



UPDATE

Campus Partners
Winston-Salem, NC

May 31, 2005

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Inside Campus Partners
Bennette Roberson
Customer Service Representative

**Holiday
Schedule:**
Memorial Day,
Monday, May 30

**Independence
Day-Monday,**
July 4

**Our on-line
systems will be
available during
normally
scheduled
hours.**

Perkins Funding Crisis

The fight for Perkins continues, and Campus Partners is continuing to aggressively advocate for the Perkins Loan Program. Our employees have written many letters to our local Congresswoman Virginia Foxx and Senators Richard Burr and Elizabeth Dole. In fact, more than 50 employees recently received letters from Representative Foxx. A few of these employees are pictured on our Web site with their letters at www.campuspartners.com/news/PerkinsFundingCrisisResourcePage.

The latest call to action involves contacting the Senators from your state to ask them to co-sign a letter Senator Cantwell (D-WA) is circulating in support of the Perkins Loan Program. COHEAO has reported that the letters will be sent to Senator Arlen Specter (R-PA), ranking member of the Labor, Health and Human Services Committee, and Senator Tom Harkin (D-IA), ranking member of the Education Appropriations Subcommittee. According to Harrison Wadsworth, Executive Director of COHEAO, the letter “calls for FY2006 Perkins funding on par with FY2005.” If you have not already done so, please contact your Senator and ask them to co-sign the letter.

PERKINS FUNDING CRISIS

We would like to clarify two issues that have been the subject of some confusion. On April 28, the House and Senate both passed the FY2006 budget, with around \$7,000,000,000

**PERKINS
FUNDING CRISIS
UPDATE
(Continued)**

in budget cuts to the education program. The Perkins program was not targeted for elimination by name as it had been in the President’s budget. This action neither saved nor eliminated the Perkins Loan Program. Both Senate and House committees will decide which programs will be eliminated and which will be trimmed. Letting your elected officials know how important the Perkins Loan Program is to helping your students achieve their educational goals can make a difference to the outcome of this battle.

There also seems to be considerable confusion on the part of politicians and their staff over the Perkins Loan Program and the Carl D. Perkins Vocational Educational Act. If you receive a letter from your representative stating their support of the Perkins Vocational Act, please contact your representative’s office to clarify which Perkins program you are asking them to support. Shortly after the budget was approved, the House and Senate both voted for resolutions in support of the Perkins Vocation Educa-tion Act. At the very least, thank them for their support of the Vocational Act, but tell them there is one more Perkins program to save.

**EDUCATION
DEPARTMENT
UPDATE**

Lender’s Options for Determining Federal Consolidation Loan Interest Rates and Permitting Borrowers to Enter Repayment Early
The Department of Education (ED) published *Dear Colleague Letter GEN-05-08* that addresses issues relating to the determination of consolidation loan interest rates under the FFEL Program and clarifies the early repayment option available to borrow-ers under Section 428(b)(7) of the HEA. In this letter, ED has made it clear that in-school consolidation of FFELP loans is permitted if the borrower asks, and the lender agrees, to be placed in repayment.

Campus Partners has received clarification from ED that “Perkins loans may be in-cluded in the “early conversion” consolidation loans described in *Dear Colleague Letter GEN-05-08.*” ED has also indicated that the request for early conversion to repayment does not have to be in writing, but the request must come directly from the borrower. “A school’s receipt of an LVC from the consolidating lender does not constitute a request for an early conversion to repayment.”

To review this *Dear Colleague Letter*, go to: <http://www.ifap.ed.gov/dpclletters/GEN0508.html>.

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Corporate Web Site: <http://www.campuspartners.com>

E-Mail Addresses for our Customer Service Representatives are available via www.campuspartners.com.

2003-2004 Campus-Based Awards Closeout

ED announced the closeout of the 2003-2004 awards for the FWS, Perkins Loan, and/or FSEOG programs based on the final submission of the Fiscal Operations Report for 2003-2004. *Dear Colleague Letter CB-05-07* offers a series of questions and answers that explains closeout and provides important information regarding the notification process. For additional information, go to: <http://www.ifap.ed.gov/dpcletters/CB0507.html>.

