#### **CAMPUS PARTNERS**



Campus Partners Winston-Salem, NC

July 31, 2005

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Labor Day Monday, Sept. 5, 2005

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

Inside Campus Partners
Lisa Koniuto
Director of Customer
Relationship Management

Customer Closeup Brenda Douglas Assistant Bursar Elon University

# **Perkins Funding Crisis**

As this issue of the *Update* newsletter nears publication, it appears that the Perkins loan program has enough support in the House and Senate to remain a viable program. According to a report published in the Higher Education Washington's newsline dated July 19, 2005, the Senate Appropriations Committee approved a Labor, Health and Human Services and Education spending bill, which preserves the Perkins loan program. However, while the bill includes \$66 million for Perkins loan cancellation benefits, it does not provide a Federal Capital Contribution for next year. This action mirrors the House Appropriations bill which was approved last month.

PERKINS FUNDING CRISIS

Although the budget is not finalized yet, the future of the Perkins program looks positive. We will continue to keep you posted on the progress of the budget and reauthorization. We will probably not be able to breathe a sigh of relief until the middle of September. Continue to look to the *Update* for the latest news on issues related to Perkins.

# **Changes to Loans to Review for Cohort Default Rate Report**

Beginning with your July 31, 2005 Loans to Review for Cohort Default Rate report, loans that are paid in full before the grace expiration date will be removed from your cohort group of borrowers. Guidance received from the Department of Education indicates that if the borrower paid the loan in full during his/her grace period, then the loan never entered

REPORT CHANGE

# REPORT CHANGE (Continued)

repayment. Your cohort group is comprised of borrowers who entered repayment for an award year and defaulted before the end of the following award year. If the borrower paid the loan in full or died during his/her grace period, then the loan did not enter repayment and therefore cannot be included in your cohort group of borrowers.

If the borrower is paying the loan in full due to consolidation, you may request permission from the borrower to waive his/her grace period and put the loan into immediate repayment. This process will allow these borrowers to be included in your cohort group of borrowers. The request from the borrower, however, must be in writing. In order to put the loan into immediate repayment, the separation date will have to be changed. If you need assistance with this process, contact your Customer Service Representative.

# FISCOP ADDENDUM

### Line 8 & 9 Addendum FISCOP Report Available Via eXpressReports

As we published in our June 30, 2005 *Update*, Campus Partners has been in the process of providing you with a separate report that included borrowers whose loans were paid in full under Part III, Section B., Items 8 and 9. Item 8 represents "Total Principal Repaid by Borrowers from all Sources During the Award year for Loans in Default for More than 2 Years and Up to 5 years". Item 9 represents "Total Principal Repaid by Borrowers from all Sources During the Award year for Loans in Default for More than 5 years".

This addendum report is now available on *eXpressReports*. Once you logon to eXpress-Reports, you will see the following heading under "Report Type," **FISCOP Line 8 and 9 Addendum.** This report contains the number of borrowers whose loans were paid in full in Items 8 and 9. If you have questions or need assistance in viewing this report, please contact your Customer Service Representative.

# EDUCATION DEPARTMENT UPDATE

#### FISAP Available Now

The Department of Education has published *Dear Colleague Letter CB-05-09* which contains the final OMB-approved Fiscal Operations Report for 2004-2005 and the Application to Participate for 2006-2007 (FISAP) for the Perkins Loan, FSEOG, and FWS programs. It will be available on the eCampus-Based (eCB) Web site in late July 2005. While there are no substantive changes or new data fields, there is a change 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, a day** 

### E-mail Directory for Campus Partners Management Staff

#### **Servicing Operations**

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Debra Pitts, Administrative Assistant: dpitts@campuspartners.com

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

 $E-Mail\,Addresses\,for\,our\,Customer\,Service\,Representatives\,are\,available\,via\,\underline{www.campuspartners.com}.$ 

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**earlier than usual since October 1 falls on a Saturday.** For additional information on this year's FISAP, go to: <a href="http://www.ifap.ed.gov/dpcletters/CB0509.html">http://www.ifap.ed.gov/dpcletters/CB0509.html</a>.

#### **New DRAP Process**

Dear Colleague Letter CB0511 provides information on changes to the process by which schools participate in the Default Reduction Assistance Program (DRAP). Now fully electronic, the new process will begin in late July 2005 and will be initiated via the eCampus-Based (eCB) Web site. Campus Partners has been in discussions with the Department of Education concerning the challenges this presents regarding the process in which a third party servicer would login to the eCB Web site. We will keep you posted on our progress in future editions of the *Update*. For additional information on this new process, go to: <a href="http://www.ifap.ed.gov/dpcletters/CB0511Revised.html">http://www.ifap.ed.gov/dpcletters/CB0511Revised.html</a>.

