

**2010 Spring Conference
May 12th – 14th
Lake Barkley State Resort Park**



**Time for the Spring 2010
KASRO Election!**

Candidates' Details
on page 3-5.

LETTER FROM THE PRESIDENT

*Carol Babb
University of Louisville*

Dear Colleagues,

It's finally spring and I am very excited about our conference and invite you to join us at the KASRO annual spring conference to be held at the beautiful Lake Barkley State Resort Park in Cadiz, KY on May 12-14. Registrations can be made at 800-325-1708.

The conference this year is full of informative sessions to help us all do our jobs better! The conference is beginning at 1:30 p.m. on Wednesday, May 12 and ending at 11:30 a.m. on Friday, May 14. As well as having a great agenda, the conference offers the opportunity to network, meet new friends and reconnect with old acquaintances as well as find out how other universities are handling issues by joining our round-table discussions.

We'll be having a fun time on Wednesday with a wonderful luau dinner on Wednesday night. Everyone is encouraged to dress in island-wear in keeping with our theme.

I would like to thank all of those who have volunteered to be on the slate of candidates for next year. We will have a great board to carry us forward.

In closing I will say a very sincere thank you to the all the members of the KASRO. Your membership and your active participation keep this organization robust and provide everyone who belongs with a network of people who know what our work day is really like and can listen to our concerns with genuine compassion and understanding.

Carol

MISSION STATEMENT

To offer professional development and educational opportunities for University Business Officers that will enhance their post-secondary Institutional mission of implementing sound financial controls and providing EXCELLENT customer service.

2010 Spring Conference

Wednesday, May 12, 2010

- 12:30 - 1:30 p.m. Vendor Set-Up/Conference Registration
- 1:30 - 2:30 p.m. **Welcome/Opening Remarks / Business Meeting (Room A)**
- 2:30 - 3:00 p.m. **Networking Break – Time with Vendors (Room A)**
- 3:00 - 4:30 p.m. **Personality Traits-Why do I like that?** Merle Isgett, NCO Financial System, Inc. **(Room A&B)**
- 6:00 p.m. **Luau- (Shelter)**

Thursday, May 13, 2010

- 8:30 - 9:30 a.m. **Continental Breakfast (Room A)**
- 9:30 – 10:30 a.m. **Legislation Update- What are the Feds saying?** Karen Reddick,, National Credit Management; Mike Kahler, Windham Professionals; Lori Hartung, Todd, Bremer and Lawson **(Room A&B)**
- 10:30 – 10:45a.m. **Networking Break (Room A)**
- 10:45 – 11:45 p.m. **Concurrent Sessions
Non Cash Transactions- What...no Cash?** Matt Dorf, Higher One **(Room A)**
- ABC's of Customer Service-How may we serve you?** Trish Palm, Williams & Fudge, Inc. **(Room B)**
- 11:45 – 1:15 p.m. **Lunch - Lula Darnell Award Ceremony (Room C)**
- 1:15 – 2:15 p.m. **Developing an A+ Attitude**, Shannon Staten, Director Residence Admin University of Louisville **(Room B)**
- 2:15 – 3:15 **FFELP to Direct Loans-Do we have to?** Denise Deal, Assoc. Director of Financial Aid Operations, University of Louisville **(Room B)**
- 3:15 – 3:30 p.m. **Networking Break (Room A)**

.....In Loving Memory



Darlene, a student loan counselor at the University of Kentucky for fourteen years, passed away January 9, 2010 after a very short battle with cancer. She had been employed at UK for twenty-four years. Her loss was quite sudden and has deeply impacted the staff of the UK Student Loan

Darlene helped UK bring up the Direct Loan Program in 1995 when it was brand new. Since then, she educated literally thousands of students and parents on all their student loan processes including entrance counseling, master notes, disbursement of loans, exit counseling, repayment, and advice about debt management and consolidation. Darlene never met a stranger and always had a friendly word for everyone. She will truly be missed by students and co-workers alike.

