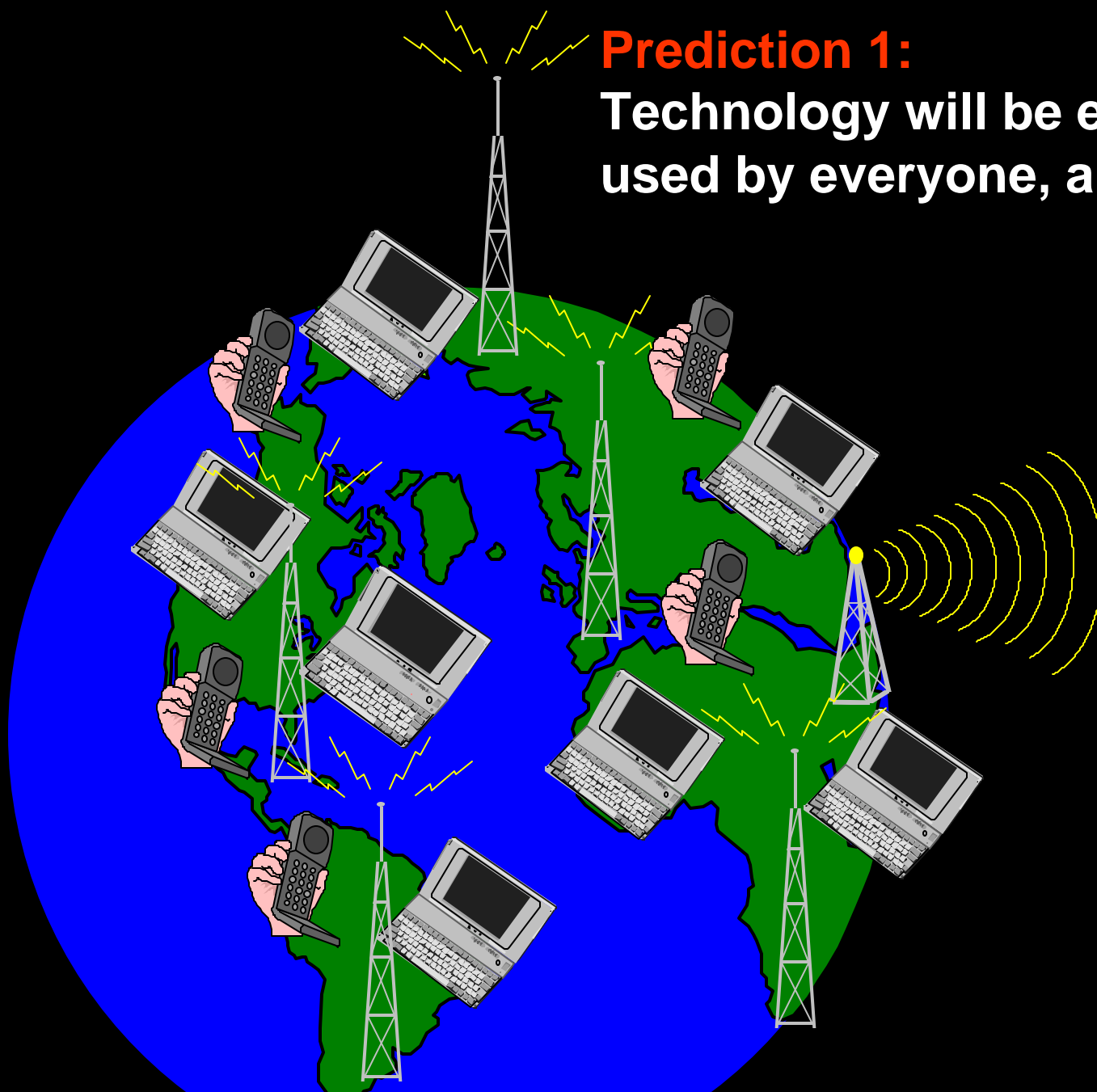
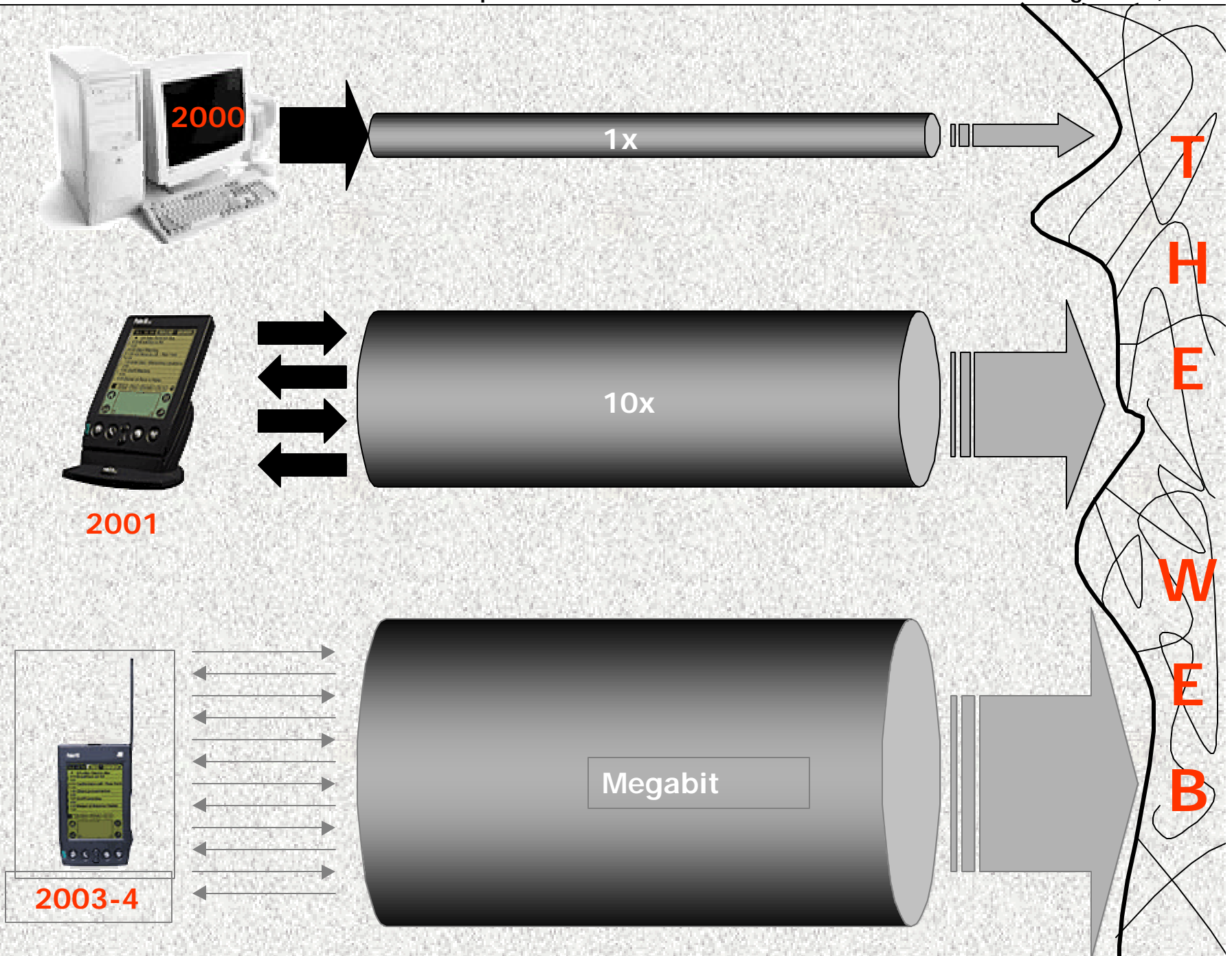




