The Torch

June 5, 2015

A bi-weekly report from the Coalition of Higher Education Assistance Organizations

Top News

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COHEAO

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  COHEAO is pleased to announce that Bob Frick, Vice President for education services at TSI, will be joining the Board of Directors. Bob has been a longtime member and supporter of COHEAO. He is a past member of the COHEAO Board of Directors, having last served as Treasurer.
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  Make sure to check out COHEAO's Financial Literacy Newsletter for the month of June, keeping you up to date in the world of financial education.

Congress

- **HELP Hearing Explores College Affordability**
  At this week's HELP Committee hearing on college affordability Chairman Alexander indicated he is hopeful of marking up an Higher Education Act reauthorization bill in early fall.
- **Bipartisan Group Urges Education Department to Simplify Financial Aid Process**
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- **Legislation Introduced in Both Chambers to Continue Anti-Trust Exemption for Need-Based Aid**
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- **Sens. Lankford and Shaheen Urge ED to Streamline Student Loan Contracts**
  Sens. James Lankford (R-OK) and Jeanne Shaheen (D-NH) sent a letter to the Department of Education urging it to remove the limitations for Not-for-Profit (NFP) organizations servicing federal student loans.
- **Nine Additional Democrats Come Out In Support of Debt-Free College**
  Last week, nine more Democratic senators expressed their support for a resolution introduced by Sens. Brian Schatz (D-HI), Charles Schumer (D-NY), and Elizabeth Warren (D-MA) that supports efforts to ensure that students have access to debt-free higher education.
- **Reps. Gibson and Courtney Introduce Bill to Forgive Student Loans For Farmers**
  On Monday, Reps. Chris Gibson (R-NY) and Joe Courtney (D-CT), introduced *The Young Farmers Success Act*, HB 2590, to help new and beginning farmers manage their student debt by adding them to the Public Service Loan Forgiveness program.
- **Rep. Kline in Favor of Loan Forgiveness for Corinthian Students**
  Chairman of the House Education and Workforce Committee, Rep. John Kline (R-MN) said in a statement this week that he supports loan forgiveness for former Corinthian students.

White House & Administration

- **FCC Issues Fact Sheet on TCPA Proposals**
  Last Wednesday, the Federal Communications Commission (FCC) announced via a blog posting Chairman Tom Wheeler's proposal that addresses the two dozen petitions the agency received seeking clarity Telephone Consumer Protection Act enforcement.
- **CFPB Requests Student Loan Servicer Stories**
  The Consumer Financial Protection Bureau (CFPB) sent an e-mail blast this week asking student borrowers to share their "student debt stress story."
- **Officials Find No Evidence that Companies are Overcharging Troops on Student Loans**
  The Department of Education announced that it has found little evidence of student loan servicers illegally charging active-duty service members higher interest rates on student loans.
- **Federal Judge Upholds Gainful Employment Rules**
  Last Wednesday, a U.S. judge dismissed a lawsuit filed by a group of for-profit colleges challenging the Obama Administration's gainful employment rules for the Title IV student aid programs.

- **NCES Releases The Condition of Education 2015**
  The National Center for Education Statistics released its annual report on the condition of American education.
- **Illinois Attorney General Calls on Education Department to Create Training and Certification Program for Credit Counselors**
  Illinois Attorney General Lisa Madigan sent a letter to the Department of Education on Monday requesting a training and certification program for credit counselors, similar to what the Department of Housing and Urban Development has for housing counselors.
- **New IFAP and *Federal Register* Announcements**
  Recent additions to the Information for Financial Aid Professionals (IFAP) website and the *Federal Register* have been made that may be of interest to COHEAO members.

Industry

- **NASFAA Discusses Prior-Prior Year Income Data for the FAFSA**
  Last week, the National Association of Student Financial Aid Administrators (NASFAA) held a briefing to discuss the organization's recent report, "Great Expectations: Implications of Implementing Prior-prior Year Income Data for the FAFSA."
- **Researchers Find Colleges Underestimate the Cost of Living**
  New research indicates that nearly half of universities and colleges that administer financial aid inaccurately estimate cost of living.
- **National Association of College and Employers Release New Survey on Post-College Employment**
  A new survey by the National Association of Colleges and Employers (NACE) used data collected from 207 member institutions to determine the outcomes of roughly 274,000 graduates in the class of 2014.

Attachments

- **COHEAO Commercial Members**
- **COHEAO Board of Directors**

Top News

Bipartisan Resolution Support Perkins Loans Introduced in House

On Wednesday, Reps. Luke Messer (R-IN) and Mark Pocan (D-WI) introduced a bipartisan resolution stating Congress' support for the continuation of the Perkins Loan Program. Messer and Pocan, both members of the House Education and the Workforce Committee, are seeking additional cosponsors on the resolution.

COHEAO strongly encourages members and Perkins Loan advocates to contact their representatives and urge them to cosponsor this resolution, H. Res 294. To locate your representative, please click here to visit the COHEAO webpage on contacting elected officials. As you urge your representatives to support this resolution, please ask their offices to contact the following staffers in Rep. Messer and Rep. Pocan's offices:

- Molly Newell, Legislative Assistant to Rep. Luke Messer (R-IN) – Molly.Newell@mail.house.gov
- Alicia Molt, Legislative Director to Rep. Mark Pocan, (D-WI) – Alicia.Molt@mail.house.gov

The resolution highlights many of the virtues of Perkins Loans, including low-cost subsidized loans for needy students, targeted cancellations for public service, and the "human touch of campus-based servicing." The resolution closes with the following:

> *Resolved, That the House of Representatives strongly supports the continuation of the Perkins Loan Program in order to provide educational opportunities to future generations of students who need low-cost financing to make their dreams of higher education possible.*

"Millions of American students have benefited from Federal student financial aid," said Congressman Messer in a press release on the resolution. "I understand that because I'm one of them. I appreciate the opportunity to work with Rep. Pocan on this important issue. I am committed to ensuring programs like Perkins are around for years to come so that the cost of a college degree doesn't prevent someone from pursuing their dream of earning one."

