CAMPUS PARTNERS

UPDATE

Campus Partners
Winston-Salem, NC

October 31, 2004

INSIDE THIS ISSUE:

Holiday Schedule
Veteran's Day
Thursday, Nov. 11

Thanksgiving
Thursday, Nov. 25
Friday, Nov. 26

Employee Recognition Event- Closed at 11:30 ET on Nov. 10

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

PERKINS FUNDING UPDATE

Congress Extends Higher Education Act Through FY 2005

As published in last month's *Update*, the Senate Appropriations Committee approved a subcommittee decision to fund the Perkins Loan Federal Capital Contribution and Loan Cancellations at FY2004 levels. However, the House passed its FY2005 Labor Health and Human Services and Education bill without funding the Contribution. Anticipating that they would be unable to finish their work before the September 30 close, the House and Senate debated and adopted Continuing Resolution (H J Res 107), which was signed by President Bush on September 30. A Continuing Resolution allows the agencies of the government to continue spending into the new fiscal year at the same rate as the previous year.

As of the date of this article (October 20, 2004), the House and Senate have passed legislation (H. R. 5185) to extend the Higher Education Act until September 30, 2005. The passage of H. R. 5185 addresses concerns that the current extension of the HEA, included as part of H. J. Res 107, would lapse. Under that legislation, some higher education programs were set to expire on November 20, 2004. The president is expected to sign the year long extension soon.

EDUCATION DEPARTMENT UPDATE

Requesting and Using an ED-PIN

The Department of Education (ED) has published *Dear Partner Letter GEN-04-10* that clarifies the requirements for requesting and using an ED-PIN for the federal aid programs. It also states the actions ED will take when it believes that the integrity of an ED-PIN has been compromised. For more information, go to http://ifap.ed.gov/dpcletters/GEN0410.html.

SAIG Enrollment Document – Revision Notice

ED has proposed a revision of the *Student Aid Internet Gateway (SAIG) Enrollment Document.* Comments on this action are due by November 18, 2004. For additional information, you may review the supporting documents at http://www.ifap.ed.gov/fregisters/FR10192004.html.

2004-2005 Federal Student Aid Handbook Announcement

Although the most recent volumes of the 2004-2005 Federal Student Aid Handbook contained no major policy changes, they did substantially reorganize the way information is presented to align it more closely with awarding and disbursement activities at your school. In the course of reorganizing the material, ED brought together guidance that had formerly appeared in different chapters of the Handbook. This announcement discusses the changes and provides links to several explanatory documents to ease the transition. To read about this announcement, go to http://www.ifap.ed.gov/eannouncements/1006FSAHB0405ann.html. To view the 2004-2005 *Federal Student Aid Handbook*, go to the IFAP Web site. Under "Publications," select the *Federal Student Aid Handbook.*

MASTER PROM NOTE REMINDER

Mandatory Date for New Master Promissory Note Approaches

Most of you are already using the new Master Prom Note, which must be used beginning **November 1, 2004**. If you have any questions about the MPN, you may find our previously published *Question and Answer Guide on the MPN* helpful. The Guide is available from our Web site at www.campuspartners.com/documents/FAQonMPN.pdf. If you have additional questions, please contact us.

E-mail Directory for Campus Partners Management, School Relations, and Customer Service Staff

Note: Effective 6/1/04, our e-mail addresses changed to @campuspartners.com

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NEW LOANS AND ADVANCES REMINDER

New Loans and Advances

During our busy new loans and advances season, we receive hundreds of processing requests in various media formats. We have updated our "How to" on submitting new loans and advances and unpostable new loans and advances for your review. To streamline the process, here are a few reminders, which also are addressed in the attached "How to:"

- Use the New Loan Batch Ticket to record common fields, such as loan type, separation date, repayment frequency, and repayment plan, once instead of entering the data on individual New Loan Input Forms. You can record common information for up to 50 loans on one New Loan Batch Ticket.

- Consult our office before formatting an Excel spreadsheet for new loan and advances data submission. Again, you can record common fields once instead of entering information for each loan. We can also advise you of other formatting issues before you submit the information.

- Again, please consult our office before submitting data via FTP. By submitting a test file in advance, we may be able to save you time and resolve issues in advance.

- We also have added a new subsystem edit on System III related to borrower privacy. If you submit data on-line through our processing system, you may encounter an error message related to this edit. Our staff will monitor your submissions on a daily basis to correct these errors in most cases.

