



UPDATE

Campus Partners
Winston-Salem, NC

August 31, 2005

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Labor Day
Monday,
Sept. 5, 2005

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

Inside Campus Partners
Sean Collins
Account Manager

Guidance For Those Impacted by Recent Disasters

We would like to extend our thoughts and prayers to those affected by the recent hurricanes in Alabama, Mississippi, Louisiana, and Florida.

HURRICANE KATRINA

In February 2004, the Department of Education published general guidance regarding Title IV participants affected by disasters. In that letter, ED provided regulatory and administrative relief to lessen the impact of a federally declared disaster on students, schools, lenders, and guaranty agencies. Due to the devastation caused by recent hurricanes, this guidance will be of interest to many of our customers and their borrowers. This guidance is available at <http://www.ifap.ed.gov/dpcletters/GEN0404.html>. If you have any question regarding this guidance, contact your Customer Service Representative.

COHEAO Mid-Year Conference Report

COHEAO held its mid-year conference on July 30 in Newport Beach, CA. Along with presentations on Reauthorization and information from the Department of Education, Representative Howard "Buck" McKeon (R-CA), chairman of the House Education and the Workforce Subcommittee on 21st Century Competitiveness, addressed the group.

COHEAO MEETING UPDATE

The conference focused on what has happened over the past several months and the latest news regarding saving the Perkins program. The House Education and the Workforce

**COHEAO
MEETING
UPDATE
(Continued)**

Committee has reauthorized the Higher Education Act and the Perkins Loan Program with it. However, reauthorization legislation has not yet been introduced in the Senate, and it has not yet become law. The Senate is expected to introduce and mark up its bill in mid-September.

So, will reauthorization occur this year? The consensus at this year's conference was that it "was likely." Major provisions in the Higher Education Act expire on September 30, 2005. If Congress fails to complete reauthorization by late September, a short-term extender bill will be likely, possibly extending the Act for six months.

Will the Perkins program be eliminated? Based on news received at this year's conference, it appears likely that the Perkins program will not be eliminated. However, the fight is not over yet! Campus Partners and organizations such as COHEAO encourage you and your staff to continue your efforts to support the Perkins program. Visit Campus Partners' resource page at <http://www.campuspartners.com/news/PerkinsFundingCrisisResourcePage.html> or the COHEAO resource page at www.coheao.org. These sights contain sample letters that can be easily customized as well as contact information for your representatives.

Pam Moran, Senior Program Specialist with ED, also provided a history of consolidation loans, past, present, and future for the attendees. Pam provided insight into two common practices to circumvent the single-holder rule:

- Two Step Consolidation: a borrower with FFEL loans from one holder consolidates them with his/her Perkins loan. This means the student has loans from multiple originators, thus allowing them to seek a consolidation from any lender, not just the lender of their original FFEL loans.
- Super Two Step Consolidation: a borrower consolidates his/her FFEL loans (held by a single entity), into the Direct Loan Program thereby creating multiple loan holders. This then makes the borrower eligible to seek a consolidation loan from any lender, not just his/her original FFEL lender.

Security breaches were another topic highlighted at the meeting. Richard Metz, Vice President of Administration and Business Affairs at California State University, East Bay discussed ways for institutions to handle security breaches. According to Metz, a well thought out plan can avoid panic and minimize damage. Key aspects of a plan include:

- Clearly and defining roles and checklists for personnel after a security breach has been detected;
- Quickly notifying students and security experts of the breach;
- Creating procedures for maintaining evidence and investigating the breach; and
- Conducting an extensive post-incident debrief to both improve the incident response plan and to prevent future incidents.

Metz also shared a very interesting statistic with the group. He said that less than 25% of identity thefts occur as a result of "high tech" schemes. In most cases, a friend or relative steals the victim's identity.

**Please see page 10
for the E-Mail
Directory**

FISCOP ADDENDUM

Line 8 & 9 Addendum FISCOP Report

In mid-July, we provided customers with a *Line 8 & 9 Addendum Report*. This report contained the number of borrowers whose loans were paid in full under Part III, Section B. Items 8 and 9. Based on the low volume of “paid in full borrowers” on the previous report, Campus Partners re-ran this report. The new report contains a population of borrowers that were not included in the original report. This is good news as most of our customers experienced an *increase* in the number of borrowers that appear on this report. Since the Department of Education is looking at these figures to determine if mandatory assignments are necessary, this will only support the school’s defense that you are actively collecting on very delinquent accounts.

We have replaced the new report with the one previously provided on *eXpressReports*. If you have questions or need assistance in accessing *eXpressReports*, please contact your customer service representative.

Reminder: FISAP is due on September 30, 2005

Don’t forget that the Fiscal Operations Report for 2004-2005 and Application to Participate for 2006-2007 (FISAP) for the Perkins, FSEOG, and FWS programs are due on Friday, September 30, 2005 this year because October 1 is on a Saturday. Here is a link that provides instructions for this year’s FISAP: <http://www.ifap.ed.gov/dpccletters/CB0509.html>.

FISAP DEADLINE

New Guidance on Retroactive Cancellations

Gail McLarnon, Office of Postsecondary Education, also discussed new guidance from ED at this year’s COHEAO conference. According to ED, deferment runs “concurrent” with eligible cancellation service. Therefore, a borrower who has already completed the service eligible for cancellation benefits without filing the appropriate deferment preceding cancellation, would not receive the deferment. You should process the cancellation without applying the deferment first on the loan. This procedure would not only cancel principal, but also interest in this case.

EDUCATION DEPARTMENT UPDATE

Campus Partners has clarified with the Department of Education that a school would be reimbursed for the interest cancelled in this case once filed on the FISAP. Of course, the actual amount reimbursed depends upon the amount appropriated.

Regulatory Wisdom from Sharon Cameron

Question: Can the school withhold transcripts on a loan that has been assigned/accepted by the Department of Education (ED)?

