Perkins Loan Funds – NACUBO/COHEAO Survey
In our last Update, we reported that both NACUBO and COHEAO were working with the Department of Education to provide schools with guidance to address the drastic decline in the balance of your revolving Federal Perkins Loan funds. These organizations conducted a survey of 1,271 member institutions that participated in the Perkins program during the 2006-07 academic year. We have provided the results of that survey in the attachment listed below.

Attachment: NACUBO/COHEAO Survey

Congress Passes H.R. 5715 – President Has Signed PL 110-227
In early May, the Senate approved H.R. 5715, the “Ensuring Continued Access to Student Loans Act of 2008,” shortly after the House overwhelmingly passed the bill and after pressure from the Bush Administration to move the legislation along quickly.

The bill is the result of action undertaken by members of the House and Senate during the last several weeks to make significant changes to federal student aid programs, including several that seek to provide liquidity in the federal student loan market. ED has begun to analyze the new authority granted by this legislation and will develop future regulations based on this Act.
COHEAO Teleconference on Mandatory Assignments

Campus Partners participated in the COHEAO teleconference held on May 5, 2008 to hear from industry experts and officials at the Department of Education concerning mandatory loan assignment, which goes into effect July 1, 2008.

Lori Hartung, Regional Sales Manager with Todd, Bremer and Lawson, Inc., provided information on current and new regulations and how to prepare portfolios for assignments. Ellen Harris-Small, Assistant Manager of the Office of Billing and Collections at Rutgers University, provided information in “problem solving” accounts that you assign to ED.

Brian Smith and Shirley Wheeler from the Department of Education also participated in the call and shared how they plan to implement the new regulation. Once the regulation is effective, they will begin with a pilot set of 10-15 schools. They plan to work with these schools on a one-on-one basis to get a better understanding of how the process will work and to minimize any emerging problems. ED is also developing an updated informational guide to aid in the assignment process.

ED officials said the Department is currently targeting loans in default for more than 10 years. Although the regulations require assignment of loans in default for seven years or more, Brian Smith said that seven years is just a minimum requirement. Smith also noted that the Reauthorization bill included language that limits ED’s authority to collect these loans. He stated that if this provision is accepted in the conference agreement, ED would need to reassess their mandatory assignment procedures.

No Change in New NSLDS Reporting Implementation Date

Campus Partners has been working with other servicers, schools, and the Department of Education to modify the requirements of reporting one loan for each award year to NSLDS. Although the group has repeatedly asked the Department to delay the July 1, 2008 implementation date, this requirement will be effective as scheduled.

NSLDS is considering the possibility of lifting some of the edits to avoid a large number of rejects as schools begin to report Academic Level and Award Year. Campus Partners also received the following correspondence from Sue Barnette at NSLDS:

“Please assure your customers that NSLDS will be working with them in order to have a smooth transition to our new reporting requirements. We understand that some delays may take place and are willing to work with all concerning this change. Please let me know if you have any questions.

Thanks –Sue.”