#### Campus-Based Reallocation Form and Process for 2004-2005

Dear Colleague Letter CB-05-10 describes the 2004-2005 Campus-Based Reallocation Form and process. The form will be available on the eCampus-Based Web site in late July 2005. To help schools complete the form, this letter offers Q's & A's as well as a "Campus-Based Reallocation Form Worksheet" and "Campus-Based Reallocation Form Instructions." http://www.ifap.ed.gov/dpcletters/CB0510.html.

#### Volumes 2, 4, and 6 of the 2005-06 FSA Handbook Posted

Volumes 2, 4, and 6 of the 2005-06 FSA Handbook have been posted to the Web. Here is a breakdown of each volume.

- Volume 2 School Eligibility and Operations includes the following 12 chapters: Institutional Eligibility; Applying for Participation in the FSA Programs; General Participation Requirements; Program Eligibility; Updating Application Information; Providing Consumer Information; Written Agreements Between Schools; Distance Education; Recordkeeping and Disclosure; Administrative Capability; Financial Standards; and Program Integrity.
- Volume 4 Processing Aid & Managing FSA Funds includes the following three chapters: the MPN & the Stafford/PLUS Loan Process, Disbursing FSA Funds, and Requesting and Managing FSA Funds.
- *Volume 6 Campus-Based programs* includes the following five chapters: Participation, Fiscal Procedures and Records; Operating a Federal Work-Study Program; Making Perkins Loans; Perkins Forbearance, Deferment, and Cancellation; and Perkins Billing, Collection, and Default.

You can access the Federal Student Aid Handbook at <a href="www.ifap.ed.gov">www.ifap.ed.gov</a> under "Publications."

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: Tammy Gupton, Sharon Swaim, Brad Resler, Lisa Koniuto, 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 <a href="mailto:cwilliams@campuspartners.com">cwilliams@campuspartners.com</a>.

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### **Time to Update Federal School Code Information**

Schools are reminded that it is time to update their Federal School Code (FSC) name, address, and contact information on the Schools Portal: E-App for Schools Web site. These updates will be added to the 2006-2007 Federal School Code List that is used by students to find the codes of schools they want to include on their FAFSA. For additional information, go to: http://www.ifap.ed.gov/eannouncements/0630FedSchoolCodeList.html.

# AUDIT UPDATE

# Third-Party Compliance Audit Report Available Soon

Our third-party compliance audit, conducted by Porter Keadle Moore, LLP, for the fiscal year ending June 30, 2005 is in the process of being finalized. If you have ordered an audit report, we will mail it to you in early August. Audit request forms, which can be mailed or faxed to us, are available from our Web site at <a href="http://www.campuspartners.com/documents/Audit Request Form.pdf">http://www.campuspartners.com/documents/Audit Request Form.pdf</a>.

Attachment: Audit Request Form

### OTHER COST ENHANCEMENT

# **Expanding Other Cost into Multiple Types**

We are happy to announce that we will be expanding our current **other cost field(s)** to include seven different types of other cost in August. All other costs that were assessed and/or paid before our August release will be called "Additional Cost." The cost type for "Additional Cost" will be known as an "A" type cost. Along with the "Additional Cost" type, we will be adding the following new cost types:

Cost Type	Description
E	EIP/Cohort Right Track
I	Internal Collection Cost
L	Litigation Cost
R	Return Item Cost

# **Customer Insight**



"Other companies have shown me their systems, but I think 'why complicate things?" With System III, it is so easy to look up accounts and read the screens. It only takes a second to learn how to look up things. I am very concerned with giving borrowers the most accurate answers to their questions, so again System III comes in handy."

Brenda Douglas Assistant Bursar Elon University

OTHER COST ENHANCEMENT (Continued)

We will also be adding the cost types of "1," "2" and "3." These cost types are available to our customers to assign a description. If you would like information on setting up the other cost types of "1," "2," or "3," please contact your Customer Service Representative.

The following is a brief description of how this enhancement will work:

- "Fees Due" information will not change. It will continue to be the total of late charges due, collection fees due and all other cost types due.
- "Year to Date Other Cost Paid" and "Cumulative Other Cost" paid will reflect the total of the other cost types paid. This will apply to System III on-line screens, web pages, and all current reports.
- We have created a new report called "Cost Detail Report." This report will provide you with information about the amount of the fee that was assessed, reversed, paid, or adjusted by cost type.
- On-line users will notice that we have changed the Loan Display/Trans Input-2 (LN2) screen. We have replaced the other cost due field with a "ADDL COST DUE" (additional cost due field). Any amounts reflected in this field will denote additional cost due amounts only and will not include the other cost types. Any amount added in this field will automatically add to the additional cost type.
- A new "ADD COST" (option COST) screen will be added to System III. The screen will provide the user with the ability to add cost to a loan by the new cost types. This screen will also provide the user with a description of the cost type being added to the loan. "Cost Due" information, "Cost Paid Cumulative" information, and "Cost Paid Year-To-Date" information by cost type will also be provided on this screen.
- On-line users will notice that we have changed the **Loan Display/Trans Input-5** (**LN5**) screen and **Default Processing** (**DFLT**) screen. These screens will display the total of other cost due (all cost types) but will not allow the user to update other cost due amounts
- For on-line users, the **Fees Reversal** (**FEES**) screen has been enhanced to reflect the other cost type.
- We have also enhanced the information displayed in history to reflect the other cost type with all other cost transactions.

