



UPDATE

Campus Partners
Winston-Salem, NC

December 1, 2009

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Holiday Schedule

Thanksgiving
November 26-27

Christmas
December 24-25

New Year's Day
January 1

Martin Luther King Jr. Birthday
January 18

Our online systems will be available during normally scheduled hours.

SAFRA Update from COHEAO

Campus Partners continues to work with COHEAO to track the status of the Student Aid and Financial Responsibility Act (SAFRA) as it moves through the Senate. The pending legislation, if passed, would make significant changes to the Federal Perkins program as it exists today.

Sources tell us that the Senate Health, Education, and Pensions (HELP) committee has largely completed their version of the bill, but is still considering alternatives to the Direct Perkins proposal. Action on SAFRA has been delayed as Senate leaders decide whether to include the student loan bill and health care reform in the same legislation. Most likely, the SAFRA bill will not be considered by the Senate HELP committee until after Thanksgiving. Final action may not be completed until late December or early January.

It is not too late to contact your Senators to voice your opinion about the pending legislation.

LEGISLATIVE UPDATE

**EDUCATION
DEPARTMENT
UPDATE**
Final Regulations Published for Title IV Student Aid Programs

The Department of Education (ED) has published four sets of Final Rules for the Student Assistance Programs authorized under Title IV of the Higher Education Act of 1965, as amended. Campus Partners has been very busy reviewing the new requirements contained in these four Federal Registers to determine what impact they will have on our school customers and borrowers.

Some of the changes include:

- New annual and aggregate loan maximums
- Written forbearance requirement eliminated (Related article, page 5)
- Rehabilitation: reduction in the number of consecutive on-time monthly payments from 12 to 9
- Expansion of exit interview requirements
- New cancellation provisions
- New definition and requirements for total and permanent disability applications

Important!! Effective Date Change – Although the regulations allow implementation of these changes as of August 14, 2008, the effective date for most of the changes impacting Perkins loans is July 1, 2010. Here are links to the four sets of final rules.

October 29, 2009 (III Final): Impacts Perkins	
Subject:	Final Rule; Federal Perkins Loan Program, Federal Family Education Loan Program, and William D. Ford Federal Direct Loan Program
Web Address:	http://ifap.ed.gov/fregisters/FR102909FFELPerkinsDirectLoanFinal.html
Effective Date:	July 1, 2010 – no early implementation date for Perkins loans
October 29, 2009 - (II Final)	
Subject:	Final Rule; General and Non-Loan Programmatic Issues
Web Address:	http://ifap.ed.gov/fregisters/FR102909GeneralandNonLoanProgrammaticFinalRule.html
Effective Date:	July 1, 2010 with early implementation of some sections as of November 1, 2009
October 28, 2009 - (II Final): Impacts Perkins	
Subject:	Final Rule; Institutions and Lender Requirements Relating to Education Loans, Student Assistance Provisions, Federal Perkins Loan Program, Federal Family Education Loan Program, and William D. Ford
Web Address:	http://ifap.ed.gov/fregisters/FR102809InstitutionandLenderrequirements.html
Effective Date:	July 1, 2010 with a provision for early implementation of some sections as of August 14, 2008
October 27, 2009 - (IV Final)	
Subject:	Final Rule; Institutional Eligibility Under the Higher Education Act of 1965, as Amended, and the Secretary's Recognition of Accrediting Agencies
Web Address:	http://ifap.ed.gov/fregisters/FR102709.html
Effective Date:	July 1, 2010

Webinar on Perkins Final Regulations Update

On November 12, 2009, Campus Partners conducted a webinar on the final regulations issued in late October. We have made revisions to the information previously provided for the webinar. All customers should review the attachment for the latest information concerning these regulations.

Attachment: Federal Perkins Summary of Final Regulations

We will keep you informed as we implement changes to Web sites (including E-Exit), QuikLetters, form letters, Campus Partners Federal Regulations manual, Federal Perkins Cancellation form, and more.

FISAP Deadlines

All corrections to this year's FISAP must be submitted to ED by Tuesday, December 15. In addition, schools that participate in the Perkins Loan Program must also update their cash on hand amount by December 15 to be reflective of balances as of October 31st.

An electronic announcement from ED provides information to help you accomplish these tasks. To make changes to the data that you originally filed, log on to the eCampus-Based Web site at <https://cbfisap.ed.gov/ecb/CBSWebApp/>. To read more in this electronic announcement, go to:

<http://ifap.ed.gov/eannouncements/111309FISAPeditCorrectionPerkinsCOH.html>.