2010 Spring Conference Agenda (continued)

Thursday, May 13, 2010 Continued:

3:30 – 4:30 p.m. **Concurrent Sessions**
GI Bill/Veterans' Affairs
Are you in the Army now? Angie Walsh,
Bellarmine University

Outsourcing-When is enough... enough? Paul Aries, Nelnet Business Solutions (Room B)

5:30 p.m. **Cook Out! (Shelter)**

Friday, May 14, 2010

8:00 – 9:00 a.m. **Traditional Breakfast (Main Dining Room)**

9:00 – 10:00 a.m. **Reg Z-What are you doing?-TBA (Room A&B)**

10:00 – 11:00 a.m. **Concurrent Sessions**
Accounts Receivable Roundtable-What's hot? (Room A)

Perkins Roundtable-What's Hot? (Room B)

11:00 – 11:30 a.m. **Business Meeting**
Grand Prize Drawing
Must be present to win (Room A&B)

11:30a.m. **Conference Ends. Lunch on Own**

"Hats Off"

Pam Szczapinski of Eastern Kentucky University has graduated with her Bachelors with honors, and will pursue her Masters next semester.

Pam, you can do it keep going!!

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**Jason Terwilliger of Georgetown College** has been promoted to Institutional Research at Georgetown College and will be transferring out of Student Accounts, by May 2010. Jason said it's been a pleasure meeting and working with everyone over the last few years.

*Jason we are sorry to see you go, but wish you the best in the future!*

### Campus News

#### Pay Attention Vendors.....

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Morehead State will be sending out their Billing Service and Collection Agency RFP for the Perkins Loan Program sometime around April-May.

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University of Kentucky has begun implementation of internal and external collections for all student account receivables. Rueben Harness joined the UK Student Account team last fall to oversee this project. Reuben brings with him years of collection expertise in the banking industry.

## Fall 2009 Conference Highlights:



### The Fall 2009 KASRO Conference

Rochelle Seals and staff of Eastern Kentucky University hosted the Fall 2009 KASRO conference held Oct. 8<sup>th</sup> - 9<sup>th</sup>. The conference opened with the first speaker, State Representative Harry Moberly, currently serving as Executive Vice President for Administration for ECU. The agenda covered topics on RFPs, social networking, dealing with difficult people, and a panel that included Kevin Hunt, W&F; Karen Reddick, NCM; and Scott Medley, GRC that covered bankruptcy.

Bob Perrin President of COHEAO gave the most recent update as to the future of the Federal Perkins Loan, and responded to all questions and concerns relating to the program. Dr. Jen Walker from ECU's counseling center presented an in depth presentation on helping students in difficulty and what signs we as administrators should recognize as a red flag.

The Mulebarn located at ECU's country club was the place to be Thursday night to kick back, chow down and listen to "live" music by local entertainment, the Churchilljax.

## President Elect

**Rochelle Seals, Eastern Kentucky University**



Ms. Seals is the Director of Student Accounting Services at ECU. Rochelle came to Higher Education at ECU in 2006 after 10 years of accounting experience in private industry. She currently serves KASRO on the Conference Planning Committee. She is graduate of Berea College and resides in Berea with her husband Shane and son Luke.

## Vice President Conference



**Tina McWain, Morehead State University**

Job Title: Accountant I at Morehead State University

In my current position, my main responsibility is overseeing the Federal Perkins Loan program, but I am also responsible for overseeing the accounting aspect of all the federal and state financial aid grants that Morehead receives. I have 9 years of experience in higher education and have been a member of KASRO for 7 years. My husband and I have been married for almost 11 years and we have two wonderful children, Justin (age 5) and Rayanna (age 2). I am currently pursuing my Master's degree in Adult and Higher Education, and hope to pursue my doctorate degree in education through Morehead State University. I am an avid gardener and am looking forward to Spring! In what little free time that I have I enjoy spending time with my family, photography, and sewing.



## Vice President Public Relations & Membership

**Michelle Hartmann, ConServe**

Michelle Hartmann, Regional Director of Business Development, is the newest member of the ConServe Team. Michelle has 16 years of sales, customer service and collection industry experience.



Michelle's experience has incorporated being responsible for more than 250 College and University Clients and managing sales initiatives within the Higher Education marketplace.

Michelle has held positions as a Commercial Chair with the Texas BUC\$ Association Board of Directors. She has also presented many important topics in our industry at various regional organizations such as the Ohio Bursars Association (OBA) and Texas Buc\$. Michelle has also partnered in past with some of the leading billing servicers in the industry to assist in training and educating individuals within the Higher Education community.