Guidance from ED: There is no regulatory requirement that a school withhold transcripts on a loan that has been assigned to ED. The question of under what circumstances a school may withhold transcripts is governed by State law, and the institution’s own internal policies. I recommend that you (*the school*) contact your institution’s general counsel to determine whether you may or may not withhold a student’s transcripts in this situation.



EDUCATION DEPARTMENT UPDATE (Continued)

Test of Adopted H.R. 609 Amendments Available

The Committee on Education and the Workforce has posted the text of all amendments that were adopted during the recent markup of H.R. 609, the “College Access and Opportunity Act of 2005,” which is the bill reauthorizing the Higher Education Act. You can view these documents at: <http://thomas.loc.gov/cgi-bin/query/z?c109:H.R.609>.

Federal Student Aid Handbook Errata and Updates for 2005-2006

ED published five changes to the 2005-2006 FSA Handbook that, unless otherwise indicated, are items that were amended after the initial PDF files were posted to the Web and before the Handbook went to print. To view these changes, go to: <http://ifap.ed.gov/sfahandbooks/0506SFAHbkErrata.html>

Comments Sought on Direct Consolidation Loan Program

Comments on a reinstatement of the Federal Direct Consolidation Loan program application documents are due by October 11, 2005. You may view all forms by accessing ED’s Information Collection System Web site at: <http://edicsweb.ed.gov>. Click on “Browse Pending Collections,” then select “link number 2837.”



Customer Insight

“Working with Campus Partners is great. I can keep up with the latest news from the Department of Education by reading the *Update* newsletter, and I can always count on Sharon Cameron to provide guidance about federal regulations and regulatory changes. She has stayed on top of the Perkins Loan funding crisis and has kept everyone informed on new developments and action plans.”

David Cox, Spelman College

AUDIT UPDATE

Another Perfect Audit Completed

For the **sixth** consecutive year, Campus Partners has received perfect marks from our third-party audit firm, Porter Keadle Moore, LLP (PKM). We are pleased to announce that **no** findings were reported for the fiscal year ending June 30, 2005, and PKM issued its “*unqualified*” opinion, which means that it is issued “without reservation and unconditionally.”

If you have not ordered your copy of the June 30, 2005 audit report, please complete and return the Audit Report Request Form, found on our Web site at the following address: <http://www.campuspartners.com/forms>. The report is available in CD-ROM and paper formats. CD-ROM copies are \$75.00, while paper copies are \$100.00.

Attachment: *Audit Request Form*

A chart detailing audit results for the past 18 years follows.

AUDIT UPDATE
(Continued)
Chart of Audit Findings

Fiscal Year		Type of Audit	Independent Auditor	Opinion
June 30, 2005	SAS 70	Report on the Processing of Transactions by Service Organizations	Porter Keadle Moore, LLP (PKM)	Unqualified
June 30, 2004	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 2003	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 2002	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 2001	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 2000	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 1999	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 1998	SAS 70	Report on the Processing of Transactions by Service Organizations	PricewaterhouseCoopers, LLP	Unqualified
June 30, 1997	SAS 70	Report on the Processing of Transactions by Service Organizations	Coopers & Lybrand, LLP	Unqualified
June 30, 1996	SAS 70	Report on the Processing of Transactions by Service Organizations	Coopers & Lybrand, LLP	Unqualified
June 30, 1995	SAS 70	Report on the Processing of Transactions by Service Organizations	KPMG Peat Marwick, LLP	Unqualified
June 30, 1994	SAS 70	Report on the Processing of Transactions by Service Organizations	KPMG Peat Marwick, LLP	Unqualified
June 30, 1993	SAS 70	Report on the Processing of Transactions by Service Organizations	KPMG Peat Marwick, LLP	Unqualified
June 30, 1993	Special	Compliance with Federal Regulations	KPMG Peat Marwick, LLP	No Material Findings

The chart continues on the next page.

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.

AUDIT UPDATE (Continued)

Fiscal Year		Type of Audit	Independent Auditor	Opinion
June 30, 1992	SAS 44	Special Purpose Reports on Internal Accounting Control at Service Organizations	Ernst & Young	Unqualified
June 30, 1991	SAS 44	Special Purpose Reports on Internal Accounting Control at Service Organizations	Ernst & Young	Unqualified
June 30, 1990	SAS 44	Special Purpose Reports on Internal Accounting Control at Service Organizations	Ernst & Young	Unqualified
June 30, 1989	SAS 44	Special Purpose Reports on Internal Accounting Control at Service Organizations	Ernst & Whinney	Unqualified
June 30, 1988	SAS 44	Special Purpose Reports on Internal Accounting Control at Service Organizations	Ernst & Whinney	Unqualified
June 30, 1987	SAS 44	Special Purpose Reports on Internal Accounting Control at Service Organizations	Ernst & Whinney	Unqualified

PROMOTE E-BILL

E-Bill, an Easier Way to Pay

Over 27% of borrowers have registered to use our borrower Web site, www.mycampusloan.com, since its introduction in the spring of 2003. Borrowers are finding the Web site a convenient way to obtain account information and make online payments. One of the products they are quickly adopting is **E-Bill**, our electronic bill presentment service. We are conducting a campaign to increase enrollment in our E-Bill service because we believe it is a product that complements the webcentric life style of today's borrowers. By signing up for E-Bill, borrowers can receive notification of their statement's availability through their e-mail address, access their bill, and immediately choose to pay their bill through E-Pay without leaving their computer. If you would like any promotional materials to distribute to your borrowers, please contact your Customer Service Representative. E-Bill adoption benefits you, too. Not only is the likelihood of a quick electronic payment increased, you will receive a price adjustment for each borrower who enrolls in E-Bill.