"The Perkins Loan Program is an important tool to help make college more affordable for all," said Rep. Pocan. "Perkins Loans have helped millions of students struggling to find a way to pay for college, in Wisconsin and across the country. Perkins Loans are an essential aspect of ensuring college is both accessible and affordable for all students. I am proud to introduce this resolution with Rep. Messer to show bipartisan support for preserving the Perkins Loan Program."

The introduction of this resolution, particularly in a bipartisan fashion by members of the Education and the Workforce Committee, is a strong sign of support for the Perkins Loan Program. However, it will be a much stronger statement if the resolution has numerous cosponsors. Please reach out to your representatives and urge them to support H. Res 294.

If you have any questions, please feel free to contact Hannah Allen (hallen@wpllc.net), Laura Kaloi (lkaloi@wpllc.net) or Harrison Wadsworth (hwadsworth@wpllc.net) of the COHEAO staff in Washington, DC.

- For Rep. Messer's press release, see: https://goo.gl/GJd59V
- For the resolution, see: https://goo.gl/OtIHPo

Sen. Casey Highlights Importance of Perkins Loans

For the second consecutive Senate HELP Committee hearing, a Senator used all of their question time to extol the virtues of Perkins Loans and bemoan the program's potential expiration. At this week's hearing (see related article), Sen. Bob Casey (D-PA) mentioned how important the Perkins Loan Program was for Pennsylvania students and college, and asked the witnesses what the thought of the program.

James Kennedy of Indiana University said it was incredibly important on his campus, noting that Perkins can often be used for those last few thousand dollars a student may need. Additionally, F. Scott Alexander, who ironically had been highly critical of the formulas in the Campus-Based Aid Programs, also indicated that the program was very important to students at Louisiana State University.

Judith Scott-Clayton, an "expert" in financial aid, acknowledged the program is very beneficial to students, but argued it does add additional complexity to the Title IV system. Scott-Clayton has been one of the driving forces behind the simplification movement.

An archived video of the hearing is available online. Senator Casey begins his remarks at the 02:08:22 mark.

COHEAO Seeks Auto-Dialer Relief for Institutions of Higher Education and Their Vendor Partners

COHEAO, in conjunction with several student aid and student loan related associations, submitted comments to the Federal Communications Commission (FCC) seeking a ruling that would allow federal student loan servicers, institutions of higher education, and their vendor partners to use auto-dialing technology when contacting students and customers.

The letter notes this proposal has been called for by President Obama for several years within his annual budget. It also notes the numerous safeguards that would still be in place to protect from unwanted calls.

The letter is available online. In addition to COHEAO, the letter is signed by the following organizations:

- National Association of Student Financial Aid Administrators (NASFAA)
- National Association of College and University Business Officers (NACUBO)
- National Council of Higher Education Resources (NCHER)
- Student Loan Servicing Alliance (SLSA)
- Education Finance Council (EFC)

COHEAO

June 9 COHEAO Webinar, "Cohort Default Management: A Holistic Approach to Assisting Students & Managing Defaults"

Set for June 9 from 2:00 p.m. - 3:30 p.m. EST, the next COHEAO webinar, "Cohort Default Management: A Holistic Approach to Assisting Students & Managing Defaults," will provide attendees with insights on helping students understand their financial options and improving institutional default rates. Kathy Rosa of Boston College will be the featured presenter. Kathy will draw from her 24 years as a university administrator in multiple departments, including Admissions, Financial Aid and Student Loans.

Since 1999, Kathy has been responsible for the collection of student tuition and Perkins Loan accounts at Boston College, where she is an alumna herself. She works with current students and Alumni to help them understand their loan debt, and navigate payment and forgiveness options. As a result of the work Kathy and her staff conduct on a daily basis, Boston College consistently boasts an impressively low default rate.

Don't miss this exciting webinar, as Kathy shares best practices in helping students understand their financial aid options and managing defaults. Sign up today for our June 9 presentation! Contact Michelle Cravez with any questions: mcravez@wpllc.net

Last Chance for Early Bird Pricing for 2015 COHEAO Mid-Year Conference

Registration is now available for the **2015 COHEAO Mid-Year Conference**, taking place in Chicago July 26-28. Sign up today!

Join us for informative sessions on regulatory and legislative matters, compliance, and operations in campus-based loans and student financial services. Set to take place at the beautiful **Fairmont Chicago Millennium Park** in downtown Chicago, the 2015 COHEAO Mid-Year features engaging and informative conference programming at affordable prices – which are the same as last year. Sessions planned include: COHEAO's legislative update and perspective, a Department of Education update on the budget and potential HEA reauthorization, Perkins Loan Program expert panel, a discussion on financial responsibility agreements, guidance on developing an institutional loan program, and much more.

Don't wait to sign up - early bird pricing for all members is $460, and the institutional non-member fee is $560 until June 12. The institutional non-member fee is $560 until June 12, and the commercial non-member rate is $1,610. Fees increase by $50 to the standard rate after June 12.

COHEAO has also secured a good rate for a single or double room in central Chicago at **$189 per night** at the Fairmont for all conference delegates that book their rooms by July 2. Rooms are available in limited amounts three days before or after the dates of the conference, and the COHEAO rate includes free internet access in guest rooms and free access to the fitness center. Follow the link here to book your room. You may also call the hotel to make reservations - be sure to mention you are attending COHEAO's Mid-Year Conference - at 1 (800) 441-1414.