Fiscal Operation Report And Application to Participate

Dear Colleague Letter CB-05-06 provides information about the Fiscal Operations Report for 2004-2005 and Application to Participate for 2006-2007 (FISAP) for the Perkins Loan, FSEOG, and FWS programs. While the FISAP is currently under review by OMB, institutions may use the Draft FISAP and instruction document that accompanies *CB-05-06* to prepare for final submission of the school's information. ED notes that there are no substantive changes or added new data fields to the FISAP, although this *Dear Colleague* letter draws attention to a change made to enhance the clarity of the instructions on how to report the unduplicated number of Perkins Loan borrowers. The FISAP is due Friday, September 30, 2005 this year since October 1 falls on a Saturday. Below is a summary of the changes:

- A change was made to enhance the clarity of the instructions for Part III, Section B, Field 8, Column a and Field 9, Column a. These instructions explain how to report the unduplicated number of Perkins Loan borrowers.

Campus Partners submitted a request to the Department of Education (ED) for changes to Part III, Section B., Item Numbers 8. and 9. Schools were not being given credit for the collection of borrower payments whose loans were paid in full. Based on the revisions included in this document, these changes have now been included to count borrowers whose loans are in default more than 2 years and up to 5 years (8.), as well as borrowers whose loans are in default more than 5 years (9.) that are paid-in-full. Programming to update these fields will be completed by June 30, 2005.

- As announced in the *Notice of the 2005-2006 Award Year Deadline Dates for the Campus-Based Programs* published in the Federal Register on March 22, 2005 (70 FR 14450), the date by which your school must submit this FISAP is **Friday, September 30, 2005**. This is a change to the usual October 1 deadline date because October 1, 2005 falls on a Saturday this year.
- There are no longer any references to the Campus-based Serial Number on the FISAP. In order to simplify participation in the Federal financial aid programs, the Department of Education is developing a new numbering system that will eventually replace the multiple identifiers currently in use.

To help you get ready for FISAP reporting, we have included a "How To" on the subject, and it will be the topic for our July teleconference. To register for the teleconference, e-mail Debra Pitts at dpitts@campuspartners.com. To read this letter in its entirety, go to: <http://www.ifap.ed.gov/dpcletters/CB0506.html>.

EDUCATION DEPARTMENT UPDATE (Continued)

Revision of Loan Discharge Applications (Notice)

ED invites comments by July 15, 2005 on the revision of FFEL, Direct Loan, and Perkins Loan Discharge Applications. These forms serve as the means of collecting the information necessary to determine whether an FFEL or Direct Loan borrower qualifies for a loan discharge based on total and permanent disability, school closure, false certification of student eligibility, or unauthorized signature. The school closure discharge application may also be used by Perkins Loan borrowers applying for a closed school discharge. To view this document and details on the changes, go to: http://edicsweb.ed.gov/browse/browsecoll.cfm?pkg_serial_num=2739.

AUDIT UNDERWAY

Audit Update

Campus Partners is pleased to announce the completion of the first phase of our annual third party servicing audit by Porter Keadle Moore (PKM). The PKM auditors reviewed our compliance with servicing regulations mandated by the guidance applicable to the Compliance Audits (Attestation Engagements) of the Federal Student Financial Assistance Programs and Report on Controls Placed in Operation and Tests of Operating Effectiveness (SAS 70). The initial audit covered the first three-quarters of our fiscal year, which ends on June 30, 2005. PKM will return in July to review fourth quarter compliance, and the entire audit process will be completed by the end of July 2005. We are projecting the final documentation will be available by mid-August 2005. **To request this material in paper format or on CD-ROM, please see the attached form.** This form is also available on our Web site at www.campuspartners.com. Please contact your Customer Service Representative with any additional questions.

Attachment: *Audit Request Form*

YEAR-END PROCESSING REMINDER

Get Ready for Year-End Processing

June 30 is only one month away. Use this checklist to close your fiscal year successfully:

1. **Reconcile loan and accounting information.**
 - Reconcile all disbursements for the year.
 - Correct and return all unpostable new loans and advances.
 - Check and update separation dates.
 - Reconcile your general ledger.
2. **Determine special needs and communicate them to us.**
 - Contact your auditors to determine their needs for reports.
 - Provide instructions for any special mailing requirements for year-end reports.
 - Submit change/adjustment requests for processing.
3. **Work your *Cohort Default Rate Report*.**
 - Provide your Customer Service Representative with requests for coding changes.