We are also investigating how we can make forms related to new loans and advances more user friendly without sacrificing the ease of recognizing required fields. We will continue to keep you informed on issues related to new loans and advances.

ATTACHMENT: *How to Submit New Loans and Advances and Unpostable New Loans and Advances*

NEW PRODUCTS UPDATE

New Products Update

Under our new ownership, it seems that we are releasing another new product every month! We are trying hard to introduce you to all the new products that can help you in performing your duties. While we are releasing new products, our focus on enhancing existing products has not wavered. Here is the latest news about our new products and their enhancements. Please do not hesitate to call us with your suggestions concerning our products and services.

E-Bill

In June, we added **E-Bill**, our electronic bill presentment service to our product line. Any borrower registered to use mycampusloan.com can register to receive their bill electronically through e-mail notification. The e-mail notification will provide a link to a secure Web page, which displays the borrower's latest billing statement. Borrowers also can pay their bill on the spot with **E-Pay,** our electronic bill payment service.

Continued on other side

NEW PRODUCTS UPDATE (Continued)

We are in the process of promoting this option with your borrowers through inserts stuffed into their paper billing statements. The inserts announcing the availability of E-Bill will continue for the next few months. We will have additional promotions next year, as well. Our goal is to move as many borrowers as possible to **E-Bill** and to **AutoDraft**, our automatic debit product. By making bill paying easy and convenient, we hope to ensure that more borrowers stay out of default!

myReports

We are pleased to announce that **myReports**, our new reports on demand tool, will be released as this *Update* goes to press. This product, with its easy to use interface, will allow you to create customized reports that fit your needs. After beta testing, myReports will be available to all customers by the beginning of 2005 . If you are interested in this product, please contact your School Relations Coordinator for more details.

DocumentDirect to be Retired

As previously announced, access to *DocumentDirect* will end soon. Although we originally planned to curtail access on October 15, we wanted to wait until our remaining *DocumentDirect* customers felt comfortable with the transition. Almost all our customers now use *eXpressReports*, our new report tool, which is very easy to use.

If you already have a *DocumentDirect* ID and password, you can get started using *eXpressReports* today. Just click on the *eXpressReports* icon on the home page of campuspartners.com, and you are ready to go. A link to *eXpressReports* documentation also is available on the *eXpressReports* log in page. If you have questions about *eXpressReports*, please contact our Help Desk at 1-800-458-4492 ext. 2111.

eXpressReports Enhancements

As we complete the transition to *eXpressReports*, we are continuing to enhance the product to better meet your needs. The following items are already available or will be available in the next 60-90 days.

- We have added the **NSLDS Error Report** to the reports currently available via *eXpressReports*. The first report available is for the reporting period ending on July 31, 2004. Reports are also now available for August and September. In the future, NSLDS Error Reports will be available as soon as we receive them from NSLDS each month, which is usually in the middle of the month following the release.

- We will add **customer billing invoices** to *eXpressReports* by the end of 2004. This will allow you to print your monthly invoice from *eXpressReports* and send the payment directly to our office with no delay required due to mailing.

- The ability to **"batch print"** should be available by the end of 2004. This will allow you to select several reports to submit to your printer facility at the same time.

Continued on next page

- We will add **TRA (Tax Payer Relief Act) Reports** by the end of January 2005. We are waiting until the IRS releases its reporting requirements for next year before we program the changes.

eXpressReports Tips

Here are a few suggestions to help you maximize your *eXpressReports* experience.

Clearer Image--Because we load all reports for immediate access, the resulting image of some reports may not be as clear as you would like. To improve the image quality of any report, "zoom" the report size to 120%. For an even clearer version, open the report in Adobe Acrobat. You can open Adobe by selecting the **PRINT** button, and then specifying the page or range of pages that you want to open in Adobe. The PDF image should be improved.

Printing Reports--If you are experiencing difficulty printing a specific report, ask your network administrator to verify that you are running an updated version of Adobe Acrobat. If you are attempting to print a large report, you again may want to ask your network administrator if another printer on your network is capable of handling higher capacity printing needs. If you continue to experience printing issues, please do not hesitate to contact our Help Desk.

Search--If you experience problems searching for specific items, try opening the report in Adobe Acrobat and use the search features offered by Adobe. The icon for the search feature is indicated by a pair of binoculars.