MYREPORTS REMINDER

myReports

Do you ever get a request from an auditor or colleague in your office for a specific report that is not part of your standard report package? If you do, **myReports** is the answer. This tool allows you to log on with your current online password and ID and begin the process of creating customized reports using non-transaction data on the spur of the moment. The interface is easy to understand and training is available from your Customer Service Representative or Account Manager. Just complete and fax in a myReports Authorization form available from www.campuspartners.com, and we will notify you when myReports is available for your use. The application allows you to use "semi-customized" reports that are available from the Public Library area of myReports, and the Ad Hoc Reports tab allows you to completely customize your reports from hundreds of variables. You can also save the parameters of your reports in My Personal Library to speed up the process of recreating recurring reports.

MYREPORTS REMINDER (Continued)

myReports allows you to carefully examine the performance of your loan portfolio. You can isolate variables to see exactly where you stand with your collection efforts whenever you need that information. myReports can also be used to generate customized mail merge letters to send your borrowers.

On September 12, we will present a teleconference about myReports. To register, call Debra Pitts at 800-458-4492 or e-mail her at dpitts@campuspartners.com.

Other Cost Types

Last month we announced that we had enhanced our ability to detail Other Cost associated with loan payments. This month we are including “How to Use Other Cost Types” in this issue of the *Update*. Please see the attached “How to” and “Other Cost Type Guide” for more information.

OTHER COST TYPES

Meet our Marketing and Sales Team

This month’s *Update* includes a feature about the members of our Marketing and Sales team. We have recently hired two new staff members, Sean Collins, Account Manager-South, and Donna Powell, Contract Administrator, to complete the team, and Brad Resler, National Sales Manager, has a new role in building relationships with current customers. In addition to this article, you can learn more about Sean, who is profiled in this month’s “Inside Campus Partners” feature.

MARKETING AND SALES NEWS

Attachment: *Meet the Sales and Marketing Team*

Third Web Conference a Success

Another successful Web Conference was held on Monday, August 22, 2005 covering the Early Intervention and Cohort Right Track programs and the Enhanced Service option. Nine schools from across the country participated to learn more about these services. Each topic was covered in detail and examples of notices and contacts were shown with the Early Intervention and Cohort Right Track programs. Customers with an interest in Enhanced Service were able to get a better understanding of what is involved and some of the benefits associated with this increased level of service. No additional web conferences are scheduled for this year, but please review future issues of the *Update* for the next series of Web conferences.

WEB CONFERENCES

Happy 40th Anniversary, Campus Partners!



Headlines From 1965...

*New York World's Fair
re-opens for second and
final season*

TRAINING UPDATE

Teleseminar Training

In addition to our Web conferences, we are continuing to present our popular teleseminar series. Offering this training allows us 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 **Teleseminar Schedule** below for the remainder of 2005. 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, e-mail Debra Pitts at dpitts@campuspartners.com 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.

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

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

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.



Regional Meetings

Our 2005 Regional Meeting Schedule is listed below. We will be publishing our 2006 schedule soon.

Date	Location	Host
September 20	South Carolina	Columbia
October 11	Nebraska	University of Nebraska-Lincoln
October 17	Massachusetts	College of the Holy Cross
October	Georgia	Morehouse College

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

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.

Campus Partners is proud to be a Silver Standard Sponsor of the PDG East Coast Student Loan Conference. For more information about the conference, go to www.prodev.com/welcome.

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. Campus Partners is proud to be a Silver Standard Sponsor of the PDG West Coast Student Loan Conference. For more information about the conference, go to www.prodev.com/welcome.

Virginia's FOCUS Conference will be held November 17-18 at Old Dominion University in Norfolk, 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.

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, Debra Adams, 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 cwilliams@campuspartners.com.

CUTOFF DATES**Cutoff Dates**

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

Transaction	Aug.	Sept.	Oct.	Nov.
Last day to receive collection payments	8/26	9/27	10/25	11/23
Last day to receive regular payments	8/29	9/28	10/26	11/28
Last day for online payments	9/02	9/30	10/28	12/02
Date final post begins	9/02	9/30	10/28	12/02
Report date used for final post	8/31	9/30	10/31	11/30
Last day deposits created for deposit to bank account	8/31	9/30	10/28	11/30

E-mail Directory for Campus Partners Management Staff**Servicing Operations**

Beth Bealle, Vice President: bbealle@campuspartners.com
 Lisa Koniuto, Dir., Cust. Relationship Mgtment: lkoniuto@campuspartners.com
 John Elliott, Information Technology Dir.: jelliott@campuspartners.com
 Daisy Bass, Customer Service Director: dbass@campuspartners.com
 Debra Adams, Customer Service Mgr.: dadams@campuspartners.com
 Kathy Riddle, Customer Service Mgr.: kriddle@campuspartners.com
 Mark Bondurant, Customer Service Mgr.: mbondurant@campuspartners.com
 Sharon Swaim, Manager, Product Development: sswaim@campuspartners.com
 Lando Little, Student Trust Liaison Dir.: llittle@campuspartners.com
 Judy Smith, IT Applications Mgr.: jsmith@campuspartners.com
 Wallace Grooms, Special Projects Analyst: wgrooms@campuspartners.com
 Patrick Roberson, Special Projects Analyst: proberson@campuspartners.com

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

Servicing Support

Charles Parker, Comptroller: cparker@campuspartners.com
 Paula Hall, Payment Processing Svr.: phall@campuspartners.com
 Barbara Joyce, Accounts Rec. Supervisor: bjoyce@campuspartners.com
 Sharon Cameron, Audit/Compliance Spec.: scameron@campuspartners.com

Sales and Marketing

Mark Olson, Executive VP, Marketing & Sales: molson@campuspartners.com
 Brad Resler, National Sales Manager: bresler@campuspartners.com
 LaShonda Hairston, Account Manager: lhairston@campuspartners.com
 Pattie Mastin, Account Manager: pmastin@campuspartners.com
 Sean Collins, Account Manager: scollins@campuspartners.com
 Carolyn Williams, Marketing Manager: cwilliams@campuspartners.com
 Donna Powell, Contract Administrator: dpowell@campuspartners.com
 Debra Pitts, Administrative Assistant: dpitts@campuspartners.com