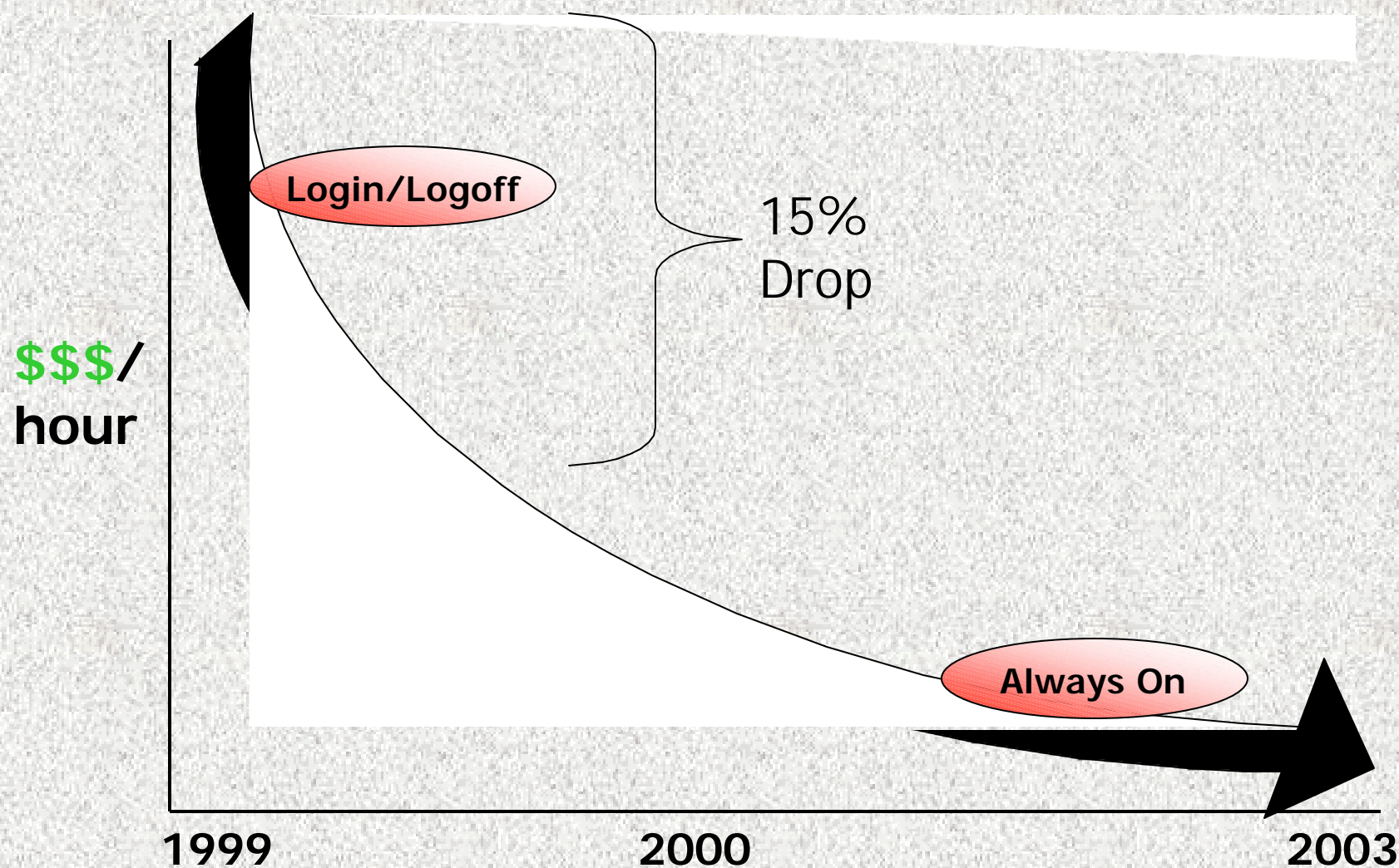
Greg Woods,
Chief Operating Officer
Student Financial Assistance
U.S. Department of Education