For your convenience, we have attached the previously published "How to" on *eXpress-Reports* to this newsletter.

ATTACHMENT: *How to Use eXpressReports*

Customer Service News

CUSTOMER SERVICE NEWS

Our company celebrated **National Customer Service Week** during the first week in October. It was started in 1988 by the International Customer Service Association and proclaimed as a national event by the U.S. Congress. The purpose of Customer Service Week is to create a positive message and to provide opportunities to generate a stronger commitment to excellent customer service. Our Customer Service team works hard to exceed your expectations all year, and their managers planned special events for them throughout the week.

To better meet your needs, many of our operations staff have been participating in a comprehensive training course during the past couple of months. They are being crossed trained so each representative will have the skills necessary to handle each function within our customer service area. Each employee's skill set was analyzed to assess the specific training that was needed. Then, employees transitioned in and out of the six week course, when the appropriate subject was being addressed. The training was coordinated by our Customer Service management team, who tapped into the expertise of many of our student loan "experts" on staff to provide the training. As the training course winds up, we will send you a letter introducing additional contacts on your Customer Service team.

Continued on other side

CUSTOMER SATISFACTION SURVEY

Customer Satisfaction Survey

As part of our commitment to improve our products and services, The Mattis Group, a nationally recognized marketing firm whose customers include American Express and Fleet Credit Card Services, recently conducted a customer satisfaction survey for our company. Sixteen percent of our customers responded to the survey, which will be used to fine-tune our approach to product development and customer service. Initial results indicated that 90% of our customers are very satisfied with our efforts. Although this is very positive, we will not rest until all of our customers are very satisfied with us. Our recent efforts have been noticed—35% of customers report that their level of satisfaction with our company has increased in the past year.

If you are asked to participate in future surveys by The Mattis Group, we hope you will have time to provide your candid responses to their questions. Thanks go to all the customers who participated in the survey.

QUARTERLY CUSTOMER NEWS

Welcome New Customers

Campus Partners welcomes **South Carolina State University** and the **University of Virginia Law School Foundation** to our family of customers. South Carolina State is a former customer, and the University of Virginia Law School Foundation is a new addition. We appreciate the opportunity to serve these new customers.

According to its Web site, South Carolina State University **"**is consistently among the national leaders in producing African-American students with baccalaureate degrees in biology, education, business, engineering technology, computer science/mathematics, and English language/literature." The university is also "one of three universities in South Carolina to offer a doctoral program in Educational Administration and one of two schools in the state to offer an accredited master's degree program in Speech-Language Pathology." More information about South Carolina State University is available at www.scsu.edu.

The University of Virginia Law Foundation is associated with the University of Virginia's prestigious law school. The University of Virginia has been a customer for over 35 years.

Long-term Customers

Campus Partners salutes customers reaching long-term anniversaries with us during October, November, and December. Special recognition goes to **Corning Community College, King College, Inc., Marymount College of Fordham University** and **North Carolina Central University,** which have been our customers of 35 years**.** We also want to thank **Lindsey Wilson College** for allowing us to service their loans for the past 30 years.

Names of all customers attaining 5, 15, 20, 25, 30, and 35-year anniversaries with us during this quarter are attached. Customers reaching anniversaries with us during the first quarter of 2005 will be listed in the January *Update*.

Attachment: *Long-term Customer Anniversaries*

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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QUARTERLY CUSTOMER NEWS (Continued)

Customer Closeup

In this quarter's "Customer Closeup," we are profiling **Sandie Rosko**, Manager of Receivables and Compliance Advisor for Student Fiscal Services at the **University of Washington** (UW) in Seattle, WA. The university currently enrolls over 42,000 students on its three campuses, which includes almost 31,000 undergraduate and almost 12,000 graduate students. The Seattle campus alone has over 39,000 students. The university has 17 major schools and offers hundreds of majors at the undergraduate and graduate levels.

Attachment: *Customer Closeup*

TRAINING UPDATE

Teleconference Training

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

All of our sessions are important and informative, but you will be especially interested in participating in the November 8 session on **E-Exit**, our new on-line Exit Interview Counseling product.

