

for school administrators on issues affecting the financial aid community

accessupdate



Increase Your Knowledge and Help Your Students at Access Group's Financial Aid Workshops

Want to learn more about what makes a good borrower benefits program for your students? Need to know how your students can make informed decisions about consolidation? You can learn all this and much more at Access Group's 2007 Financial Aid Workshops.

Beginning later this month and continuing through April, these free informational workshops are scheduled around the country. They generally begin at 10 a.m., include a continental breakfast and lunch, and conclude by 3 p.m.

Here's what you can learn at the 2007 workshops:

Products and Services

Pursuing Tomorrow's Solutions

- Federal and private loan program overviews and updates for 2007-2008
- Graduate PLUS Loans - one year later
- News about Access Group's upcoming service enhancements

Borrower Benefits

Educating Ourselves and Our Students about Borrower Incentive Programs

- Current student loan environment
- Lender's perspective
- Types of borrower incentives
- Moving forward – an open discussion
 - What is desirable in incentive programs?
 - What can lenders do to educate you about incentive programs?
 - What is your role in advising students about incentive programs?

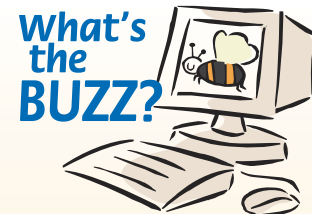
Federal Loan Consolidation

What Borrowers Need to Know in 2007

- Why federal loan consolidation may not be right for all borrowers
- How borrowers may be able to save money by not consolidating their fixed rate federal loans
- How students can make an informed decision about consolidation in 2007

Don't wait! Register online at www.accessgroup.org/workshops or call your Account Executive at 800-227-2151 for more information.

See the complete schedule of Access Group's 2007 Financial Aid Workshops on page 2.



Pardon the Inconvenience – System Upgrades at Work

As you may already know, upgrades to our system are scheduled to begin Thursday, February 15 at 8 p.m. ET and continue through Tuesday morning, February 20.

During this period, our Web sites (AccessGroup.Org, FederalConsolidation.Org, and NeedAccess.Org) and our Voice Response Units will be unavailable to our school and borrower customers.

Our Account Executives will be available during regular business hours (9 a.m. to 8 p.m. ET) on Friday, February 16 to accept loan changes by phone and e-mail. Also, electronic file transmissions received during this period will be accepted and will process as soon as our systems are back up and running.

To mitigate impact to our borrowers, our Customer Contact Center will be open on Saturday between 9 a.m. and 5 p.m. ET.

We regret any inconvenience, but these important upgrades are necessary for the upcoming loan processing year. We appreciate your understanding and patience during this time.

Also In This Issue:

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Getting ready for blanket guarantee

Blanket guarantee will soon be available to your school! Using this process, a loan is guaranteed when it's disbursed by Access Group, followed by the loan data review process.

The guarantee agencies with whom Access Group will be participating in blanket guarantee are ASA, EdFund, TG, USA Funds, and NSLP.

Schools planning to use blanket guarantee with Access Group must first have their school profile modified. If you are interested in blanket guarantee, please call your Account Executive to complete this process.

Auto-fax upgrade coming soon

With our new auto-fax system upgrade, some of the functions that were previously completed manually during the disbursement process at Access Group will soon be fully automated.

While we're streamlining the process, the only difference you'll see is in the cover sheet of the disbursement rosters faxed to your office. Instead of a generic cover sheet with just the name of the school or university, each school within the university will receive their own individualized cover sheet with their disbursement rosters.

For more details, please call your Account Executive.

Access Group 2007 Workshop Schedule

Wednesday, February 28, 2007	Access Group	Wilmington, DE
Tuesday, March 6, 2007	Nova Southeastern University	Fort Lauderdale, FL
Tuesday, March 6, 2007	Howard University	Washington, DC
Wednesday, March 7, 2007	Barry University Dwayne O. Andreas School of Law	Orlando, FL
Thursday, March 8, 2007	Emory University	Atlanta, GA
Wednesday, March 14, 2007	Suffolk University	Boston, MA
Tuesday, March 20, 2007	Akron University	Akron, OH
Tuesday, March 20, 2007	Regent University	Virginia Beach, VA
Tuesday, March 20, 2007	American Conservatory Theater	San Francisco, CA
Wednesday, March 21, 2007	Wright State University	Dayton, OH
Wednesday, March 21, 2007	University of San Diego	San Diego, CA
Wednesday, March 21, 2007	University of Richmond	Richmond, VA
Thursday, March 22, 2007	University of Michigan	Ann Arbor, MI
Thursday, March 22, 2007	Quinnipiac University	Hamden, CT
Thursday, March 22, 2007	Pepperdine University	Los Angeles, CA
Tuesday, March 27, 2007	Yeshiva University Benjamin N. Cardozo School of Law	New York, NY
Wednesday, March 28, 2007	Rush University	Chicago, IL
Wednesday, March 28, 2007	Vanderbilt University	Nashville, TN
Wednesday, March 28, 2007	Touro University	Long Island, NY
Thursday, March 29, 2007	Syracuse University	Syracuse, NY
Monday, April 2, 2007	University of Texas	Austin, TX
Wednesday, April 4, 2007	Wake Forest University	Winston-Salem, NC
Wednesday, April 18, 2007	Loyola University - New Orleans	New Orleans, LA

Register now at www.accessgroup.org/workshops

Reminder Memos



PLUS Loan increases

For PLUS Loans, please remember that Access Group's original credit decision is valid for 180 days from the date the credit agency report was pulled for a borrower. If you or your staff need to determine the date a credit report was obtained, visit our Web site, click on the Loan Overview option, and enter the borrower's Social Security number. When you identify the loan in question, either Grad PLUS or PLUS, you'll see the date the application was received.