E-mail Directory for Campus Partners Management Staff

<table>
<thead>
<tr>
<th>Servicing Operations</th>
<th>Servicing Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Art McDonald, Dir., Loan Operations: <a href="mailto:amcdonald@campuspartners.com">amcdonald@campuspartners.com</a></td>
<td>Charles Parker, Director, Loan Accounting: <a href="mailto:cparker@campuspartners.com">cparker@campuspartners.com</a></td>
</tr>
<tr>
<td>Lisa Konuto, Dir., Business Development: <a href="mailto:lkonuto@campuspartners.com">lkonuto@campuspartners.com</a></td>
<td>Paula Hall, Servicing Support Svr.: <a href="mailto:phall@campuspartners.com">phall@campuspartners.com</a></td>
</tr>
<tr>
<td>Kathy Riddle, Customer Service Mgr.: <a href="mailto:kriddle@campuspartners.com">kriddle@campuspartners.com</a></td>
<td>Barbara Joyce, Accounts Rec. Supervisor: <a href="mailto:bjoyce@campuspartners.com">bjoyce@campuspartners.com</a></td>
</tr>
<tr>
<td>Sindy Martin, Account Manager: <a href="mailto:smartin@campuspartners.com">smartin@campuspartners.com</a></td>
<td>Sharon Cameron, Audit/Compliance Spec.: <a href="mailto:scameron@campuspartners.com">scameron@campuspartners.com</a></td>
</tr>
<tr>
<td>Pattie Mastin, Account Manager: <a href="mailto:pmastin@campuspartners.com">pmastin@campuspartners.com</a></td>
<td></td>
</tr>
<tr>
<td>Donna Powell, Contract Administrator: <a href="mailto:dpowell@campuspartners.com">dpowell@campuspartners.com</a></td>
<td></td>
</tr>
<tr>
<td>Debra Pitts, Administrative Assistant: <a href="mailto:dpitts@campuspartners.com">dpitts@campuspartners.com</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Information Technology and IT Applications</th>
<th>Marketing and Product Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Elliott, Information Technology Dir.: <a href="mailto:jelliott@campuspartners.com">jelliott@campuspartners.com</a></td>
<td>Carolyn Williams, Marketing Manager: <a href="mailto:cwilliams@campuspartners.com">cwilliams@campuspartners.com</a></td>
</tr>
<tr>
<td>Judy Smith, IT Applications Dir.: <a href="mailto:jsmith@campuspartners.com">jsmith@campuspartners.com</a></td>
<td>Sharon Swaim, Director, Product Development: <a href="mailto:ssawaim@campuspartners.com">ssawaim@campuspartners.com</a></td>
</tr>
</tbody>
</table>
NSLDS Reporting Requirement Changes
While Campus Partners has actively advocated against the implementation of these new NSLDS reporting requirements, we continue to work to ensure our customers stay in compliance without undue burden on campus staff.

Beginning with loans disbursed on July 1, 2008, data providers will be required to report a single Federal Perkins loan for each academic award year in which the borrower receives funds. Additionally, the borrower’s academic level will now be required and should correspond with the disbursement amount being reported. In order to comply with this new reporting requirement, Campus Partners must now collect additional data on all incoming New Loans and Advances for disbursements made on or after July 1, 2008.

The existing Academic Level Indicator will now be required for all New Loans and Advances dated July 1, 2008 or after. The Academic Level Codes have not changed. Only the definition for the ‘N’ value has changed. Please see the attachment below for information on the Academic Level Indicator code values.

Attachment: Academic Level Indicator Code Values

A new data element, Award Year, has been added to our New Loans and Advances processing. This field is a 2-position field and should be reported as the year value for the first calendar year in the academic award year. For example: the Award Year will be reported as ‘08’ for all new loans and advances disbursed for the 2008-2009 academic award year. In order to comply with the published deadline, these data elements should be reported for all disbursements made on or after July 1, 2008.

Our Customer Service Representatives will be conducting a calling campaign beginning on June 2 to explain these changes to you personally. We will also be telling you more about our new File Transfer product, which provides an even easier way to handle your file input. If you have questions in the meantime, please feel free to contact your Customer Service Representative.

Perkins Collection Cost Cap
We have published several articles in our Campus Partners Update regarding the cap that has been placed on collection cost that can be charged to your borrowers for loans placed on or after July 1, 2008. Regulations published in the November 1, 2007 Federal Register governing Federal Perkins loans have been amended and require a 30% cap on collection costs that you may charge your borrowers for first placement with an external agency. The cap for second placement and litigation is 40%.

Many of you have been working with your agencies to negotiate new rates and have contacted us in order that we may update these rates on System III. If you are not sure what percentages are set up for your Perkins program, contact your Customer Service Representative. You must be in compliance with the new rates for all loans placed on or after July 1, 2008.
Discharge Application for Total and Permanent Disability – Notice of Proposed Information Collection Request

The Discharge Application: Total and Permanent Disability allows an individual who is totally and permanently disabled (in accordance with the U.S. Department of Education’s regulations) to apply for a discharge on his or her student loans made under the FFEL, Perkins, or Direct Program loans, and TEACH Grant service obligation. Interested persons are invited to submit comments on or before July 14, 2008.