FSA Conference Presentations Available

The Office of Federal Student Aid's fall conference will be held December 1-4, 2009 in Nashville, Tennessee. Secretary Arne Duncan will provide opening remarks and answer questions, and FSA COO Bill Taggart and Deputy Under-Secretary Bob Shireman will conduct a town hall meeting. Questions may be submitted to these officials in advance of the conference and can be emailed to fsaconferences@ed.gov.

Many of the presentations for the conference are already available at:

<http://ifap.ed.gov/presentations/2009FSAConference.html>.

You may be particularly interested in reviewing the Federal Direct Perkins Loan Program Overview, which will be presented by Acting Assistant Secretary for Postsecondary Education Dan Madzellan and Management and Program Policy Analyst Gail McLarnon.

To view this presentation, go to:

http://www.ifap.ed.gov/presentations/attachments_22OverviewoftheFederalDirectPerkinsLoanProgramV1.pdf.

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Guide to HEA Institutional Disclosure Requirement Released

In October 2009, the National Postsecondary Education Cooperative (NPEC) Working Group on the Higher Education Opportunity Act of 2008 (HEOA) released a guide to help colleges and universities successfully identify and meet their obligation to disclose required information. The report, *Information Required to Be Disclosed Under the Higher Education Act of 1965: Suggestions for Dissemination*, includes suggestions to help institutions make the HEA-required disclosure information more accessible, more understandable to consumers, and more consistent across institutions. You may access this information at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2010831>.

FTC Delays Enforcement of the “Red Flag Rule”

The Federal Trade Commission announced it will delay enforcement of the new “Red Flag Rule” — until June 1, 2010. This is the fourth time that the FTC has delayed enforcement of the regulations that require financial institutions and creditors to develop and implement a written identity theft prevention program to detect, prevent, and respond to patterns, practices, or specific activities that may indicate identity theft.

Regulatory Wisdom from Sharon Cameron*Question:*

The newly added cancellation benefits reference Title I eligible schools with regard to librarians with master’s degrees and full-time speech/language pathologists with master’s degrees who are working exclusively with Title I eligible schools. Are Title I schools listed in the Directory of Designated Low-Income Schools?

Answer from ED:

“No. The requirement that a school be “eligible for assistance under part A of title I” of the Elementary and Secondary Education Act is a different standard than the eligibility criteria for inclusion of a school on the Directory of Designated Low-Income Schools. For a school to be included on the Directory, “more than 30 percent of the school’s total enrollment” must be made up of Title I children [674.53(a) (2) (ii).

Part A, Title I funds are allocated to schools by Local Educational Agencies (LEAs), based on their rankings of the schools in the geographic area that they serve.

The entire text of Part A, Title I, is available on the ED.gov web site at:

<http://www.ed.gov/print/policy/elsec/leg/esea02/index.html>

The LEAs determine which schools are eligible for Part A, Title I funds in the geographic areas that the LEAs are responsible for. The Department of Education does not maintain a listing of schools that are eligible for funds under Part A, Title I. To determine whether a school that a librarian or speech pathologist works in or works with is eligible for Part A, Title I funds, the Perkins schools will need to contact the state educational agency, the local educational agency, or the school itself.”



Procedures for Telephone Requests

Periodically, Campus Partners reviews internal procedures to determine how to improve efficiencies. Effective immediately, Campus Partners representatives will document in the borrower's history any transactions requested via telephone by our school customers.

Information documented will include:

- Name of the person calling from your school
- Type of transaction (if any) that was requested that we process
- Exact parameters of that request (begin/end date, payment amount, etc.)

Recording this information will provide a more comprehensive account history and allow future inquiries regarding a borrowers' account to be handled in a more expedited manner..

Processing Forbearance Requests

Final rules published in the October 28, 2009 Federal Register eliminate the requirement for written requests for forbearance. When the rules were initially published in August 2008, we received many questions from customers concerning the effect of these regulations on our forbearance processing procedures. At that time we, asked Brian Smith at ED to clarify if supporting documentation was still needed to process a forbearance. He wrote:

“Schools are still required to obtain supporting documentation for forbearances. The HEOA only eliminates the requirement that the forbearance request be in writing, and requires schools to confirm the forbearance agreement with the borrower and record the terms of the forbearance in the borrower's file. The new language does not change the requirement that the forbearance be granted “on such terms as are otherwise consistent with the regulations issued by the Secretary.” The current regulations continue to require that a forbearance be granted “Upon receipt of. . . supporting documentation” [674.33(d)(2)].”