We are planning on providing the new cost types during the month of August and will provide more information in the August issue of the *Campus Partners Update*. If you have any questions, please contact your Customer Service Representative.

# **RAAN Number Added to Report**

In September 2004, we began printing the **Randomly Assigned Account Number** (**RAAN**) on correspondence sent from our office to your borrowers. Based on requests that we have received from our customers, we have added the RAAN number to the *Borrower Loan Cross Reference Report*. Because borrowers who were archived prior to the release of RAAN were not assigned a number, you may notice that some borrowers do not have a RAAN number. However, borrowers without a RAAN number will automatically be assigned one when the loan is unarchived.

The *Borrower Loan Cross Reference Report* is loaded into *eXpressReports* as "Borrower/ Loan Number X-Ref." The report can be downloaded or printed via *eXpressReports*.

RAAN NUMBER UPDATE

# Page 6 ANNUAL REPORT CD

#### Annual DataStream CD To Be Mailed

Customers should be getting their annual *DataStream* CD of monthly reports very soon. We provide this CD each year to help you efficiently store a year's worth of reports at your fingertips without taking up any space. You can retain the CD for as long as you need it so it will be available for university auditors. If you need a refresher course in using the CD, please contact your Customer Service Representative to find out how to access the *DataStream* manual

# *iPROMise* REMINDER

#### iPROMise Reminder

It's been almost a year since we launched *iPROMise*, and already many colleges and universities are using the product to simplify the entrance interview process. With *iPROMise*, your incoming students can go online to answer federally required entrance interview questions, download disclosure and Total Loan Indebtedness forms, and either E-Sign their Master Promissory Note or download a copy and sign the note with pen and ink.

For more information concerning how you can sign up for *iPROMise* and relieve yourself of some of the time consuming minutiae associated with entrance interview counseling, please contact your Customer Service Representative. For more information, you can also consult this month's "**How To Use** *iPROMise*."

### 40TH ANNIVERSARY

# **Happy Anniversary, Campus Partners!**

On July 21, Campus Partners celebrated its 40<sup>th</sup> anniversary with a noontime barbeque lunch and other festivities. Originally established in 1964 by Wachovia Bank, Campus Partners, now a privately owned company, is the nation's most experienced loan servicer, and currently manages over \$2 billion in loan assets.

The celebration coincided with the anniversary of signing servicing agreements with its first eight customers, **Belmont Abbey College, Bennett College, Catawba College, Elon University, High Point University, Mars Hill College, Pfeiffer University, and Salem College,** in July 1965. Two more customers, **Meredith College** and **Lenoir Rhyne College** contracted with the company later that year. We are proud to say that all remain customers today.

"We are very excited to be celebrating our 40<sup>th</sup> anniversary. The company has continued to grow and launch new products for our customers. We offer our customers the best of both worlds, unmatched experience and insight coupled with the latest technology," stated Beth Bealle, Vice President of Campus Partners.

To add to the festivities, Campus Partners encouraged employees to dress in 60's fashions. Pictures will be available soon.

#### **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.



# Page 7 CUSTOMER NFWS

# **Long-Term Customers**

In addition to the colleges listed above, we are celebrating partnerships with quite a few long-term customers this quarter. Special recognition goes to Harrisburg Area Community College, Marymount Manhattan College, Methodist Hospital School of Nursing, St. Andrews Presbyterian College, and The Citadel, all of which have been our customers for 35 years. We also want to thank Birmingham-Southern College, Southwestern Christian College, and the University of Bridgeport for allowing us to service their loans for the past 30 years.

Names of all customers attaining 10, 15, 20, 25, 30, 35 and 40-year anniversaries with us during this quarter are attached. Customers reaching anniversaries with us during the fourth quarter of 2005 will be listed in the October *Update*.

**Attachment:** Long-Term Customer Anniversaries

#### **Customer Closeup**

In this month's "Customer Closeup," we are featuring **Brenda Douglas**, Assistant Bursar at Elon University. Brenda has been working at Elon for eight years, and is very proud of the University's academic excellence and other accomplishments. Elon University is located in Elon, N.C., one hour from our Service Center

According to Elon's Web site, <u>www.elon.edu</u>, the private university was founded in 1889. It enrolls 4,796 undergraduate and graduate students and offers 50 fields of study, the most popular of which are business, communications and journalism, education, psychology, and history. Among its other awards, Elon was rated #6 among 130 master's level southern universities in the 2005 *U.S. News and World Report "America's Best Colleges"* guide and is listed in the *Fiske Guide to Colleges* as one of the nation's "best buy" private colleges and universities.

We are very proud of our role in aiding the University over the last 40 years, and look forward to continuing our partnership for many more years.

