CAMPUS PARTNERS



Campus Partners Winston-Salem, NC

February 28, 2006

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

Inside Campus Partners Jennifer Gizinski Customer Service Manager

President Bush Again Targets Perkins for Elimination

In early February, President Bush called for the elimination of the Perkins Loan Program in his 2007 budget proposal. It was one of more than 140 programs labeled as inefficient and targeted for abolition. His proposal not only mandates no Federal Capital Contribution or funding for cancellations in 2007, but it also authorizes the recall of Federal dollars from the revolving fund at each participating institution.

As a carryover from last year, Congress has not yet voted to reauthorize the Higher Education Act, and your efforts to advocate for Perkins with your Senators and Congressmen can have a significant influence on the outcome on this legislation. Reauthorization is expected to pass, but it is important to continue the fight for Perkins in 2006. We cannot take reauthorization of Perkins for granted!

COHEAO is already mobilizing its resources to advocate for Perkins. They have posted new sample letters to their Web site and have made it easy to send personalized letters to Congress. Just go to www.coheao.org, and select the "Click here to send a letter to Congress" link. Then follow the directions to send a personal or sample letter to your Senators and Congressman. You do not even have to look up any addresses: they are provided for you when you enter your address. You can choose to send a printed letter or an e-mail message through this Web page. After sending your letter, you can e-mail the

LEGISLATIVE UPDATE

LEGISLATIVE UPDATE (Continued)

COHEAO link to your colleagues to remind them to support the Perkins Loan Program, too. The entire process of sending a letter to all of your representatives in Washington will take less than 60 seconds if you use COHEAO sample template.

Of course, a personal letter on your own letterhead will have more impact, but do not underestimate the value of mobilizing large groups of student borrowers, colleagues, and faculty members to send letters without much effort on their part. COHEAO suggests staffing a table with several laptops in a wireless zone on campus and asking students to use the COHEAO e-mail letter template to send a quick message to Congress.

We have included COHEAO's sample letters to aid you in your advocacy efforts. The letters are also available through our Web site in MS Word and PDF format. If you use MS Word, you can easily download and customize the letters to fit on your own letterhead. Please contact Sharon Cameron, Audit and Compliance Specialist, if you have any questions.

ATTACHMENT: Student Letter, Parent Letter, School Administrator Letter, and Concerned Citizen Letter

Health Professions Loan Program Also Targeted for Elimination

Last year we published that HHS and the Bush administration had proposed to eliminate the Health Professions Loan Program because it was deemed inefficient. The future of this loan program remains in doubt as it again has been included among the budget cuts for 2007. We will keep you informed as we learn more. In the meantime, you can use the COHEAO sample letters and portal to Congressional addresses and include preserving the Health Professions Loan Program in your letters to Congress. You can also contact Sharon Cameron to discuss the situation further.

New Congressional Leadership

A promising sign that the Higher Education Act will be passed is the selection of Representative John Boehner (R-OH) to serve as House Majority Leader, the second-ranking position in the House leadership. Representative Boehner had previously served as Chairman of the House Education and the Workforce Committee and has long been considered an advocate for the Perkins Loan Program. Congressman

E-mail Directory for Campus Partners Management Staff

Servicing Operations

Beth Bealle, Vice President: bbealle@campuspartners.com
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Sharon Swaim, Manager, product Development: sswaim@campuspartners.com
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E-Mail Addresses for our Customer Service Representatives are available via www.campuspartners.com.

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

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LEGISLATIVE UPDATE (Continued)

Howard McKeon (R-CA) was selected to take Boehner's place as committee chairman. Representative McKeon is a well-known advocate for affordability and accountability in higher education, and is likely to support the continuation of the Perkins program. If you live in a district represented by either Congressman, it is especially important that you contact them and thank them for their support of higher education and to let them know how important the Perkins loan program is to your college or university and students in your state.