The Department is amending the current TPD Discharge Application to incorporate changes to the terms and conditions of total and permanent disability discharges that were made by final regulations published on November 1, 2007. The amendment also adds provisions for the discharge of a Teacher Education Assistance for College and Higher Education (TEACH) Grant recipient’s service obligation based on a total and permanent disability, in accordance with the proposed regulations for the TEACH Grant Program that were published on March 21, 2008.

You may view this form at
http://edicsweb.ed.gov/browse/browsecoll.cfm?pkg_serial_num=3687

Regulatory Wisdom from Sharon Cameron

Question: I have a borrower who has filed a loan application for total and permanent disability. I understand with the new regulations governing Perkins loans, the form must be filed within 90 days of the date the physician certifies the application or from the date the borrower became totally and permanently disabled. Which is correct?

Answer from ED: “The 90-day period the borrower has to submit the form begins on the date the physician signs the total and permanent disability form. The date the physician signed the form is considered to be the date the borrower became totally and permanently disabled. The three-year conditional discharge period will begin on the date the physician signed the form as well.”

Question: Has ED published a new Loan Application form for Total and Permanent Disability?

Answer: The Department is currently in the process of revising this form. See the related article above.
**Internal Collection Costs**
As published in our January 1, 2008 *Campus Partners Update*, we verified with the Department of Education that the 30% the collection cost cap applies to loans placed with an outside collection firm, and not to in-house collections. We also told you in last month’s *Update* that we were working on solutions to assist you and your agencies in complying with these new regulations.

ED has informed us that:

“A collection agency’s fee may only be assessed based on a percentage of principal + interest + late charges. Although internal collection costs are included with the referral, the internal collection costs may not be used in calculating the amount of a payment that the collection agency retains as its fee.”

Example: You conduct the first collection effort using your in-house personnel and are unsuccessful in collecting from this borrower. You have charged internal collection costs on this loan and have now placed this loan with an outside agency. This borrower cannot be charged the 40% collection fee on the internal costs assessed by your university.

Campus Partners is working to add new fields to our collection reports that will provide you and your agencies with the amount of any internal collection cost assessed by your school, and that are not subject to the 40% agency fee. Stay tuned to future editions of the *Campus Partners Update* for additional information on our reports.

**The Orange Book**
The Federal Perkins Loan Program Status of Default as of June 30, 2007, known as the Orange Book, lists each school that participated in the Federal Perkins Loan Program during the 2006-2007 Award Year and provides a cohort default rate for each school. You may access the Orange Book at: [http://ifap.ed.gov/cbpmaterials/0607PerkinsCohortDefRateGuide.html](http://ifap.ed.gov/cbpmaterials/0607PerkinsCohortDefRateGuide.html).

**Campus-Based Awards Closeout**
The Department has completed the closeout of all 2006-07 awards for the Campus-Based programs based on a school’s submission of the Fiscal Operations Report section of the 2006-2007 FISAP. The questions and answers included in *Dear Colleague Letter CB-08-07* explain closeout and provide important information regarding the notification process. To view this DCL, go to [http://www.ifap.ed.gov/dpcletters/050708CB0807.html](http://www.ifap.ed.gov/dpcletters/050708CB0807.html).

**Nurse Faculty Loan Program Guidance for 2008**
HHS has added program guidance for 2008 to their Web site that governs the Nurse Faculty Loan Program. Campus Partners is seeking guidance from HHS regarding some changes made to the program as well as any changes to the AOR this year. HHS did note the following change for 2008:
As of FY 2008, NFLP student eligibility includes support for part-time enrollment. In previous years, the NFLP did not support students who were enrolled part-time. Effective July 1, 2008, participating schools may award NFLP loans to students enrolled full-time and part-time.

In reviewing the 2008 guidance, Nurse Faculty loan recipients may receive in-school deferment for up to three years for the following:

- NFLP borrowers who graduate and are employed and decide to return to a graduate nursing program to pursue a doctoral degree to further their preparation as nurse faculty may request deferment of payment for up to 3 years.

- NFLP borrowers who graduate and participate in post-doctoral programs may request deferment of payment for up to 3 years.

These new deferment categories will be processed as a Type “F” deferment on System III. You may view this guidance from HHS at [http://www.hrsa.gov/grants/NFLP/](http://www.hrsa.gov/grants/NFLP/).