Because written documentation was still needed to process a forbearance request, we did not change our forbearance procedures. This information was published in the November 2008 issue of the *Update* newsletter.

Now that Final Regulations have been published, we wanted to remind you that our procedure for handling forbearance requests remains in effect. Borrowers must submit a completed forbearance form along with supporting documentation of all income and expenses. We will confirm the borrower's forbearance eligibility and record the term of forbearance in the borrower's file. The continued use of the forbearance form allows for efficiencies in ensuring a proper audit trail is created for each forbearance transaction by linking borrower documentation and demographic information to a borrower's loan account.

PROCESSING PROCEDURES (Continued)

NSLDS Error Report Update

We have included a “How to” detailing instructions for correcting NSLDS Error Messages in this month’s *Update*. Leshia Litton, who we introduced in last month’s publication as the new Manager, Loan Operations, contributed this important article. Leshia will continue to provide articles for the *Update* focused on processing efficiencies and other operations-oriented items.

PRODUCT NEWS

System Enhancements

The Product Services team continues to be very busy as they implement system changes required by regulations while managing system enhancements that facilitate the customer and borrower experience. To catch up with recent enhancements, please review the following attachment.

Attachment: *Recent System Enhancements*

TRAINING UPDATE

Web Conferences

Don’t forget to sign up for “*Tips for Managing Delinquencies*” scheduled for December 10 at 2:00 PM Eastern. Please email Debra Pitts at dpitts@campuspartners.com to register.

Our 2010 Web conference schedule is listed below.

2010 Web Conference Schedule

<i>How to Use and Interpret Reports from Campus Partners</i>	Thursday, February 11 2:00 to 3:30 PM Eastern
<i>Understanding and Interpreting History</i>	Thursday, March 11 2:00 to 3:30 PM Eastern
<i>TBD</i>	Thursday, May 13 2:00 to 3:30 PM Eastern
<i>Understanding and Completing the FISAP</i>	Thursday, July 8 2:00 to 3:30 PM Eastern
<i>Cohort: What is it and How Do I Manage it?</i>	Thursday, August 12 2:00 to 3:30 PM Eastern
<i>The Borrower Experience</i>	Thursday, September 9 2:00 to 3:30 PM Eastern
<i>Regulations Update</i>	Thursday, November 11 2:00 to 3:30 PM Eastern
<i>All About the Collections Process</i>	Thursday, December 9 2:00 to 3:30 PM Eastern

Student Loans 101 and 202

Student Loans 101 and 202 Workshops will be presented at our offices in Winston-Salem, NC next year as indicated below. *Student Loans 101* is designed with new student loan administrators or those who are new to Campus Partners in mind, while *Student Loans 202* is a unique opportunity for advanced training.. Both workshops provide hands-on training at individual workstations. Class sizes are small so you can receive personal attention and ask questions. Pattie Mastin, Account Manager, will lead the training.

Student Loans 101	April 8-9, October 14-15
Student Loans 202	June 10-11

Time: Day One: 8:30 AM to 4:00 PM; **Day Two:** 8:30 AM to 1:00 PM

To register, fax your completed registration form to Debra Pitts at 336-607-2025.

Attachment: *Workshop Information and Registration Form*

Conference Schedule-See You There!

Campus Partners staff will attend the upcoming COHEAO conference. News about upcoming conferences will be published in future issues of the *Update*.

**CONFERENCE
SCHEDULE**

COHEAO will present its **Annual Conference** January 23-27 at the Ritz-Carleton Pentagon City in Arlington, VA. Registration information is available at www.coheao.org.

2010 Holiday Schedule

Campus Partners will be closed for the following holidays. Our online systems will be available during normally scheduled hours.

**HOLIDAY
SCHEDULE**

New Year's Day	Friday, January 1
Martin Luther King Jr. Birthday	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day (observed)	Monday, July 5
Labor Day	Monday, September 6
Thanksgiving Day	Thursday, November 25
Day after Thanksgiving	Friday, November 26
Christmas Eve	Friday, December 24
Christmas Day (observed)	Monday, December 27

CUTOFF DATES Cutoff Dates

Cutoff dates are displayed below.