Instruction Correction-Fiscal Operations Report for 2004-2005 and Application to Participate for 2006-2007

ED has published a correction to its instructions for the Fiscal Operations Report for 2004-2005 and the Application to Participate for 2006-2007 (FISAP) for the Perkins, FSEOG, and FWS programs. The instruction that has been corrected is for Part III, Section A, field 35 – Cost of loan principal and interest canceled because of death/disability. Since July 1, 2002, borrowers claiming a discharge based on total and permanent disability must be assigned to ED so this field is no longer applicable. The information that Campus Partners provided on your Fiscal Operations Report for 2004-2005 contained the correct data. If you have any further questions regarding ED's correction, please contact your Customer Service Representative.

ED and HHS Seeking Comments

Note: You may view this information on the Department's Information Collection System at http://edicsweb.ed.gov. Click on "Browse Pending Collections," and then select the link number for the appropriate form.

• Federal Perkins Loan Program Master Promissory Note
ED is seeking comments by April 17, 2006 on the continued use of the Federal
Perkins Loan Program Master Promissory Note. The link number for this form is
2988.

• Federal Perkins/NDSL Loan Assignment Form

ED is seeking comments on the continued use of the Federal Perkins/NDSL Loan Assignment Form, which is used to collect pertinent data regarding student loans from institutions participating in the Federal Perkins Loan program. The form serves as the transmittal document in the assignment of such loans to the federal government. Comments are due by April 24, 2006. The link number for this form is 2992.

• Fiscal Operations Report for 2005-2006 and Application to Participate for 2007-2008 and Reallocation Form E40-4P

Comments are due by March 20, 2006 on the Fiscal Operations Report for 2005-2006 and Application to Participate for 2007-2008 (FISAP) and Reallocation Form E40-4P. Review copies of the documents are available by clicking on link number 2970.

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: Beth Bealle, Sharon Swaim, Donna Powell, LaShonda Hairston, and Brad Resler. 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.

EDUCATION DEPARTMENT UPDATE Page 4

EDUCATION DEPARTMENT UPDATE (Continued)

• Federal Family Education Loan, Direct Loan and Perkins Loan Total and Permanent Disability Discharge Form

Comments are due by March 27, 2006 on the Federal Family Education Loan, Direct Loan and Perkins Loan Total Permanent Disability Discharge Form, which collects information used to determine whether a borrower should have such loans discharged due to total and permanent disability. ED says there are no changes in the form, which may be viewed by clicking on link number 2972.

• HPSL and NSL Forms/Extension Notice

The HHS Health Resources and Services Administration is seeking comments within 30 days on the continued use of forms for the Health Professions Student Loan (HPSL) and Nursing Student Loan (NSL) Programs. You may view this letter at NASFAA's Web site at http://www.NASFAA.org/publications/2006/ frhpslandnslforms012506.html.

Tentative 2006-2007 Funding Levels for the Campus-Based Programs

ED has published *Dear Colleague Letter CB-06-01*, which announces the posting of schools' tentative 2006-2007 funding levels and corresponding worksheets for the campus-based programs for the award period July 1, 2006 through June 30, 2007. The letter notes that due to recent legislation, there will be no funds available for new Federal Capital Contributions (FCC) for the Federal Perkins Loan Program. To read more about funding levels for the Perkins and other campus-based programs, go to http://www.ifap.ed.gov/dpcletters/CB0601.html

Participation in the Work-Colleges Program

ED has published *Dear Colleague Letter CB-06-02*, which provides information regarding the "Institutional Application and Agreement for Participation in the Work-Colleges Program" for the 2006-2007 Award Year, including the new submission process. You may view this letter at http://www.ifap.ed.gov/dpcletters/CB0602.html.

Regulatory Wisdom from Sharon Cameron

Question: What number can I call to check on defaulted assignments to the Department of Education?

Answer: Call (202) 377-3373 or (404) 562-6012.

Questions: What about assignments due to Total and

Permanent Disability?