**Audit Underway**

Campus Partners is pleased to announce the completion of the first phase of our annual third-party servicing audit by Porter Keadle Moore (PKM). The PKM auditors reviewed our compliance with servicing regulations mandated by the guidance applicable to the Compliance Audits (Attestation Engagements) of the Federal Student Financial Assistance Programs and Report on Controls Placed in Operation and Tests of Operating Effectiveness (SAS 70). The initial audit covers the first three-quarters of our fiscal year, which ends on June 30, 2008. PKM will return in July to review fourth quarter compliance, and the entire audit process will be completed by the end of July 2008. We are projecting final documentation will be available by mid-August 2008. To request this material in paper format or on CD-ROM, please see the attached form. This form is also available on our Web site at [www.campuspartners.com](http://www.campuspartners.com), Please contact your Customer Service Representative with any additional questions.

An Audit Report Request Form for 2008 is available on our Web site. Please stay tuned to the Campus Partners Update for more information.

Attachment: Audit Report Request Form

**Get Ready for Year-End Processing**

June 30, 2008 is almost here! Use this checklist to help close the fiscal year successfully:

1. **Reconcile loan and accounting information.**
   - Reconcile all disbursements for the year.
   - Correct and return all unpostable new loans and advances.
   - Check and update separation dates.
   - Reconcile your general ledger.
2. **Determine special needs and communicate them to us.**
   - Contact your auditors to determine the reports they need.
   - Provide us with instructions for any special mailing requirements for year-end reports.
   - Submit change/adjustment requests for processing.

3. **Work the Cohort Default Rate Report.**
   - Provide your Customer Service Representative with requests for coding changes.

As the end of the fiscal year approaches, our goal is to process all Customer Service requests in a timely manner. All requests are processed in the order that we receive them, whether they arrive via regular mail, overnight mail, fax, DataLink Dispatch, or e-mail.

**Important Year-End Processing Deadlines**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 7</td>
<td>Requests for duplicate reports</td>
</tr>
<tr>
<td>June 20</td>
<td>Requests for Change/Adjustment memos</td>
</tr>
<tr>
<td>June 27</td>
<td>Year-end post begins</td>
</tr>
</tbody>
</table>

Remember, you can use **eXpress Reports** to access your fiscal year-end reports immediately following year-end processing. This Internet tool provides you with the fastest method of receiving your year-end information. Our Customer Service team can assist you with creating any special report that you need using **myReports**, our ad hoc reporting tool.

**Study Hall**

Our Study Hall schedule appears below. Be sure to join us on June 12 for our next Web conference featuring **FISCOP Reporting**. To register for these events, please contact Debra Pitts at dpitts@campuspartners.com.

<table>
<thead>
<tr>
<th>Study Hall Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FISCOP Reporting</strong></td>
</tr>
<tr>
<td>Thursday, June 12, 2008</td>
</tr>
<tr>
<td>2:00 to 3:30 Eastern</td>
</tr>
<tr>
<td><strong>Cohort—What is it and How Do I Manage It?</strong></td>
</tr>
<tr>
<td>Thursday, August 14, 2008</td>
</tr>
<tr>
<td>2:00 to 3:30 Eastern</td>
</tr>
<tr>
<td><strong>The Borrower Experience</strong></td>
</tr>
<tr>
<td>Thursday, September 11, 2008</td>
</tr>
<tr>
<td>2:00 to 3:30 Eastern</td>
</tr>
<tr>
<td><strong>Regulations Update</strong></td>
</tr>
<tr>
<td>Thursday, October 9, 2008</td>
</tr>
<tr>
<td>2:00 to 3:30 Eastern</td>
</tr>
<tr>
<td><strong>All About Collections</strong></td>
</tr>
<tr>
<td>Thursday, December 11, 2008</td>
</tr>
<tr>
<td>2:00 to 3:30 Eastern</td>
</tr>
</tbody>
</table>

06-08 Campus Partners Update
CONFERENCES

Conference Schedule
Campus Partners staff will attend the following conferences.

National Credit Management will present its 9th Annual Collections and Receivables Conference on June 1-3 in St. Louis, MO at the Millennium Hotel. For more information, visit http://www.ncmstl.com/H2008conf.htm.