Prediction 1:
Technology will be everywhere,
used by everyone, all of the time.



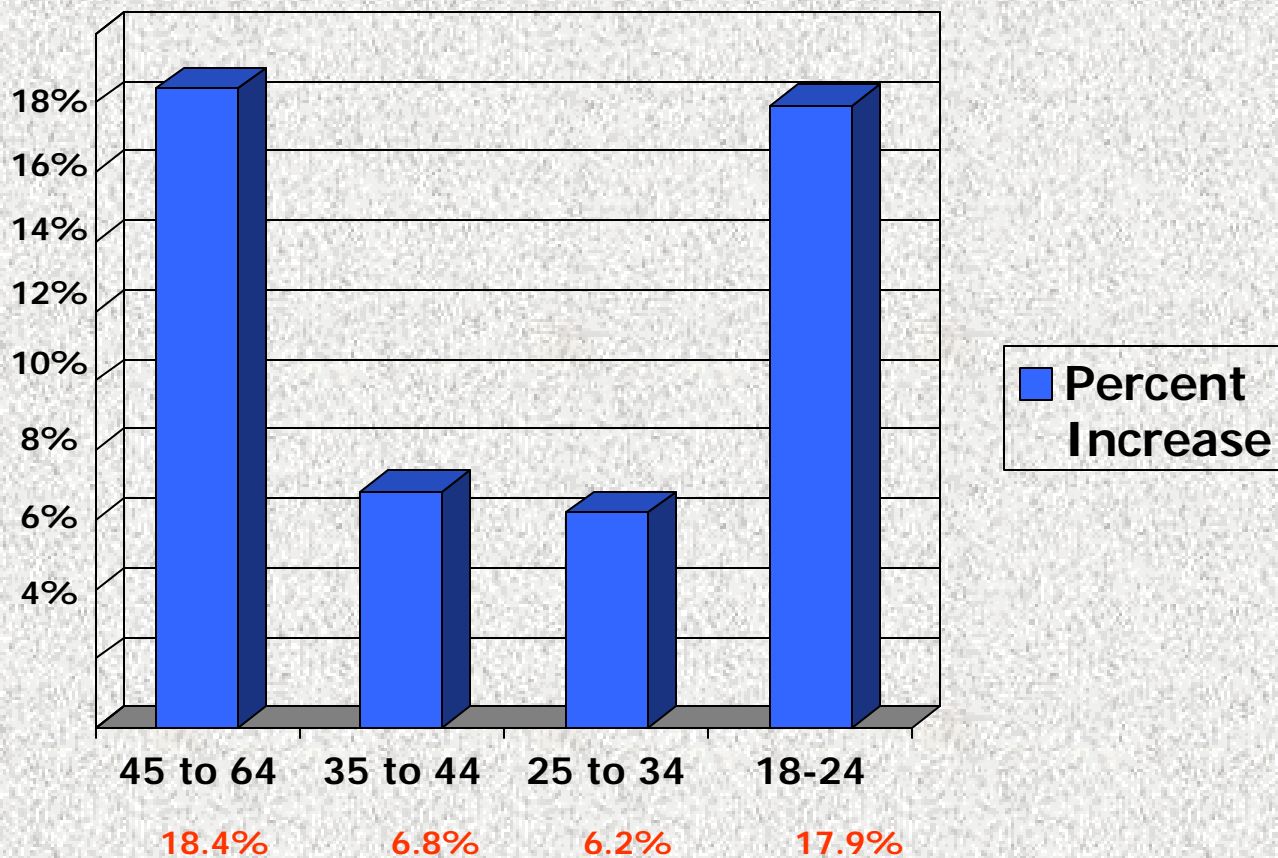


Internet Access Fees

