

access update

for school administrators on issues affecting the financial aid community

April 2005



2005 Conference: News from the Planning Committee

Access Group's Graduate and Professional Financial Aid Conference is on the horizon, and our Planning Committee is busy developing an exciting educational and professional experience with something for everyone.

Mark your calendars now for our 2005 conference, themed "Responding to a Changing Landscape," scheduled for November 17–20 at the Hyatt Regency Lake Las Vegas Resort in Henderson, Nevada.

This year, Access Group is offering a revised fee schedule that allows you and your staff to save even more than in previous years: an Early Bird discount, along with a new Early Bird double-room rate:

New **\$375** for Early Bird double-room occupancy*
\$475 for Early Bird single-room occupancy

The regular 2005 conference registration fees are:

\$450 for double-room occupancy*
\$575 for single-room occupancy

The conference registration fee is based on your choice of single- or double-room occupancy at the hotel and includes: lodging for the nights of November 17, 18, and 19, at the Hyatt Regency Lake Las Vegas (and applicable taxes), all conference sessions and events, all conference meals, and all conference materials. Registrants sharing a double-room with a personal guest must pay the single-room occupancy registration fee (\$475 or \$575), in addition to any other guest charges.

* sharing with another attendee, not a personal guest

Registration will begin in August. In the meantime, for conference news and updates, go to accessgroup.org/conf2005.

Access Group to Co-Sponsor NASFAA Graduate Symposium

Access Group and the NASFAA Graduate and Professional Issues Committee are proud co-sponsors of a pre-conference symposium at NASFAA's 2005 Conference in New York City, July 3–6.

This symposium, "Financial Planning and Debt Management for Graduate/Professional Students: Helping Your Students Meet Their Goals," is designed to give graduate and professional financial aid administrators the tools and tips they need to assist students in meeting their financial goals during and after school.

The session is scheduled for July 2, 2005, from 1–5 p.m. at the New York Hilton, with registration beginning at noon. Space is limited. To register, go to nasfaa.org and download a registration form.

Thanks for attending our workshops

We know it isn't easy to take time away from your busy office, so we thank you for participating in an Access Group spring workshop. We hope the information presented and shared will help smooth the new processing year for your school.

Of course, our School Services team is always ready with a helping hand to meet of those challenges that may arise from day to day ... just give your Account Executive a call.

As seen in the latest issue of *Student Aid Transcript* ...

"Becoming Credit-Wise: What Students (and You!) Should Know" by Access Group's Director of Borrower Education Services, Jeffrey E. Hanson, appears in the most recent edition of this NASFAA publication.

April Meetings in Bloom

Access Group's Director of Borrower Education Services, Jeffrey E. Hanson, is presenting at the NALP and NAGAP conferences in Chicago (listed below), and other Access Group staff will be attending these April events:

April 17-19	Western Association of Student Financial Aid Administrators Annual Meeting	Portland, OR
April 20-23	National Association of Law Placement (NALP) Annual Education Conference	Chicago, IL
April 20-23	National Association of Graduate Admissions Professionals (NAGAP) Annual Conference	Chicago, IL
April 20-22	State University of New York Financial Aid Professionals Annual Conference	Glens Falls, NY
April 21-23	American Assembly of Collegiate Schools of Business Conference and Annual Meeting	San Francisco, CA

3-Month LIBOR for Second Quarter 2005

The current index effective for April, May, and June 2005 is **2.920%**.

The interest rate charged on a borrower's private loan from Access Group will equal this index rate plus the percentage spread applicable to the loan as indicated on the borrower's disclosure statement.

Reminder: The effective 3-month LIBOR rate is always available in the "Loan Terms" section of accessgroup.org. Also on our site is information about LIBOR for students and school administrators, including a 10-year comparative history of LIBOR, Prime, and T-bill rates. And ... our Interest Rate Comparison Calculator helps students determine the lowest interest rate when comparing rates from different indexes. Try it for yourself at accessgroup.org/calculators/rate.htm.

Federal Stafford Loan Interest Rates

Federal Stafford Loans borrowed on or after July 1, 1998, will have the following rates in effect from July 1, 2004 to June 30, 2005:

- In school, grace, deferment: 91-day T-bill (1.07%) + 1.7% = **2.77%**
- In repayment, forbearance: 91-day T-bill (1.07%) + 2.3% = **3.37%**
- Maximum rate = 8.25%

Our Mission ...

to provide education financing to the broadest range of eligible students, positively influence education financing practices, and provide services valued by students and schools.

Access Group, Inc.
1411 Foulk Road
P.O. Box 7430
Wilmington, DE
19803-0430

Toll-free lines:
School Services
800-227-2151

Toll-free School Services fax
800-449-8204

Customer Contact Center
800-282-1550

General fax
302-477-4080

accessgroup.org
Federal Stafford Loan
Lender Code: 808851

If you have questions regarding this or any other publication provided by Access Group, call 800-227-2151, Monday through Friday, 9 a.m. to 8 p.m. ET.

To subscribe to an electronic version of this newsletter, send your name and your school's name to accessupdate@accessgroup.org.

© 2005 Access Group, Inc.

 **access**
group®