The Massachusetts Bursar Association will hold a meeting on June 5, 2008 at the College of the Holy Cross in Worcester, MA.

The Western SFS Conference (PAC 10) will be held July 13-16 in Flagstaff, AZ. For more information, visit www.wsfs.us.

COHEAO will hold its Mid Year Conference on August 2-5, 2008. For more details, visit their website at www.coheao.org.

Williams & Fudge will hold its 22nd Annual Student Loans and Receivables Conference on September 21-24, 2008 at the Omni Charlotte Hotel in Charlotte, NC. For more details, visit their Web site at www.wfcorp.com.

The Illinois Student Loan Administrators will hold a meeting late this year in Chicago. More details will follow.

The Minnesota Collection Network will hold its meeting October 20-22 in Bloomington, MN at the Sheraton Bloomington. More information is available at www.mncollectionnetwork.com.
### Cutoff Dates

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

<table>
<thead>
<tr>
<th>Transaction</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>Aug,</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to receive collection payments</td>
<td>5/27</td>
<td>6/24</td>
<td>7/28</td>
<td>8/26</td>
</tr>
<tr>
<td>Last day to receive regular payments</td>
<td>5/28</td>
<td>6/25</td>
<td>7/29</td>
<td>8/27</td>
</tr>
<tr>
<td>Last day for online payments</td>
<td>5/30</td>
<td>6/27</td>
<td>8/01</td>
<td>8/29</td>
</tr>
<tr>
<td>Date final post begins</td>
<td>5/30</td>
<td>6/27</td>
<td>8/01</td>
<td>8/29</td>
</tr>
<tr>
<td>Report date used for final post</td>
<td>5/31</td>
<td>6/30</td>
<td>7/31</td>
<td>8/31</td>
</tr>
<tr>
<td>Last day deposits created for deposit to bank account</td>
<td>5/30</td>
<td>6/27</td>
<td>7/31</td>
<td>8/29</td>
</tr>
</tbody>
</table>

### Customer Insight

Dear Linda Glenn (Customer Service Representative),

I appreciate your speedy service and all your follow up help with the Exit Interview project we had worked on together this Spring.

I have received the documents with plenty of time to spare and you provided me great advice on how we can set things up for future semesters. You are a true asset to Campus Partners!

Sincerely,

David Zeit  
Assistant Director of Student Account Services  
Maryland Institute College of Art
Attachment-Survey Results

To: COHEAO Membership  
From: Harrison Wadsworth, Krista Heckler  
Re: Perkins Loan Shortfalls  
Date: May 16, 2008

NACUBO/COHEAO Survey Shows Perkins Shortfalls, Drop in Loans

Almost 30 percent of institutions expect to have a shortfall in their Federal Perkins Loan funds at the end of the current award year, according to responses to a recent survey. Further, a substantial majority project a significant decrease in new Perkins lending for 2008-09 compared to two years ago.

Almost 30 percent of institutions expect to have a shortfall in their Federal Perkins Loan fund at the end of the current award year, requiring their institution to make a loan to the fund, according to responses to a recent survey. An additional 18 percent are unsure if they will have a shortfall. Further, the amount of money that institutions will have to lend through the Perkins loan program is projected to decrease in 2008-09, with more than 80 percent of respondents reporting that they expect to have, on average, about one third less money for loans than they did two years ago.

The Coalition of Higher Education Assistance Organizations (COHEAO), an organization of institutions and servicers focused on campus-based loan programs, partnered with the National Association of College and University Business Officers to survey the combined membership of 1,271 NACUBO- and COHEAO-member institutions that participated in the Perkins Loan program during academic year 2006-07. Between April 22 and May 2, 273 institutions responded to the web-based survey for a response rate of 21 percent.

Of the 273 institutions that responded to the survey, 76 institutions (28 percent of respondents) indicated that they expected their institution to have a shortfall in their Perkins Loan fund on June 30, 2008, which would require their institution to make a loan to the fund. Another 49 institutions (18 percent) were unsure if they would have a shortfall. The institutions expecting a shortfall are primarily small, private institutions; 68 percent of the 76 institutions are private, four-year institutions, and more than 60 percent have a full-time equivalent student enrollment of 5,000 students or less.