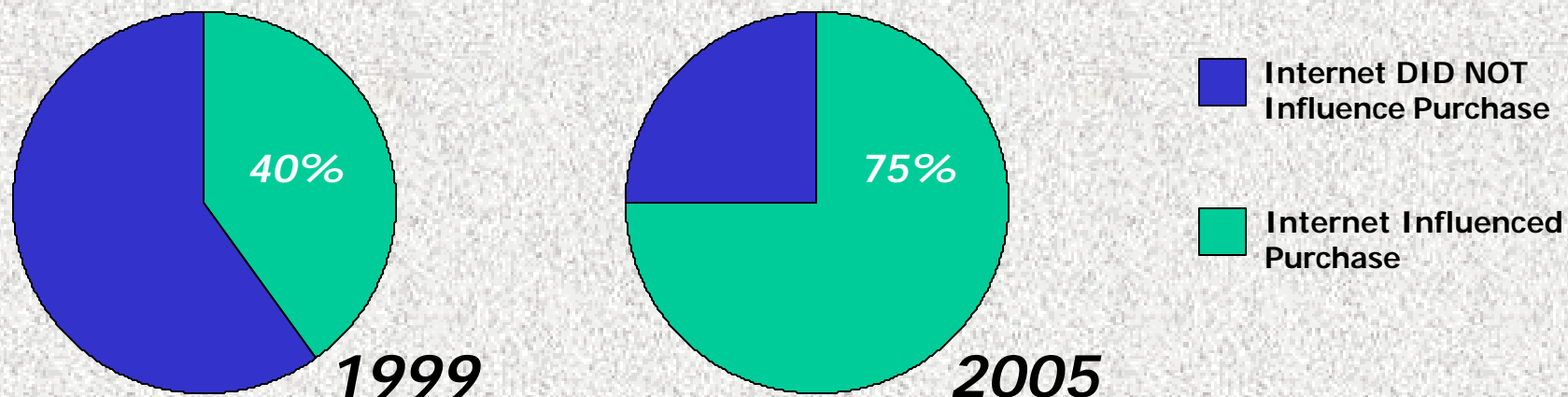


1999 Growth in Internet Users

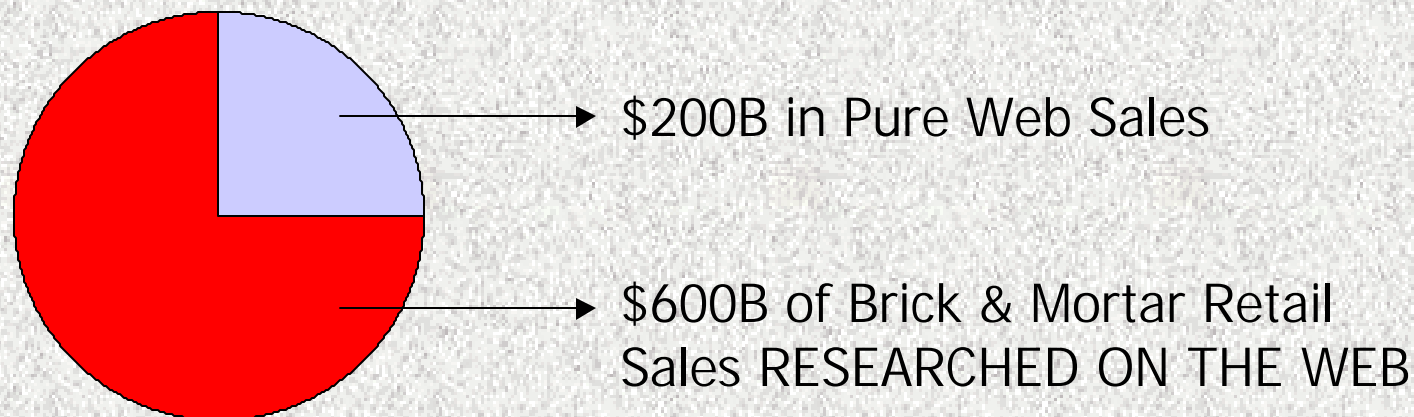
(Growth in Visitors to Websites)