Click here for more details on a program that is sure to be informative and engaging. We hope to see you in the Windy City this July for another fantastic COHEAO Mid Year Conference! Register today!

Please contact Hannah Allen with any questions: hallen@wpllc.net

Bob Frick Joins COHEAO's Board of Directors

COHEAO is pleased to announce that Bob Frick, Vice President for education services at TSI, will be joining the Board of Directors. Bob has been a longtime member and supporter of COHEAO. He is a past member of the COHEAO Board of Directors, having last served as Treasurer.

Bob will be taking on the role of Commercial Chair on the COHEAO Board. His email address is bob.frick@tsico.com

COHEAO Institutional Memberships Are Due by July 1

On May 5, institutional membership dues invoices were sent out to the primary account holders for each institutional membership. Dues may be paid by logging into your COHEAO account: navigate to "Manage Profile," select "Invoices" under Invoicing, Payments & History. On this page, be sure to select the dues tab and your open invoice should appear with an option to submit payment.

If you are the primary point of contact for your college or university's COHEAO membership and you did not receive a notice of an open dues invoice please contact Hannah Allen at hallen@wpllc.net. Feel free to reach out to Hannah if you have any other questions pertaining to membership dues, how to submit payment or view open invoices. Institutional membership dues are due by **July 1.**

Don't Miss COHEAO's June Financial Literacy Newsletter

Make sure to check out COHEAO's Financial Literacy Newsletter for the month of June, keeping you up to date in the world of financial education. The COHEAO Financial Literacy Task Force identifies best practices, serves as a forum on existing programs and new ideas, and advocates for policies that leverage one of the most "teachable moments" in personal finance–the process of obtaining a student loan. If you would like to join COHEAO's Financial Literacy Task Force or subscribe to COHEAO's Financial Literacy Newsletter, please contact Todd Woodlee at twoodlee@igrad.com .

Congress

HELP Hearing Explores College Affordability

At this week's HELP Committee hearing on college affordability Chairman Alexander indicated he is hopeful of marking up an Higher Education Act reauthorization bill in early fall. However, that timeline has slipped a bit and still seems quite ambitious, particularly as HEA sits in line behind the reauthorization of the Elementary and Secondary Education Act.

The focus of this hearing was largely on whether or not there was an actual problem with student debt and what the federal government could do to maintain, or even decrease, costs for families. Senators from both sides of the aisle would occasionally give a nod to the widespread availability of loans leading to rising costs, but even the Republicans in attendance were more interested in *why* state funding has decreased than *whether* these per-pupil decreases have led to increased costs.

The witnesses for the hearing, links to their statements, and (very) brief summaries of their testimonies are included below:

Dr. Judith Scott-Clayton
Assistant Professor of Economics and Education
Teachers College, Columbia University
Clayton Testimony
Notes: Clayton's testimony was very supportive of the FAST Act. Her research has indicated that the Title IV programs are much too complex, which often leads students to "leave money on the table" in terms of available aid. She also called for automatic enrollment in income-driven repayment plans, arguing the standard 10-year repayment plan does not appropriately account for volatility in incomes during the first several years of separation from school.

Dr. Elizabeth Akers

Fellow
Brown Center on Education Policy, The Brookings Institution
Akers Testimony
Notes: Akers reviewed her research indicating the student debt "problem" is not nearly as bad as claimed. She also added that while, on the whole, college is a great investment for most, there are many individuals where this investment does not pay-off. To account for those students, Akers said "safety nets," such as income-driven repayment, must be part of the federal loan programs.

Dr. F. King Alexander
President And Chancellor
Louisiana State University
Alexander Testimony
Notes: The LSU President hit many themes near and dear to the Chairman and Ranking Member. In the case of Alexander, he discussed the rising cost of compliance. In the case of Murray, his remarks on the importance of state funding, particularly as LSU is facing massive cuts, were of great interest.

Mr. Michael Mitchell
Policy Analyst
Center on Budget and Policy Priorities
Mitchell Testimony
Notes: Mitchell, a Democratic witness, was there to put a finer point on the issue of state funding. Mitchell is the author of a CBPP report on declining state higher education spending in the wake of the financial crisis of 2008.

Mr. James Kennedy
Associate Vice President For University Student Services And Systems
Indiana University
Kennedy Testimony
Notes: Kennedy provided insights on what can be done at the institutional level to help students understand costs. Indiana University has implemented many relatively intuitive, but still complex, initiatives system-wide to help students understand their personal investment in higher education. Indiana has a financial literacy program which has been highlighted by Sens. Tim Scott (R-SC) and Joe Donnelly (D-IN) on best practices in financial literacy in higher education. IU also has implemented a student debt letter, an annual statement of student debt for students. This "debt letter" includes all private loans certified by the university.

In terms of questions and answers and Senators' statements, there was little in the way of "breaking news," but there were some interesting exchanges for observers trying to read the tea leaves. For instance, the high number of Senators from both parties who attended the hearing shows the interest in higher education issues within the Committee.

Chairman Alexander continued to highlight that college remains largely affordable for most Americans. This time, he pointed to auto loans, which are roughly the same average amount as student loans, and argued an education is a much better investment. It is easy to see Alexander's point here and appreciate where he is coming from, but the auto loans vs. student loans comparison, particularly when considering collateralization, really is apples and oranges.