With the end of the fiscal year approaching, our goal is to process all requests for changes in a timely manner. All requests arriving by regular mail, overnight mail, fax, DataLink Dispatch, or e-mail are processed in the order that we receive them. **Deadlines for receipt in our office are:**

June 9	Requests for duplicate reports
June 24	Requests for Change/Adjustment memos
July 1	Year-end post begins

MARKETING CAMPAIGN UNDERWAY

Brochure

You may have received a brochure from us recently that introduces our new marketing campaign. The brochure will be mailed to prospective customers later this month, but we wanted to send it to our current customers first. We've received rave reviews from our customers, and **David Cox** from **Spelman College** was just one of the customers who called us to say how much they liked the brochure. If the brochure went to someone else at your school, you can find the brochure online at www.campuspartners.com. Just select the link on the home page. After reviewing it, let your Customer Service Representative or Account Manager know what you think.

iPROMise

iPROMise, our online entrance interview counseling product, may be just what you need to help you award loans in anticipation of the fall semester. *iPROMise* streamlines the award process by allowing your borrowers to complete their loan interview, download required disclosure forms, and E-Sign their Master Promissory Note from any computer. By easing the administrative burden associated with conducting entrance interviews, you can focus on other details during this hectic season.

For more information about *iPROMise*, please contact your Account Manager.

PRODUCT UPDATE

E-Bill

You know that E-Bill can save your borrowers' time and money and increase the likelihood of on time payments, but did you know that E-Bill can help your school save money, too? Campus Partners offers a per loan discount for every borrower who enrolls in AutoDraft, our automatic direct draft service, or E-Bill, our electronic bill presentment product.

We are continuing our campaign to increase borrower enrollment in E-Bill. Our Customer Service Representatives have been encouraging borrowers to enroll in E-Bill and we have been inserting flyers promoting E-Bill in borrower billing statements. If you need any flyers to distribute to your borrowers, please contact your Customer Service Representative.

Web Conferences

Our first Web conference, which focused on www.MyCampusLoan.com and E-Exit, was a huge success. We were able to demonstrate these products to a group of customers as if we were sitting next to them at their computer. We will be posting a link to an archived version of the Web conference on www.CampusPartners.com soon. As this *Update* goes to press, we will have just presented another Web conference on *iPROMise* on May 26. Again, we will have an archived version available to you soon.

WEB CONFERENCES

A Web conference focusing on our Early Intervention Program, Cohort Right Track, and Enhanced Service option is scheduled for August 29. More details will be provided later.

ONE STOP SHOP

To resolve technical issues faster, we have merged our Help Desk with Customer Service. For all your inquiries, please call your Customer Service Representative.



TRAINING UPDATE

Teleconference Training

In addition to our Web conferences, our popular teleconferences series will continue to be presented this year. Offering this training provides us the opportunity to reach out to schools who cannot attend *Student Loans 101* or *202* workshops in Winston-Salem. Each teleseminar is geared toward understanding a particular area of student loans and is an opportunity to gain new insight, ask questions, and hear helpful feedback from other schools.

Please see the **2005 Teleseminar Schedule** below. Teleseminars are usually offered the second Monday of each month from 2:00 to 3:30 ET. If you want to participate in these training sessions, just e-mail Debra Pitts at dpitts@campuspartners.com at least three days before the scheduled teleseminar to register. She will notify you of the telephone number that you need to call in a return e-mail. The training is **free** and is well worth your time.

June 13	How to Read History*
July 11	FISCOP Preparation
August 8	How to Evaluate Deferment and Forbearance Requests*
September 12	myReports
October 10	What is Rehabilitation and How Borrowers Can Benefit*
November 14	How to Use and Interpret Reports from Campus Partners
December 12	Open Topic

*New topic

Workshop Information

Our next *Student Loans 101 Workshop* is about six weeks away so make plans to register for the training event today.

Student Loans 101

July 14 and 15, 2005

November 3 and 4, 2005

Student Loans 202

October 6 and 7, 2005

Student Loans 101 is designed for student loan administrators who are less experienced or are new to Campus Partners. *Student Loans 202* is aimed at student loan administrators with more than one year of experience. The workshops are presented at our Service Center in Winston-Salem and are hands-on learning experiences. Each participant will work at their own computer workstation and experienced Campus Partners staff members lead the training. Registration forms and other information are available on our Web site and as an attachment to this month's *Update*.

