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## Feature Stories:



### CER Interview: Harris Miller, New CCA President

The new CCA president offers his perspectives and outlines his goals in an interview with *CER* editor Michael Cooney. p.1



### Diversity Institute Helps Herzing Employees Learn, Connect With Minorities

with Don Madelung and Dr. Charles Taylor, Herzing College–Madison

Herzing College’s Diversity Institute offers the entire college staff an opportunity to experience and learn about the various minority populations in their home city of Madison, Wisconsin, and gain an understanding of their neighborhoods and issues. p.9



C. Taylor



### Why Do Schools “Pass” On Training

by Michael Purles and Pam Tiemeyer Jones, Lightpoint Learning

Every organization wants a good and usually “quick” return on its investment in employee training. The smart organization has learned to make training part of its ongoing processes and not just a quick fix in times of need. p.15



P. Jones

M. Purles



The Career College Information Source

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## Feature Stories (cont.):



W. C. Hammack

### **Software Applications for Financial Aid Management: “Necessary But Not Sufficient”**

*by Dr. W. Carl Hammack and Joel Weber, Weber & Associates, Inc.*

Management of Title IV federal student aid is a complex process that, despite the best efforts of some first-class software companies, remains a computer-assisted administrative process and is unlikely to ever become a completely automated, turnkey process. p.19



J. Weber



### **In the Ether: Schools Can Still Use Online to Build, But They Have to Be Smarter**

*with Paul Jacobelli, EdTek Services, Inc.*

Schools enjoyed success offering online courses because they had the administrative, faculty and technical resources. Others were early adapters and had developed reputations as leaders. Outsourcing has played a key role in many of the success stories. p.26

## Perspective on Student Loan Issues:



### **The Not-So-Fond Memories of “Remember When”**

*by Mary Lyn Hammer, Champion College Solutions, LLC*

Many guarantors have been forced to “partner” with lenders and secondary markets to “share” the increased loss from student loan defaults. The results are budget cuts within the lending community, reduced benefits to borrowers, increases in cohort default rates, and reduced access to student loan options. p.31

## For Every Action There Is An Equal and Opposite Reaction

### **What Will the Student Loan Interest Rate Cuts Mean to Private Career College Students?**

*by Ron Parker, Horizon Educational Resources, Inc.*

The career college sector does not expect the lenders to stand by without some change when faced with a 50 percent decline in the interest rate from 6.8 percent to 3.4 percent by the fifth year of the law and a reduction in reinsurance of defaulted loans from 97 percent to 95 percent. p.34



### **Rep. Petri Pushes STAR Package As Way to Reduce Costs, Increase Access**

The proposed legislation would offer schools that use the lower cost loan program the benefit of receiving half the savings in terms of higher Pell Grants. Petri also proposed a plan that would allow graduates to consolidate their loans upon entering the workforce and repay them through the IRS. Repayment amounts would be tied to income level, which could mean fewer defaults. p.38

## Less of a Good Thing

### **Bankers and Educators Warn of Unintended Consequences of Recent Rate Cuts**

There is a lot of concern about the lender offsets. The interest rate will benefit students, but the cuts could further exacerbate concerns related to future lender access for higher risk students, reduction in lender services and potentially higher default rates. p.40

## Conference Report:

### **Accrediting Bureau of Health Education Schools (ABHES)**

The 4th annual national conference in San Diego was a quality experience for the extended ABHES “family,” and a must attend for all who are involved in allied health education. p.42