

## Need Help? We're Here

With economics changing the shape of many industries, even student financial aid, truly responsive customer service can be hard to come by. But even in the face of political change, shifting business models and marketplace fluctuations, College Assist remains committed to the feature that sets us apart: excellent service to borrowers and to our school and lender partners.

“We place a premium on being able to provide fast, expert assistance,” says Director Debra DeMuth. “Every request we handle makes higher education that much easier for students, and that’s why we’re here.”

A quick response to an e-mail question, a problem-solving voice on the other end of a phone or an in-person visit to help with a technical issue – all are customer service standards at College Assist.

“The individual attention that we have received has been such a refreshing change,” says Kim Balentine, financial aid director for Ozark Christian College in Missouri. “College Assist is truly a partner that provides the tools we need to help our students.”

College Assist staff respond to financial aid offices,

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### key contacts for schools and lenders

#### ***Loan processing information***

Toll free: 800.727.9834

Fax: 303.305.3442

E-mail: [askops@college-assist.com](mailto:askops@college-assist.com)

#### ***Compliance, training and investigations***

Telephone: 303.305.3000

E-mail: [compliance@college-assist.com](mailto:compliance@college-assist.com)

For more contact information, such as default aversion assistance and borrower-related questions, visit [www.college-assist.com](http://www.college-assist.com) and choose “Contact Us.”

lenders and borrowers on a broad range of issues covering everything from applications and repayment to loan processing and compliance. On average the customer service team receives about 1,400 e-mails each month and more than 4,000 calls. During peak times, the numbers nearly double.

“I was very fortunate to have been connected with Elizabeth Maness (a College Assist team member),” a

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borrower recently wrote. “She took a little extra time to listen to what I had to say and to research my situation. She also took the time to e-mail my school and then follow up again with me to let me know that she had received a reply and that my increase would be certified tomorrow. I can’t say how much I appreciate her hard work.”

College Assist customer service representatives are available Monday through Friday 7:30 a.m. to 5 p.m. All voice messages and e-mails are answered within 24 hours, but the team strives to answer all e-mails on the day they are received.

“Each member of the team plays a big role in our success,” said Customer Service Manager Susie Trujillo. “As we head into summer processing and testing for the upcoming conversion I am confident that we will stay on task and meet our goals.”

Customer service contact information for schools and lenders is conveniently boxed on page 1 and is always available at [www.college-assist.com](http://www.college-assist.com) by choosing “Contact Us.” The Web site also provides information on finding help for default aversion and other borrower-related questions.

## the buzz

*“Any time I have needed assistance with processing, training or compliance questions I have been able to reach the person that can help me in one call or e-mail. No more being passed around between departments, just great customer service!”*

— Kim Balentine, financial aid director

Ozark Christian College  
Joplin, Missouri

College Assist customer: 18 months  
Four-year private college

*We enjoy working with the folks at College Assist. The staff is attentive and always willing to help, which makes it a real pleasure working with College Assist.”*

—Thad Spaulding, associate director  
of financial aid

Arapahoe Community College  
Littleton, Colorado

College Assist customer: 30 years  
Two-year public community college

## outlook

Outlook is a quarterly publication of College Assist. For questions or comments, contact Teena Cooper at [teena.cooper@college-assist.com](mailto:teena.cooper@college-assist.com).

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## Conversion Update

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# New System to Offer Greater Flexibility and More Options

By Haley Majewski

College Assist's new guarantee system is on track for its roll-out in mid to late fall 2008.

The conversion team has been hard at work ensuring a seamless conversion. Since our last newsletter, the team has begun data conversion testing and completed the initial set-ups necessary for the system testing phase.

While many school and lender processes and procedures will remain unchanged, the new system will provide additional capabilities.

The system platform offers greater flexibility to implement regulation changes – an excellent timesaver for College Assist's technology and business areas.



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“We’re thinking of this system as a new addition to our own tool belt and to the tools we can offer our school and lender partners,” said Lori Gloer, director of operations.

As the conversion progresses, College Assist will communicate the new enhancements and processing flexibilities and provide training to our school and lender partners.

As always, our commitment to you remains unchanged. If you have any questions concerning the upcoming conversion, please feel free to contact Haley Majewski at 303.305.3280 or [haley.majewski@college-assist.com](mailto:haley.majewski@college-assist.com).

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## Got Feedback?