# **Happy 40th Anniversary, Campus Partners!**



Headlines From 1965...

Ten Customers Sign Contracts with our Company for Student Loan Processing Services. Page 8

# CUSTOMER NEWS (Continued)

#### **Welcome New Customers**

Campus Partners is pleased to welcome two new customers, **Northwestern University** and **Trinity College** this quarter. Northwestern had previously serviced their loan program internally and Trinity converted from another loan servicer. We will also welcome **Bridgewater College** in Bridgewater, Virginia next month.

Northwestern University, a premier private institution, was founded in 1851. Today the University enrolls 7,840 undergraduate students and 6,119 graduate students. Combined with evening and part-time students, the University enrolls approximately 17,000 students on its Evanston and Chicago campuses. It offers a full spectrum of degrees through its schools of Arts and Science, Communications, Education and Social Policy, Engineering and Applied Sciences, Journalism, Law, Management, Medicine, Music, and Evening and Graduate programs. The University is recognized as one of the preeminent institutions in the world well known for its innovative teaching, pioneering research, and distinguished faculty. Renowned graduates include author Saul Bellow, a Nobel Prize recipient, John Paul Stevens, a member of the U.S. Supreme Court, Dr. Johnnetta Cole, President of Bennett College (another customer), George McGovern, former U.S. Senator and presidential candidate, and Sherry Lansing, Chairman, Paramount Pictures. More information about Northwestern University is available through its Web site at <a href="https://www.northwestern.edu">www.northwestern.edu</a>.

**Ingrid Stafford, Associate Vice President for Business and Finance** of Northwestern University, indicated that the decision to outsource its Perkins and institutional loan programs was carefully deliberated. "We thoroughly researched the benefits of outsourcing our student loan accounting services and decided outsourcing not only was cost effective, but also made sense due to the increasing complexity associated with loan servicing, Stafford commented.

"We are very happy to welcome Northwestern University to our community of customers. Northwestern is a nationally recognized university, well known for its high standards and commitment to its students. It is an honor to have been selected for this important work," stated Mark Olson, Executive Vice President of Sales and Marketing for Campus Partners.

#### **Trinity University**

In late May, Trinity received a visit from Brad Resler, National Sales Manager, so they could learn more about Campus Partners and how the company could help them with the strategic management of their Perkins loan portfolio. By mid-August Trinity will be utilizing the technologies and services of Campus Partners. For **Carol Burns**, **Assistant Controller** at Trinity, this development couldn't be more welcomed. "With our former service provider, we felt like our business was not important to them. With Campus Partners, we have been treated like our business is very important and that all steps are being taken to ensure that our loan portfolio is managed with great care. We feel like we're all on the same team."

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.

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CUSTOMER NEWS (Continued)

At the same time, Carol and her colleagues decided to evaluate their loan servicing options they also reassessed the amount of work that would be beneficial to hand over to a third party. That resulted in moving from a level of service that required Trinity to maintain all of their borrower collateral (i.e. MPNs) on file, as well as performing other administrative processes associated with maintaining the program, to Campus Partners' Enhanced **Service** option. Now all of the burdens and worries associated with administering the program, staying in compliance, and providing best-in-class borrower services will be the responsibility of Campus Partners. "Managing federally regulated loan portfolios is one of Campus Partners' areas of expertise. They have invested in technology and have the processes in place to efficiently and effectively handle all of the administrative requirements that go along with federal programs. Rather than continuing to invest in capital and resources internally, it made sense for us to outsource most of our loan portfolio administration to the experts," Carol stated. Trinity also signed up for Campus Partners' E-Exit and *iPROMise* loan counseling and note presentment services, the latter of which they will implement immediately for this fall's new Perkins recipients. Catherine Geier, Assistant Vice President for Student Financial Services, is looking forward to offering Trinity's students a higher level of service with the coming changes. "We have found that online MPNs and loan counseling have greatly streamlined our FFELP process. Students receive more personalized and timely information in a format that is convenient with their busy schedules. We were anxious to provide the same service for Perkins borrowers."

The proof as to how efficient Campus Partners is in transitioning Trinity's portfolio won't be fully realized for another four to six weeks, but thus far the data transfer is proceeding on schedule and as planned. "We have been very impressed with the commitment Campus Partners has shown to making this transition process as smooth as possible. We received a very clear list of the tasks involved early in the process, and we have received all the support we have needed to make sure the transition stays on track," Catherine commented when asked what her initial experience working with the company has been like. Trinity markets its institution and academic programs to prospective students using the adage "Innovation. Integrity. Influence.", and clearly expects nothing less in terms of the values its vendor partners bring to its servicing relationships. Campus Partners looks forward to working with Trinity University and its borrowers to uphold and strengthen these priorities.

#### **Next Web Conference Scheduled for August 22**

Our next Web conference, which is scheduled for **August 22 at 2:00 p.m.**, will focus on our **Early Intervention** and **Cohort Right Track** programs as well as our **Enhanced Service** option. If you want to learn more about these innovative products designed to help you reduce your overall or cohort default rates or outsource more of your student loan responsibilities, please register today.