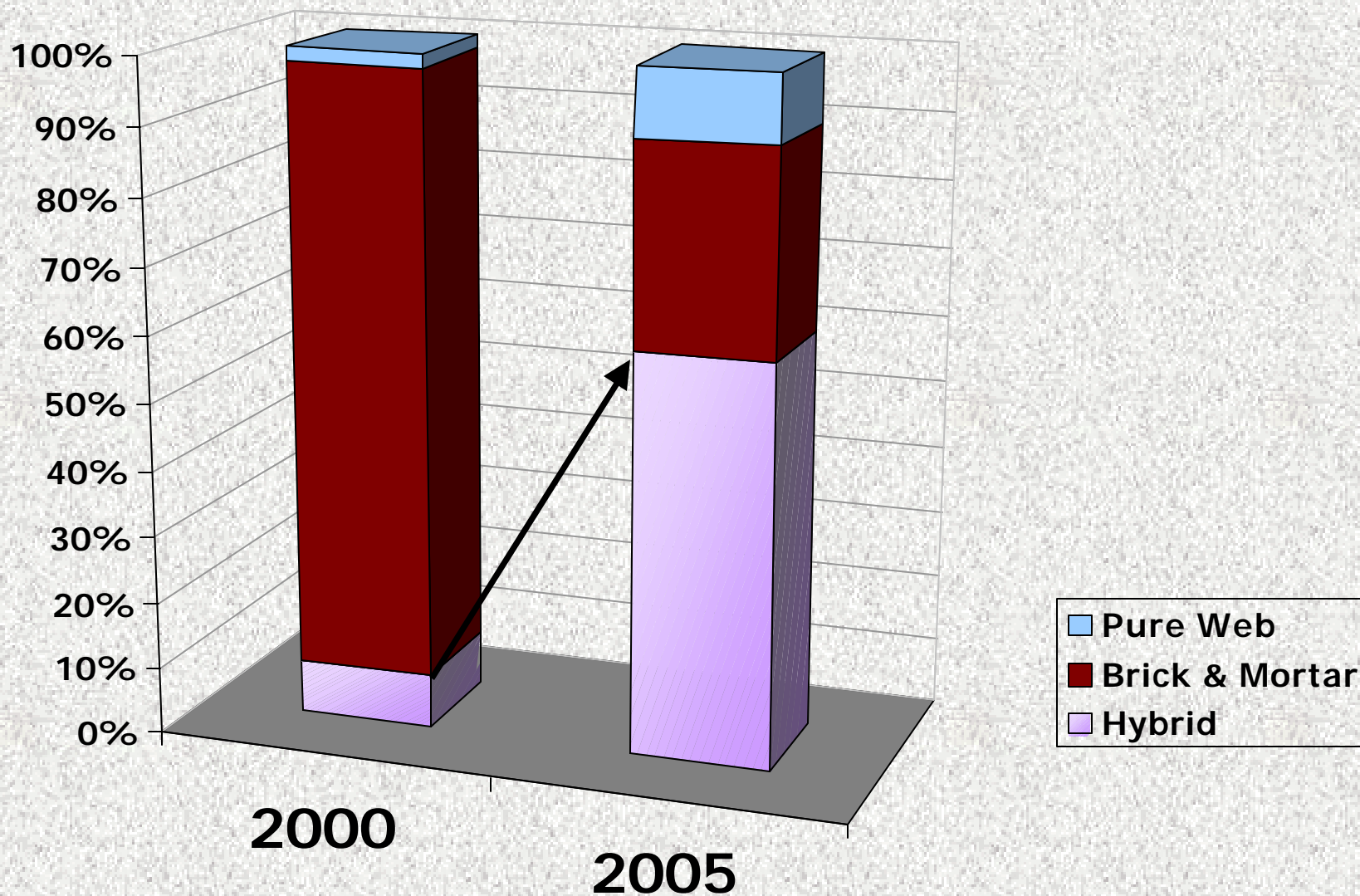
Internet Influence on Retail Shopping



Retail Sales - 2005



% Web, Brick and Mortar, and Hybrid Businesses

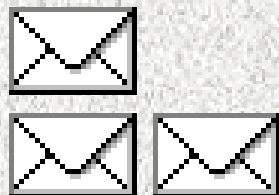


Worldwide E-mail Usage



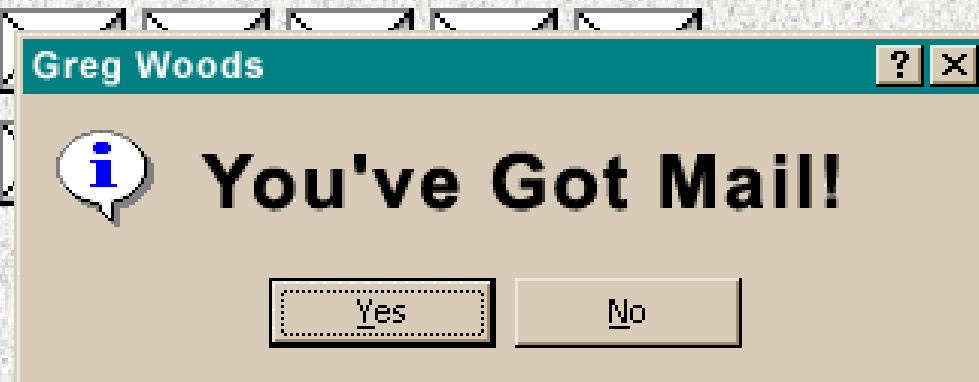
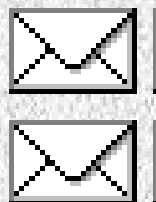
1996