Elsewhere on the Republican side, Sen. Bill Cassidy (R-LA) went as far to suggest a "maintenance of effort" requirement of states may be necessary. Cassidy said he did not like to force states' hands with MOE requirements, but at least at the time of the hearing, he saw little alternative to ensure state spending remains constant. Alexander, the LSU President, was very supportive of this idea.

On the Democratic side, Sen. Bob Casey (D-PA) devoted his time to Perkins Loans (see related article) and Sen. Michael Bennet (D-CO) had some prescient words on Senators and staff legislating on their own personal experiences, no matter how long ago they were, and the differences with that experience and the facts on the ground.

Senator Elizabeth Warren (D-MA) showed she has only one mode for Committee hearings—intense. Warren took umbrage with Akers report suggesting student debt was not as big of a problem as reported in the media and used her time to grill the economist from The Brookings Institute, a left-leaning think tank.

The hearing closed with Alexander indicating work continues on HEA reauthorization in the various working groups he and Murray created. The next HELP hearing on HEA will be held on June 17.

- An archived webcast of the hearing is available online: http://www.help.senate.gov/hearings/reauthorizing-the-higher-education-act-ensuring-college-affordability
- Alexander's opening statement is available online: http://www.help.senate.gov/chair/newsroom/press/alexander-stop-telling-students-they-cant-afford-college
- Murray's opening statement is available online: http://www.help.senate.gov/ranking/newsroom/press/murray-skyrocketing-college-costs-create-insurmountable-roadblocks-for-too-many-students

Bipartisan Group Urges Education Department to Simplify Financial Aid Process

Yesterday, Sens. Tammy Baldwin (D-WI), Barbara Mikulski (D-MD), Michael Bennet (D-CO), Cory Booker (D-NJ), and Senate Health, Education, Labor and Pensions (HELP) Committee Ranking Member Patty Murray (D-WA), along with U.S. Representatives Mark Pocan (D-WI) and Lloyd Doggett (D-TX), led a bipartisan group of 53 Members of Congress in sending a letter to the Department of Education Secretary Arne Duncan urging him to use his authority to allow the use of data from the second preceding tax year, also known as "prior-prior year" data when students are filling out the Free Application for Federal Student Aid (FAFSA) in applying to college or university.

"Earlier and more accurate financial aid award information would allow students and families, and especially low-income and first generation students, to make better-informed decisions about their educational careers," the Members of Congress wrote. "Unfortunately, the current limitation on the tax data students and families can use on the FAFSA has created a highly disjointed process and timeline. The complexity of the financial aid application process also undermines educational aspirations, enrollment, and persistence. Resolving this situation will be an important priority for our work to reauthorize the Higher Education Act. However, we do not need to wait to provide students and families much-needed relief. The Department can and should improve the process of filling out the FAFSA right now."

The Members of Congress add that, "using prior-prior year data would help alleviate the burden on colleges and universities. Institutions of higher education are required to verify FAFSA information to ensure that scarce student aid funds are flowing to the right students. The recent Task Force on Federal Regulation of Higher Education identified verification as a significant drain on financial aid offices and the source of the biggest burden associated with regulatory compliance. In contrast, verification of elements already contained on filed tax returns is relatively easy for aid administrators to document and process. Prior-prior year data is often already on file, so shifting to this data would allow students and their families, the federal government, and institutions of higher education to use more accurate information and simplify the verification process to ensure taxpayer dollars are appropriately spent."

Joining Baldwin, Mikulski, Bennet, Booker, and Murray in the Senate were: Senators Tim Kaine (D-VA), Sherrod Brown (D-OH), Al Franken (D-MN), Edward Markey (D-MA), Bob Casey (D-PA), Mazie Hirono (D-HI), Maria Cantwell (D-WA), Elizabeth Warren (D-MA), Ben Cardin (D-MD), Brian Schatz (D-HI), Debbie Stabenow (D-MI), Joe Donnelly (D-IN), Barbara Boxer (D-CA), Jon Tester (D-MT), Jeff Merkley (D-OR), Chris Coons (D-DE), Ron Wyden (D-OR), Jack Reed (D-RI), Angus King, Jr. (I-ME), Richard Durbin (D-IL), Heidi Heitkamp (D-ND), Chris Murphy (D-CT), Sheldon Whitehouse (D-RI), Bernard Sanders (I-VT), Dianne Feinstein (D-CA), and Charles Schumer (D-NY).

Joining Pocan and Doggett in the House were: Representatives Suzanne Bonamici (D-OR), Cheri Bustos (D-IL), Peter DeFazio (D-OR), Debbie Dingell (D-MI), Larry Buschon (R-IN), Raul Grijalva (D-AZ), Alcee Hastings (D-FL), Ron Kind (D-WI), Marcy Kaptur (D-OH), William Keating (D-MA), Ruben Hinojosa (D-TX), Sander Levin (D-MI), Gwen Moore (D-WI), Charles Rangel (D-NY), Jan Schakowsky (D-IL), Bobby Scott (D-VA), Frederica Wilson (D-FL), Dennis Ross (R-FL), Debbie Wasserman Schultz (D-FL), Andre Carson (D-IN), Suzan DelBene (D-WA), Ted Deutch (D-FL), Bill Foster (D-IL), Derek Kilmer (D-WA), Jared Polis (D-CO), Peter Welch (D-VT), and Dan Kildee (D-MI).

For a press release including the full text of the letter, see: http://www.baldwin.senate.gov/press-releases/bipartisan-group-urges-education-department-to-simplify-financial-aid-process

Legislation Introduced in Both Chambers to Continue Anti-Trust Exemption for Need-Based Aid

On Tuesday, Sens. Chuck Grassley (R-IA) and Patrick Leahy (D-VT) and Reps. Lamar Smith (R-TX) and Hank Johnson (D-GA) introduced legislation to extend an antitrust exemption that allows certain colleges and universities to collaborate on issues of need-based financial aid.