Answer: Call (888) 869-4169.



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EDUCATION DEPARTMENT UPDATE

(Continued)

NSLDS Newsletter 11: Consolidation Loans and Aggregate Calculations

This NSLDS newsletter discusses changes implemented in January 2006 that provide for a more accurate determination of a student's Federal Student Aid eligibility and reduces the administrative burden on institutions. You may view this letter and other NSLDS Newsletters at www.ifap.ed.gov. Under the heading "On-Line References," click on NSLDS Reference Materials.

Katrina and Rita Announcements

Katrina Announcement #11 and Rita Announcement #8 address two waivers of statutory and regulatory requirements for institutions that participate in campus-based programs and were affected by Hurricane Katrina or Hurricane Rita. For purposes of these waivers, any institution located in an area designated by FEMA as eligible for individual and public assistance under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act is considered an affected institution. These waivers are available by visiting http://ifap.ed.gov/eannouncements/0214CBWaiverRita.html.

Product Development Update

Here is the latest news about recent product development efforts and enhancements to expect over the next few months. Please refer to the September issue of the *Campus Partners Update* for our overall product development schedule, which lists future enhancements for the next 12 months.

PRODUCT DEVELOPMENT UPDATE

Available Now!

- E-Exit expanded to include HPSL, NSL, and Institutional loan programs
- Ability to upload e-mail addresses in a batch process
- Ability to upload new, changed, or coded "bad" international phone numbers in a batch process
- New Deferment/Cancellation Detail Report tracking monthly deferment and cancellation activities as a standard report

Coming in March!

The LVC screen available through System 3*i* will be enhanced.

Customer Insight

I am writing to commend the Customer Service, EIP and Support staff at Campus Partners. Superior service must be recognized and applauded, and so I write today. It is rare to find such a dedicated group of people, and I have become reliant upon their expertise and years of experience. Your staff's precise knowledge of federal regulations, genuine courtesy and diligent follow-through is impressive. Each member of the staff is ready and willing to "go the extra mile" for me, to ensure my understanding and to safeguard the integrity of our Federal Perkins Student Loan program.

I was a novice in the Perkins Loan program in 2001, when I first spoke with Sharal Duncan in Customer Service. I was relieved and delighted to find both she and every member of the CS staff is completely informed on the latest Perkins legislative updates and changes. I credit the caring support and guidance of your staff with helping me to learn the right way to do things, from the beginning. With the help of Campus Partners' excellent borrower services, customer service, and Early Intervention Program, our Perkins program's efficiency and strength has been well protected and our default rate has been significantly reduced. I look forward to a continued partnership with Campus Partners, due to the high level of service your staff provides.

Amy Shaver, Art Institute of Seattle

Page 6 INVEST IN EARLY INTERVENTION

Invest in Early Intervention

If you are concerned that your revolving fund is dwindling because of the elimination of the Federal Capital Contribution, you should consider enrolling your delinquent borrowers in the Early Intervention Program. It is a great investment that can assist in producing an increased return of dollars into your revolving campus-based loan fund.

Here are a few highlights of the program:

- **Experienced counselors**—Our counselors assist borrowers in developing a repayment plan in a non-threatening, professional manner.
- **Multiple payment options**—Borrowers are encouraged to develop good payment habits with the convenience of AutoDraft, our monthly automatic direct draft service, E-Pay (online payments), or pay-by-phone alternatives.
- **Intensive telephone and mail campaign**—Each borrower receives five telephone calls and four letters from us whenever their loan becomes 15 to 120 days past due.
- Wrong number? No problem—We aggressively skip trace borrowers with invalid telephone numbers or addresses and update their records accordingly.
- **Excellent return on investment**—Your institution can direct Campus Partners to charge collection costs to your delinquent borrowers. Because the EIP fee can be recouped from your borrower, the program can be virtually cost free to your institution.