Attachments: *Student Loans 101 Workshop Flyer and Registration Form*

The *Campus Partners Update*, a newsletter for our customers, is published monthly by Campus Partners in Winston-Salem, NC. Editor: Carolyn Williams. Legislative and Regulatory Editor: Sharon Cameron. Contributors this issue: LaShonda Hairston and Pattie Mastin. 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 Campus Partners 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 the Communications Department, Campus Partners, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at cwilliams@campuspartners.com.

REGIONAL MEETINGS

Regional Meetings

Our 2005 Regional Meeting Schedule is listed below. If you would be interested in hosting one of these meetings listed below, please contact your Account Manager.

Date	Location	Host
July 18	Ohio	University of Dayton
July 22	Washington	Seattle Pacific University
August	South Carolina	
August 26	New York	Culinary Institute of America
October	Georgia	Morehouse College
October 17	Massachusetts	College of the Holy Cross
October	Nebraska	
October	Northern California	
October	Southern California	
TBD	Pennsylvania	

Conference Schedule-See you there!

Representatives from Campus Partners will attend the following conferences. We will add additional conferences as more details become available.

CONFERENCES

NYSOBBA's 26th Annual Conference will be held on June 5-8 at the Canadaigua Inn on the Lake in Canadaigua, NY. The number for the hotel is 585-394-7800. More information is available at www.nysobba.org.

Second Alliance, Inc. will host its **2nd Annual Conference** on July 10-13 at the Sheraton Universal Hotel in Universal Studios, CA. The number for the hotel is 818-980-1212. More information is available at www.secondalliance.com.

The **PAC-10 Conference** will be held July 17-20 in the Resort in the Mountain in Mt. Hood, OR. The number for the hotel is 800-669-7666.

CCULAA will present its **13th Annual Conference** on July 24-27 at the Hyatt Newporter in Newport Beach, CA. The number for the hotel is 888-421-1442. More information is available at www.cculaa.org.

The **COHEAO Mid-Year Meeting** will be held July 31-August 2 in Newport Beach, CA.

The **Williams and Fudge Conference** will be held September 25-28 in Myrtle Beach, SC.

The **PDG East Coast Student Loan Conference** will be held October 2-5 in Charlotte, NC.

The mission of **Campus Partners** is to become the leading lender-independent transaction processor in the education financial services industry. By providing high quality technology and premier service to our customers, we will deliver exceptional, outsourced services to institutions of higher education at costs below internal options.

CONFERENCES (Continued)

The **Texas BUC\$ Conference** will be held on October 16-19 in Austin, TX.

The **MN Collections Network** will be held on October 24-26 in Bloomington, MN.

The **PDG West Coast Conference** will be held On November 6-9 in Austin, TX.

Virginia's FOCUS Conference will be held November 16-17 in Roanoke, VA.

The **Illinois One Day State Meeting** will be held December 9 in Chicago, Il.

CUTOFF DATES

Cutoff Dates

Cutoff dates for May, June, July, and August are listed below.

Trans action	May	June	July	August
Last day to receive collection payments	5/24	6/27	7/26	8/26
Last day to receive regular payments	5/25	6/28	7/27	8/29
Last day for online payments	5/27	7/01	7/29	9/02
Date final post begins	5/27	7/01	7/29	9/02
Report date used for final post	5/31	6/30	7/31	8/31
Last day deposits created for deposit to bank account	5/27	6/30	7/29	8/31

Happy 40th Anniversary, Campus Partners!



Headlines From 1965...

***“Lost in Space”
Premiers***



AUDIT REPORT REQUEST FORM



Yes, I would like to receive the June 30, 2005 Audit Report.

(We will automatically ship you a CD unless otherwise specified.)