The Need-Based Educational Aid Act of 2015 allows colleges and universities that admit students on a need-blind basis to collaborate on the formula they use to determine how much families can pay for college. Currently, institutions are permitted to do so under an antitrust exemption, but it expired in September. This exemption was first enacted in 1994, and has been reauthorized by Congress three times without opposition, most recently in 2008. In addition to collaborating on a common formula for calculating ability to pay for college, higher education institutions are permitted to agree to award aid only on the basis of financial need and use a common application for aid. The bipartisan, bicameral legislation introduced would extend the exemption for another seven years.

"By explicitly permitting these specific antitrust activities, Congress prevents needless and costly litigation. It's an important provision that helps ensure that the colleges and universities covered by this

section of the law admit students without regard to ability to pay," Senator Grassley said. "Allowing the use of these common principles helps make available need-based aid to low and middle income families and increases access to higher education, without causing harm to competition."

"Exceptions to our antitrust laws require meaningful oversight and I have worked with my cosponsors to seriously consider the impact of the Need-Based Educational Aid Act of 2015," Senator Leahy said. "This bill allows the covered colleges and universities to focus their resources on ensuring the most qualified students can attend some of the best schools in the nation, regardless of family income. This is an important goal, and one that we should all support."

For more information, see: http://www.grassley.senate.gov/news/news-releases/legislation-introduced-senate-house-allow-universities-collaborate-best-practices

Sens. Lankford and Shaheen Urge ED to Streamline Student Loan Contracts

Sens. James Lankford (R-OK) and Jeanne Shaheen (D-NH) sent a letter to the Department of Education urging it to remove the limitations for Not-for-Profit (NFP) organizations servicing federal student loans.

The letter referenced a recent hearing in the Senate Appropriations Committee, where Secretary of Education, Arne Duncan, testified. The letter states:

> *As the Department undertakes its reexamination of the percentage of new loan volume allocated to servicers for the 2015-16 academic year, we strongly encourage you to eliminate the 25 percent limitation on Not-for-Profit (NFP) servicer allocations, and allow NFP servicers to compete equally and receive allocations in accordance with their performance.*
>
> *During the 2014-15 academic year, the seven NFP student loan servicers are only allowed to compete for 25 percent of new loan allocations available on or after January 1, 2015, with the remaining 75 percent being allocated to the four Title IV Additional Servicers. According to the Department's own metrics to determine servicer performance, the NFP servicers outperform the Title IV Additional Servicers in almost every category.*
>
> *We appreciated your willingness to engage on the issue of federal student loan servicing and the importance we place in allowing NFP servicers to compete fairly for new loan volume when you appeared before the Senate Appropriations Committee in April. We were encouraged by your response that the Department will undertake reallocations based "strictly on performance," and therefore expect that the Department will eliminate the cap on NFP servicer allocations and allow all servicers to compete equally for the 2015-16 academic year.*

In addition to Lankford and Shaheen, the letter was signed by Chuck Grassley (R-IA), Patrick Leahy (D-VT), Bernard Sanders (I-VT), Mike Lee (R-UT), Lisa Murkowski (R-AK), James Inhofe (R-OK), Claire McCaskill (D-MO), Kelly Ayotte (R-NH) and Orrin Hatch (R-UT).

For Lankford's press release and a link to the letter, see: http://www.lankford.senate.gov/content/senators-urge-department-education-streamline-student-loan-contracts

Nine Additional Democrats Come Out In Support of Debt-Free College

Last week, nine more Democratic senators expressed their support for a resolution introduced by Sens. Brian Schatz (D-HI), Charles Schumer (D-NY), and Elizabeth Warren (D-MA) that supports efforts to ensure that students have access to debt-free higher education. The resolution aims at eliminating students need to take out loans by encouraging the federal government to increase support to states to help decrease tuition and increasing federal student aid.

The new Democrats to voice their support are Sens. Richard Blumenthal (CT), Barbara Boxer (CA), Al Franken (MN), Kirsten Gillibrand (NY), Mazie Hirono (HI), Ed Markey (MA), Gary Peters (MI), Jeanne Shaheen (NH) and Debbie Stabenow (MI). In total there are now 20 senators who support the measure, which was introduced a month ago. However, of the nine new signers, only one, Blumenthal, is up for re-election.

In a statement announcing his support of the measure, Sen. Al Franken said, "The burden of student loan debt is a real pocketbook issue for middle-class Americans, and it's holding back our economy."

Meanwhile, last week, several media outlets published an op-ed written by Franken arguing that student loan debt is stunting the American economy. In the editorial, Franken promotes legislation he introduced in Congress, including the *Bank on Student Emergency Loan Refinancing Act*, and two bipartisan bills that aim at helping students and families better understand college costs before taking out loans.

- For the full text of the resolution, see: https://www.congress.gov/114/bills/sres143/BILLS-114sres143is.pdf
- For Sen. Franken's op-ed, see: http://blog.credit.com/2015/05/sen-al-franken-millions-of-americans-are-struggling-to-pay-off-student-loan-debt-its-damaging-economic-growth-117256/

Reps. Gibson and Courtney Introduce Bill to Forgive Student Loans For Farmers

On Monday, Reps. Chris Gibson (R-NY) and Joe Courtney (D-CT), introduced *The Young Farmers Success Act*, HB 2590, to help new and beginning farmers manage their student debt by adding them to the Public Service Loan Forgiveness program.