Through Web conferencing, you can see our product demonstrations and PowerPoint presentations through your computer screen. No special equipment is necessary and the cost of the training is free. You do not even have to pay for the telephone call. If you would like to learn more about Web conferencing or have any questions about the process, please contact LaShonda Hairston, Account Manager, at 800-458-4492, ext. 2281 or Carolyn Williams, Marketing Manager, at 800-458-4492, ext. 2383.

To sign up for the Web conference, please e-mail Debra Pitts, our Administrative Assistant at <a href="mailto:dpitts@campuspartners.com">dpitts@campuspartners.com</a>. The deadline for registration is August 15.

WEB CONFERENCE SCHEDULED

# TRAINING UPDATE

### **Teleseminar Training**

In addition to our Web conferences, we are continuing to present our popular teleseminar series. 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 <a href="mailto:dpitts@campuspartners.com">dpitts@campuspartners.com</a> at least three days before the scheduled teleseminar, and she will e-mail you the telephone number that you need to call. The training is **free** and well worth your time.

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

### **Workshop Information**

Two more student loan workshops are planned for the remainder of the year. *Student Loans 101*, which is scheduled for November 3-4, 2005, is designed for student loan administrators who are less experienced or are new to working with Campus Partners. *Student Loans 202*, which is scheduled for October 6-7, 2005, 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 works 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*.

Please remember to register early. These workshops fill up quickly, and we do not want you to be disappointed.

Attachments: Student Loans 101 Workshop Flyer and Registration Form Student Loans 202 Workshop Flyer and Registration Form

# 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
August 26	New York	Culinary Institute of America
September 20	South Carolina	Columbia College
October 11	Nebraska	University of Nebraska-Lincoln
October 17	Massachusetts	College of the Holy Cross
October	Georgia	Morehouse College
October	Northern California	TBD
October	Southern California	TBD

<sup>\*</sup>New topic

### Conference Schedule-See you there!

**CONFERENCES** 

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

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. If you plan to attend this conference, please let us know so we can arrange a visit to our Servicing Center, which is only a 90 mile drive from Charlotte. We would love to take you on a tour of our facility and give you the opportunity to meet our staff.

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 Student Loan Administrators Association Conference** will be held December 9 in Chicago, IL. For more information, contact Norma Carmona at 773-702-6060.

Cutoff Dates CUTOFF DATES

Cutoff dates for July, August, September, and October appear below.

Transaction	July	Aug.	Sept.	Oct.
Last day to receive	7/26	8/26	9/27	10/25
collection payments				
Last day to receive regular	7/27	8/29	9/28	10/26
payments				
Last day for online	7/29	9/02	9/30	10/28
payments				
Date final post begins	7/29	9/02	9/30	10/28
Report date used for final	7/31	8/31	9/30	10/31/
post				
Last day deposits created	7/29	8/31	9/30	10/28
for deposit to bank account				

