-Available Now!

### E-Billing-Coming in June!

#### ***ExpressReports***

*eXpressReports* is our new product for on-line reports. It is available now, and provides immediate access to your weekly and monthly reports in an easy to use format. Monthly reports will be available on a 24-month rolling basis, and weekly reports on a 12-month rolling basis. Reports are easy to locate, view, and print. Keyword search features are provided, and importing data to your desktop applications is easy. A concise user manual is located on-line, and can be opened from the *eXpressReports* Logon screen.

To get to *eXpressReports*, simply visit our Web site, [www.amsservicing.com](http://www.amsservicing.com), and click on the icon for *eXpressReports*. At the Logon screen, enter your ID and password (the same one you use for other on-line tools), which will take you directly to the Select Report Screen. If you don't have an ID and password, simply download an Authorization Form from our Web site a [www.amsservicing.com/forms](http://www.amsservicing.com/forms), complete it and fax or mail it in. Your ID and password will be assigned within a few days.

Check out *eXpressReports* today. Reports have never been so easy!!

#### **Coming Soon: MPN/E-Sign & Web Exits**

Now under construction are our new Web-based products for Entrance and Exit Counseling. We plan to introduce these products this summer.

Our Entrance Counseling product will provide a question and answer series to inform the borrower of his loan obligation, then present him with an electronic version of the Master Promissory Note for Electronic Signature.

Our Exit Counseling product will also provide a question and answer series, then present the borrower with an electronic version of the loan disclosure statement for Electronic Signature.

**Stayed Tuned**

#### **E-Billing**

The first week in June, we will introduce E-Billing, electronic billing statements for borrowers to review and pay via our borrower Web site. Borrowers can currently pay their student loan bill on-line using our E-Pay feature, and we are averaging nearly 6,000 borrower payments a month via the Web!

Borrowers who sign up for E-Billing will receive an e-mail message in advance of their payment due date, advising them that their bill is available to view and pay. All they have to do is logon to our borrower Web site, access their billing statement, then proceed to make their payment.

Borrowers on E-Billing will not receive paper billing statements. Because this reduces our cost for printing and mailing borrower billing statements, we will provide a discount to you for every borrower who signs up for E-Billing. This discount will be reflected on your monthly invoice for services.

#### **Cohort Right Track-On Track for July**

Just in time for the upcoming fiscal year, we are introducing a new product to help you manage your Cohort Default Rate - Cohort Right Track. The Cohort Right Track program is designed to keep your current year and projected year cohort borrowers on the "right track" and out of your cohort default rate!

The Cohort Right Track program supplements required due diligence activities by using a combination of specialized letters and counseling phone calls, beginning at early stages of delinquency. Our goal is to reach borrowers in order to review their financial situation, discuss all available options, and work out a plan to keep the borrower on track to successful repayment of the educational loan obligation. Fees associated with the Cohort Right Track program can be automatically assessed to borrowers.

Now is the time to sign up for Cohort Right Track, to begin with the '04 - '05 fiscal year on July 1. Contact your School Relations Coordinator today to learn more.

# *Pat Shepherd*

## *Director of Human Resources*

When Pat Shepherd, Director of Human Resources for our company, was hired last June, she had no idea of the adventure that lay in front of her. After working in human resources for 17 years at a major discount retailer, she was ready for new challenges.

Things started out slowly at first. During her first six months, she met people, learned about our business, carried out the personnel directives coming from our parent company, learned a new time keeping system, and spent weeks planning our first Employee Recognition Celebration. (Okay, maybe things were a little hectic at that time.)

Then, after our company was purchased this winter, Pat had to manage transition activities. For the first time in our company's history, we existed as an independent company. Without a "parent company," Pat worked closely with our new owners to put together employee health, life, disability, dental, and 401 K plans. "I was so impressed with our new owners. They really wanted to do the right thing for the employees here," Pat explained. To do the right thing, form after form had to be processed for each employee, endless hours of consultation about benefits had to be conducted, and new arrangements for payroll and a time keeping system had to be made. Throughout this process, Pat maintained a characteristically serene and re-assuring demeanor, which helped assuage employee anxiety over the rapid changes.

In recognition of the expanded scope of her responsibilities, Pat was promoted from Human Resources Manager to her current position of Director of Human Resources in March. Despite her increased responsibilities, Pat sees no change in her essential role in the company. She sees her overriding responsibility as maintaining an environment where everyone is treated equally and fairly. She also wants all employees to know that they can come to her to talk about concerns they might have. "My door is always open," Pat said. Pat is also guided by a philosophy of doing the right thing. "My favorite quote is 'Do the right thing because it is the right thing to do,'" she stated. "I was raised that way, and I believe this attitude serves me well in this field."

Pat decided that she wanted to go into human resources while working as a cast member at the Small World attraction at Disney World during summer breaks as a college student. "Every six weeks we would have meetings with HR to learn about new policies, new attractions, and coming events. The HR department made me feel very valued, and I knew then that I wanted to work in HR," she related.

### **Pat Shepherd**

Her favorite quote is "Do the right thing because it is the right thing to do."



She went on to earn a bachelor's degree from Western Carolina University in business administration, and began working in HR at a Sam's Club in Charlotte.

Later Pat earned an MBA with a concentration in human resources from Winthrop University and moved to Greensboro with her husband, Rick, and their three children. By working six days a week at Sam's, Pat was able to be home with her two daughters and son after school when they were younger. Her willingness to sacrifice a day off for her family is very indicative of how important family is to Pat.

The family is very close, and they enjoy activities like camping—tents and all—in the mountains. One year the family had an innovative vacation when they camped at a park near their home. With Pat working days and her husband working nights, they planned to camp out for a week without either parent taking vacation. The trip was cut short by rainy weather after Pat arrived after work to find three excited children and her husband sleeping in a flooded tent.

Pat plans to spend future vacations camping, but dreams of someday vacationing in a castle in Europe. Although this goal might seem out of character in such a practical person, it ties into her secret vice. Pat loves to read historical romance novels. But, maybe it's not so surprising after all—given that she started her career working at Fantasyland in the shadow of Cinderella's Castle. But, whether Pat dreams of castles in the sky or camping in the rain, we know we can count on Pat to stay well grounded--and dry--at work.