November 8, 2004 — 2:00 PM ET
E-Exit

December 13, 2004 — 2:00 PM ET
What are Perkins Loans and How Campus Partners Can Help

REGIONAL MEETINGS

Regional Meetings

We just wrapped up our Regional Meetings for 2004 with a bang by conducting meetings in Northern California, Southern California, Arizona, and Nebraska in mid-October. Thanks go to **Janice Van Alstyne** at **CSU-Sacramento**, **Joyce Cross** at **CSU-Fullerton**, **Ned Vlach** at the **University of Nebraska-Lincoln**, and **Sharon Green at Arizona State University** for hosting these meetings on their campuses.

We will publish a schedule for 2005 Regional Meetings as soon as it is available. We enjoyed meeting with so many customers this past year and hearing your ideas and suggestions for enhancing our products and services.

Upcoming Holiday Schedule Reminder

November 10	Closed at 11:30 for annual Employee Recognition Event
November 11	Closed for Veteran's Day
November 25 & 26	Closed for Thanksgiving

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

Continued on other side

CONFERENCE SCHEDULE

Conference Schedule-See You There!

The **PDG West Coast Conference** will be held on November 7-10 at Harvey's Resort and Casino in Lake Tahoe, NV. More information about this conference is available at https://www.prodev.com.

CUTOFF DATES

Cutoff Dates

Cutoff dates for November and December 2004 are listed below.

Transaction	November	December
Last day to receive collection payments	11/19/2004	12/28/2004
Last day to receive regular payments	11/22/2004	12/29/2004
Last day for online payments	11/26/2004	12/31/2004
Date final post begins	11/26/2004	12/31/2004
Report date used for final post	11/30/2004	12/31/2004
Last day deposits created for deposit to bank account	11/26/2004	12/30/2004

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HOW TO

Submit New Loans and Advances and Un-postable New Loans and Advances

It's That Time of Year Again!

Campus Partners offers customers several methods to submit information on new loans and advances: **electronically** through ***DataDirect*** File Transfer Protocol (FTP), on a cartridge, on a form transmittal, or using **on-line data entry**. All methods require that the loan data be accurate and complete. We also offer two reports, the ***Unpostable New Loans Response Document*** and the ***Unpostable Advances Response Document,*** to aid you in correcting any new loans and advances rejected during posting.

If you have a large number of disbursements to report, using ***DataDirect*** is the best method. By utilizing ***DataDirect***, schools can eliminate the need for technical support required when using tapes and cartridges. Additionally, ***DataDirect*** expedites the process since there is no physical media to mail. Whether you use ***DataDirect*** or a cartridge to send data, transferring information electronically is always easier and more efficient. Ask your Account Representative for information on how to set up ***DataDirect*** for your school or for a copy of our specifications to share with your programmers. **Campus Partners must receive and approve a test file before routine FTP transmissions or tapes will be accepted**.

Some loan administrators choose to send disbursements to Campus Partners on a form specifically created for this purpose. The *New Loan Input Form* is used to submit initial loan disbursements for input to our system. To help you complete the form, Campus Partners offers a sheet with input codes and field definitions for reference. You may submit up to 50 *New Loan Input Forms* in one batch.

The ***New Loan Batch Ticket*** is used as a cover sheet for groups of loans submitted to Campus Partners. It must accompany each batch of *New Loan Input Forms* for balancing and accuracy. You can take advantage of common fields within the batch - such as loan type, separation date, repayment frequency, and repayment plan **- and record that data in the uniform values section of the *New Loan Batch Ticket***. You may then **omit those fields on the individual *New Loan Input Forms*.**

The forms are easy to complete — just remember that all fields with an asterisk (*) must be completed. Please send these forms by mail instead of faxing them, because fax machines darken the shaded boxes, often making the information entered impossible to read.

Some customers choose to submit new loans on excel spreadsheets. Data on spreadsheets should be formatted in the same order as the *New Loan Input Form*.* The data when printed should not exceed legal paper size. Before submitting spreadsheets, please submit a sample to Campus Partners for approval. Also please send us a *New Loan Batch Ticket* with customer name, program number, total number of loans, total loan amount and uniform data. Please include a contact name and number or email address.

**Please do not include uniform data on spreadsheets. Uniform data can be entered on the New Loan Batch Ticket.*

Continued on other side

An *Advance Transmittal Form* is used to submit subsequent disbursements for a borrower who already has a loan posted on the system. An *Advance Batch Ticket* must accompany *Advance Transmittals*. Up to 50 advances may be included in each batch. Don't forget to take advantage of the uniform values section, if applicable.