Best of all, the program works! Four out of five borrowers become current on their loan after they are assigned to the Early Intervention Program.

If you are interested in learning more about the Early Intervention Program, sign up for next month's Web conference on EIP, which will be presented on March 31 at 2:00 PM. To sign up, contact Debra Pitts by calling 1-800-458-4492, ext. 2272 or e-mail her at dpitts@campuspartners.com.

Your Account Manager can also provide you with a customized financial analysis of how EIP can help your bottom line. Call today for more information.

WELCOME NEW STAFF

Welcome Jennifer Gizinski

Jennifer Gizinski has been hired as the Customer Service Manager for the team working with Enhanced Service customers. A profile of Jennifer is available in this month's "Inside Campus Partners" feature.

TRAINING UPDATE

Teleconferences and Web Conference Training

Campus Partners hosted a Web conference on E-Exit in January. E-Exit is the online exit counseling product which allows students to complete their required exit interview and counseling online. Over 60 schools signed up, and over 80 participants attended the Web conference held January 27, 2006. Using Web conferencing technology, Campus Partners not only provides customers with an opportunity to learn more about the product and have a dialog about its functions, but it also presents a live demonstration.

Page 7 TRAINING UPDATE

As this issue of the *Update* goes to press, we have just presented our second Web conference of the year on Assignments and myReports. More details about this Web conference will be available next month, but over 57 schools registered for the event. If you have not had the opportunity to sign up for a Web conference, two more are planned in March and April. Their times and topics are listed below.

Early Intervention Friday, March 31 2:00 PM Eastern *iPROMise* Friday, April 28 2:00 PM Eastern

Both Web and teleconferences are excellent training opportunities that do not require you to leave your office so neither a travel nor time commitment is required. With Web conferences, you can even see the presentation on your computer while you are on a conference call with other participants. Both training events are offered at no charge.

To register for any training event, call Debra Pitts at 1-800-458-4492, ext. 2272 or e-mail her at dpitts@campuspartners.com at least a week before the scheduled session.

Workshop Update

The *Student Loans 101 Workshop* scheduled for March is full, but we will be offering additional workshops in July, September, and November. As soon as dates are finalized for these sessions, we will publish the information on our Web site and in future issues of the *Update* newsletter.

Regional Meetings

As part of an exciting new theme from the Sales Department, we have begun to promote our products and services in a big way in 2006. We did not have a regular Regional Meeting this year--we held the Campus Partners *Teaming for Success in 2006* Regional Meeting at Gettysburg College (PA)! We had 13 current customers and one prospective customer attend the event. The day was packed with presentations from our own Mark Olson, Brad Resler, and LaShonda Hairston, and also from invited guest Gregory Martin from the Department of Education and Randy Schmidt from AES/PHEAA. The lunch was sponsored by Eastern Revenue.

After a company and product development overview, product and service demonstrations, and questions, we prepared for our featured invited speakers. After Campus Partners reclaimed the floor, we promoted the theme of this year "*Campus Partners To Go*" and provided the attendees with canvas bags displaying this logo. We had a raffle with several winners for which we handed out Campus Partners Wear and a Taste of Winston-Salem (Moravian cookies).

We handed out gift certificates for some of our products and services as listed below as a part of our **Q&AAuction**. Our goal was to get everyone involved with the presentations and help them in thinking about products and services, and how they could best be used. By the end of the meeting day and the conclusion of the auction, we had tables joining together combining their funds to buy auction items and working as a team. The winners' names and schools are below. We mixed a lot of business with pleasure at the meeting, but it seemed to be a recipe for success.

REGIONAL MEETINGS

REGIONAL
MEETINGS
(Continued)

Prize Winners

Five Free Assignment Packages Wanda Curry-Brown, Delaware State

University (DE)

Customized QuikLetters Set up Mounirah Khadar, American University (DC)

10 Paper Exit Packages Erann Bear, Gettysburg College (PA)

Free Student Loans 101 Registration Stephen Wilson, Kean University (NJ) 10 Paper Exit Packages Scott Rosen, Arcadia University (PA)

10 Free QuikLetters of Choice Michelle Jackson, American University (DC)

CONFERENCES

Conference Schedule-See you there!