Transaction	Nov.	Dec.	Jan.	Feb.
Last day to receive collection payments	11/20	12/28	1/26	2/23
Last day to receive regular payments	11/23	12/29	1/27	2/24
Last day for online payments	11/25	12/31	1/29	2/26
Date final post begins	11/27	12/31	1/29	2/26
Report date used for final post	11/30	12/31	1/31	2/28
Last day deposits created for deposit to bank account	11/25	12/31	1/29	2/26

2010 Cutoff Dates

Month	Year	Last day to receive collection pmts	Last day to receive regular payments	Last day for on-line payments	Date final post begins	Report date used for final post	Last day deposits created for deposit to bank acct
December	2009	12/28/2009	12/29/2009	12/31/2009	12/31/2009	12/31/2009	12/31/2009
January	2010	1/26/2010	1/27/2010	1/29/2010	1/29/2010	1/31/2010	1/29/2010
February	2010	2/23/2010	2/24/2010	2/26/2010	2/26/2010	2/28/2010	2/26/2010
March	2010	3/26/2010	3/29/2010	4/2/2010	4/2/2010	3/31/2010	3/31/2010
April	2010	4/27/2010	4/28/2010	4/30/2010	4/30/2010	4/30/2010	4/30/2010
May	2010	5/25/2010	5/26/2010	5/28/2010	5/28/2010	5/31/2010	5/28/2010
June	2010	6/25/2010	6/28/2010	7/2/2010	7/2/2010	6/30/2010	6/30/2010
July	2010	7/27/2010	7/28/2010	7/30/2010	7/30/2010	7/31/2010	7/30/2010
August	2010	8/24/2010	8/25/2010	8/27/2010	8/27/2010	8/31/2010	8/31/2010
September	2010	9/27/2010	9/28/2010	10/1/2010	10/1/2010	9/30/2010	9/30/2010
October	2010	10/26/2010	10/27/2010	10/29/2010	10/29/2010	10/31/2010	10/29/2010
November	2010	11/19/2008	11/22/2010	11/24/2010	11/26/2010	11/30/2010	11/26/2010
December	2010	12/27/2010	12/28/2010	12/31/2010	12/31/2010	12/31/2010	12/31/2010
January	2011	1/25/2011	1/26/2011	1/28/2011	1/28/2011	1/31/2011	1/31/2011

myReports Tip

To increase response time when using myReports, delete reports you no longer need from your myReports library.

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. 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 Marketing Department, Campus Partners, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at cwilliams@campuspartners.com.

**Federal Perkins Student Loan Program
Summary of Final Regulations
Federal Register dated October 28, 2009**

The following document summarizes final regulations relating to the Higher Education Act of 1965, as amended by the Higher Education Opportunity Act of 2008 (HEOA) as they apply to the institution and lender requirements for the Federal Perkins Loan Program. The complete text is available as follows:

HTML format:	http://ifap.ed.gov/fregisters/FR102809InstitutionandLenderrequirements.html
PDF format:	http://ifap.ed.gov/fregisters/attachments/FR102809InstitutionandLenderrequirements.pdf

Effective date: The effective date for the changes included in this Federal Register is July 1, 2010. However, based on the Secretary's authority under section 482(c) (2) (A) of the Higher Education Act, schools may, at their discretion, choose to implement the following provisions as of August 14, 2008 (date of enactment).

Section 674.12(a) and (b) – Loan Maximums

New annual limits:

- \$5,500 for a student who is enrolled in a program of undergraduate education
- \$8,000 for a graduate or professional student.

New aggregate limits:

- \$27,500 for a student who has successfully completed two years of a program leading to a bachelor's degree but who has not received the degree
- \$60,000 for a graduate or professional student
- \$11,000 for any other student.

Section 674.33(d) – Forbearance –Eliminates the requirement that a borrower make a "written" request to obtain a forbearance on his or her Perkins loan. It does not, however, eliminate the requirement to obtain supporting documentation. From ED:

Schools are still required to obtain supporting documentation for forbearances. The HEOA only eliminates the requirement that the forbearance request be in writing, and requires schools to confirm the forbearance agreement with the borrower and record the terms of the forbearance in the borrower's file. The new language does not change the requirement that the forbearance be granted "on such terms as are otherwise consistent with the regulations issued by the Secretary." The current regulations continue to require that a forbearance be granted "Upon receipt of . . . supporting documentation" [674.33(d) (2)].

Schools must confirm the terms of the forbearance by sending a notice to the borrower and recording the terms of the forbearance in the borrower's file.

Section 674.39(a) (2) – Loan rehabilitation – Reduces the number of consecutive on-time, monthly payments a borrower must make to successfully rehabilitate a defaulted Perkins loan from 12 to 9.