If you have submitted an advance in error, don't worry. Just complete an **Advance Reversal Transmittal Form** to make adjustments. Please note that when an advance is submitted for the incorrect amount or in error, the entire advance amount must be reversed.

All forms are available on our Web site http://www.campuspartners.com under Downloadable Forms.

If you have access to *WebConnect*, you can enter new loans and advances directly online. If you key your own loans, you may have noticed a new subsystem edit that states "Name Invalid or Conflicts W/Production SSN." This enhancement was added to support security for borrower access to loans via mycampusloan.com. While we understand this security feature increases the number of rejects that you may experience in your new loan batches, our New Loans representatives will monitor any online keyed batches daily and make the necessary corrections, as possible. Once again, we will attempt to minimize any inconvenience to you while we implement enhancements that maximize borrower security and privacy.

Please contact your Account Representative if you have *WebConnect* and are interested in processing these transactions online.

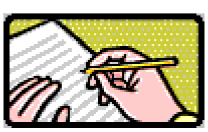
In order to make sure that your books balance easily at end of the year, always:

1. Submit your new loans and advances regularly throughout the year;
2. Verify that the data submitted is accurate and complete; and
3. Request the optional *Funds Advanced Year-to-Date* report quarterly.

Unpostable New Loans and Advances

In some cases unpostable new loans or advances may be rejected because of errors that can be easily corrected. The *Unpostable New Loan Response Document* provides you with a list of all unpostable new loans, loan corrections, reconstruction loans, and reconstruction loan corrections processed during the reporting period, as well as the reason(s) why the loan could not be processed. The *Unpostable Advances Response Document* also provides a list of all unpostable advances processed during the reporting period and a reason why the advances could not be processed. There is a space to enter corrected data for each error.

These are weekly reports and must be accessed through *eXpressReports*, our on-line report viewing product. If you do not have access or need assistance obtaining these weekly reports, contact your Customer Service Representative.



You should review the report(s) and make necessary corrections to the data directly on the report(s) and return them to Campus Partners. A space is provided immediately below each data element to write in corrections on both reports. We will use the returned report to correct data stored in the New Loan Database or the Advance Database and then will release the new loan or advance for posting to the system.

Please note the deletion date on the right side of the report. Corrections need to be returned to Campus Partners before this date or the stored data will be deleted from the system. **You will then have to resubmit any rejected new loans or advances by your chosen submission method.**

For more details on correcting unpostable new loans and advances, please visit our Web site at http://www.campuspartners.com/help/howto/How_to_Process_Unpostable_New_Loans_and_Advances.pdf.

Questions? Call your Customer Service Representative.

HOW TO Use *eXpressReports*

Managing reports has never been so easy as with ***eXpressReports**,* a Web-based product providing immediate access to your weekly and monthly student loan reports in an easy to use format. With *eXpressReports*, reports are easy to locate, view, and print. Reports are available the first business day after the week-end, month-end, or year-end post allowing you to start reviewing your reports at the start of your work week.

Benefits of *eXpressReports*

- Fast access to your reports
- Key word search features
- Quick and easy report download
- Import report data into a spreadsheet
- Rolling 24-month archive of monthly reports
- Rolling 12-month archive of weekly reports
- Intuitive interface
- Concise on-line manual

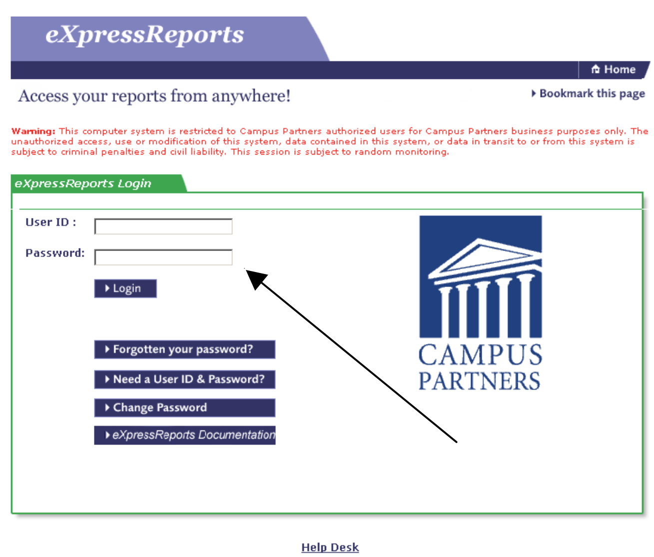
Ready to Get Started?

