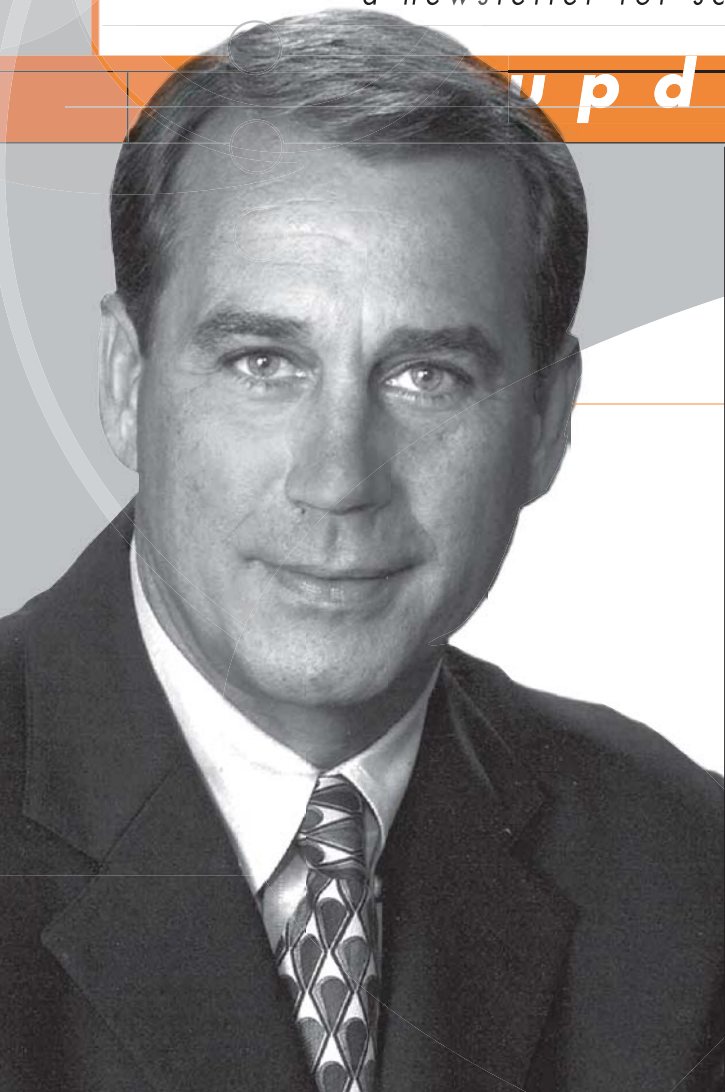




a newsletter for schools

update

Fall 2003



Senator John Boehner,
Chair of the House Education and the Workforce Committee

Boehner is now leading his committee as it tackles a wide variety of other issues including retirement security, higher education affordability and quality, special education reform, and expanded school choice.

House Education Committee Chair John Boehner visits Nelnet's home office

Earlier this summer, Nelnet's Lincoln office welcomed Representative John Boehner (R-OH). Mr. Boehner serves as the Chair of the House Education and the Workforce Committee.

During his visit, the Chairman met with Nelnet's Policy committee, Board of Directors members, and additional staff to gain a greater familiarity with the company and its position on issues regarding the industry and reauthorization of the Higher Education Act. In addition, Mr. Boehner toured the Lincoln office's Loan Generation, Loan Servicing, and Loan Consolidation operations.

Representative Boehner was elected to represent the Eighth Congressional District of Ohio for a seventh term in November 2002 and has been active in education reform issues throughout his tenure. In January 2001, he was selected by House Republicans to chair the House Committee on Education and the Workforce. As Committee chair, he has helped deliver on President George W. Bush's promise to reform America's education system. On January 8, 2002, President Bush culminated more than a year of intense legislative activity by signing the No Child Left Behind Act in Hamilton - a city in Ohio's Eighth District.

On the heels of this historic success, Boehner is now leading his committee as it tackles a wide variety of other issues including retirement security, higher education affordability and quality, special education reform, and expanded school choice. Mr. Boehner also continues to serve as Vice Chairman of the House Agriculture Committee.