150M



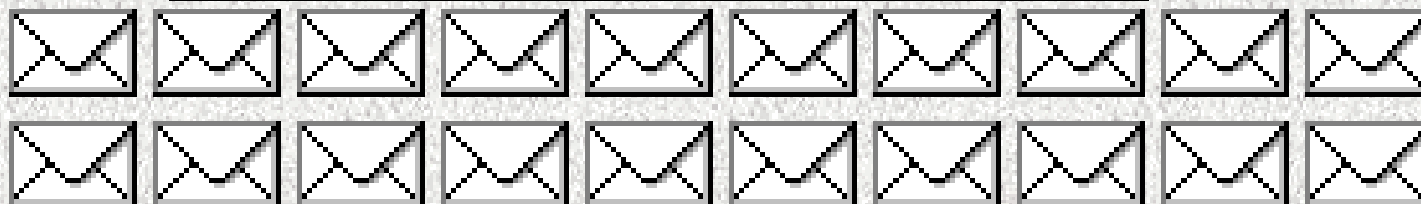
1999

600M



2001

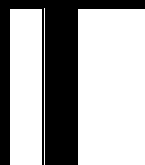
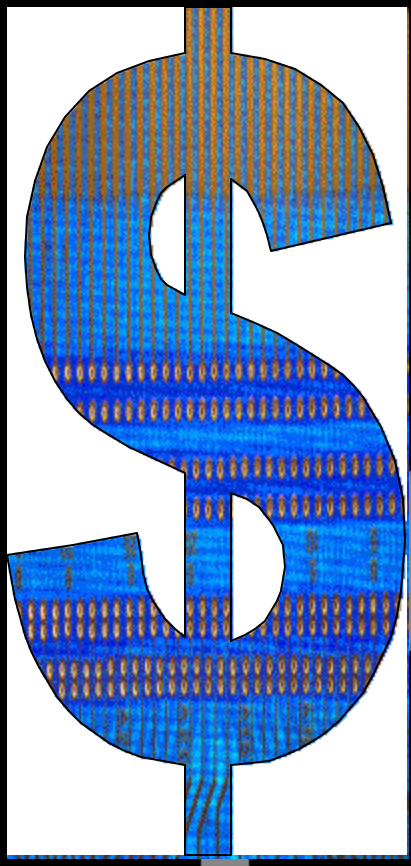
1B +



= 50 million mailboxes

Prediction 2:

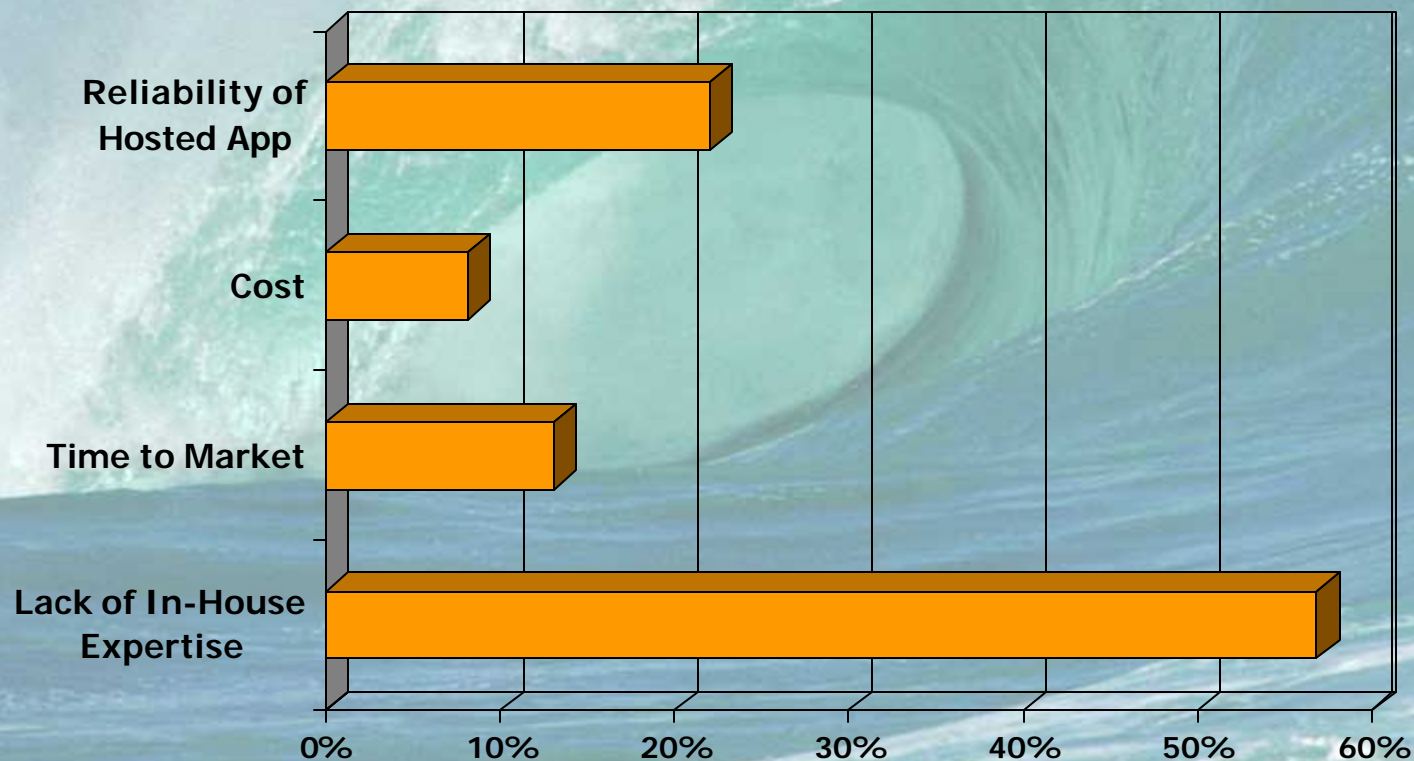
More of your budget will be spent on technology, but you won't have to learn as much about it.