Section 674.42(b) – Exit Interview –Adds several new requirements to current exit counseling provisions. These changes include providing borrowers with information on applicable repayment plans, the effects of consolidation on Perkins loan, new cancellation provisions, the tax benefits that may be available, and more. Since these changes are fairly extensive, please refer to the requirements in 674.42(b) for additional information. (See page 55661 of the October 28, 2009 Federal Register).

**Federal Perkins Student Loan Program
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Section 674.51 – Special Definitions (for cancellations)

ED has added new definitions to be used in conjunction with the newly added cancellation benefits.

☛ ALL FUNDS	Canc Code
• Firefighters * 15%, 15%, 20%, 20%, 30% (5 Yrs)	F4
• Attorney in Public Defender Office * 15%, 15%, 20%, 20%, 30% (5 Yrs)	A4
• Librarian * 15%, 15%, 20%, 20%, 30% (5 Yrs)	B4
• Faculty Member at Tribal College or University * 15%, 15%, 20%, 20%, 30% (5 Yrs)	C4
• Speech/Language Pathologist * 15%, 15%, 20%, 20%, 30% (5 Yrs)	T4
• Staff at State Licensed or Regulated Pre-K/Child Care Program * 15% per year up to 100% (7 Yrs)	P4
• Military Service in Area of Hostilities * 15%, 15%, 20%, 20%, 30% (5 Yrs)	M4

Important Notes:

Eligible years of service - A borrower may qualify for one of the new Perkins cancellations for a year of service that “includes August 14, 2008.” A year of eligible service that began on August 15, 2007 and ended on August 14, 2008, would qualify a borrower for one year of cancellation benefits. The regulations have been amended to read, “for service that includes August 14, 2008 or begins on or after that date.”

Firefighter - EMT/Firefighter service would qualify for cancellation under the new firefighter cancellation provision. Percentages of time performing EMT duties and fire suppression duties do not need to be considered in granting loan cancellation. Both types of firefighter service are covered under the definition of “firefighter” in 674.51(k). For an EMT to qualify for a medical technician cancellation, the borrower would have to work 100% of the time as an EMT.

Public Defender - Pursuant to the Criminal Justice Act, the Office of Defender Services of the Administrative Office of the U.S. Courts provides information on its Web site that lists these Community Defender and Federal Public Defender Organizations. The Directory can be found at the following address: http://www.fd.org/odstb_def.htm. Click on the link for “Federal Public and Community Defender Directory”. This Directory is updated daily.

Military Cancellation – The cancellation rate is changed to 15%, 15%, 20%, 20%, and 30%. If a Perkins borrower has already received two years of military cancellation at the 12.5% rate now qualifies for a third military cancellation, the borrower would receive cancellation at the 20% rate (rather than having to go back and start over at the 15% rate). The remaining 5% in this scenario would have to be paid by the borrower.

Tribal Colleges and Universities - The Department provides a list of Tribal Colleges and Universities on its Web site at <http://www.ed.gov/about/inits/list/whhc/edlite-tclist.html#MN>. This list can be used as a resource when establishing a borrower’s eligibility for cancellation under this provision.

Cancellation for service in an early childhood education program – 674.58 has been amended to include not only service for a full-time staff member in a Head Start program, but also for a pre-kindergarten program or child care program. Below, we have included definitions of a pre-kindergarten program and a child care program as defined by the new regulations.

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(c)(2) – A prekindergarten program is a state-funded program that serves children from birth through age six and addresses the children’s cognitive (including language, early literacy, and early mathematics) social, emotional, and physical development.

(c)(3) - A child care program is a program that is licensed or regulated by the State and provides child care services for fewer than 24 hours per day per child, unless care in excess of 24 consecutive hours is needed due to the nature of the parent’s work.

Educational Service Agency - Campus Partners contacted ED to clarify the definition of “educational service agency” (ESA). From Brian Smith at ED:

“An ESA is not a school district. ESA’s generally provide educational services to schools in more than one school district. A good resource for information on ESA’s is the Web site for the Association of Educational Service Agencies (AESA). Their web site includes a map that identifies educational service agencies on a state-by-state basis. The map is available at:

http://www.aesa.us/esa_links.html

The state listings provide a good overview of the types of services ESA’s provide. They can provide anything from administrative services, such as managing payrolls or providing food service for school cafeterias, to educational services such as providing specialized classes in schools, or operating stand-alone specialized schools that serve students from different school districts.