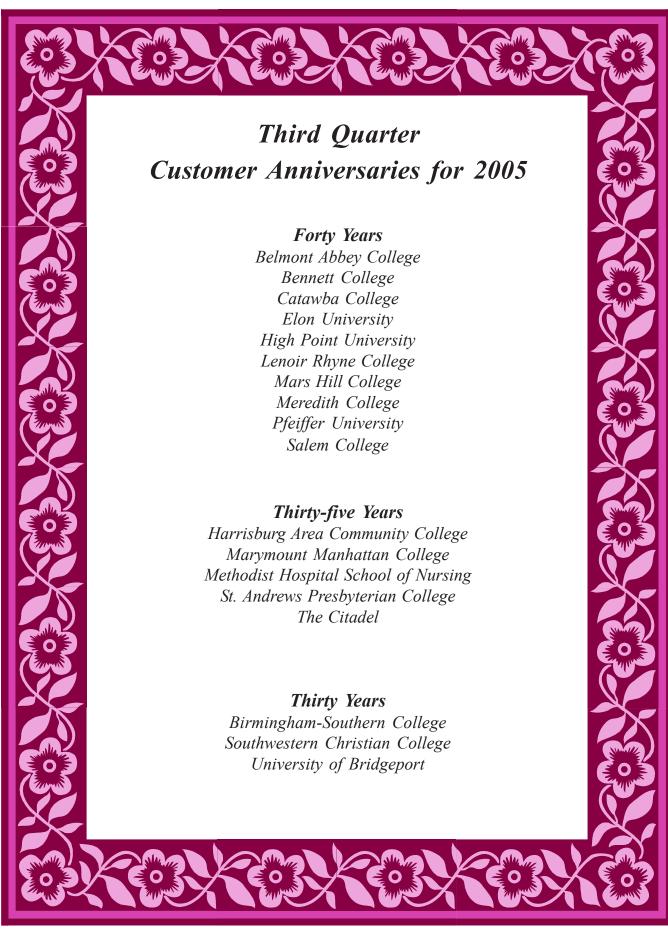


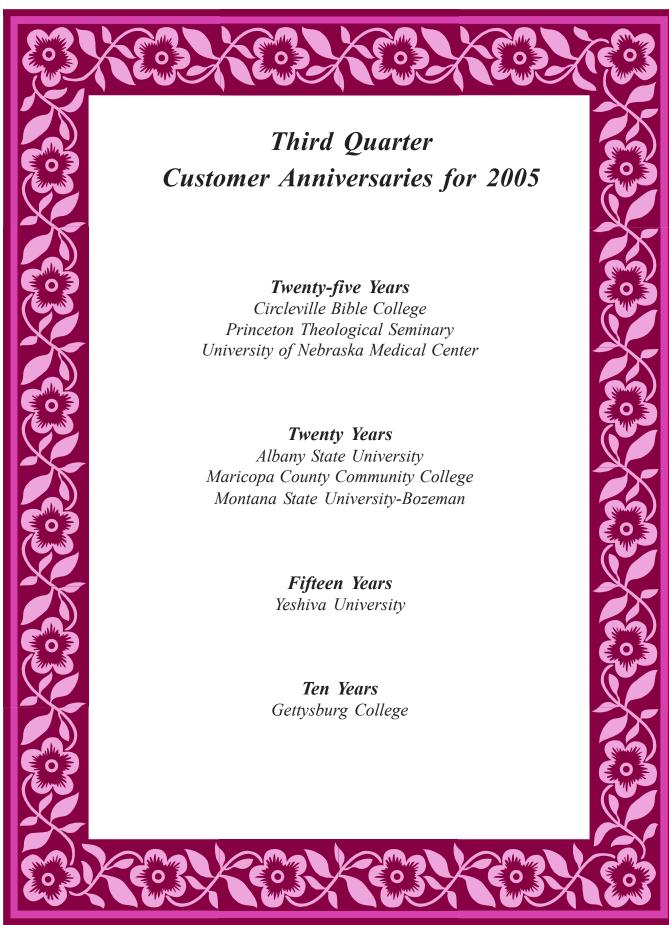
# **AUDIT REPORT REQUEST FORM**

<b>√</b>	Yes, I would like to receive the June 30, 2005 Audit Report. (We will automatically ship you a CD unless otherwise specified.)		
		_ copy(ies) in CD-ROM f _ copy(ies) in paper form	
Mail to:			
Contact name	e:		
Address:			
City/State/Zip	:		
Telephone:			
School name	:		
Authorized Si	gnature:		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: 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: November Session - October 27, 2005

All registration fees are per person. We cannot guarantee a refund of registration fees for any cancellations made after 10/27/05 for the November session. Late registrations received after 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 <a href="http://www.wscvb.com">http://www.wscvb.com</a>



# Registration Form Student Loans 101 Winston-Salem, NC

Please indicate which session you will attend.

□ Nov. 3-4, 2005

Institution Name		
Street Address		
City	State Zip	
NAME		
TITLE	TELEPHONE	
E-MAIL ADDRESS		
□ \$100 - Student Loans 101 - 11/3-4		
NAME		
TITLE	TELEPHONE	
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□ \$100 - Student Loans 101 - 11/3-4		
NAME TITLE E-MAIL ADDRESS	TELEPHONE	
□ \$100 -Student Loans 101 - 11/3-4		
	Registration Deadlines:  ember Session - October 27, 2005	
information. We cannot guarantee a refund cancellations made less than five business of	Il send you a confirmation, hotel and workshop locations, directions, and program of fees for registrations made less than 14 days before the workshop or days from the workshop	
Registration fee enclosed	Registration fee mailed separately to address below	
Signature <u>x</u>		
Administrative Assistant Campus Partners P.O. Box 3176 Winston-Salem, NC 27102-3176	Questions? (800) 458-4492 Ext. 2272 fax (336) 607-2025	



# Student Loans 202

# Training for Experienced Student Loan Administrators\*

\*Administrators with more than one year of experience

When: October 6-7, 2005

Where: Campus Partners

Reynolda Business Center

2400 Reynolda Road

Winston-Salem, NC 27106

Fees: \$100 per person for the two-day workshop

Provided: Lunch and Training Materials

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: October Session - September 28, 2005

All registration fees are per person. We cannot guarantee a refund of registration fees for any cancellations made after 9/28/05 for the October session. Late registrations received after 9/28/05 for the October 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 202 Winston-Salem, NC

Please indicate which session you will attend.