To start using *eXpressReports*, visit our Web site, www.campuspartners.com, and click on the icon for *eXpressReports*. At the Logon screen, enter your ID and password (the same one you use for other on-line tools), which will take you directly to the **Select Report Screen**.

If you don't have an ID and password, download an *eXpressReports Authorization Form* from our Web site at www.campuspartners.com/forms. Complete it and fax or mail it in. Your ID and password will be assigned within a few days.

After obtaining your ID and Password, all you need to use *eXpressReports* is Internet access and the latest version of Adobe Acrobat Reader, which is available free of charge.

After connecting to our *eXpressReports* Web site, enter your ID and password.



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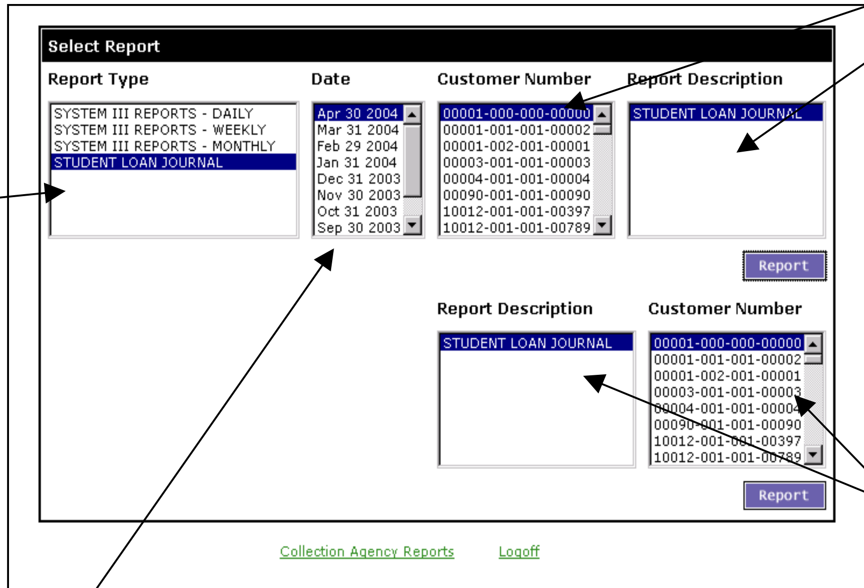
Locating Your Reports

Once your ID and password has been verified, you are ready to locate your reports. On the **Select Report Screen**, reports can be selected from two different categories. After making your selection, click on Report to retrieve the report.



Section I of the **Customer Number** and **Report Description** indicates your SLSP number and the reports under that number.

Report Type indicates the frequency of your System III Reports as well as your Student Loan Journal.

Your SLSP number is found in the top left corner of any report. It stands for System – Lender – Sublender – Program numbers.

The **Date** section indicates the load date of the reports for each reporting frequency.

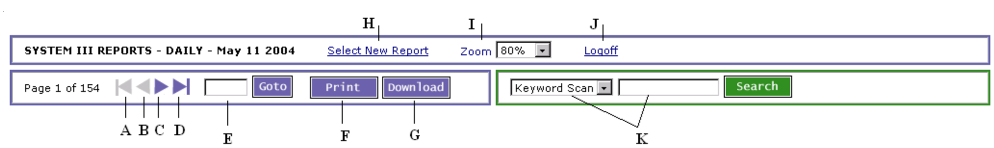
Section II of the **Report Description** and **Customer Number** will list all programs under that particular report description.

On the **Select Report Screen**, reports can be selected by listing all of the reports available by date under a particular program number or by listing all of the available reports by date under a report description.

After making your selections, click on **Report** to display the first page of the report that you selected. The first page of the report that you selected is displayed. This is your preface page, which separates each of your reports. If you click the **Next Arrow**, the first page of the selected report is displayed.

Printing Your Reports

- The **Print** button is used to print page(s) of the report. Click on the Print button located on the Toolbar (See **F** on the Toolbar) . After selecting the Print button, a menu will pop up, allowing you to select various print options:
- **Current Page**
- **Entire Report Range-To**
- Once you have completed your print selection, click Print.