If you need to process an increase on an existing Grad PLUS or PLUS Loan, you must verify the date of the credit inquiry. If within the 180 day window, your Account Executive can accept your request to increase the certification, make sure the guarantee is increased, and schedule the disbursement of the additional funds over the phone or by e-mail.

Borrower authorization needed to initiate loans

One more reminder: If your office initiates loans on behalf of students, you must obtain permission from the student authorizing you to do so. Such authorization is especially important if you are initiating PLUS and/or private loan applications, which are credit-based and therefore trigger an inquiry on a student's credit record.

One way to obtain authorization:

For entering students who will be signing their PLUS MPN, include an authorization form with their award letters or packets. If your office is not already doing this, you may wish to consult your school's legal counsel about wording for the authorization form.

Remind returning students, who don't need a new PLUS MPN, that they will receive a fresh inquiry on their credit record as you initiate the new loan.

Non-peak mailing schedule resumes

We have returned to our non-peak check mailing schedule as of January 29. Loan fund checks are sent to schools by FedEx 2-day delivery. As always, our bar exam loan checks, and dental and medical residency loan checks mail first-class every day.



Bryan Hinkle Spotlight



"To be or not to be, that is the question" — Shakespeare may have said it first, but it was the question for WASFAA 2 external account executive, **Bryan Hinkle**, when deciding whether or not to continue with his degree in politics or start a degree in theater.

Bryan took the leap and earned a bachelor's degree and a graduate certificate in theater arts at University of California, Santa Cruz (UC Santa Cruz). But he soon found out the challenge wasn't enough. "There aren't a lot of parts for someone who is 6'7"," says Bryan. "I was either the hero or the villain."

Through working at UC Santa Cruz and being promoted to Financial Advisor, Bryan found a renewed interest in law and went back to school to earn his degree in law. Bryan was recruited for the position Law Admissions/Financial Aid Counselor at Santa Clara University (SCU) where he worked while earning his J.D.

"While I worked at Santa Clara University, I was lucky enough to work with Kim Siwarski, my Access Group internal account executive at the time," says Bryan. "I was continuously impressed by her and the organization so when a sales position became available, I applied."

Bryan became an external account executive with Access Group. Shortly thereafter, Bryan returned to his counseling

roots when he accepted a position as Assistant Director of Law Career Services at Santa Clara University School of Law. But he kept in touch with Tim Balfour, senior external account executive at Access Group, for the two years he worked for Santa Clara. When Tim mentioned that the organization was again looking for a salesperson in the WASFAA 2 region, Bryan applied for and accepted the position.

"My job at Access Group allows me to get to know the school personnel on a personal and professional level," says Bryan. "Because of the focus on a particular region, I'm privileged to gain insight into what the schools and students need. And that is one of the most important aspects of my job."

Bryan and his wife of 10 years, Stephanie, reside in Northern California and are expecting their first child in July. Congratulations Bryan and Stephanie!

3-Month LIBOR for First Quarter 2007

The current index effective for January, February, and March 2007 is 5.370%.

The interest rate charged on a borrower's private loan from Access Group will equal this index rate plus the per annum percentage margin applicable to the loan.

Reminder: The effective 3-month LIBOR rate is always available by clicking on "Interest Rates" from the home page of AccessGroup.Org. Also on our Web site is information about LIBOR, which includes a 10-year comparative history of LIBOR, Prime, and T-bill rates. And our Interest Rate Comparison Calculator also helps students determine the lowest interest rate when comparing rates based on different indexes. Try it for yourself using the "Calculators" link from our home page.

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Customer Contact Center
800-282-1550

AccessGroup.Org
FederalConsolidation.Org
NeedAccess.Org

**Federal Stafford Loan
and Federal PLUS Loan**
Lender Code: 808851

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


The nonprofit graduate loan specialist

Monthly Planner



On Monday, February 19, Access Group offices will be closed for Presidents' Day.

Look for Access Group staff at these meetings in February and early March:

February 28 – March 3

American Association of College Registrars and Admissions Officers (AACRAO) Annual Meeting Boston, MA

March 4 – 6

NACUBO Student Financial Services Annual Conference San Diego, CA

March 7 – 9

Education Finance Council Annual Meeting Rancho Mirage, CA

March 9

Law Student Debt Symposium
(sponsored by NALP and Access Group) Philadelphia, PA

Remember . . .

Access Group offers one-stop shopping for all your graduate students' education financing needs! We offer Grad PLUS, no-fee Stafford, private, and consolidation loans.