Nelnet is honored to have had the opportunity to meet with Chairman Boehner and will continue to offer its services as a resource to the Chairman and all committee members in the reauthorization process.



Title IV and a family

Paul Tone, Government and Industry Relations, Washington, D.C.

Dorothy is now 85 years old and retired from her short teaching career. When Dorothy was in her 40's her husband who was a tenant farmer had a very serious stroke. He died two years later after spending most of the intervening time in various hospitals - leaving her with eight children at home. In the interim, the neighbors arrived to plant the crops and later harvested those same crops for her. She concluded that there was no reasonable way that she and her young children could assume the responsibilities of the farm on a long-term basis. The land belonged to someone else, so a sale of livestock and machinery followed with a subsequent move to the nearby town. The town was familiar to her, being as she had spent her early childhood years growing up there and had never moved from the general area.

Dorothy took on three jobs. Working in the kitchen at the local college, working at the local dry cleaners, and taking laundry in for others at her home. During this time, her second eldest child enrolled in college with help from the newly established Title IV student aid program. Her third followed - also with help from the Higher Education Act (HEA). Her fourth and fifth children also enrolled and received Title IV assistance. Over the years, Dorothy continued to cook, iron, and sew to support her family. All but one of her children earned degrees.

Dorothy loved to teach. Prior to WWII, she had been a "teacher." She had taught in a one-room country school having completed one summer school term. But she could not teach with those credentials unless she went back to school. Now in her late 40's she enrolled at the local college, *(continued on page 8)*

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Representative John Boehner

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Nelnet Marketing
121 South 13th Street, Suite 400
Lincoln, NE 68347

Robert Campbell, editor
Adrian Hanft, graphic designer

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Nelnet Contact Center enhancements

As student loan systems become more and more open and regulations have made service providers just about parallel, Nelnet is committed to set itself apart from the mainstream by consistently delivering value-added services to our school customers including students and borrowers. One way this has been demonstrated is through the investment made to enhance Nelnet's state-of-the-art Contact Center.

Headquartered in Indianapolis, Indiana, with supporting staff in Jacksonville, Florida, and Denver, Colorado, Nelnet's Contact Center operation consists of over 250 highly trained and dedicated employees utilizing best-in-class technology. Functions supported by the Contact Center include Inbound Customer Service (phone, e-mail, and correspondence), Outbound Default Aversions and Collections, the Nelnet College Planning Center, Lender Product Support, and the Financial Aid Solutions team.

The Contact Center invites you to tour our operations to see our tools and to learn more about Contact Center enhancements. The highlight of the tour is the "Command Center," which showcases our cutting edge Contact Center technology. Often Nelnet is asked, "Why has Nelnet invested millions of dollars in Contact Center technology?" The answer is multifaceted, yet simple. Here are the hard facts: 85% of customers will stop doing business with a company after a poor call center experience*, 84% of customers have had a negative call center experience*, 100% of 18-24 year olds will stop using a company's product after a poor call center experience**, and 56% of buyers list customer service as the most important company attribute**. As a customer, Nelnet is here to serve you with new technology.

Nelnet's IVR, or Interactive Voice Response system, is a key mechanism in providing premier customer service. It offers self-help options via telephone and enables after-hours access to customer information. Another software enhancement is our computer-telephony integration. This allows for the delivery of contact information (voice or e-mail) directly to the desktop of a customer service professional.

The Contact Center's philosophy is to fully support each and every inquiry one at a time by delivering consistent,

high quality information that builds customer confidence and loyalty. Our Witness Quality Assurance™ software has enabled the Contact Center to "raise the bar" on delivering quality. It records both voice and screen activity associated with a call. These recordings can be played back for use in performance evaluations, training, coaching, and displaying examples of best practices in addressing a particular kind of service request.

Participating annually in an industry Benchmarking Project allows the Contact Center to be compared against other servicers within the industry. Nelnet is able to utilize the data gathered to identify processes that need closer review and areas of possible improvement. The data also validates current effective processes, which are then built upon across the company.