Michelle is a graduate of the University of Missouri-Columbia and resides in St. Louis, Missouri.

**Kevin Hunt, Williams & Fudge**



Kevin brings over 15 years of financial experience having worked for both Wachovia and Wells Fargo prior to Williams and Fudge where he started in 2003.

An associate member of KASRO since 2003 Kevin is currently serving as Vice President for Professional Development.

Kevin has also served on the membership committee for MASFSA-Michigan Association of Student Services Administrators and Consumer Bankers Association.

Kevin enjoys spending time with his family, writing and playing music and working with local community charities.

**Merle L. Isgett - Regional Director with NCO Group, Inc.**

- Merle is a graduate of Florida State University with a degree in Finance. Merle is the Regional Director for NCO Financial Systems, Inc. She has over 30 years experience in legal and client service. She has extensive experience serving on Boards of Professional Associations. She was on the Board of the National Federation of Paralegal Associations, a national professional organization of over 20,000 people, for 11 years and served two terms as President. She also served on the American Bar Association Non-Lawyer Commission for two years. She currently serves as the Commercial Director on the FABSAA Board and is on the Planning Committee of the NYSOBBA Board. She is a national award winning speaker and is the keynote speaker for FABSAA 2010 Conference, Member of the Planning Committee for NYSOBBA 2010 Conference; speaker for 2010 Texas Bucs Regional Conferences, keynote speaker at EARMA 2010 Conference and for the NYSOBBA 2010 conference. Merle has a diverse background working in legal, owner of a training company, managing a \$60 Million Dollar division of a major corporation and working with clients in higher education.

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**Vice President – Professional Development**

**Rick Wiening**  
**Director of Business Development**  
**Regional Adjustment Bureau, Inc.**



As Director of Business Development, Rick has a management responsibility for new and existing business for the Midwest. He has been in the Higher Education industry community for the past 13 years and has experience in all facets of the student collection services to Colleges and Universities. He has experience in collections, finance, corporate training, management and client service. He is well versed in State and Federal regulations. Rick has memberships with several regional and national higher education organizations and routinely speaks at these conferences around the country. He has been a member of KASRO since 2000. Rick lives in Hammond, Indiana with his wife of 12 years and they have two children Katie 11, Derrick 7.

**Paul Aires**  
**Regional Vice President**  
**Nelnet Business Solutions**



Paul has been working with Higher Education in varying capacities for over 12 Years. Currently serves as RVP for NBS where he worked with schools in the mid-Atlantic region for the last 5 years. In addition to his experience with Higher Ed, he has served non-profit, volunteer organizations like KASRO in varying board capacities. Personal: When not traveling to visit schools, Paul enjoys his time with his 4 kids and his 4 year old grandson. His hobbies include home improvement and wakeboarding!



**Mike Kahler, Windham**

With 30 years as part of the Higher Education Community, Micheal Kahler brings with him experience in Admissions, Financial Aid, and Public Relations in the private college sector as well as experience in collections and payment plans. For eighteen of those thirty years Mike has been a part of the collections industry working with schools around the Midwest to recover all types of receivables. Since 2005 Mike has been a part of the team at Windham Professionals and is responsible for developing new business and maintaining relationships with the clients of Windham. Mike has conducted training for the Office of Student Financial Assistance of the Department of Education, participated in training of staff for colleges and universities, has been a speaker for the Great Plains Collection Network, Minnesota Collection Network, NACUBO, PDG, Illinois Student Loan Administrators, EARMA (East Coast), Ohio Bursars, KASRO (KY), WASBOPA (WI), Regions I, II, III, V, and VII of the Private College and Career School Associations and other organizations around the country. Mike is a past member of the Board of Directors of COHEAO, the Coalition of Higher Education Assistance Organizations and on the Board of Directors of the Private College and Career School Association. He also serves on various committees of regional associations such as in MI, Great Plains Collection Network and WI. Whether as a presenter or a behind the scenes worker, Mike is committed to aiding KASRO in its pursuit of helping its members become the best they can be when dealing with their students.