Please send _____ copy(ies) in CD-ROM format @ \$75.00 each

_____ copy(ies) in paper format @ \$100.00 each

Mail to: _____

Contact name: _____

Address: _____

City/State/Zip: _____

Telephone: _____

School name: _____

Authorized Signature: _____ Date: _____

Please return to:

Administrative Assistant-Sales and Marketing
Campus Partners
P.O. Box 3176
Winston-Salem, NC 27102-3176



Student Loans 101

Training for New Student Loan Administrators*

*Administrators with less than one year of experience or administrators new to Campus Partners

- When:** July 14-15, 2005
November 3-4, 2005
- Where:** Campus Partners
Reynolda Business Center
2400 Reynolda Road
Winston-Salem, NC 27106
- Fees:** \$100 per person for two day workshop
- Provided:** Service Overview Manual
Lunch
- Lodging:** Courtyard by Marriott
(336) 727-1277 or (800) 321-2211
\$72 (+ tax) per night
Please mention that you will be attending a Campus Partners workshop
- Deadline:** July Session - July 7, 2005
November Session - October 27, 2005

All registration fees are per person. We cannot guarantee a refund of registration fees for any cancellations made after 7/07/05 for the July session or 10/27/05 for the November session. Late registrations received after 7/07/05 for the July session or 10/27/05 for the November session will be charged a late registration fee of \$10 per person. Registrations received in the final week before the workshop will be accepted based on available space.

What's happening in Winston-Salem?
Visit the Winston-Salem Convention and Visitors' Bureau at
<http://www.wscvb.com>



**Registration Form
Student Loans 101
Winston-Salem, NC**

Please indicate which session you will attend.

- ☐ July 14-15, 2005
☐ Nov. 3-4, 2005

Institution Name _____
Street Address _____
City _____ State _____ Zip _____

NAME _____
TITLE _____ TELEPHONE _____
E-MAIL ADDRESS _____
☐ \$100 - Student Loans 101 - 7/14-15 ☐ \$100 - Student Loans 101 - 11/3-4

NAME _____
TITLE _____ TELEPHONE _____
E-MAIL ADDRESS _____
☐ \$100 - Student Loans 101 - 7/14-15 ☐ \$100 - Student Loans 101 - 11/3-4

NAME _____
TITLE _____ TELEPHONE _____
E-MAIL ADDRESS _____
☐ \$100 - Student Loans 101 - 7/14-15 ☐ \$100 - Student Loans 101 - 11/3-4

Registration Deadlines:
July Session - July 7, 2005
November Session - October 27, 2005

After receiving your registration form, we will send you a confirmation, hotel and workshop locations, directions, and program information. We cannot guarantee a refund of fees for registrations made less than 14 days before the workshop or cancellations made less than five business days from the workshop

_____ Registration fee enclosed _____ Registration fee mailed separately to address below

Signature x _____

**Administrative Assistant
Campus Partners
P.O. Box 3176
Winston-Salem, NC 27102-3176**

**Questions?
(800) 458-4492 Ext. 2272
fax (336) 607-2025**

How To

Prepare for FISAP Reporting

The *FISAP on the Web* contains the Application to Participate in the three Campus Based Programs (Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and the Federal Work-Study (FWS) for the award year July 1, 2006 through June 30, 2007, and the Fiscal Operations Report for program participation during the award year July 1, 2004 through June 30, 2005.

To better prepare for the FISCOP, please retrieve the following documentation:

FISAP, Part I – Identifying Information Certifications and Warnings

FISAP, Part II – Application to Participate (if you are requesting funds for 2006-2007 award year)

FISAP, Part III – Federal Perkins Loan Program Fiscal Operations Report – Complete if:

- Your school continues to participate in the Federal Perkins Program
- Your school is liquidating
- Your school did not receive FCC for 2004-2005, but loans were made

FISAP, Part IV – FSEOG Fiscal Operations Report (if your school received FSEOG Federal Funds for 2004-2005)

FISAP, Part V – FWS Fiscal Operations Report (if your school received FWS Funds for 04-05 award year)

FISAP, Part VI – Program Summary for 04-05 Award Year (if you participated in the Federal Perkins Loan, FSEOG, or FWS Programs in 2004-2005)



Your June 30, 2005 Accounting Report, FISCOP and FISCOP Supplement report available via *eXpressReports*.

Please visit www.ifap.ed.gov to obtain the *Dear Colleague Letters CB-05-06* for additional FISAP materials essential for preparation and submission

Important Dates in the FISAP Award Process



August 1 – the FISAP is available to all participating schools

September 30 – the final deadline for submission of the FISAP to the Department

December 15 – all corrections to the FISAP data and resolution of edits must be submitted to the department

February 1 – all schools must receive tentative award notifications

April 1 – all eligible schools must receive final award notifications

Disclosure of Estimated Burden

The time required to complete this information collection is estimated to average 6.28 hours per response, including the time to review instructions, search existing data resources, and gather the data needed and complete and review the information collected.