The average projected shortfall anticipated at these 76 institutions is $560,304, or a median of $200,000. Twenty-one institutions (31 percent) anticipated that collections in the upcoming fiscal year would be sufficient to fully repay their institution’s loan to the fund. However, 25 institutions (37 percent) indicated that they did not believe that collections would be sufficient and 21 institutions (31 percent) were unsure.

Background
Colleges and universities are finding themselves in this unprecedented situation due to several factors over the last few years, including the lack of new capital contributions by
the federal government and large swings in the number of borrowers choosing to consolidate Perkins loans with their other federally guaranteed loans after leaving school.

Between July 2002 and July 2006, interest rates for variable rate Stafford and PLUS loans dropped to historically low levels. This led to a massive wave of loan consolidation as borrowers locked in those low rates for the life of their repayment periods. Many borrowers included their Perkins Loans when they consolidated their Stafford or PLUS loans. This resulted in a sudden, unprecedented spike in early repayments to each institution’s Perkins Loan fund, since a loan is repaid in full when it is consolidated. The Perkins program is structured as a revolving fund, and participating institutions are expected to use all available funds to help students pay for college. If they don’t, they are required to send their “excess cash” to the Department of Education. Rather than lose Perkins Loan funds, colleges had to significantly increase their Perkins lending.

Now, with dramatic increases in interest rates followed by the advent of fixed rates for Stafford and PLUS loans, consolidation loan lending has dropped to small fraction of its peak. Suddenly, Perkins loans are not being repaid through consolidation. At the same time, loan collections are down significantly because fewer loans are in repayment and a larger than usual portion of Perkins borrowers are still in school. This means many institutions do not have the Perkins Loan funds they need even for continuing students, let alone new students.

**Consequences**
The result: institutions running a shortfall will have to find institutional dollars to lend to their Perkins fund, at least for the short term. Even at institutions that do not have shortfalls, students are likely to receive much less support from the Perkins Loan program next year. This will compound the effects of the tightening of the student loan markets for students and institutions.

NACUBO and COHEAO are planning to work with the Department of Education to provide guidance to institutions that are experiencing shortfalls in their Perkins Loan funds.
NSLDS has received numerous calls regarding Table B-13 referred to in the Perkins Technical Update, PK 2007-02, recently reposted on IFAP on February 29, 2008. Table B-13 will be used with Field Code 270 – Student Academic Level. A future Technical Update will provide replacement pages for the Perkins Date Provider Instructions (DPI) for fields referenced in PK 2007-02. However, to assist schools in planning system changes, Table B-13 is posted below:

<table>
<thead>
<tr>
<th>Code</th>
<th>Grade Level</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Freshman / First Year (Including proprietary institution programs that are less than 1 year in duration.)</td>
</tr>
<tr>
<td>2</td>
<td>Sophomore / Second Year</td>
</tr>
<tr>
<td>3</td>
<td>Junior / Third Year</td>
</tr>
<tr>
<td>4</td>
<td>Senior / Fourth Year</td>
</tr>
<tr>
<td>5</td>
<td>Fifth Year / Other Undergraduate (May include sixth year undergraduate and continuing education students.)</td>
</tr>
<tr>
<td>A</td>
<td>First Year Graduate / Professional</td>
</tr>
<tr>
<td>B</td>
<td>Second Year Graduate / Professional</td>
</tr>
<tr>
<td>C</td>
<td>Third Year Graduate / Professional</td>
</tr>
<tr>
<td>D</td>
<td>Beyond Third Year Graduate / Professional</td>
</tr>
<tr>
<td>G</td>
<td>Graduate / Professional, Year of Study Unknown</td>
</tr>
<tr>
<td>N</td>
<td>Not Available (Used only for loans with Date of First Disbursement prior to July 1, 2008.)</td>
</tr>
</tbody>
</table>
AUDIT REPORT REQUEST FORM

Yes, I would like to receive the June 30, 2008 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
When:       July 10-11, 2008
            November 13-14, 2008

Workshop times are:  
1\textsuperscript{st} day: 8:30 – 4:00  
2\textsuperscript{nd} day: 8:30 – 12:30

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
         $78 (+ tax) per night

To obtain the discounted rate, please call
the local number at least 2 weeks before
the workshop and mention that you will
be attending a Campus Partners workshop.