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



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
or fax to 336-607-2025



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
<http://www.wscvb.com>



**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 _____
E-MAIL ADDRESS _____

☐ \$100 - *Student Loans 101* - 11/3-4

NAME _____
TITLE _____ TELEPHONE _____
E-MAIL ADDRESS _____

☐ \$100 - *Student Loans 101* - 11/3-4

Registration Deadlines:

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**



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 - 10/6-7*

NAME _____
TITLE _____ TELEPHONE _____
E-MAIL ADDRESS _____
☐ \$100 - *Student Loans 202 - 10/6-7*

NAME _____
TITLE _____ TELEPHONE _____
E-MAIL ADDRESS _____
☐ \$100 - *Student Loans 202 - 10/6-7*

Registration Deadline:

October Session - September 28, 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

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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**

About Our Marketing and Sales Team

Mark Olson, Executive Vice President

Mark is our Executive Vice President, Marketing and Sales. He is responsible for leading our sales and Sales efforts and developing a long range marketing strategy. He also is a member of the Senior Management team where his campus, corporate, and association experience add insight into developing business solutions for customers.

Mark began his career in student financial services at the University of Southern California and later served as Deputy Vice President for Student Administrative Services at Columbia University. In 1995, he joined Sallie Mae, where he was part of an executive team charged with developing e-commerce solutions for schools, universities and students. He most recently served as Chief Operating Officer and Executive Vice President of the National Association of College and University Business Officers (NACUBO), a membership organization representing chief administrative and financial officers from 2,200 campuses.

In addition to having written dozens of articles for professional journals, Mark recently co-authored The Business Value Web with Don Norris, the best-selling NACUBO publication on outsourcing strategies and business process analysis. He is a frequent featured speaker at national associations and professional conferences.

Mark received his undergraduate degree in English at Arizona State University, and has a master's degree in Rhetoric, Linguistics, and Literature from University of Southern California.

Mark enjoys playing golf, tennis, gourmet cooking, and exploring the back roads of America.

Brad Resler, National Sales Manager

Brad is the National Sales Manager for Campus Partners. His primary responsibilities are to develop new sales opportunities, develop and implement a strategic sales plan, and grow the company's market presence. He recently began supervising our Account Managers, who are charged with providing customer training, consultation about products and services, and conducting on-site customer visits and regional meetings. Prior to joining the organization in January of 2005, Brad spent seven years in sales

and marketing management positions with Gilbarco Inc., a leading manufacturer of retail petroleum dispensing systems and payment devices. While serving as the company's Southeast U.S. Sales Manager, Brad managed annual sales in excess of \$20 million.

Brad returned to his education-based roots by joining the Campus Partners team. He earned an undergraduate degree from Purdue University in Education, taught in a public high school, and later worked at Northwestern University as an Assistant to the Dean of the College of Arts and Sciences.

He is currently pursuing a Masters of Business Administration degree from the University of North Carolina at Greensboro.

Away from work, Brad enjoys spending time with his family, which includes his wife, Dana, and two children, Leah, age three, and Ben, age one and a half. Brad also is an active volunteer at his church and a big fan of Purdue football.

LaShonda Hairston, Account Manager

LaShonda is the Account Manager for the North region. She started her career with our company in 2001, and has since earned the accolades of her customers and the respect of her colleagues. She is an expert at consultative selling and makes sure that her customers know about time-saving products such as our Separation Date Management Service or products such as Cohort Right Track that help schools return funds to their loan portfolios.

She is also a skilled trainer and takes the lead in presenting our Student Loans 101 and 202 workshops and Web conferences. Because of her training responsibilities, she is well-known to customers across the country. She frequently receives compliments from customers such as the one contained in this recent e-mail. The customer wrote, "Thank you for your help: a issue comes up suddenly, you handle it quickly and expertly, and life here is easy. Whew!"

LaShonda previously worked for the North Carolina Black Repertory Theater Company in marketing and communications and still volunteers her time with the organization. She graduated from Appalachian State

About Our Marketing and Sales Team

University with a Bachelor of Science degree in Communications with a concentration in Public Relations and a minor in Marketing. LaShonda and her husband are expecting their first child in October.

Pattie Mastin, Account Manager

Pattie is an Account Manager for the Central region. Her primary responsibilities include providing on-site training and seminars for current customers.

Pattie began her career in the student loan industry in 2001. She had previously worked with Campus Partners as a School Relations Coordinator in the Southern territory, as well as serving as an Account Executive. In addition to this experience, she had the opportunity to work with a collection agency that specialized in the collection of higher education debt. In these capacities, Pattie has gained the knowledge and experience necessary to build strong relationships with our customers. She has developed skills and identified tools that aid in a customer's success, as well as assisting them with the management of their student loan portfolio. Pattie continues to be client-focused in her efforts, ensuring that the needs of our customers are met.

Pattie holds a BA in Communication from SUNY Oswego and a Master of Science in Education degree in Counseling Psychology from St. Bonaventure University.

Pattie enjoys reading, gardening, and watching reality television shows such as Survivor, the Amazing Race, and Trading Spaces.

Sean Collins, Account Manager

Sean joined our company recently after graduating from Wake Forest University. As an Account Manager for the South region, Sean is responsible for customer training, consultative selling, conducting on-site training and Regional Meetings. Before joining Campus Partners, Sean interned for UBS Financial Services and Duke Comprehensive Cancer Center and worked for a successful United States Senate campaign. Sean's degree is in Analytical Finance.

Sean enjoys playing basketball, golf, and downhill skiing and reading books such as Monkey Business, Liar's Poker, and The Millionaire Next Door.