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College Assist strives to provide superior services to its customers – borrowers, schools, student loan lenders, and the general public. Last month, you may have received an e-mail request from College Assist, asking you to complete an anonymous online survey about how well

we’ve been serving your needs. If you haven’t already completed it, we’d like to ask again that you consider doing so. It helps us to help you when we hear directly what you think of our products and services. The survey is anonymous, confidential, and takes about five minutes to complete online. In addition to a multiple-choice format, it also offers space for written comments and suggestions. We value your honest evaluation of our services.

## Our Super Staff

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# Expanding Client Relations Team Ready for Action

College Assist has added three new regional directors to its roster of staff experts. As with all of our client relations staff, they will work directly with schools and lenders on everything from loan processing guidance to systems assistance and default prevention training. By way of introduction to our customers, we decided to have some fun by asking each of them the same question:

*If you could be any superhero or movie action hero, who would you choose, and why?*



Daniel.whitaker@college-assist.com

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### **Dan Whitaker, Regional Director**

**Region: MASFAA (Midwest)**

Dan has been in financial aid most of the time since he began as a graduate assistant in 1982, spanning more than 20 years (“Wow! That’s a big number,” he says.) Prior to joining College Assist, he was a regional business development manager for Nelnet.

*Action hero: Jason Bourne*

“The Matt Damon character from the Bourne series (“The Bourne Supremacy,” etc.) is a smart guy, can think on his feet and never makes a wrong decision,” says Dan. “And, he gets to be in the middle of the action all the time. It doesn’t get much better than that, does it?”

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### **Randy Hawkins, Regional Director**

**Region: WASFAA (California, Nevada and Arizona)**

Randy has been in financial aid for almost exactly 20 years. His positions have included regional manager for FinanSure Student Loans, western regional manager for SunTrust Educational Loans, account representative for USA Funds and financial aid director for Vanguard University.



Randal.hawkins@college-assist.com

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*Action hero: The nameless character played by Clint Eastwood in “The Outlaw Josey Wales”*

“The character is a survivor and shows a quiet determination to overcome all obstacles put in front of him,” says Randy. “He has an inner strength combined with strong loyalty and never complains, blames others or wonders why life has been unfair to him. He just deals with what is in front of him in a quick and decisive manner.”



Larry.coles@college-assist.com

**Larry Coles, Regional Director**

**Region: SASFAA (Southeast U.S.)**

Larry has been in the education finance services industry for more than 20 years. Most recently he served as vice president of sales at Urban Ed Express, a student loan company in Bethesda, Maryland. He has worked on the lender, guarantor and school sides of financial aid with

several companies including The College Board, Wells Fargo Bank, Georgia Student Finance Commission, Brown University, and Franklin and Marshall College.

*Superhero: Shape-shifter*

“I would like to be one of those superheroes that can change their appearance, like from a car to a man to other things,” says Larry. “The reason I would be that figure is so I can morph, change and adapt to the times and changes in our current industry.”

**did you know?**

Private student loan borrowers are disproportionately dependent students: 67 percent are considered dependent, compared with 49 percent of other undergraduates. As a result, private loan borrowers, with an average age of 23.5 years, are younger than other undergraduates. Undergraduates who did not take out loans have an average age of 26.6 years.

*Source: American Council on Education, Who Borrows Private Student Loans, August 2007.*

**fall financial aid training**

This fall, College Assist will again offer its free, four-part workshop series. The workshops cover the financial aid processes from the FAFSA through withdrawal and graduation. The workshops are geared toward new financial aid professionals, those who are new to a portion of the process, or those who would like a refresher of the basics. Workshops 1 and 2 have been designed as an introduction to the financial aid basics from the FAFSA through award notification. Workshops 3 and 4 have been designed for the financial aid professional who has a solid knowledge base of the topics offered in the Workshops 1 and 2 and cover the financial aid process from loan certification through the return of funds. We recommend participants plan to attend both sets of workshops to follow the workflow processes to completion. However, one-day registrations are accepted.

College Assist training is provided at no cost to participants. A continental breakfast is provided, and participants are responsible for their own lunches.

**Workshop 1: November 6, 2008**

*From FAFSA to completed SIR*

**Workshop 2: November 7, 2008**

*Needs analysis to award letter*

**Workshop 3: November 20, 2008**

*Loan certification to disbursement*

**Workshop 4: November 21, 2008**

*Withdrawal to return of funds*

For more information, visit [www.college-assist.com](http://www.college-assist.com). Choose “Scheduled Trainings” from the Compliance & Training link on the Schools menu, or contact Compliance and Training Officer Julia Alexander at [julia.alexander@college-assist.com](mailto:julia.alexander@college-assist.com).