Nelnet also surveys our borrowers, schools, and lenders to receive feedback on services. This direct information is very important for Nelnet to continue improving the quality of service being provided to various clients and to continue Nelnet's position as the premier organization within the student loan industry. As a result of these surveys, we are pleased to announce the approval of an enhancement to our Integrated Voice Response dialogue. After dialing the Customer Service Hotline, the option to speak with a live customer service professional will be provided much earlier. This service is an extension of the "value added" services offered by Nelnet's Contact Center. The anticipated implementation is during fourth quarter 2003.

Once again, Nelnet is differentiating itself from other student loan servicers through its commitment to customer satisfaction and by focusing on value-added services. Not only will these enhancements expedite the process of speaking with a live representative, they also support the Contact Center's focus on customer satisfaction, one call at a time.

If you would like to arrange a tour please contact Ken Troy at 317.469.2181 or ken.troy@nelnet.net

* Genesys Consumer Survey 2003 ** Kelly Services Survey 2002



Junior Achievement and Nelnet announce online destination to benefit students seeking financial aid

Students and parents looking for ways to pay for higher education may be one step closer to finding it. Junior Achievement has announced the creation of its first-ever online financial aid center. Sponsored by Nelnet, the online gateway will provide students, schools, teachers, and parents access to comprehensive resources on college costs and financial assistance.

Launched Monday, August 18, 2003, the JA Financial Aid Center is located inside the Student Center area of Junior Achievement's national Web site, www.ja.org. The JA Financial Aid Center is geared toward the 300,000 plus high school students nationwide who participate in JA programs.

“Working with Nelnet is a great fit for Junior Achievement as we reach out to more students and parents. With this new center, we will have an important resource to help our youth and their families learn how to pay for an education.”

-David S. Chernow

“The JA Financial Aid Center has the very distinct purpose of providing students with a single source of accurate financial aid information,” commented Don Bouc, President of Nelnet and the company's chief spokesperson. “Junior Achievement does a phenomenal job of helping students understand that they can pursue their educational dreams. Nelnet helps make those dreams possible by connecting students to the resources that count when paying for college.”

The online center will feature a college planning calendar, student loan application information, easy-to-use budgeting calculators, loan information for parents, and more. In addition, Nelnet's staff of college planning advisors will be

available toll-free at 866.866.7372 or via e-mail at collegeplanning@nelnet.net to assist students with questions or additional information.

“Working with Nelnet is a great fit for Junior Achievement as we reach out to more students and parents. With this new center, we will have an important resource to help our youth and their families learn how to pay for an education,” said David S. Chernow, President and CEO of Junior Achievement Inc. The Student Center also features Entrepreneur, Personal Finance, and Research centers, and a Career Center is also under development.

fast facts

for the busy financial aid office

What was the average grant, loan, and work award for undergraduates in 1999-2000?

Program	Amount
Pell Grants	\$1,910
Federal Student Loans (FFEL and Direct):	
Stafford Loans	\$3,214
Unsub. Stafford Loans	\$3,327
PLUS	\$7,127
Federal Work Study	\$1,534
Perkins Loans	\$1,695
FSEOG	\$678

Data Date: Award Year 1999-2000. Source: U.S. Department of Education, 2000 National Postsecondary Student Aid Study.

Useful Web sites:

www.nchelp.org - National Council for Higher Education Loan Programs

www.nasfaa.org - National Association of Student Financial Aid Administrators

www.ifap.ed.gov - US Department of Education

www.nces.ed.gov - National Center for Education Statistics (NCES)

2003 NASFAA conference awards

Courtesy of NASFAA press release

Washington, D.C. - At its annual conference last month in Salt Lake City, the National Association of Student Financial Aid Administrators (NASFAA) presented its highest honors.