Download into a Zip File

The **Download** function is used to save a report to your hard drive or network. Once you have located the report or the page you would like to download, click on the Download button located on the Toolbar (See **G** on the Toolbar). The file will be compressed into Zip archive format.

Download Screen

Once you have located the file on your disk drive, double click the file to open your Zip program. Double click the file in your Zip program, and it will open in Notepad. To save the file, click on Save as located under the File menu.

See our *eXpressReports Manual* located at www.campuspartners.com for additional detailed instructions.

Fourth Quarter Customer Anniversaries for 2004

Thirty-five Years
Corning Community College
King College, Inc.
Marymount College of Fordham University
North Carolina Central University

Thirty Years
Lindsey Wilson College

Twenty-five Years
Lester L. Cox College of Nursing and Health Sciences
Fairleigh Dickinson University

Twenty Years
Fisk University
Oklahoma City Community College
Coppin State College

Fifteen Years
Kaplan Higher Education Corp
Mount Ida College

Five Years
Bentley College
Grand View College

Sandie Rosko

CUSTOMER CLOSEUP

Sandie Rosko, Manager of Receivables and Compliance Advisor for Student Fiscal Services at the University of Washington (UW), wears many hats at work. She is responsible for overseeing contracts for billing services, collection agencies, merchant credit cards for the entire campus, and collections for monetary restitution and fraud. She is also responsible for making sure UW is compliant with federal regulations regarding collection activities, receivables, and credit cards. Overseeing these activities for a campus with a total enrollment of over 39,000 students makes for very busy days for Sandie. Fortunately, her staff and contractors such as Campus Partners help carry the load.

Sandie visited our office in Winston-Salem in late September when she attended the Williams and Fudge Collections Conference in Charlotte. Sharon Cameron, her former school relations coordinator, literally rolled out the red carpet for Sandie when she arrived here . After strolling down the red carpet, Sandie met many of the staff members whom she regularly talks to on the telephone. Among staff members greeting her were LaShonda Hairston, her new account representative, Sharal Duncan, her customer service representative, Lisa Koniuto, Director of Sales and Marketing, and Mike Carey, President of Campus Partners.

Sandie began working at UW on a part-time basis in 1987 as a collector for miscellaneous receivables. Sandie had previously worked for 12 years at Sears in their credit division, where she had received invaluable experience working with credit cards and collections efforts. Because she had stayed home for 10 years when her children were young, she was a little nervous about applying for work again. However, UW knew a good thing when they saw it, and hired her. Her responsibilities grew over the years, and she was promoted to her present position 10 years ago.

Ironically, the UW was still in the process of converting the billing of their student loans to our company when she was hired. Sandie has seen our company progress over the years and is especially impressed with our recent product development efforts. "Campus Partners has gone out and created products that schools needed. They have been very willing to listen to find out what we need to do our jobs," Sandie said.

Sandie is also impressed with the ongoing service that she receives from our company. "Your staff has done a good job taking care of us," Sandie stated. "Sharal Duncan and the other customer service representatives are always cooperative and never leave us stranded." She added that if our staff does not have an immediate answer, they immediately research the issue and communicate their findings as soon as they can. This prompt response is important because she never has to "worry about what is going on." With so many responsibilities, peace of mind is important for Sandie.

Sandie's biggest challenge on the job is balancing and prioritizing her multiple responsibilities. She must keep her department in compliance to protect the University and the rights of its students. Fortunately, her department embraces teamwork and communication, which foster a productive and positive working environment. She says that "being part of a team" takes the pressure off and helps them all perform at a higher level.

The most rewarding parts of her job are assisting students with financial needs so that they can continue their education and training her staff to succeed in their jobs. She believes that 95% of the borrowers or students who are behind on their payments would pay if they had the money. Many of them have experienced a crisis or change in their financial circumstances that caused them to be late. By careful listening, she can determine the cause of their default. If they can make the payment, she talks to them about their responsibility to pay. If they cannot make the payment, she explains options to them and helps them decide what will work best. Unfortunately, in some cases, the borrower might have to drop out of school to earn money, but in most cases, payment arrangements can be made. She stresses to her collectors that they do not have to be hardcore to get results when contacting borrowers about their past due payments. Mentoring her staff is very important to Sandie.