Educational service agencies are authorized by State law. State education agencies will know what ESA’s operate in their States. It will be the responsibility of the States to determine which of their ESA’s qualify for inclusion on the Directory of Designated Low-Income Schools, just as they currently determine which elementary and secondary schools in their State qualify for inclusion on the Directory.”

Sections 674.53, 674.57, 674.58, and 674.59 – New cancellation provisions

These regulations expand the existing cancellation provisions for certain teachers, Head Start employees, law enforcement employees, and military personnel.

Cancellation benefits have been extended to the following public service professions:

- Full-time fire fighters with a local, State, or Federal fire department or fire district,
- Full-time faculty members at a Tribal College or University,
- Librarians with a master’s degree in library science who are employed in an elementary or secondary school that qualifies for Title I funding, or in a public library that serves a geographic area that includes one or more Title I schools, and
- Full-time speech-language pathologists with a master’s degree who are working exclusively with Title I-eligible schools.

**Federal Perkins Student Loan Program
Summary of Final Regulations
Federal Register dated October 29, 2009**

The following section details new total and permanent disability requirements for Federal Perkins loans. The complete text is available as follows:

HTML format:	http://ifap.ed.gov/fregisters/FR102909FFELPerkinsDirectLoanFinal.html
PDF format:	http://ifap.ed.gov/fregisters/attachments/FR102909FFELPerkinsDirectLoanFinal.pdf

Effective date: The new definition of totally and permanently disabled and the new discharge process is effective for discharge applications **received on or after July 1, 2010**. Discharge applications from borrowers (other than VA), that are received prior to July 1, 2010 will be processed under the current regulations.

Section 674.61 - Total and Permanent Disability – New definition of total and permanent disability in section 674.51(aa) (1).

Old definition: The condition of an individual who is unable to work and earn money because of an injury or illness that is expected to continue indefinitely or to result in death.

New definition: The condition of an individual who (1) is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that—

- (i) Can be expected to result in death;
 - (ii) Has lasted for a continuous period of not less than 60 months; or
 - (iii) Can be expected to last for a continuous period of not less than 60 months; or
- (2) Has been determined by the Secretary of Veterans Affairs to be unemployable due to a service connected disability. (See *Dear Colleague Letter GEN-09-07* (<http://ifap.ed.gov/dpccletters/GEN0907.html>)).

Discharge process:

- Borrowers must complete the Loan Discharge Application for Total and Permanent Disability
- Must submit with 90 days of the date the physician certifies the application
- Review the application and assign the loan to ED if the certification supports TPD

New!

- The new regulations have established two separate loan discharge processes –
 - 1) For veterans who have been determined by the VA to be unemployable due to a service-connected disability, and
 - 2) Borrowers who are unable to engage in substantial gainful activity (the general discharge process).
- If ED determines the borrower meets the eligibility requirements for TPD, ED will grant a final discharge. At this same time, ED will notify the borrower that the loan obligation will be reinstated if, within 3 years from the discharge date, the borrower,
 - 1) receives a new Title IV loan or TEACH Grant
 - 2) has earnings from employment that exceed the poverty line amount for a family of two
 - 3) fails to ensure that the full amount of any Title IV loan or TEACH Grant disbursement made after the discharge date is returned to the loan holder (or to ED) within 120 days of disbursement.

mycampusloan.com

Two minor changes were made to enhance the borrower experience on mycampusloan.com. If a borrower has a pending AutoDraft (automatic direct debit) payment, the following message will be displayed prominently on the Account Details and View My Account pages: “*ADD Payment Pending.*” This message was added to help deter borrowers from making duplicate payments.

The Password Hint message appearing on the Registration page has been updated to read: “*During future login attempts, you may discover that you have forgotten your Password. You will select a password hint question and supply an answer to that question which will be used to retrieve your account information. If answered properly, your password will be reset and an email sent to you containing your Password. For this reason, it is important to ensure the email address on file is accurate. If you have forgotten the answer to your hint question, you must contact Campus Partners directly for assistance.*”

This message was updated to remind borrowers to make sure their email address is valid. Without a valid email address, the borrower will not be able to reset their password online but will have to call us for assistance.

iPROMise

The newly revised Federal Perkins Master Promissory Note, with the August 31, 2012 expiration date, is now available for borrowers who complete their MPN via *iPROMise*.

New Field Added to Support TRA (1098) Reporting

As part of our continuing efforts to enhance services and data available for our school customers and borrowers, we have added the TRA Prior Eligible (PRI ELG) field to the Loan Display / Trans Input - 6 (LN6) screen on the servicing system.