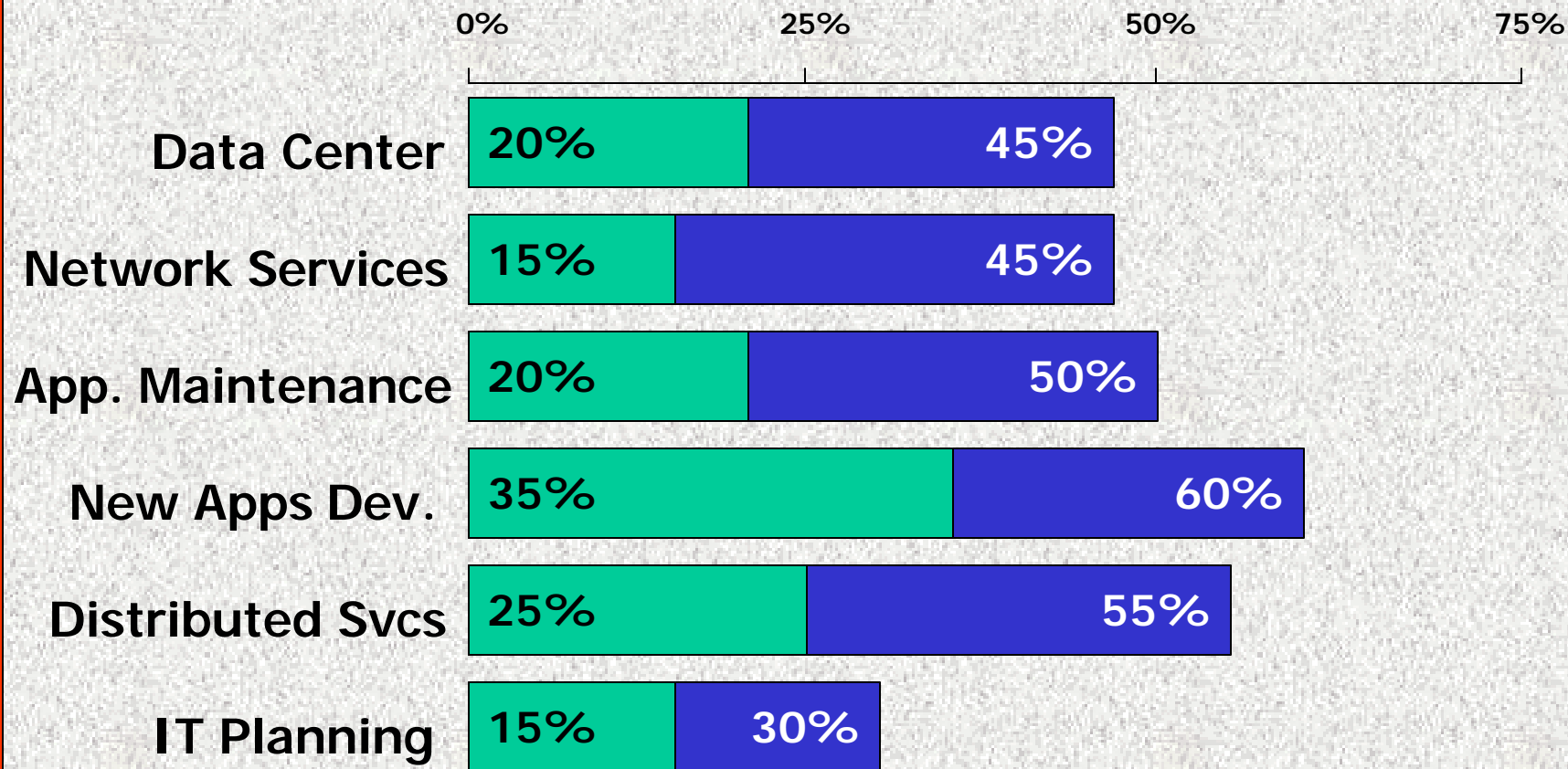
Outsourcing!