Richard Tombaugh was presented with a Lifetime Achievement Award, the highest award NASFAA can bestow on one of its members. Tombaugh served as the first Executive Director of the NASFAA Washington office from 1970-1975. An expert on the principles and mechanics of every phase of the student aid process, his representation of NASFAA before the Congress and with the U.S. Department of Education proved of great value to the profession. A colleague observed that Tombaugh's greatest contribution during NASFAA's early years was helping to build and operate the fledgling association. Without his effort, it is doubtful that NASFAA would have survived its humble beginnings.

Kenneth Wooten was also honored with a Lifetime Achievement Award. Wooten gained national prominence among college aid professionals in 1969, when he served as the president and one of six founders of NASFAA. For 31 years, Wooten diligently served the University of Mississippi as a Counselor, Director of Placement and Financial Aid, and finally as Registrar and Dean of Admissions until his February 1991 retirement. He also served as a Consultant for the U.S. Department of Education, the U.S. Justice Department, and several Mississippi junior colleges. His vision helped create some of the Association's most enduring products and services, including the NASFAA Newsletter.

Charles W. Bruce received the Distinguished Service Award for outstanding achievements in furthering NASFAA's goals. Bruce served as NASFAA's National Chair from July 1, 2002 to June 30, 2003. His thoughtful and deliberative leadership coupled with his commitment to "opening doors of educational opportunity" helped the Association formulate a balanced and rational set of public policy positions for the upcoming Reauthorization of the Higher Education Act.

Jacqueline King, Director of the American Council on Education's Center for Policy Analysis, was awarded the Robert P. Huff Golden Quill Award for her outstanding contributions to the body of literature on student financial aid. Of particular importance are Kings' two recent publications: "Crucial Choices: How Students' Financial Decisions Affect Their Academic Success" and "200 Status Report on the Pell Grant Program." She also edited the book "Financing a College Education: How it Works, How It's Changing." King has contributed greatly to NASFAA's research activities, including writing for the "Journal of Student Financial Aid" and "Student Aid Transcript magazine."

The following six individuals received NASFAA's State and Regional Leadership Award for their outstanding contributions at the state and regional levels.

Michael Bennett, Director of Financial Aid at Brookdale Community College in New Jersey, Eastern Association of Student Financial Aid Administrators (EASFAA)

Addalou Davis, Director of Financial Aid at the University of the Pacific, McGeorge School of Law in California, Western Association of Student Financial Aid Administrators (WASFAA)

Pam Fowler, Director of Financial Aid at the University of Michigan, Midwestern Association of Student Financial Aid Administrators (MASFAA)

Carol Mowbray, Director of Student Financial Aid and support services at Northern Virginia Community College, Southern Association of Student Financial Aid Administrators (SASFAA)

Mary Sue Rix, Director of Financial Aid at Centenary College of Louisiana, Southwestern Association of Student Financial Aid Administrators (SVASFAA)

Sue Weinreis, assistant Director of Financial Aid at Montana State University - Billings, Rocky Mountain Association of Student Financial Aid Administrators (RMASFAA)

Welcome to the new MASFAA Campus Directors: Pam King and Mike Nelson.

Pam joins Nelnet with extensive background in student loans. She will be the Nelnet representative for all the schools in Missouri. She previously held positions at Southwest Missouri State and the state guarantor. Look for her introductory letter in the next few weeks. It will include her demographics, including phone and fax numbers.

Mike is a Nelnet veteran, previously holding the Business Partner Support position in Michigan. Mike will be the Nelnet representative for schools in Wisconsin. His introductory letter will be mailed shortly and will include his phone numbers.

"The expansion of Nelnet services to the MASFAA region provides our customers with the tools they need to streamline the financial aid process," commented Don Bouc, President of Nelnet Corporation and the company's chief spokesperson. "With extensive backgrounds in education finance, these individuals will be able to immediately assist the company's school and brand partners in identifying and implementing effective, needs-based loan origination and delivery products."

Please join Nelnet in welcoming Pam and Mike to the MASFAA team.

The EASFAA team wants you to know about the wonderful services available to your students and office operations. To learn more, look for the "Question of the Month" in your inbox. This information will unlock the door to provide the solutions to your needs like single point of contact, real time loan and disbursement adjustments, and regulatory updates. Look to Nelnet as your information resource.