Carolyn Williams, Marketing Manager

Carolyn is the Marketing Manager for Campus Partners. She is responsible for internal and external communications with our staff and customers, as well as developing a marketing strategy to promote our products and services. She is editor of the *Campus Partners Update*, a monthly publication that provides legislative, regulatory, and new product updates, as well as other pertinent information for our customers. She manages our communications, web conferencing, and marketing plans as well. She is also responsible for the static content on all our Web sites and ensures the most current customer news is posted on www.campuspartners.com. Carolyn supervises our marketing and communications staff, who create and produce sales proposals, manuals, forms, and letters; manage contracts and respond to Requests for Proposal; and provide administrative support for our sales team.

Carolyn was the leader in the 2003 re-design of campuspartners.com and provided the text and static content for mycampusloan.com. In 2003, Carolyn was the recipient of the Anne-Marie Miller Service Excellence Award, our company's most prestigious award.

Carolyn previously has served as a development director for several non-profit organizations and has taught at the post-secondary level. She graduated from North Carolina State University with a Bachelor or Arts degree in English and a Master of Science in Sociology.

Donna Powell, Contract Administrator

Donna is Contract Administrator for Campus Partners. As Contract Administrator, Donna is responsible for developing and submitting proposals and responses to requests from current and potential customers. In addition, the Contract Administrator also determines the format, layout, content and organization of these proposals to ensure that Campus Partners' message and abilities are clearly and concisely showcased. Additionally, Donna also works to improve the contract administration systems used to support our products and services, and guarantees our contract and customer databases accurately reflect customer contacts, contract terms and industry standards. The Contract Administrator also provides leadership in the collection,

About Our Marketing and Sales Team

organization, analysis, and interpretation of information about our market and our competitors.

Donna is a graduate of the University of North Carolina at Charlotte where she obtained a Bachelor of Arts Degree in English. She also completed a 2nd Career Curriculum in Programming, maintaining a Grade Point Average of a perfect 4.0. Prior to joining Campus Partners, Donna worked as a Customer Service Manager, Programmer Analyst and a Project Manager. Being able to understand both the technical and non-technical side of the business had made providing quality customer service second nature.

In her spare time, Donna enjoys all aspects of music, including performing. She plays all brass instruments as well as the flute. She was chosen to perform with the Spirit of America Marching Band, touring Europe and representing the United States at the World Music Contest in Holland. She'll be the first to let you know she has gotten a little 'rusty' over the years. Donna is an avid reader of fiction and loves a good movie that can make you cry.

Carolyn Poplin, Administrative Assistant

Carolyn has worked for our company for 24 years. She began her career in word processing, when two shifts of employees prepared all types of documents for outgoing correspondence, as well as maintained internal documentation. In those pre-computer days, every document had to be typed.

Carolyn's role has evolved as her responsibilities have grown. She now prepares the first draft of our responses to Requests for Proposals, and her knowledge of the bid process makes her an invaluable member of the Marketing and Sales team. It is not unusual for Carolyn to create an over 200 page response to a RFP within one or two days. After the proposal is edited and fine-tuned by Donna Powell, our Contract Administrator, she readies a final flawless proposal for mailing. She also provides administrative support for the team and the company.

Carolyn is very active in her church and enjoys trips to the mountains or the beach with her family.

Debra Pitts, Administrative Assistant

Debra is also a long-term employee of the company, having worked here for over 23 years. Debra is very involved in our bid process and has invaluable knowledge of assembling hundreds of pages of attachments for each proposal. She helps the Account Managers prepare for regional meetings and coordinates conference logistics for the group.

Debra has an almost endless list of individual responsibilities that include preparing reports for the Servicing Center, registering customers for training events, preparing new contracts and maintaining our database of customer information for which she sends out the Campus Partners *Update* each month. In 2004, Debra won one of three "Shining Star" awards presented at our Annual Employee recognition event. She was recognized for her teamwork and dedication to customer service excellence.

Debra enjoys camping with her family and going on weekend trips with her long-time friends.



How To

Use Other Cost Types

Campus Partners is pleased to announce enhancements to the “**other cost**” field and reporting on System III. You now have the flexibility when adding “other cost” to assign a cost type. The cost type enables you to distinguish why the “other cost” was assessed. To access the new screen, simply key **COST** in the option field and press the enter key. The new screen also displays the amount of cost due by type, the cost paid cumulative by type and the cost paid year to date by type.

To view the new COST screen, please follow the steps below:

- ◆ Log onto System III.
- ◆ After accessing a loan, key COST in the option field and press the enter key. The ADD COST screen will display.
- ◆ Simply key in the “amount of cost” and the “cost type.” The date assessed field will default to today’s date; however, you have the flexibility to change it.
- ◆ Once this information has been entered, press the enter key. The “amount of cost” and “cost type” keyed will display and the option field will reflect CHG.
- ◆ Review the information keyed and if correct, press the enter key. UPDATE SUCCESSFUL will display at the bottom of the screen when the transaction has been completed.

ADD COST		OPTION ____	
TRANS SOURCE W			
ACCOUNT 111 111 111 01	SSN 111 11 1111		
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER			
DATE ASSESSED	AMOUNT OF COST	COST TYPE	DESCRIPTION
06 10 05	_____	—	
COST DUE		**COST PAID CUM**	**COST PAID YTD**
R	12.00	.00	.00
A	10.00		
I2029 UPDATE SUCCESSFUL			

We have changed the LN2, LN5, DEFAULT PROCESSING, FEES REVERSAL and HALL screens to accommodate the new enhancements. You will now also receive a new Cost Detail Report. For detailed information on the enhancements that we have made and information on the new Cost Detail Report, please visit <http://10.171.216.29/help/howto/documents/HowtoUseOtherCostTypes.pdf>

Other Cost Type Guide



Campus Partners

A new screen has been added to System III that will allow you to add cost to a loan as well as view the total amounts of other cost due, other cost paid cumulative, and other cost paid year to date, by cost type. This screen allows you to distinguish between the different types of cost. The name of the screen is **ADD COST** and the option to access this screen is **COST**.