Representatives from Campus Partners will attend the following conferences.

NACUBO will present its **Fourth Annual Student Financial Services Conference** at the Peabody Hotel in Memphis, TN on March 5-7. For more information, visit www.nacubo.org.

EARMA will present its **Annual Conference** in Hightstown, NJ on March 28-29 at the National Conference Center. **Mark Olson**, **Executive Vice President of Marketing and Sales**, will address the group. For more details visit http://www.studentabc.rutgers.edu/EARMA.

PDG will present its **20th Annual Conference for College and University Bursars**, **Cashiers, Treasury Managers, and Student Financial Services** on April 2-5 in Tampa, FL at the Marriott. **Mark Olson, Executive Vice President of Marketing and Sales**, and **Donna Powell, Contract Administrator**, will present a workshop at the conference. More information is available at www.prodev.com.

The **Ohio Bursars' Association** will meet on April 10-12 at the University of Dayton in Dayton, OH. More information is available at https://ohiobursars.org.

CAASLAR will meet April 20-21 in Beaver Creek, CO at the Park Hyatt Beaver Creek. Registration information is available at http://www.caaslar.org/events.html.

KASRO will meet on April 26-28 at Barren River State Park. For more information, please visit http://kasro.net.

MASFSA will meet on May 21-23 in Ypsilanti, MI. More information will be provided soon.

UASLA will meet in Park City, UT on May 25-26. More details will follow.

CUTOFF DATES

Cutoff Dates

Cutoff dates for February, March, April, and May appear below.

Transaction	Feb.	Mar.	Apr.	May
Last day to receive	2/21	3/28	4/25	5/25
collection payments				
Last day to receive regular	2/22	3/29	4/26	5/29
payments				
Last day for online	2/24	3/31	4/28	6/02
payments				
Date final post begins	2/24	3/31	4/28	6/02
Report date used for final	2/28	3/31	4/30	5/31
post				
Last day deposits created	2/24	3/31	4/28	5/31
for deposit to bank account				

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.

<<DATE>>

The Honorable X
United States X
X Office Building
Washington, D.C. X

Dear X:

Students like me at <<insert school name here>>, need financial aid to pay for college. We need low-cost loans like those provided by the Perkins Student Loan Program. Please fight to keep the Perkins Loan Program and vote to fund it so that students now and in the future can afford to go to school.

Generations of students have benefited from Perkins Loans since the program was created 50 years ago. Please don't turn your back on students like me and others <<insert school name here>> who still need Perkins Loans. Without my Perkins Loan, I will be forced either to seek high-interest private loans to continue my studies or drop out because I cannot afford to continue. Many students can't get these private loans because they don't have someone with good credit who can co-sign for them.

Please reject proposals to eliminate the Perkins Loan Program, and please vote to restore the capital contribution that is required to keep the program healthy.

Thank you for considering my request and I look forward to your response. If you would like to discuss this issue further, please contact <<insert contact information>>.

Sincerely,

<<DATE>>

The Honorable X
United States X
X Office Building
Washington, D.C. X

Dear X:

As your constituent and a parent of a student at <<insert school name here>>, I urge you to reject President Bush's proposals to eliminate the Perkins Loan Program and to stop its funding. The elimination of the Perkins Loan Program will mean that my son/daughter will not be able to receive the Perkins Loans he/she needs next year.

As a parent, I have made a commitment to my son/daughter to help him/her finance his/her education. But, as you must know, most parents can't do it alone. He/She needs financial aid to help pay the cost of tuition, room and board, books and other needs. His/Her Perkins Loan is an important part of his/her aid. With interest rates on all other student loans climbing this July, the Perkins Loan Program's low, 5% fixed rate makes it a cost effective way for my son/daughter to help pay for college. Please support funding for the Perkins Loan Program.