"Much like teachers, doctors, nurses, and government employees who are already eligible for the Public Service Loan Forgiveness Program, farmers are public servants," said Congressman Gibson. "Our farmers not only produce our food and fiber, they protect the landscape and generate substantial economic activity in every state. A self-reliant nation requires a vibrant agricultural sector, but student loan debt creates a significant barrier to getting started in farming. Our bill empowers young people to attend college and embrace this important vocation."

Under the act, a farmer's student loans would be forgiven after making 10 years of income-based student loan repayments. The bill requires a qualified farm to earn a *minimum* of $35,000 in revenue for a farmer to be eligible for loan forgiveness. The minimum income requirement is designed to prevent the proposed program from being abused by "hobby farmers."

The National Young Farmers Coalition conducted a survey and found that 53 percent of respondents are currently farming but struggle to make student loan payments. Another 30 percent of respondents

want to go into farming but haven't pursued it as a career because they would be unable to make enough money to cover student loans.

"The average age of the American farmer is 58," said Congressman Gibson. "As the majority of farmers near retirement age, we need at least 100,000 new farmers to take their place."

For more information, see: http://gibson.house.gov/news/documentsingle.aspx?DocumentID=398375

Rep. Kline in Favor of Loan Forgiveness for Corinthian Students

Chairman of the House Education and Workforce Committee, Rep. John Kline (R-MN) said in a statement this week that he supports loan forgiveness for former Corinthian students.

"A lot of lives have been severely disrupted by this unfortunate situation and I support discharging the loans for those eligible students who were in the process of earning a degree," Kline said in a statement. "The department is continuing to review this and will determine any additional steps that may be taken. As I have stressed from the beginning, all parties should continue to keep in mind the best interest of students."

Kline later clarified that he meant only students at shuttered Corinthian students should be entitled to refunds.

For more information, see: http://www.startribune.com/rep-john-kline-says-he-is-in-favor-of-loan-forgiveness-for-corinthian-students/305635251/

White House & Administration

FCC Issues Fact Sheet on TCPA Proposals

Last Wednesday, the Federal Communications Commission (FCC) announced via a blog posting Chairman Tom Wheeler's proposal that addresses the two dozen petitions the agency received seeking clarity Telephone Consumer Protection Act enforcement. COHEAO has submitted comments to the FCC in support of Blackboard Inc.'s petition asking the agency to reconsider its interpretation of parts of the TCPA.

Many in the financial services industry believe the rulings will have a substantial impact on customer operations. The proposal seeks to crack down on robocalls, robotexts, and telemarketing calls.

The FCC blog post states:

> *The Commission has received numerous petitions from companies – including bankers, debt collectors, app developers, retail stores, and others – seeking clarity on our consumer rules. I intend to use these petitions as an opportunity to empower consumers and curtail these intrusive communications.*
>
> *I am proposing that the Commission rule on more than 20 pending petitions related to consumer protection and send one clear message: consumers have the right to control the calls and texts they receive, and the FCC is moving to enforce those rights and protect consumers against robocalls, spam texts, and telemarketing.*

The FCC will vote on the proposal at their next Open Meeting on June 18. Although the petitions submitted to the agency asked for clarification, the new proposal may actually worsen the risk of TCPA lawsuits. According to the fact sheet released by the FCC, if adopted, the proposal would make clear that reassigned numbers aren't loopholes, further define autodialers, and allow for more "do not disturb" technology. The declaratory rulings would provide limited and specific exceptions for urgent circumstances.

insideARM published an op-ed sharing concerns about Chairman Tom Wheeler's TCPA Fact Sheet that may be of interest to many of COHEAO's members.

- For the FCC blog, see: https://www.fcc.gov/blog/another-win-consumers
- For the fact sheet, see: https://transition.fcc.gov/Daily_Releases/Daily_Business/2015/db0527/DOC-333676A1.pdf
- For the *insideARM* op-ed, see: http://goo.gl/HbnzB9

CFPB Requests Student Loan Servicer Stories

The Consumer Financial Protection Bureau (CFPB) sent an e-mail blast this week asking student borrowers to share their "student debt stress story." The e-mail reads:

> *Over 40 million Americans are repaying more than $1.2 trillion in outstanding student loan debt, and many are struggling with the weight of this financial burden. Surprise fees, lost paperwork, and bad information are some of the roadblocks you might have run into while trying to repay your student loans. That's why we're launching an inquiry into student loan servicing practices.*
>
> ***We want to hear from you about your #StudentDebtStress story:***
> ***consumerfinance.gov/studentdebtstress***
>
> *Have you experienced any of these repayment roadblocks?*
> - ***Payment Processing Problems**: When you make a payment, your servicer may have applied it to your loans in a way that racked up extra fees, increased interest charges, or made it take longer for you to pay back your loan.*
> - ***Servicing Transfer Snags**: Servicers might not have told you when your loan was transferred to a different servicer, or made sure your payment made it to the right place, surprising you with lost payments and late fees.*
> - ***Communication Confusion**: If you've been in trouble and asked for help, you may not have received a straight answer. You might have also found that the advice you got from your servicer wasn't the best fit for you in the long run.*
>
> ***Tell us about the roadblocks you have faced on the path to pay off your debt:***
> ***consumerfinance.gov/studentdebtstress***
>
> *Your story will help us as we work to improve student loan servicing for borrowers and make it easier to tackle your student debt.*
>
> *Thank you,*

Rohit Chopra
Student Loan Ombudsman
Consumer Financial Protection Bureau

*P.S. If you have questions about repaying student loans, check out our **Repay Student Debt** feature to find out how to tackle your student loan debt.*

If you are interested in signing up to receive emails from the CFPB, visit http://www.consumerfinance.gov/, scroll to bottom right of home page, and enter contact information in the "Stay Informed" section.