The TRA Prior Eligible field will display the total dollar amount eligible for reporting to the Internal Revenue Service (IRS) as calculated by Campus Partners according to Student Loan Interest Statement (1098-E) guidelines. On an annual basis, the dollar amount found in the TRA Prior Year (TRA P-YR) will be added to the TRA Prior Eligible field.

For loans converted to Campus Partners system from another servicer or from a school’s internal system, we will calculate the dollar amount to populate the TRA Prior Eligible field from the loan history provided. In addition, for loans assigned to the Department of Education or closed prior to January 1, 2008 this field will be blank.

We do not anticipate you using the new TRA Prior Eligible field to a great degree but we wanted to make you aware that we have created the field and the data it contains.

Dates for Cancellation Benefits Revised

On August 14, 2008, the Higher Education Opportunity Act (HEOA) was reauthorized. Its provisions expanded cancellation benefits to the following public service professions:

- Full-time staff members in a pre-kindergarten or child care program that is licensed or regulated by the state;
- Full-time public defenders;
- Full-time faculty members at a tribally controlled university;
- Librarians with a master's degree in library science who are employed in a school served under Title I of the Elementary and Secondary Education Act of 1965, or a public library serving a Title I school;
- Full-time speech language pathologists with a master's degree working exclusively in Title I schools;
- Full-time firefighters; and
- Members of the armed forces who served in an area of hostility, at the rate of 15% for the 1st and 2nd years of service; 20% for the 3rd and 4th years of service; and 30% for the 5th year of service.

These new cancellation types were added to our system last year. Preliminary guidance indicated that loan cancellation was available to borrowers for service performed on or after August 14, 2008. However, final regulations published October 28, 2009 specified that borrowers are eligible for these benefits as long as their service period included August 14, 2008.

We have updated our system to process loan cancellations for service periods that include August 14, 2008, even if that date reflects the last date of eligible service.

2010 Workshop Information**Student Loan Workshops**

When:	Student Loans 101: April 8-9, 2010; October 14-15, 2010 Student Loans 202: June 10-11, 2010 – <i>Advanced Training</i>
Time:	Day One: 8:30 to 4:00 Day Two: 8:30 to 1:00
Where:	Campus Partners Reynolda Business Center 2400 Reynolda Road Winston-Salem, NC 27106
Fees:	\$100 per person for two-day workshop
Provided:	Continental breakfast; lunch; snacks Training materials
Lodging:	Courtyard by Marriott (336) 727-1277 or (800) 321-2211 Special rate available To obtain the discounted rate, please call the <u>local</u> number at least 2 weeks before the workshop and mention that you will be attending a Campus Partners workshop.
Registration Deadlines:	14 days before workshop start date

What's happening in Winston-Salem?
Visit the Winston-Salem Convention and Visitors' Bureau at
<http://www.wscvb.com>

Student Loans 101

- April 8-9, 2010
- October 14-15, 2010

Day One: 8:30 to 4:00
Day Two: 8:30 to 1:00

**Student Loans 202
Advanced Training!**

- June 10-11, 2010

Day One: 8:30 to 4:00
Day Two: 8:30 to 1:00

**2010 Registration Form
Student Loan Workshops
Winston-Salem, NC**

Institution Name _____
 Street Address _____
 City _____ State _____ Zip _____

NAME _____ TELEPHONE _____
 TITLE _____
 E-MAIL ADDRESS _____

- \$100 – SL 101 – 4/8-9 \$100 – SL 101 – 10/14-15 \$100 - SL 202 – 6/10-11: Advanced Training

NAME _____ TELEPHONE _____
 TITLE _____
 E-MAIL ADDRESS _____

- \$100 – SL 101 – 4/8-9 \$100 – SL 101 – 10/14-15 \$100 - SL 202 – 6/10-11: Advanced Training

NAME _____ TELEPHONE _____
 TITLE _____
 E-MAIL ADDRESS _____

- \$100 – SL 101 – 4/8-9 \$100 – SL 101 – 10/14-15 \$100 - SL 202 – 6/10-11: Advanced Training

Registration Deadlines: 14 days before each scheduled 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

How To

Correct NSLDS Error Messages

As part of our campus-based offering, Campus Partners reports all loan changes to NSLDS on a monthly basis. Occasionally the loans reported to NSLDS are rejected for various reasons. All rejected loans are reported back to Campus Partners and require corrective action. To assist you with correcting these errors, Campus Partners has identified the most common reject reasons and has provided the corrective action required.