At a time when access to education is increasingly important, we need Congress to fund the Perkins Loan Federal Capital Contribution and provide enough funding to reimburse campuses for loan cancellations. The capital contribution is needed to help students now. Because the funds will be repaid and re-lent, when my son/daughter repays his/her Perkins Loan he/she can help another student finance his or her college education.

I look forward to seeing your response, and I appreciate your consideration.

Sincerely,

The Honorable X United States X X Office Building Washington, D.C. X

Dear X:

On behalf of <<insert school name here>>, I urge you to appropriate funds for the federal Perkins Loan Capital Contribution and for reimbursements for loan cancellations and reject the proposal to eliminate the program. At <<institution>> we make <<X>> in Perkins Loans every year. Without this money, <<# of Perkins Loan recipients at the school>> will not receive the financial assistance they need to continue their higher education.

The Administration's budget for fiscal year 2007 calls for the elimination of this program after 50 successful years. Elimination of the Perkins Loan Program would mean <<institution>> would lose <<X>> in student loan funds and keep half a million students around the nation from receiving the loan funds they need this year.

The Perkins Loan Program plays a critical role in our nation's financial aid system, especially for the lowest-income students. It is the original student loan program created by the National Defense Education Act of 1958 in response to the Sputnik launch by the Soviet Union. National Defense Student Loans were needed then, and, renamed, they are needed even more today as our country continues to face challenges to our national competitiveness that require a highly educated workforce to respond.

Opponents of the Perkins Loan Program claim that it is duplicative of Stafford loans and other financial aid programs. Here at <<institution>> we know that is not true. First, the five percent fixed interest rate for Perkins loans is very attractive when compared to the 6.8 percent fixed rate on all Stafford loans and the 8.5 percent fixed rate on most PLUS loans made as of July 1, 2006. Second, Congress has made the Perkins Loan Program a central means of encouraging public service through loan forgiveness for people who go into nursing, teaching, the military, social work, the Peace Corps, VISTA, corrections and law enforcement. This is truly a unique attribute of the Perkins Loan Program. It's an important mission that will die without your help.

On behalf of <<institution>> and the students who we serve, we urge you to support strengthen the program and to fund relatively modest sums for <u>both</u> the Perkins Loan Federal Capital Contribution and Loan Cancellation Fund in the Labor, Health and Human Services and Education Appropriations bill for FY 2007. Restoring \$100 million for the Federal Capital Contribution and supporting \$120 million for full reimbursement of loan cancellations would make great progress in ensuring that all students, regardless of their financial standing, have the opportunity to attend college.

The Federal Capital Contribution is an efficient use of appropriations. Schools must match 25 percent of the contribution, and at least 95 percent of principal and interest that students repay is

re-lent. Because the FCC was not funded in FY 2006, approximately 60,000 students across the country will not receive the student loan funds they need for higher education for the 2006-2007 academic year.

In addition, unless campuses are fully reimbursed for public service cancellations, loans will not be available for the future generations of students who also may want to pursue public service jobs. Funding for loan cancellations is needed not only to keep up with this year's funding level but to make up for past shortfalls.

Thank you for your attention, and I look forward to your response. If you would like to discuss this issue further, please contact me.

Sincerely,

<<DATE>>

The Honorable X
United States X
X Office Building
Washington, D.C. X

Dear X:

As one of your constituents I am writing to urge you to reject President Bush's proposal to eliminate the Perkins Loan Program. The business, academic and scientific communities have come into agreement that in today's global economy, a college education is essential for success. Eliminating Perkins Loans will hurt the ability of lower and middle-income students and their families to pay for college, which in turn damages our nation's future competitiveness.