Officials Find No Evidence that Companies are Overcharging Troops on Student Loans

A year after the Justice Department fined student loan servicer Navient Solution $60 million for violating the Servicemember Civil Relief Act (SCRA), the Department of Education announced that it has found little evidence of student loan servicers illegally charging active-duty service members higher interest rates on student loans.

Last Tuesday, the Department of Education announced that less than one percent of the troops' files it reviewed contained violations of SCRA. The Department only reviewed files from the four largest servicers (Navient, Great Lakes, Nelnet and American Education Services) and is expected to review the records of the seven remaining loan servicers later this year.

The review of nearly 9,000 cases, took over a year to complete, angering Democrats who recently sent a letter to the Secretary of Education demanding answers. The Department emphasized that their review of over 900 cases focused only on members of the military who took out US Direct Loans. ED officials noted the Justice Department's investigation that led to the settlement with Navient last year included private student loans as well as federally guaranteed loans.

Meanwhile, Navient will begin issuing the $60 million in refunds for military veterans next month. The servicer will send checks ranging from $10 to more than $100,000 to veterans, with the average veteran receiving about $770 back. The company agreed to the settlement without admitting fault and maintains its commitment to serving veterans. This is the first time the federal government has sued a student loan company for overcharging veterans on interest.

"We demonstrate our appreciation for the service of our service member customers through streamlined access to benefits, information and assistance," Navient president and CEO Jack Remondi said in a statement. "Our dedicated team of experts provides one-on-one support to assist service members, many of whom are away from home without access to financial documents or computers. We appreciate that the regulators agreed on consistent guidance and an enhanced process, thereby enabling us to offer SCRA benefits to even more service members."

For more information, see:
http://www.washingtonpost.com/news/business/wp/2015/05/26/government-investigation-finds-companies-are-not-overcharging-troops-on-student-loans/

Federal Judge Upholds Gainful Employment Rules

Last Wednesday, a U.S. judge dismissed a lawsuit filed by a group of for-profit colleges challenging the Obama Administration's gainful employment rules for the Title IV student aid programs. Absent court (or potentially Congressional) action, Gainful employment regulations will take effect July 1.

Department officials are undoubtedly pleased with the courtroom victory, but a bigger case still awaits. A similar lawsuit in the District of Columbia filed by the Association of Private Sector Colleges and Universities is still pending.

For more information, see: http://news.yahoo.com/judge-upholds-u-gainful-employment-rules-profit-colleges-192543536--finance.html

NCES Releases *The Condition of Education* 2015

The National Center for Education Statistics released its annual report on the condition of American education. The report includes key findings on higher, elementary, and secondary education. Below are some basic figures on enrollment and degrees awarded, but we encourage our readers to dig through this document, as it is an excellent resource.

The report found that total enrollment in postsecondary education declined from 2012-13 to 2013-14. Fifty-six percent of male and 62 percent of female students who began their bachelor's degree in the fall of 2007, and did not transfer, had finished their degree within six years. The number of students who were awarded masters degrees dropped from 2011-12 to 2012-13, with 750,000 master's degrees awarded in 2013. The same year, over 1 million associate degrees and 1.8 million bachelor's degrees were awarded to students.

For the full report, see: http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015144

Illinois Attorney General Calls on Education Department to Create Training and Certification Program for Credit Counselors

Illinois Attorney General Lisa Madigan sent a letter to the Department of Education on Monday requesting a training and certification program for credit counselors, similar to what the Department of Housing and Urban Development has for housing counselors.

"We must provide student loan borrowers somewhere to turn to access legitimate information and assistance," Madigan wrote. "This is where Department of Education can play an important role."

Madigan added, "Student loan servicers should be providing this assistance, but they are failing to adequately counsel borrowers about available options. This vacuum of information and legitimate assistance has provided an opportunity for scammers to fill the gap."

Madigan's request comes as the Consumer Financial Protection Bureau begins its campaign to collect stories from student borrowers of their negative experiences with loan servicers.

"Sloppy servicing can spawn scams," said Rohit Chopra, the student loan ombudsman for the CFPB, in an interview. "When borrowers can't get clear and accurate information from their servicer about how to avoid default, it can create the conditions for fraud. We can't make the same mistake twice. This is deja vu all over again."

Madigan has filed charges against several companies she alleges are defrauding borrowers and charging upfront fees between $650 to $1,250 in exchange for mailing out paperwork that borrowers can obtain and submit for free.

The Washington Post reports, "There is no definitive data on student debt relief scams. But government agencies, including the Federal Trade Commission, say they have noticed a spike in complaints in the wake of the federal government's expansion of repayment options and forgiveness plans. In some cases, the same companies accused of mortgage relief fraud have reinvented themselves as student debt relief advisers, according to the FTC."

The Education Department declined to comment on Madigan's letter.

For more information, see: http://www.washingtonpost.com/news/get-there/wp/2015/06/01/student-debt-relief-scams-are-on-the-rise-heres-how-this-government-official-plans-to-stop-it/

New IFAP and *Federal Register* Announcements

Recent additions to the Information for Financial Aid Professionals (IFAP) website and the *Federal Register* have been made that may be of interest to COHEAO members.

FSA IFAP Announcements:

- Federal Perkins Loan Program Questions and Answers Available on IFAP Web Site
- Volume 5 - Withdrawals and the Return of Title IV Funds [2015-2016 Federal Student Aid Handbook]
- Upcoming SAIG Message Class File Update
- Volume 6 - The Campus-Based Programs [2015-2016 Federal Student Aid Handbook]
- FSA ID/PIN Replacement - FSA ID Additional Information and Helpful Hints
- FSA Dear Colleague Letter on Title IV Eligibility for Students Without a Valid High School Diploma Who Are Enrolled in Eligible Career Pathway Programs

***Federal Register* Announcement on Update to Federal Need Analysis for 2016-2017 Award Year**

Last week, the annual updates to the tables used in the statutory Federal Need Analysis Methodology that determines a student's expected family contribution for award year 2016-17 for financial aid programs was published in the *Federal Register*.