Registration Deadlines:
July Session       June 26
November Session   October 30

All registration fees are per person. 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.

What’s happening in Winston-Salem?
Visit the Winston-Salem Convention and Visitors’ Bureau at
http://www.wscvb.com
2008 Registration Form
Classroom 101
Winston-Salem, NC

<table>
<thead>
<tr>
<th>NAME</th>
<th>TITLE</th>
<th>TELEPHONE</th>
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<tbody>
<tr>
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</tr>
</tbody>
</table>

E-MAIL ADDRESS

$100 - Classroom 101 – 7/10-11
$100 - Classroom 101 – 11/13-14

Institution Name
Street Address
City State Zip

NAME
TITLE
TELEPHONE
E-MAIL ADDRESS

$100 - Classroom 101 – 7/10-11
$100 - Classroom 101 – 11/13-14

Registration Deadlines: 14 days before each scheduled workshop

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

Mail to:
Administrative Assistant
Campus Partners
P.O. Box 3176
Winston-Salem, NC 27102-3176

Questions?
Call 1-800-458-4492, ext. 2272
Fax 336-607-2025

2008 Training Dates

- July 10-11
- November 13-14

Workshop times are:
1st day: 8:30 – 4:00
2nd day: 8:30 – 12:30
If you’re thinking Pattie looks familiar, you’re absolutely right. No, Pattie is not a new employee. In fact, she’s been around for quite a while; however, recently resuming her role as Account Manager. “I’ve always enjoyed working with customers and I’m excited to be back in this position,” says Pattie.

During her time away from her prior Account Manager post, Pattie worked as a Private Loan Analyst. She was chosen to help launch our Private loan product and has worked within this area for the past two years. As part of the initial loan origination group, Pattie was instrumental in the beginning stages of our new line of business, and assisted with all phases of the loan cycle from the application review process to scheduling loans for disbursement.

Since Pattie previously held the Account Manager position for many years, she is empowered with the knowledge of the student loan industry and is acutely familiar with all of our products and services. Her experience allows her to be an immediate asset to our customers. “Pattie not only possesses the skills required to do the job, she brings an enthusiasm and spirit to work everyday that motivates the team and makes it a pleasure to work with her. She will undoubtedly succeed in her new role as Southeast Account Manager,” states Art McDonald, Director of Loan Operations.

In the weeks ahead, Pattie plans to visit as many customers as possible. “I enjoy working with customers one-on-one to provide the assistance and training they need,” Pattie states. She finds it rewarding to show customers new ideas and possibilities they didn’t see before. “It’s very meaningful to know I can make a difference in the way someone goes about their daily activities,” Pattie says. Campus Partners is constantly making technology updates, such as the recent enhancements to System 3i, which Pattie is eager to show her customers. “More flexibility in our services makes processing easier,” Pattie explains.

Pattie’s new appointment to Account Manager is only one of the many happy events she has recently experienced in her life. This year, Pattie moved into her very first home. “I was scared to death to be a first time home buyer. I was so excited, I cried my eyes out when I found out I got the house,” Pattie reveals. Although it was a big step, Pattie says she has enjoyed every minute of it, including tackling her own home improvement projects.

To complete her home experience, Pattie also adopted Levi, a miniature Schnauzer – Jack Russell terrier mix. “He is so cute!” Pattie beams, but is quick to add, “he’s also a pistol.” Pattie admits that she has become tremendously attached to him. “I can’t wait to get home every night just to play with him,” she confesses.

Pattie is originally from New York, and is proud of the closeness her large extended family maintains. “Our family reached 20 this year when my nephew got married,” Pattie reveals. She, along with her three brothers and one sister, is planning a lavish party this summer to celebrate their parents’ 50th wedding anniversary. In her leisure time, Pattie says she enjoys reading books by North Carolina author, Nicholas Sparks and has a particular affection for the movie, The Sound of Music. “I watched this every year with my Mom when I was a little girl,” Pattie fondly remembers.

With her new position, new home, new dog, and strong family ties, Pattie has a lot to be happy about these days. We are definitely happy to have her back on the Sales team.