Perkins Loans do more than help individuals pay for higher education; they are important for our society. Unlike other loan programs, Perkins Loans encourage borrowers to work in areas of national need. Loans can be cancelled for teachers in low-income areas or for those who teach special education, math, science, foreign languages or Head Start. Loan forgiveness is also available to people who work as nurses or in law enforcement, VISTA, the Peace Corps, the armed forces, or as social workers serving high-risk children.

In order to continue the Perkins Loan Program, please also support the funding that is necessary to keep the Perkins Loan Program healthy by funding the Perkins Loan Federal Capital Contribution and providing enough funding to reimburse campuses for loan cancellations so future students can get the low-cost loans they need.

I appreciate your consideration and look forward to your response.

Sincerely,

Jennifer Gizinski Customer Service Manager

Jennifer Gizinski, the new Customer Service Manager for our Enhanced Service Customers, joins Campus Partners with a fresh new attitude steeped with experience and achievement. Prior to joining Campus Partners, Jennifer held positions of increased responsibility at her former employer, Sears Regional Credit Card Operational Center (CitiCard), having been promoted five times during her seven-year tenure.

Jennifer's first position was in collections, where she worked primarily with outbound calls and internal collections. Within seven months, she was promoted to Administrator, where she was responsible for the auto-dialer in a department of over 250 employees. From there, she continued to excel, being promoted to Team Manager, Manager of Specialized Work with Alternate Tactics (SWAT), Loss Control Department Manager and MIS Manager. Her duties have ranged from productivity and ad hoc reporting to new hire training to being the head of a Motivational Committee. Jennifer says of her past accomplishments, "It's all about how dedicated you are and how much you want to succeed."

Wanting to apply her knowledge of working with loans and credit from the financial side of Customer Service is what led Jennifer to Campus Partners. Jennifer says her background in collections management has prepared her for her new role and sees many similarities to the Student Loan industry, such as the federal regulations that govern certain activities. Jennifer states that **Sharon Cameron**, **Audit and Compliance Specialist** is "extremely helpful" with learning these guidelines. "Sharon is a great trainer. She definitely has what it takes," Jennifer claims.

Jennifer says she finds the people she works with on a day-to-day basis the most rewarding aspect of her new position. "Seeing the impact the Customer Service Representatives have with the customers and borrowers is amazing." Since joining Campus Partners in December, Jennifer has personally contacted all of her Enhanced Customers in an earnest effort to establish her own relationships with them. She even had the pleasure of meeting Terri Kane, Director of Student Accounts at High Point University, on a recent school visit.

Becoming well informed on all Campus Partners processing, as well as absorbing all she can about the Student Loan industry is what Jennifer will be concentrating on in the coming months. "I am totally dedicated to learning all about Student Loans to become an educated source for my staff and customers," Jennifer states with conviction. She is especially appreciative to Campus

Jennifer Gizinski:
I am totally dedicated to learning all about student loans to become an educated source for my staff and customers.



Partners veteran employee and former Customer Service Manager **Debra Adams**, who she says has helped her tremendously. "She is patient, thorough and so very knowledgeable," Jennifer praises. Jennifer believes that knowledge is the key to providing accurate, researched, detailed answers that not only answer current customer questions, but also proactively prevent the need for future questions. "That's the mark of good customer service."

A native of Winston-Salem, Jennifer grew up and went to high school here and is surrounded by family. Her parents, aunts, uncles and Grandfather are all still nearby. She graduated from The University of North Carolina at Greensboro with a double major (Mathematics and English), and is an avid reader of Greek Literature. Her hobbies include bowling, working out and going out with friends. Law and Order, the original, is her favorite thing to watch on TV and she loves "The Amityville Horror Show." "It scares the 'be-jeebers' out of me!" she laughs. But her true loves are her three dogs, Chloee, (spelled with two ee's, she insists), Samson and Chester.

Beth Bealle, Vice President, states, "Jennifer brings enthusiasm, energy and most importantly measurable experience to our Customer Service team. We are happy to have her aboard."