ADD COST		OPTION ____	
TRANS SOURCE W			
ACCOUNT 111 111 111 01	SSN 111 11 1111		
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER			
DATE ASSESSED	AMOUNT OF COST	COST TYPE	DESCRIPTION
06 10 05	_____	—	
COST DUE	**COST PAID CUM**	**COST PAID YTD**	
A 10.00	.00	.00	

The new ADD COST screen will provide you with the ability to add a cost to a loan with a cost type. The updateable fields are:

- Date Assessed - transaction date of the cost.
- Amount of Cost – the amount of the cost being assessed.
- Cost Type – the type of cost being assessed.

The values are:

COST TYPE	DESCRIPTION
A or blank ‘ ‘	ADDITIONAL
E	EIP/COHORT RT
I	Internal Collection Cost
L	Litigation Cost
R	Return Item Cost
1	Assigned by the school*
2	Assigned by the school*
3	Assigned by the school*

*If you would like to use Cost Type 1, 2, or 3, contact your Customer Service Representative to have this Cost Type set up

The fields that are updated by the system include:

- Description – Once the user has typed in the date assessed, the Amount of Cost, and Cost Type, press the Enter key and the cost Description will be displayed.
- Cost Due – This field displays the amount of the cost that is due for the associated Cost Type.
- Cost Paid Cum (Cumulative) – This is the cumulative amount paid for the cost listed.
- Cost Paid YTD (Year to Date) – This is the year to date amount paid for the cost listed.

Once you have added the Amount of Cost and the Cost Type, press the Enter key. System III will enter today’s date in the Date Assessed field. You may change the date, if needed. The system will automatically display the cost type Description and place CHG in the option field.

ADD COST			OPTION CHG__
TRANS SOURCE W			
ACCOUNT 111 111 111 01	SSN 111 11 1111		
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER			
DATE ASSESSED	AMOUNT OF COST	COST TYPE	DESCRIPTION
06 01 05	12.00	r	RETURN ITEM
COST DUE	**COST PAID CUM**	**COST PAID YTD**	
A 10.00	.00	.00	
I1969 CHANGES PENDING			

Once you press the Enter key with CHG in the option field, the system will update the screen with the information entered.

ADD COST			OPTION ____
TRANS SOURCE W			
ACCOUNT 111 111 111 01	SSN 111 11 1111		
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER			
DATE ASSESSED	AMOUNT OF COST	COST TYPE	DESCRIPTION
06 10 05	_____	—	
COST DUE	**COST PAID CUM**	**COST PAID YTD**	
R 12.00	.00	.00	
A 10.00			
I2029 UPDATE SUCCESSFUL			

Any type of Other Cost due prior to this release will now be known as “additional cost due” (A type). Below is a sample of the **FEES** screen along with a history transaction.

FEES screen:

X	TRAN	DTE	P	S	TRANS	DESC	AMOUNT	X	TRAN	DTE	P	S	TRANS	DESC	AMOUNT
_	10	27	04	*	W	A/COST	10.00								

History transaction:

TRAN	DT	P	PROGM	LOAN	NUMBER	S	TRAN	DESC	TRANSACTION DETAIL		
100404	*	00001	111111111-01	W	OTHER COST UPDT				NET CHG	10.00+	COST = A

Enhancements have also been made to the **LN2** screen. The field name has been changed from **OTHER COST DUE** to **ADDL COST DUE**. You may enter an amount in the ADDL COST DUE field and it will be added to A COST DUE. This field will display the total amount of A COST DUE (the amounts that were previously known as other cost), not the total of all other cost if other cost types have been used on the loan. Below is a picture of the new LN2 screen:

LOAN DISPLAY/TRANS INPUT-2		EFFECTIVE 06 10 05	OPTION ____
TRANS SOURCE W		REPROCESS 06 06 05	
ACCOUNT 111 111 111 01	SSN 111 11 1111	SAMPLE UNIVERSITY	
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER			
ACH FLAG	***ACCELERATION DATA***	STATUS	COHORT 49
ACH START 00 00 00	PROM NOTE OPT	Y	CB DATE/IND 10 00 S
ACH AMT .00	ACCEL LOAN IND	0	*****COLLECTION DATA****
COUPON CODE 2	ACCEL LOAN DATE 00 00 00	PREVIOUSLY W/ AGCY 00000	
LST COUPON DATE 11 22 05	*****PAST DUE DAYS*****	AMT IN COLL	.00
EBILL FL/DT / 00 00 00	REPAY ACTUAL	16	TIMES PLACED IN COLL 0
OLD PMT DUE-RPY 05 22 05	REPAY NOTIFICATION	16	DATE PLACED 00 00 00
OLD PMT DUE-NRP 00 00 00	BILL INT NRPAY ACT	0	COLL ACTION CODE
OLDEST SB DATE 00 00 00	BILL INT NRPAY NTF	0	AGCY PLC/SUCCESS FLG
	AMT PAID IN CL	.00	
TIMES PDUE 15 DAYS 2	BNKRUPCY PETIN 00 00 00	PC COLL SYS ACTVITY FLG	
TIMES PDUE 30 DAYS 0	LST MON ACTVITY	A	COLL FEES DUE .00
TIMES PDUE 45 DAYS 0	LST MON ACT DTE 06 07 05	ADDL COST DUE	10.00
TIMES PDUE 60 DAYS 0	CUR DEL LTCHG	.00	LATE CHG DUE .00
TIMES PDUE 75 DAYS 0	LAST BORR CONT 06 06 05	LCHG IND/SP FEES FLG	Y P
TIMES PDUE 90 DAYS 0	LAST PDUE CONT 06 06 05	JUDGEMENT FLAG	N
TIMES PDUE 120 DAYS 0	LOAN RMK _____		

The OTHER COST DUE field on LN5 has been changed. This is no longer an updateable field. This field will contain the total of all other cost due. Below is an example of the **LN5** screen.