EASFAA extends a warm welcome to our newest schools that are using our product line, NInteract.

College of Aeronautics

Apex Technical

Southern Maine Community College

Briarcliffe College

St. Francis College

St. Joseph's College

New York College of Health Professions

SUNY Optometry

Eastern Main Community College

SUNY Old Westbury

Metropolitan College of New York

Kennebec Valley Community College

SUNY Maritime

We also welcome Fleet Bank to our full serviced lender family. Additional full serviced lenders in EASFAA include:

M&T Bank

Superloan

Health Education Solutions

Bank of America

ASAP/Union Bank & Trust

Higher Education Solutions

Nelnet works in conjunction with these lenders to provide a single point of contact for schools and borrowers. Please contact your Nelnet representative and take the NInteract tour!

Now that school is back in full swing, the fall conference season is just around the corner. What better way to start the year off than with the RMASFAA annual conference in Big Sky, Montana, October 5-8? This year's conference will be held at the Big Sky Resort and will include several pre-conference events beginning October 4. Be sure to visit the staff at the Nelnet booth and enter to win some great prizes.

If you are looking for solutions to help your office run more efficiently, want to know more about Nelnet's borrower benefits, or just have a question, please contact your Nelnet Campus Solutions team member.

Meet Nelnet's RMASFAA Team!

Tony Garife

Amanda Blue

Mary Neuenswander

Regional Vice President, RMASFAA

Nelnet Campus Solutions - Nebraska, Kansas

Nelnet Business Partner Support

303.663.8626 (office) 303.204.0659 (cell)

402.458.2317 (office) 402.430.4281 (cell)

719.278.0936 (office)

tony.garife@nelnet.net

amanda.blue@nelnet.net

mary.neuenswander@nelnet.net

Jim Fischer Jenni Burke

Nelnet Business Partner Support

Nelnet Campus Solutions - North and South Dakota

402.458.2211 (office)

605.229.0082 (office) 605.380.5947 (cell)

jenni.burke@nelnet.net

jim.fischer@nelnet.net

Hot isn't only used to describe the weather in the SWASFAA region lately. Nelnet's new "Nelnet Academic Loan" is heating up the markets in Louisiana and Texas. The new discounted FFELP product will be the cornerstone of both these markets as Nelnet moves to establish itself as the preferred solution provider for schools, students, and parents.

In addition to introducing the "Nelnet Academic Loan," Louisiana and Texas have added a total of five new Campus Directors to the Nelnet family. Kalynda Cook and Anna Lisa Greer work with the Louisiana market while Don Buehrer, Kami Keel, and Luis Garcia are focused on building the Nelnet name in Texas.

Nelnet will also spend the next few months working with schools to identify areas where Nelnet can bring added services and support to these two markets. Nelnet is no longer just a loan service provider but can bring solutions and enhancements to the schools' processes.

Early awareness will also be a strong focus for both of these markets during the 2003/2004 academic year. Campus Directors will be working with local high school counselors as well as admission staff at key colleges to promote and educate these groups on the tools that Nelnet has developed to assist the student making the transition from high school to college.

Look for great things to come out of the SWASFAA region next year. The weather may only be hot in the summer but the SWASFAA region will be hot all year long.

Nelnet recognizes Financial Aid Director's outstanding vision

Robert Campbell, Nelnet Communications and Marketing

Nelnet is pleased to introduce the second-quarterly Nelnet Full Circle Award under our quarterly recognition program designed to highlight the professional excellence of Financial Aid Officers. The second 2003 award recipient is Glendi Gaddis, Director of Student Financial Services for Lewis & Clark College.

"Glendi is honored to be nominated, let alone given such an award. She is a kind and value-oriented director, mentor, and friend," said Tami Trover, Vice President of ASAP Union Bank and Trust who on the recommendation of Anastacia Dillon, Associate Director of Student Financial Services for Lewis & Clark College, nominated Ms. Gaddis for the Full Circle Award.