When Sandie is away from work, she enjoys fishing with her husband and camping in their RV. The couple has a blended family of three grown daughters and one son, and together has five grandchildren ranging in age from 4 to 22 years old. Her younger grandchildren live over 1,000 miles away in Canada so she does not get a chance to visit them as often as she would like.

Sandie also enjoys country music and travels to local fairs and concerts to hear country entertainers. Her favorite singer is Loretta Lynn. The couple has visited Nashville where they attended the Grand Ole Opry. On this recent trip to the southeast, they visited Dollywood.

LaShawnta McLaurin
Customer Service Representative

LaShawnta McLaurin is a Customer Service Representative with Campus Partners. She has been with the company for nearly two years, and is on the road to becoming a very versatile staff member. She currently works in rotation answering Help Desk calls and responds to customer service calls during peak calling times. She also is being cross-trained to handle borrower calls and process forms so she can provide additional support to customers and borrowers. Having multiple responsibilities within the company is familiar to LaShawnta because as a member of the U.S. Army Reserves, she is quite familiar with the concept of an Army of One.

As a member of the Help Desk team, LaShawnta serves on the "front line of defense" for technical issues. In this role, she re-sets passwords for customers and helps them with technical questions about using *WebConnect*, System 3*i*, and *eXpressReports*. She feels comfortable answering most questions and does not hesitate to escalate any issue that would benefit from additional technical support.

LaShawnta welcomes the opportunity to provide technical support to our customers so she can help them prevent future problems. "Whenever I encounter a customer having problems, I fix the problem first and then I show them how to prevent the problem from re-occurring," LaShawnta said during her interview. "Although I would gladly answer the same questions from the same customers repeatedly, I want to empower customers so they don't feel frustrated. I never want a customer to feel inferior by asking for help. I only wish that customers would call us sooner if they need help," she added.

She is looking forward to more customer contact in the future, as she receives additional training. As a part of a group of employees who are being crossed trained in handling almost all aspects of customer service, she attends class eight to twelve hours a week to learn more about the company. Coming from a more technical perspective, she especially enjoyed Sharon Cameron's class on the history of student loans and federal regulations. She also enjoyed the training presented by Debbie Fallin who discussed forms processing, Jana Elliott who discussed payment advances, and Patrick Roberson, Vickie Nelson, and Debra Adams who led sessions on handling calls from borrowers.

Although her job sometimes can be stressful, she feels very supported by her coworkers. "If I ever have a question, I know someone in customer service will have an answer. They are always willing to help." She also added that she enjoys talking to customers, "They are all very nice, even if they are in the midst of asking her for help with a technical issue."

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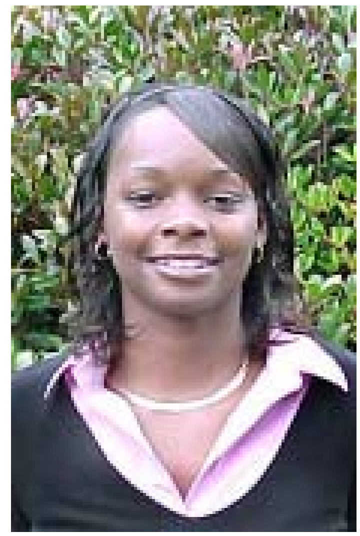

LaShawnta came to the company after graduating from Winston-Salem State University where she majored in psychology. She has a minor is sociology and took courses in computer science while at school. Her past customer service experience includes working in guest services at a local hotel.

Always very goal oriented, LaShawnta joined the Army Reserves when she was in high school. While in the reserves, she went through basic training, attended monthly weekend drills, and spent two weeks each year in training. She trained to be a dental assistant at the military's School of Health Sciences in Texas, and is attached to the 885th Medical Company in Florence, SC. While in the reserves, she has traveled to South Dakota, Nebraska, Louisiana, and Germany. She feels her military experience has been a positive experience for her as it has taught her discipline and responsibility.

LaShawnta also is very close to her family, who live in Laurinburg, SC, where LaShawnta grew up. Her father is a pastor of a church in Laurinburg, and her mother, who is also a minister, runs a day care center there. She tries to get home as much as possible to see her family. Her sister attends college in Greensboro, NC so they can get together more often. She especially misses her six-year-old brother, who is in elementary school.

LaShawnta is very active in church here in Winston-Salem, where she helps counsel teenagers and tutors elementary school students. She enjoys gospel music and R&B and likes to read a variety of books.