LOAN DISPLAY/TRANS INPUT-5		EFFECTIVE 06 10 05	OPTION ____
TRANS SOURCE W		REPROCESS 06 06 05	_____
ACCOUNT 111 111 111 01	SSN 111 11 1111	SAMPLE UNIVERSITY	
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER		_____	
			COHORT
TYPE NOTE CODE	D	*****AMOUNTS DUE*****	STATUS 49
MATURITY DATE 02 22 06	LOAN BAL	360.21	PRIOR STATUS 20
STUDENT FIN STATUS	D	TOT INT 5.93	***ASSIGNED/ACCEPTED***
FAMILY INCOME CODE 1	L CHG DUE	.00	REFERRED ED DT 00 00 00
ATTEND OPT IND 0	COLL FEES DUE	.00	ASSIGNED ED DT 00 00 00
ACADEM RECS W/H	OTHER CST DUE	10.00	ASSIGNED ED RSN
REPAY TERM 120	TAX OFFSET INDICATOR	-	ACCEPTED ED DT 00 00 00
*** WRITE OFF DATA ***	LOAN MONITOR FLAG	-	CLAIM FILE 00 00 00
WRITE OFF DATE 00 00 00	DFLT RPMT FLAG	-	CLAIM TYPE
PRIN WRITE OFF .00	COHORT DFLT YEAR	-	DFLT PRIN .00
INT WRITE OFF .00	REHAB FLAG	-	DFLT INT .00
FEES WRITE OFF .00	CONSEC PYMT CTR	0	DFLT LCHG .00
	TRA RPT	B	DFLT COLL FEES .00
PAID OUT DATE 00 00 00			DFLT OTHR COST .00
PAID-CLOSED REASON			RETURN REASON
LOAN RMK _____			DELQ STRT DT 05 23 05

The Default Processing screen (**DFLT**) has also been changed. The OTHER COST DUE field is no longer an updateable field. This field will contain the total of all other cost due. Below is an example of the DFLT screen:

DEFAULT PROCESSING SCREEN		EFFECTIVE 06 10 05	OPTION ____
TRANS SOURCE W		REPROCESS 06 06 05	_____
ACCOUNT 111 111 111 01	SSN 111 11 1111	SAMPLE UNIVERSITY	
PROGRAM 00001	LOAN 111 11 1111 01	STUDENT ID _____	
NAME SAMPLE, BORROWER		_____	
			COHORT
LOAN STATUS 49			
PRIOR STATUS 20			
ASSIGNED / ACCEPTED INFORMATION			
ASSIGNED ED DT 00 00 00	ACCEPTED DATE 00 00 00	DEFAULT INT	0.00
ASSIGNED ED RSN	_		
RETURN INFORMATION			
RETURN REASON	_ RETURN DATE 00 00 00		
***** AMOUNT DUE *****		*** AMOUNT SUBMITTED ***	
BALANCE	360.21	DFLT PRIN	0.00
TOT INT	5.93	DFLT INT	0.00
L CHGS DUE	0.00	DFLT L CHGS	0.00
C FEES DUE	0.00	DFLT C FEES	0.00
O COST DUE	10.00	DFLT O COST	0.00

The “order of post” for payments on Federal Perkins loan has not changed:

- Collection Fees
- **Other Cost**
- Late Charges
- Interest
- Principal

If the borrower has other cost due, it will be paid in the following order:

- Litigation (type L)
- Internal collection cost (type I)
- Return Item Cost (type R)
- EIP/Cohort Right Track (type E)
- Type 1 cost (type 1)
- Type 2 cost (type 2)
- Type 3 cost (type 3)
- Additional cost (type A or ' ' blank)

Below is an example of how a payment would look on History All (HALL) or History of Payments (HPAY) that applied to other cost paid:

060905 * 00001-111111111-01 W PAYMENT	PMT LN	212.24+	TOTAL	212.24+
	PRIN	110.52+	INT	9.48+
	LT CHG	5.00+	C/FEES	.00+
	L/COST	11.11+	I/COST	12.12+
	R/COST	13.13+	E/COST	14.14+
	1/COST	7.77+	2/COST	8.88+
	3/COST	9.99+	A/COST	10.10+

To assist you in monitoring the activity of the other cost, we have created a new report called the **Cost Detail Report**. This report should be available to you on *eXpressReports* the first week in September. Below is a sample report and a description of the fields.

00001-001-001-00001 SAMPLE CUSTOMER		COST DETAIL REPORT MONTH ENDING 06/30/05				RUN DATE: 06/30/05 PAGE: 1	
BORROWER NAME	PROG-LOAN-SEQ	STAT	TRAN DTE	POST DTE	ACTIVITY	COST DUE	COST PAID
*** COST TYPE: (A) ADDITIONAL							
DEMONSTRATION, TAMMY	00001-111111111-01	49	05/10/05	06/10/05	ASSESS FEE	35.35	
DEMONSTRATION, TAMMY	00001-111111111-01	49	06/15/05	06/15/05	PAYMENT		35.35
DEMONSTRATION, LISA	00001-222222222-01	40	04/10/05	06/11/05	REVERSE FEE	8.00-	
DEMONSTRATION, SHERYL	00001-333333333-01	49	06/01/05	06/15/05	ASSESS FEE	5.00	
DEMONSTRATION, SHERYL	00001-333333333-01	49	06/15/05	06/15/05	REPROCESSING		5.00
TOTAL FOR COST TYPE (A) ADDITIONAL			5 ITEM(S)			32.35	40.35
*** COST TYPE: (R) RETURN ITEM							
DEMONSTRATION, TAMMY	00001-111111111-01	49	06/11/05	06/20/05	ASSESS FEE	12.00	
DEMONSTRATION, SHERYL	00001-333333333-01	49	05/30/05	06/03/05	PAYMENT		12.00
DEMONSTRATION, SHERYL	00001-333333333-01	49	06/15/05	06/15/05	ASSESS FEE	12.00	
TOTAL FOR COST TYPE (R) RETURN ITEM			3 ITEM(S)			24.00	12.00
*** COST TYPE: (1) BOOK FEE							
DEMONSTRATION, LISA	00001-222222222-01	49	05/01/05	06/20/05	ASSESS FEE	75.00	
TOTAL FOR COST TYPE (1) BOOK FEE			1 ITEM(S)			75.00	0.00
TOTAL FOR PROGRAM 00001			10 ITEM(S)			131.35	52.32
GRAND TOTAL			10 ITEM(S)			131.35	52.32