FISAP on the Web

Schools must submit the FISAP through the *FISAP on the Web*, available at <http://cbfisap.ed.gov>. Schools also may make corrections to the Fiscal Operations Report and 2004-2005 Application to Participate via the FISAP on the Web site.

For more information about preparing this important document, please sign up for our July 11, 2005 teleconference on the topic. To register, e-mail Debra Pitts at dpitts@campuspartners.com.

Bennette Roberson

Welcome Back, Bennette!

Bennette Roberson recently returned to her job as a Customer Service Representative with Campus Partners after several months' absence. She had accepted a customer service position with a health insurance company, but quickly realized that she had made a mistake. She missed her co-workers and customers and the nature of her work with student loans. Fortunately, a customer service position became available, and she was able to return.

Since returning, Bennette has been busy getting re-acclimated. She has not been assigned to specific customers yet, and spends her time taking calls from borrowers and customers, processing entitlement forms and customer requests, and answering customers' questions about reports and federal regulations. She is right at home talking to many of her former customers, such as the staff at California State University campuses and Hampton University. She still maintains the same high standards as she did previously. "If I don't know the answer, I will tell the customer that I must research the issue. Then, I let them know the answer as soon as possible. It is my responsibility to assist the customer in anyway that I can," stated Bennette.

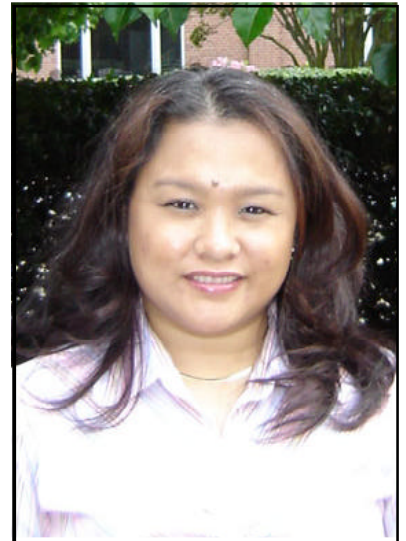
After such a brief absence, Bennette did not need much of an orientation. She did attend a refresher class on loan cancellation since she would be processing forms for her team. She is also eager to learn more about myReports, our new ad hoc reporting tool that was released while she was away. She is very excited about the potential myReports offers to her customers and wants to be able to help them use the product. She is looking forward to the next training session on this powerful tool.

Bennette is also excited to be back with her old team and her manager, Daisy Bass, who is a Director of Customer Service. "I like the environment here. It never feels intimidating to ask a question or talk to a manager, and my co-workers are very supportive. I am also very glad to be back with Daisy. Daisy definitely conducts herself as a manager, but she has an open-door policy and is very easy to talk to," Bennette related.

Bennette Roberson was born in Guam, but moved to Junction City, Kansas when she was five. While in Junction City, she met her husband, Patrick, who was a Sergeant in the Army at the time. (Patrick is currently a Special Projects Analyst for Campus Partners.) They were soon married and transferred to Germany where they lived

Bennette Roberson:

"If I don't know the answer, I will tell the customer that I must research the issue. Then, I let them know the answer as soon as possible. It is my responsibility to assist the customer in anyway that I can."



for a year and a half. After Patrick completed his commitment to the military, they moved to Winston-Salem, where Bennette's sister lived. In May 1997, Bennette was hired as a Borrower Services Representative and became a Customer Service Representative in September 1999. She has served as a Customer Service Representative with both the private loans and campus-based loans areas of the company.

Away from work, Bennette stays very busy with her children's activities. Her oldest son is 19 and is taking a break from college until the fall. She has two more sons in high school, who are ages 14 (almost 15) and 16. Both are involved in ROTC, and one has already attained the rank of staff sergeant as a freshman. Another son, her "baby boy," is also 14, and will enter high school next year. Amazingly, she has yet another teenager at home, her 13 year-old daughter, who is involved in cheerleading. With five teenagers at home and a full time job, she does not have time for anything much beyond driving them to activities. Fortunately, she is married to a "very good man," and they are both very devoted to each other and their children.

"A customer asked me recently about what I did on the weekend. I told him that I did laundry for my family. When he asked me how many kids I had--he was shocked--but not surprised that I was doing laundry. But that's my life," said Bennette with pride and satisfaction.