**Aaron Petrusch, ACT**

Aaron Petrusch began working as a collector for General Revenue (GRC) in 2003 where he mastered the challenge of collecting and developed friendships with industry experts who expanded his insight into the processes and policies regulating our industry. His experience as a collector, tenacious thirst for knowledge, and drive to improve service standards steered Aaron into a new role as Client Service Representative. From there, Aaron quickly earned a promotion to Regional Account Manager for SallieMae. In August 2009, Aaron joined Account Control Technology, Inc. (ACT) as a Regional Account Executive for the North-Central region. In his current position, Aaron dedicates his time and energy towards the enrichment of the client service experience for current and prospective clients alike. His years of tenure in educational collection have imparted upon him a robust understanding of the collection cycle, FDCPA regulations, and detailed knowledge of back-office operations. It is important to note his dedication to colleges and universities is not limited merely to providing excellent client service. Aaron is an active advocate, working on the issues and concerns facing higher education institutions, borrowers, and others in the collection arena. He is a member of the Ohio Bursar's Association and the Kentucky Association of Student Receivable Officers and can also be found attending numerous local and nationwide conferences.

From Harrison Wadsworth and Wes Huffman

### President's FY 2011 Budget and Perkins

President Obama's budget was published today. In it, he officially called for a delay in any changes to the Perkins Loan Program until July 1, 2011. This is the date COHEAO and others had been told verbally, but this puts it in writing in the President's budget proposal.

The proposal makes some changes to what was proposed last year to conform to legislation passed by the House of Representatives, H.R. 3221, the Student Aid and Fiscal Responsibility Act (SAFRA). This legislation remains pending in the Senate. The President called for its passage as soon as possible. In other words, the budget calls for elimination of the current Perkins Program starting with the 2011-2012 academic year and replacing it with a "Direct Perkins Program" that would have the same terms and conditions for students as an Unsubsidized Direct Stafford Loan, with the exception of the interest rate - 5% fixed for Direct Perkins versus 6.8% for Stafford. The most notable difference from the President's proposal of last year regarding Perkins is that he calls for school control

Regarding Senate action on the SAFRA, as we reported in The Torch last Friday, the Health, Education, Labor and Pensions Committee is delaying action until it is decided by Congressional Democratic leaders if they need to put health care reform legislation on the same bill with the SAFRA. We expect a decision to be made soon, but at this time COHEAO believes that there will not be Committee action before February 24th, at the earliest.

Among the other notable student aid provisions in the President's budget are a continued call for the elimination of the FFEL Program as of June 30, 2010 with all Stafford, PLUS and Consolidation loans after that made via the Direct Loan Program. This is deemed to save \$45.6 billion over 10 years, according to the White House Office of Management and Budget. (Note that the Congressional Budget Office has scored the same proposal in H.R. 3221 to save \$87 billion over 10 years.)

The President's budget proposes to increase the maximum Pell Grant award to \$5,550 in AY2010-2011 with it indexed to inflation plus 1% after that. The grant would also be turned into a full entitlement, meaning that it would not be subject to annual appropriations by Congress.

Work Study is proposed for level funding (not counting the extra \$200 million provided by the stimulus bill in early 2009) while the budget proposes to eliminate the LEAP Program. SEOG is also proposed for level funding of \$958 million.

Under the administration's proposal, the current Income Based Repayment program for Direct and FFELP loans is modified. The final regulations for the current IBR program are found at 34 C.F.R. 682.215 (34 C.F.R. 682.221 for DL). Under these regulations, the borrower must opt into IBR, meaning that for both the current and proposed expanded IBR program, the new payment protection would only be available for those borrowers that applied for it.

Here is the explanation of the IBR program offered in Department of Education materials on their website:

To make loans more affordable for those with high debts and low incomes, the Administration proposes to reduce maximum monthly payments under the Income-Based Repayment program from 15 percent of a borrower's prior-year income to 10 percent, and to reduce the length of time a borrower is in the IBR program before his or her loan is forgiven from 25 years to 20 years. Borrowers in public service jobs would continue to receive forgiveness after 10 years of payments. According to the 2008 National Postsecondary Student Aid Survey, borrowers graduating from a 4-year undergraduate school in the United States will have an average Federal student loan debt of approximately \$17,000 comprised of Subsidized and Unsubsidized Stafford Loans. Students who consolidate their loans have an average total debt of \$35,668. Many of these students would be eligible for lower payments under the Income-Based Repayment plan.

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