- This report will provide a detail of the other cost transactions that were processed for the reporting period. The transactions will be reported by other cost type.
- Options - This report will list data by cost type (Additional, EIP/Cohort Right Track, Internal Collection Cost, Litigation, Return Item, Cost Type 1, Cost Type 2, and Cost Type 3). Within cost type, loans will be listed by program loan sequence.

Note: You may select to receive this report reflecting all other cost types or set up the report to select specific cost types only.

- The report will list the cost type then all of the loans that had a transaction processed for that type. Then the report will provide a totals line for the cost type.

- Fields listed on this report are as follows:
 - Borrower's Name
 - Program/Loan/Sequence Number
 - Loan Status
 - Tran Date – The effective (transaction) date of the transaction reflected.
 - Post Date – The date the transaction was posted to the System III.
 - Activity – The type of transaction that was processed on the loan (assess fee, payment, reverse fee, reprocessing).
 - Cost Due – This column will reflect cost assessed and cost reversed.
 - Cost Paid – This column will reflect adjustments made to the amounts paid towards other cost.
- Total for cost type – This line contains the number of items (transactions) that were processed.
- A total for the amount of cost due for the type is provided.
- A total for the cost paid is provided.
- If there are no transactions for a cost type, then it will not be listed on the report. If there is no activity for the report, the report will be produced but reflect a total line with zeros in it.
- A totals line will be provided for each program number listed.
- At the end of the report a grand totals line will be provided.

The Transactions and Adjustments Journal has been enhanced to reflect the other cost type in the comments section of the report. The report will indicate that other cost was either assessed or reversed. Directly below that, you will see "TYPE = (cost type)."

Sean Collins

Account Manager

Sean Collins, Account Manager for the Southern region, is one of Campus Partners' newest—and most enthusiastic—employees. Sean began working for our company in July, shortly after graduating from Wake Forest University with a degree in Analytical Finance. After leaving campus life behind, Sean is eager to make an impact on the business side of campus life at colleges from South Carolina to the Virgin Islands to California.

Sean sees his role at Campus Partners as a link between our customers and our products. He also wants "to efficiently meet the needs of customers now and in the future." To achieve these goals, Sean will consult with customers about their business needs, make recommendations about our products, and provide training for customers at their offices and at regional meetings.

Sean got off to a fast start by attending the CCULAA conference during his first week of work. He accompanied Brad Resler, who is our National Sales Manager and his supervisor, to the conference and used the opportunity to meet the staff from most of the California State University campuses. The California State University system is one of Sean's customers, and he will be visiting them again in September when he travels to the West Coast with Lisa Koniuto, Director of Relationship Management. Sean also traveled to South Carolina recently to visit customers and will be conducting a regional meeting in there in September.

Sean has gone through a period of intense study during the past few weeks to learn as much as he can about student loan servicing. He has trained with Sharon Cameron, our Audit and Compliance Specialist, and other staff members. He hopes to visit more college campuses soon to get insight into their needs and learn how their business offices work. This knowledge will help him make suggestions about how our products and services can eliminate some of the minutiae associated with loan serving so student loan administrators can concentrate on work that is more important. One of his goals is to find out what customers like about our products or what they would like to see enhanced.

Sean brings substantial experience to the position. As an undergraduate, he served as an intern for UBS Financial Services and the Duke Comprehensive Cancer Center. These internships provided him with more than a textbook view of financial services and analysis. Sean also served as a volunteer coordinator on his campus for a successful US Senate campaign. Not only was Sean's candidate elected, but Sean also learned a great deal about politics and working with people during the campaign. "I learned how to manage all types of people, and since they were also volunteers, I learned how to meet their needs so they

Sean Collins

His goal is to efficiently meet the needs of customers now and in the future.



would continue to volunteer," Sean stated. In addition, he helped organize several calling campaigns for his candidate. He also worked closely with the candidate's campaign manager and political director and participated with national fundraising efforts.

Sean is now concentrating all his efforts and energy on his new job. He is very excited about meeting customers, understanding their needs, and traveling. Brad is equally excited about Sean. "I'm looking forward to the high level of consistent support Sean will provide our customers in his region, and I already appreciate the enthusiasm and 'can-do' attitude that he possesses for getting the job done. Most importantly, Sean has already demonstrated that he is committed to managing his business with the mindset of putting his schools' best interests above all else. I believe this attitude and approach will lead to great things for the schools Sean works with, for Campus Partners, and for Sean personally," Brad said.

Sean is originally from Minnesota and has lived in Dallas as well as Cary, North Carolina, a suburb of Raleigh. His parents live in Cary with his younger sister, who is still in high school. Sean likes to play golf and basketball and enjoys rollerblading. He wrestled and played soccer in high school. He likes most music except for country or classical and enjoys action movies, "where something blows up." Chick flicks are definitely not on his favorite movies list. He also enjoys reading, and "Rich Dad, Poor Dad," and "The Millionaire Next Door" are two of his favorite books.