Campus Partners posts the *NSLDS Load Error Report* to *eXpressReports*. These reports identify any rejected NSLDS files. Full Service and Modified customers need to perform the corrective actions to borrower accounts as outlined below. The corrections will be reported to NSLDS when we run the monthly NSLDS file. It is important that these reports be reviewed and processed each month to ensure the most up-to-date information is being reported for every student.

Campus Partners will continue to provide the proper corrective action for Enhanced customers.

Date Enrollment Status Effective – Based on Enrollment Status, Date must be \geq Date of First Disbursement – 60 days:

In this case, the ‘Enrollment Status Effective Date’ and the enrollment status code must be updated.

An enrollment status “G” for example, means that the borrower has graduated from school. The ‘Enrollment Status Effective Date’ should equal to the separation date when the enrollment status code is changed to “G”. The Enrollment Status Effective Date should also equal the separation date, if the borrower withdraws from school. The correct date either needs to be provided to Campus Partners or you can update this information on the Loan Display/Transaction Input 3 screen (LN3).

Date of Birth Errors:

Missing dates of birth need to be supplied to Campus Partners or updated online using the Borrower Display (BOR) screen. There are reasonability edits for the date of birth field. The date of birth must be at least 12 years before and no more than 90 years before the first disbursement (note) date.

Social Security Numbers Conflicts:

Social Security Number conflicts are listed on the NSLDS Error Load Report as “- the number is currently being used by another student-.” These errors normally indicate that Campus Partners has been provided an incorrect SSN for the borrower. However, in some cases the conflict is

simply a difference in the borrower's first name. You should first review the borrower names provided on the report to determine if other loan(s) for the borrower may have been reported under a variation of their name, such as Mike vs. Michael. In which case changing the name to match the value on NSLDS will resolve the error.

If the names are clearly different, you will need to verify the correct SSN for your student and either provide a correct SSN or proof of its validity to Campus Partners.

Date of Cancellation:

This error message identifies a cancellation processed with an end date in the future. For example, on 5/28/2009, a cancellation was processed for the period from 8/1/08 to 8/1/09. These types of errors will report on the monthly reject file until the cancellation end date is in the past. No corrections are necessary or required.

Past Period Adjustments Errors:

NSLDS experiences issues with handling prior period adjustments when disbursements are removed prior to the last disbursement recorded.

For example:

- A loan was disbursed on 8/1/08.
- Additional disbursements were added on 1/5/09, 8/1/09, and 1/5/10.
- On 1/10/10 the amount disbursed on 8/1/09 was removed from our servicing system.

NSLDS is unable to interpret the reduction of the loan amount and successfully match it to the actual disbursement record that was built when the disbursement was initially reported. Therefore, when these loans are reported to NSLDS, they will reject and require a manual adjustment by the NSLDS Customer Care Group. To correct this type of error, please contact your Customer Service Representative for instructions.

Student Academic Level / Student Academic Year Errors:

All disbursements made on or after 7/1/08 are reported to NSLDS as separate loans based on and grouped by the Academic Year associated with each disbursement. Since the Academic Level is not available on old individual disbursement records, an Academic Level of 'N' is reported on all loans disbursed prior to 7/1/08.

Borrowers with existing loan(s) prior to 7/1/08 who continued to receive disbursements from the same school did not have an Academic Year or Academic Level populated until the new edits were implemented on 11/1/08. These loans are reported to NSLDS as two individual loans. For example:

Note Date: = 8/15/07 (initial disbursement)	= Acad Yr = ____	Level = ____
2nd Disbursement = 1/12/08	= Acad Yr = ____	Level = ____
3rd disbursement = 8/12/08	= Acad Yr = 08	Level = 2

In the example above, the first loan would reflect the first and second disbursement and the second loan would reflect the third disbursement.

If the borrower received only one disbursement, which was reported to Campus Partners as a new loan with a note date of 8/20/08, the loan will be reported to NSLDS as follows:

Note date = 8/20/08 (single loan with first/last disbursement date) =
Acad Yr = 08 Level = 2

If you receive any of these error messages, please provide Campus Partners with a copy of your report, highlight the accounts that require adjustments, and provide us with the correct Academic Year and Academic Level. Campus Partners will update the record, and the next file submitted to NSLDS will update the borrower records with the correct academic level and academic year.

If you have questions or need assistance reviewing and processing the NSLDS Load Error Report, please contact your Customer Service Representative.