October 6-7, 2005

Institution Name		
Street Address		
City	State	Zip
NAME		
TITLE		TELEPHONE
E-MAIL ADDRESS		
□ \$100 - Student Loans 202 - 10/6	6-7	
NAME		
TITLE		TELEPHONE
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☐ \$100 - Student Loans 202 - 10/6	6-7	
NAME		
TITLE		TELEPHONE
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☐ \$100 - Student Loans 202 - 10/6	6-7	
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	Registration Deadli	ne:
October	Session - Septemb	per 28, 2005
After receiving your registration form, we will ser information. We cannot guarantee a refund of fe cancellations made less than five business days	ees for registrations made le	and workshop locations, directions, and program ess than 14 days before the workshop or
Registration fee enclosed	Registration fee ma	ailed separately to address below
Signature v		

Administrative Assistant Campus Partners P.O. Box 3176 Winston-Salem, NC 27102-3176 Questions? (800) 458-4492 Ext. 2272 fax (336) 607-2025



# Use iPROMise

*iPROMise* provides your borrowers with the ability to complete their Entrance Counseling, the Loan Interview and the Federal Perkins Master Promissory Note (MPN) via a secure Web site. The process is quick and provides several options to the borrower for the actual 'signing' of the promissory note. Best of all, it saves you time and keeps you in compliance with federal regulations.

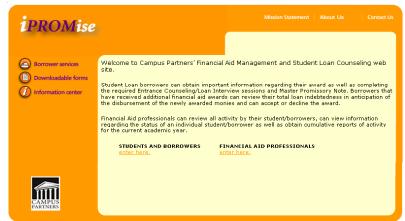
#### Here is an overview showing just how simple the process can be for you and your borrowers.

Your student will visit the ipromise.campuspartners.com Web site. First time visitors will select their school and will be guided through the process of establishing their identity and registering for a User Name and Password that they will use to login to the site. (A student will only be allowed to register if Campus Partners has received notification of an award by the school.)



- Once logged in, the student will be taken through the Entrance Counseling session.
- After Entrance Counseling has been completed, the Loan Interview is presented.
- When all required data has been entered on the Loan Interview, the borrower will be presented with both the MPN and Truth-in-lending disclosure or the Total Loan Indebtedness disclosure if a multi-year MPN has previously been signed.
- Students receiving the MPN may sign their MPN using their FSA PIN number. If the student prefers to pen and ink sign their MPN, they can print the documents at their location, or if they do not have access to a printer, can request that a copy of the documents be mailed to them.
- Students receiving the Total Loan Indebtedness disclosure will be asked to accept or decline the award.
- The student can return to the web-site at a later date and view and print their MPN.

Participating schools receive updated information on a daily basis of all activity by their awarded students.

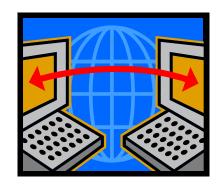


07-05Campus Partners Update Continued on other side

#### **Getting Started**

*iPROMise* is an optional service and requires a separate contract. After the contract is signed, customers submit a file that contains specific information regarding the students and their awards to Campus Partners via FTP. This file is loaded into the *iPROMise* database and the student can access and complete their MPN.

Notification to the awarded students of the availability of their MPN is an additional optional service. If this service is selected, the student will be notified of their availability by e-mail or letter notification. This notice will include instructions for accessing the Web site. The cost of the notification depends on the method of notification.



### **Coming Soon!**

Campus Partners is currently in the final development and testing stages of enhanced reporting for *iPROMise* customers. Soon, a file containing updated status information will be available for download via FTP. This will eliminate the need to handle a paper report containing status data.



# Brenda Douglas

# **CUSTOMER CLOSEUP**

The first thought that comes to mind after talking to Brenda Douglas, Assistant Bursar at Elon University is regret at not having discovered this private school located in Elon, NC previously. A cheerful, positive, and knowledgeable student loan professional, Brenda is very proud to be working at Elon and enjoys her job and working with the University's students. With her enthusiasm and experience, it is no wonder that Elon has one of the lowest cohort default rates in the state of North Carolina and probably the nation.

Brenda's description of the beauty of Elon University's campus, which was founded in 1889, would be enough to entice any student to enroll. The campus's landscaping abounding with flowering plants, ancient trees, and classical buildings earned it a ranking among the most beautiful campuses in the nation from the *Princeton Review*. Elon is a premier private liberal arts university which is nationally recognized for its academic excellence and high standards.

Elon can also be considered a visionary school because it realized the value of outsourcing at an early stage and contracted for student loan servicing with our company in July 1965. Since the company was the first in the nation to offer third party loan processing, Elon and the nine other schools that signed up that year for student loan servicing were true pioneers.

Brenda was not associated with the University at that time, but she still values the services offered by Campus Partners. Brenda handles multiple job functions so she must be able to depend on our company and the collec-

tion agencies that she works with for support. Her responsibilities include reconciling bank statements and accounts receivable associated with Perkins loans, collecting tuition payments, acting as the liaison for Student Government and Residence Life when additional collections are needed, and monitoring all Perkins loan collections activities.

Her satisfaction with Campus Partners goes back a long time. When she was first hired at Elon eight years ago, she learned a great deal about loan servicing from our staff. "Gaye Taylor was my first Customer Service Representative. Working with her was a wonderful benefit for me. No one else in my office knew much about Perkins Loans at the time because I was replacing the previous Perkins staff member. I also had to depend on Sharon Cameron a great deal. I could call Sharon and Gaye for any questions that I had, and they trained me well." Brenda related.