For details, see: http://www.gpo.gov/fdsys/pkg/FR-2015-05-27/html/2015-12803.htm

Industry

NASFAA Discusses Prior-Prior Year Income Data for the FAFSA

Last week, the National Association of Student Financial Aid Administrators (NASFAA) held a briefing to discuss the organization's recent report, "Great Expectations: Implications of Implementing Prior-prior Year Income Data for the FAFSA." Justin Draeger, NASFAA President, opened the event and moderated a discussion among a panel of experts on education financial aid. Draeger shared highlights from NASFAA's new report, concluding that the organization believes the numerous advantages associated with moving to a Prior-prior year (PPY) system far outweigh the concerns and thus, recommend that the Department of Education implement PPY.

The panelists discussed the potential benefits of moving to PPY, including early information for students and families, greater use of the IRS Data Retrieval Tool, and a decline in the verification burden for both students and financial aid administrators. David Hawkins, Director of Public Policy for the National Association for College Admission Counseling, added that PPY would allow schools to deliver a more timely and accurate award package to prospective students and families and help students make best informed enrollment decisions. Hawkins also noted PPY would help relieve some of the uncertainty admissions offices have in making sure they admit enough students to fill a fall class the following year.

The panelists agreed that the benefits of PPY far outweigh any potential drawbacks, and that many of the concerns actually predate PPY and could be largely addressed through what have become general best practices in financial aid. Some moral concerns include income data playing a larger role in admissions decisions and students getting hounded by college admissions offices earlier in high school.

On the practical level, there is a concern with more than anticipated families having larger than anticipated fluctuations in their annual income. The panel noted the current use of "professional judgment" for changing awards and indicated they did not foresee a dramatic increase in this practice. Draeger stated that NASFAA does not foresee PPY leading to a substantial increase to Pell Grant spending and that the organization's research found that the vast majority of states who have some form of grant aid will experience minimal challenges because of PPY.

Francisco Valines, the Director of Financial Aid at Florida International University, said PPY would allow financial aid offices to focus more attention on individual financial aid advising. Hawkins added that PPY would also benefit high school college advisors as students will have an easier experience filling out the FAFSA and will be better informed on their financial situations when making an enrollment decision. As Chairman Lamar Alexander (R-TN) continues to call for additional information for prospective students, consensus among policymakers and stakeholders on PPY in order to simplify the FAFSA application process appears to be reachable.

This week, a bipartisan group of 52 Members of Congress sent a letter to Secretary of Education, Arnie Duncan, urging the Department to simplify the financial aid process by allowing the use of prior-prior year data when students are filling out the FAFSA (see article above).

For NASFAA's full report, see: file:///C:/Users/mcravez.DBM/Downloads/2015_PPY%20(3).pdf

Researchers Find Colleges Underestimate the Cost of Living

New research indicates that nearly half of universities and colleges that administer financial aid inaccurately estimate cost of living. In fact, nearly one-third of institutions underestimate living expenses by about $3,000 or more. However, researchers also found that more than 11 percent of schools that administer aid actually overestimate student financial needs by $3,000.

Since cost of living projections are the basis for how much aid and loan money students are awarded, these disparities are concerning. Many colleges in the same locations had exceedingly different living projections.

It is important for colleges to provide an accurate cost of attendance so that students can properly financially prepare themselves and not take out extra loans. In addition, student borrowing is capped at the cost of attendance, meaning variations in living expenses can easily lead to under or over-borrowing.

For more information, see: http://hechingerreport.org/underestimating-the-true-cost-of-college/

National Association of College and Employers Release New Survey on Post-College Employment

A new survey by the National Association of Colleges and Employers (NACE) used data collected from 207 member institutions to determine the outcomes of roughly 274,000 graduates in the class of 2014. Officials hope the survey can set a baseline for where college graduates go once they leave the classroom and hope that consistent data from this type of survey can inform and determine trends in higher education and the workforce.

Ed Koc, the director of research, public policy, and legislative affairs at NACE, said a panel made up of career service experts, statisticians, and other relevant experts helped create the methodology for collecting the data from recent graduates. There were many types of "other employment" added including military service and public service opportunities. Of those graduating with bachelor's degrees, 62% were found to be employed but only 58.4% had standard employment – the discrepancy was due to titles like "entrepreneur" or "postgrad fellowship/internship." Koc said the data would help identify trends over time noting that one of the arguments he has seen is "it's more important what major you choose as opposed to what school you choose."

For those who go onto continue more education, the survey showed that 16.4% of those with bachelor's degrees continued their education and 20.4% of those with associate degrees following suit. The data is among the first of its kind and has skeptics, with some questioning the sample size and methodology. Jeff Strohl, director of research at Georgetown University Center on Education and the Workforce, said he wouldn't want to call the report "a baseline by which all future things should be compared." He went on further to say, "college graduates dump about 1.7 million new workers into the labor market… it takes a little time for the labor market to absorb all those students." Still, he said the data fell in line with what he would expect and matched with reports his own center had done on post-graduation employment. The report for the class of 2015 will contain more data for advanced-degree graduates.

For more information, see https://www.insidehighered.com/news/2015/06/05/new-national-survey-aims-set-baseline-postgraduation-outcomes

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