## Quick Reference Tool

# Loan Limit Increases

The “Ensuring Continued Access to Student Loans Act of 2008” (H.R. 5715, or Public Law 110-227, enacted May 7, 2008) added \$2,000 in additional unsubsidized federal Stafford loan eligibility for each undergraduate grade level. The new law also increased aggregate loan limits for undergraduate students—the first change in

undergraduate aggregates since unsubsidized Stafford loans were introduced in 1994. The increases apply to loans first disbursed on or after July 1, 2008.

Dependent students are eligible to borrow up to \$2,000 in additional unsubsidized amounts without

### Federal Stafford Loans for Undergraduate Dependent Students (Whose Parents Have Not Been Denied a PLUS Loan)

Grade Level	Base Amounts*	Additional Unsubsidized	Total Amounts
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior & Senior	\$5,500	\$2,000	\$7,500
Preparatory coursework for enrollment in an undergraduate program	\$2,625	0	\$2,625
Preparatory coursework for enrollment in a graduate program	\$5,500	0	\$5,500
Teacher Certification coursework	\$5,500	0	\$5,500
Aggregates	\$23,000	\$8,000	\$31,000

### Federal Stafford Loans for Undergraduate Independent Students (and Dependent Students Whose Parents Have Been Denied a PLUS Loan)

Grade Level	Base Amounts*	Additional Unsubsidized	Total Amounts
Freshman	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior & Senior	\$5,500	\$7,000	\$12,500
Preparatory coursework for enrollment in an undergraduate program	\$2,625	\$6,000	\$8,625
Preparatory coursework for enrollment in a graduate program	\$5,500	\$7,000	\$12,500
Teacher Certification coursework	\$5,500	\$7,000	\$12,500
Aggregates	\$23,000	\$34,500	\$57,500

### Federal Stafford Loans for Graduate Students

Grade Level	Base Amounts*	Additional Unsubsidized	Total Amounts
Each Year	\$8,500	\$12,000	\$20,500
Aggregate	\$65,500	\$73,000	\$138,500**

\*Maximum amount that may be subsidized

\*\* For certain health and medical professions programs at the graduate level, students may borrow more than these amounts

having a parent denied a PLUS loan first. This means that a dependent student may borrow an additional unsubsidized Stafford and the parent may borrow a PLUS loan at the same time. The additional unsub goes up if the parent is denied a PLUS or is otherwise unable to qualify for a PLUS under permissible criteria. If the parent is denied a PLUS, then the dependent student may borrow additional unsub amounts up to \$6,000 for

the freshman and sophomore years and up to \$7,000 for junior and higher undergraduate grade levels.

The base amounts, which may be subsidized and/or unsubsidized depending upon need, remain the same. The subsidized aggregate for undergraduate students, and graduate and professional loan limits did not change.

## Compliance Corner

By Julia Alexander



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In addition to offering training on a wide range of federal student aid topics, the College Assist Compliance and Training Department is committed to providing schools

with clear, accurate responses to compliance questions.

With this edition of *Outlook*, we begin an occasional feature – Compliance Corner – where we plan to publish answers to timely or frequently asked compliance questions. If you have a question you'd like to see published here, or if you need compliance assistance, contact the College Assist Compliance and Training Department at 303.305.3308 or e-mail us at [compliance@college-assist.com](mailto:compliance@college-assist.com).

*Q: I have a student who has applied for financial aid and whose Social Security Administration (SSA) and Department of Homeland Security (DHS) matches did not confirm his citizenship status. He claims to be the son of a U.S. citizen. Apparently a school in another state obtained his father's citizenship papers (Certificate*

*of Immigration), and he received financial aid at another institution based on the father's documents. Is this the proper way to document citizenship status under the Child Citizen Act of 2000?*

A: According to the State Department's Web site, the Child Citizenship Act of 2000 allows certain foreign-born, biological and adopted children of American citizens to acquire American citizenship. These children do not acquire American citizenship at birth, but are granted citizenship when they enter the U.S. as lawful permanent residents. The State Department Web site states, "Children who acquire citizenship under this new provision do not acquire citizenship automatically. They must apply to the Bureau of Citizenship and Immigration Services in the Department of Homeland Security (USCIS) and go through the naturalization process." Given this statement, the student should be able to provide documentation of naturalized citizenship. Even if the State Department did grant citizenship automatically with no documentation, you still must comply with the Title IV regulations that require proof of the student's citizenship or eligible non-citizen status. (See [http://travel.state.gov/family/adoption/info/info\\_457.html](http://travel.state.gov/family/adoption/info/info_457.html) for additional information.)



dedicated

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## outlook

*College Assist*

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