Today, Debbie Fallin is her Customer Service Representative, and Brenda says she can continue to count on "always hearing a smiling voice when I call Campus Partners." She also likes our processing system. "Other companies have shown me their systems, but I think 'why complicate things?' With System III, it is so easy to look up accounts and read the screens. It only takes a second to learn how to look up things. I am very concerned with giving borrowers the most accurate answers to their questions, so again System III comes in handy," Brenda remarked enthusiastically.

Brenda wants borrowers to know that they can depend on her to answer questions and help them with their accounts for the entire time that they are in repayment. Most recently she has been helping borrowers and their parents with loan consolidation requests as the scramble to consolidate escalated before the July 1 rate increase. "I wanted to make sure they understood the consolidation process and that they got the best rates available to them," Brenda said.

Brenda also wants to make sure that her borrowers know how to handle their loans, which she seems to have accomplished as evidenced by the school's default rate. When she took over the Perkins program, Elon's default rate was 16 or 17 percent. Within a year, it was 13% and has continued to decline. Currently, her default rate is one percent. She likes being in a group of universities that includes Duke and Wake Forest (also a customer) with some of the lowest default rates in the nation.

As happy as Brenda is at Elon, it is not surprising that she enjoys spending her free time there. She can always count on seeing a good play or ball game at Elon or simply enjoying a walk through the campus and the botanical garden behind her office.

On a personal note, Brenda has been married 28 years to her husband, Gary, and the couple has two grown children. She enjoys "music that you can sing along with, books that make you cry, and movies that keep you guessing," she explained. In short, Brenda participates fully in life, sharing her enthusiasm and knowledge and is not afraid to relate to others in an honest and caring manner. She has found the blueprint for success in her personal and professional life, and enriches the lives of her family, coworkers, and students.

# Lisa Koniuto

# Director of Customer Relationship Management

Lisa Koniuto, Director of Customer Relationship Management, is one of our company's most visible and valuable employees. Since last summer, she has flown coast to coast many times as she attended conferences and regional meetings, made sales presentations to prospective customers, and demonstrated products to existing customers. She has not kept track of her mileage, but she has found herself at the airport many Sunday mornings, not to return until Friday night.

During this time, she was largely responsible for signing several new customers to join our community of customers. Among these customers are Northwestern University, Briarwood College, Bridgewater College, and the University of Texas Health Science Center at San Antonio.

In addition, Lisa has talked to many customers and prospects this year and has come away with many ideas that will guide us in the development of new products and services. She has become the listening ear of the company and the voice of the customer within the company, and those duties are now formalized in her newly established position. As Director of Customer Relationship Management, Lisa will concentrate on making sure that our existing customers' expectations are being met. Because of their unique needs, she primarily will work with customers with larger loan volumes and multiple campuses. These customers will still work with their Customer Service Representative and Account Manager, along with Lisa. "They will have the same services and contacts as before. The only difference is that they will have me as an additional resource," Lisa commented.

In this position, Lisa will be able to mobilize resources from throughout the company to respond to customers' needs. "If I need to convene a meeting with customer service managers, programmers, and business analysts so we can work together to resolve an issue or explore new projects, I have the latitude to do so," Lisa stated. She will report directly to Beth Bealle, Vice President of Servicing Operations, who is equally enthusiastic about the Customer Relationship Management initiative within the company. "From the point of view of most customers, this change will be transparent. However, the results of having a position dedicated to maintaining customer relationships will mean customers will have an even greater voice in product development and our operations," Beth remarked.

#### Lisa Koniuto

"If I need to convene a meeting with customer service managers, programmers, and business analysts so we can work together to resolve an issue or explore new projects, I have the latitude to do so."



Lisa comes to the position with sterling credentials for the job. She was hired almost eight years ago as a School Relations Coordinator, and has served as Manager of Contracts, Audit and School Relations and Director of Sales and Marketing. She is well-respected among both customers and staff and is known for her attention to detail and commitment to customer service excellence.

Before coming to our company, Lisa worked for several years in marketing and sales for major corporations in Dallas and Charlotte. She also knows student loans from the ground up as she worked in the Perkins Loan office as a student at the University of Delaware.

When Lisa is not working or racking up frequent flyer points, she leads a much quieter life. She lives in a small lakeside community in a nearby county and enjoys boating and jet skiing with her friends on the weekends. She also goes to the gym for aerobics and kick boxing classes whenever she's not on the road.

Lisa remains very close to her family, all of whom live in the Northeast. She regularly keeps in touch with them, and at holiday times, makes frequent shopping and post office trips to make sure that their presents arrive on time. In addition to her parents, brothers, and sisters, she has several nieces and nephews whom she adores. She has many family pictures in her office and makes at least one trip a year to Vermont. Even with all the traveling she does, she eagerly makes room for one more trip to visit her family.