Ms. Gaddis has been at the forefront of financial aid change for 13 years, 11 of those years as a Director of Financial Aid. She has worked at three colleges (Whitworth College, Pacific University, and Lewis & Clark College) providing services to students in all areas that surround the financial aid process.

"I have a firm belief that financial aid is a critical support service in the same vein as residence life and advising services. My vision is to deliver financial aid information and resources to students and their families in ways that are relevant and clear," stated Ms. Gaddis.

Ms. Gaddis credits her many mentors that have provided direction and support over the years for helping shape her vision and success as a Financial Aid Director. "I am blessed to work with a terrific staff who are capable and



committed to the financial aid arena. My success as a Financial Aid Director is completely related to the good work they do. Much of my management style is attributed to John Reed and Bart Howard, two men that gave me opportunities and encouragement to develop skills and abilities in my chosen field. They are both dedicated higher education professionals who don't realize the impact that they have had on my career and my life."

"Financial Aid Directors such as Glendi Gaddis play a significant role in highlighting the importance of making educational dreams possible. Nelnet is pleased and honored to award Ms. Gaddis for her outstanding dedication and commitment to students and parents," said Scott Spethman, Vice President of Nelnet Campus Solutions.

Nelnet presents the Full Circle Award quarterly. Recipients receive a crystal desk trophy with their name, date, and award description, and will also be featured in Nelnet's national school newsletter, "the Nelnet Update." Recipients will also be recognized on the Nelnet Web site, www.nelnet.net. To nominate a Financial Aid Officer, Nelnet school representatives, coworkers, or other college offices can write a one paragraph nomination letter outlining how the nominee demonstrates excellence, and e-mail it to nelnetcommunications@nelnet.net, or mail it to Nelnet Communications, 121 South 13th Street, Suite 400, Lincoln, NE 68508.

Nelnet contact information

denver

school hotline 800.375.7013
 borrower inquiries 888.486.4722
 fax 877.290.4584

hawaii

school hotline 877.557.1423
 fax 808.525.7591

indianapolis

school hotline 800.634.2533
 fax 800.469.2262

iowa

school hotline 800.755.7858
 fax 515.957.8821

jacksonville

school hotline 800.524.2502
 borrower inquiries 800.228.5931
 fax 904.281.7004

lincoln

school hotline 800.755.7858
 fax 888.274.9876

tulsa

school hotline 800.788.1881
 fax 800.588.8640

private loan inquiries

school hotline 866.551.8070
 private loan fax 866.551.8059
 customer service 888.964.2890

payment mailing address

P.O. Box 2970
 Omaha, NE 68103-2970

FFELP loan inquiries address

Attn.: Loan Origination
 P.O. Box 82596
 Lincoln, NE 68501-2596

private loan inquiries

Attn.: Private Loan department
 P.O. Box 82523
 Lincoln, NE 68501-2523

borrower inquiries on the Web

www.nelnet.net

(continued from page 2)

while keeping one or more of her jobs. She completed the first two years of college with help from the Title IV program. However, the local college did not offer a degree in Library Science. Not to be denied, Dorothy packed up the remaining members of her family residing at home and transferred 1000 miles away to a university that offered the degree she so badly wanted.

She enrolled with her youngest and oldest at community colleges. The oldest earning a degree in Police Science - with you guessed it - help from the Title IV program. In the interim, at age 52, Dorothy completed her degree in Library Science graduating with honors. She taught school in three different rural school districts before retiring over the objections of the local School Superintendent at the age of 66.

The Title IV program provided opportunity, not only for a remarkable woman, but also for her entire family. It provided the resources that colleges and universities may have otherwise not offered to Dorothy and her family. As you might guess, there are more degrees in Dorothy's family than many people would have expected. Thanks in large part to the HEA, Dorothy's life and her family is more enriched than it might have been, had they all stayed on as tenant farmers. Dorothy is but one example of many individuals with similar circumstances who created even better lives because of the Title IV program.

If you ever doubted or questioned the importance of the Title IV financial aid program, please know that providing and delivering the Title IV program is a very noble task.