Web Enabled Outsourcing - ASPs

What factors have or will lead your company to outsource?



Selective Outsourcing Trends



YE98

YE03



Automation and the Customer: Customization over Mass Production

Before



0101010100
0101011011
1110101000

Today

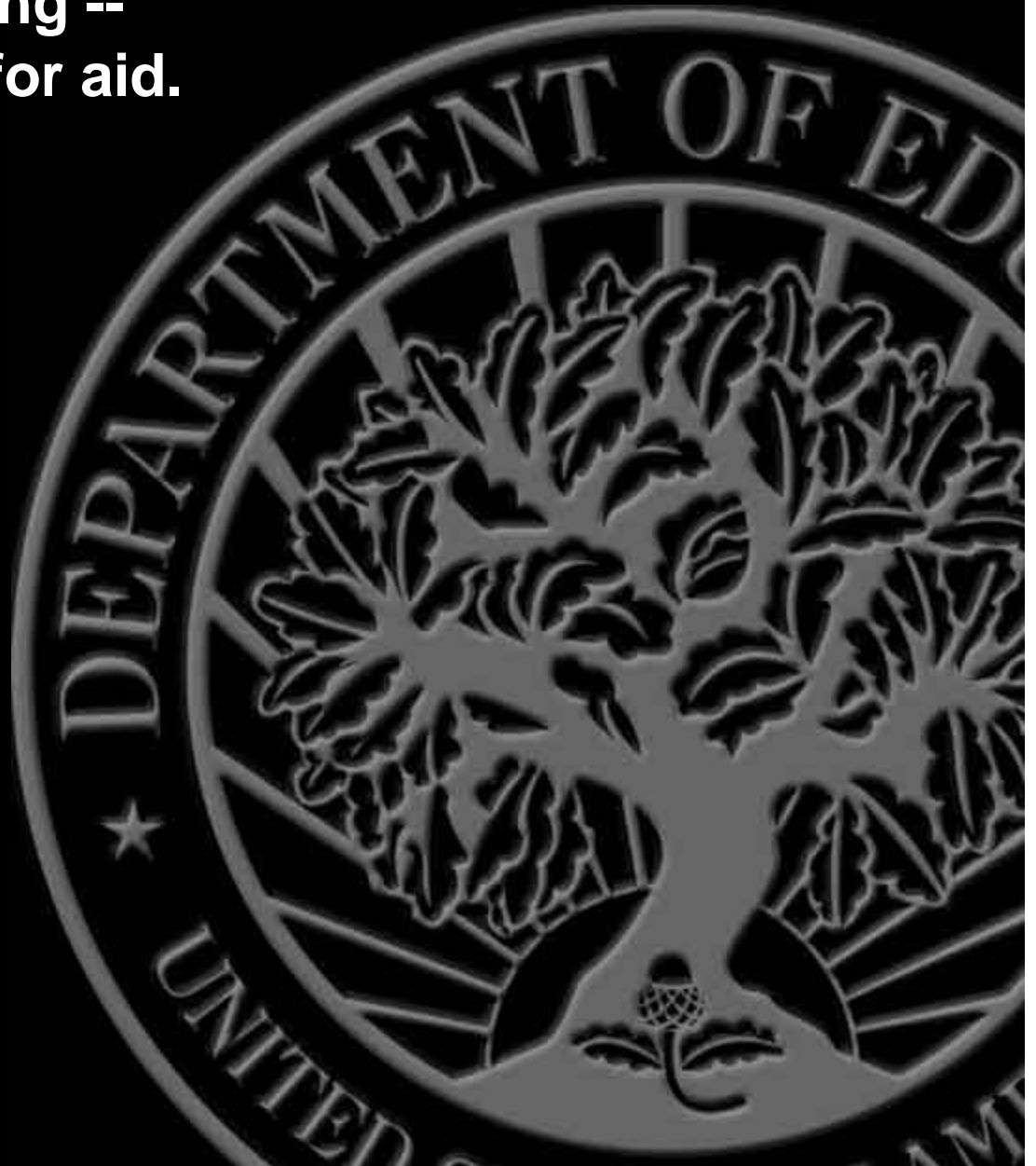


Student
SFA University
Washington, DC

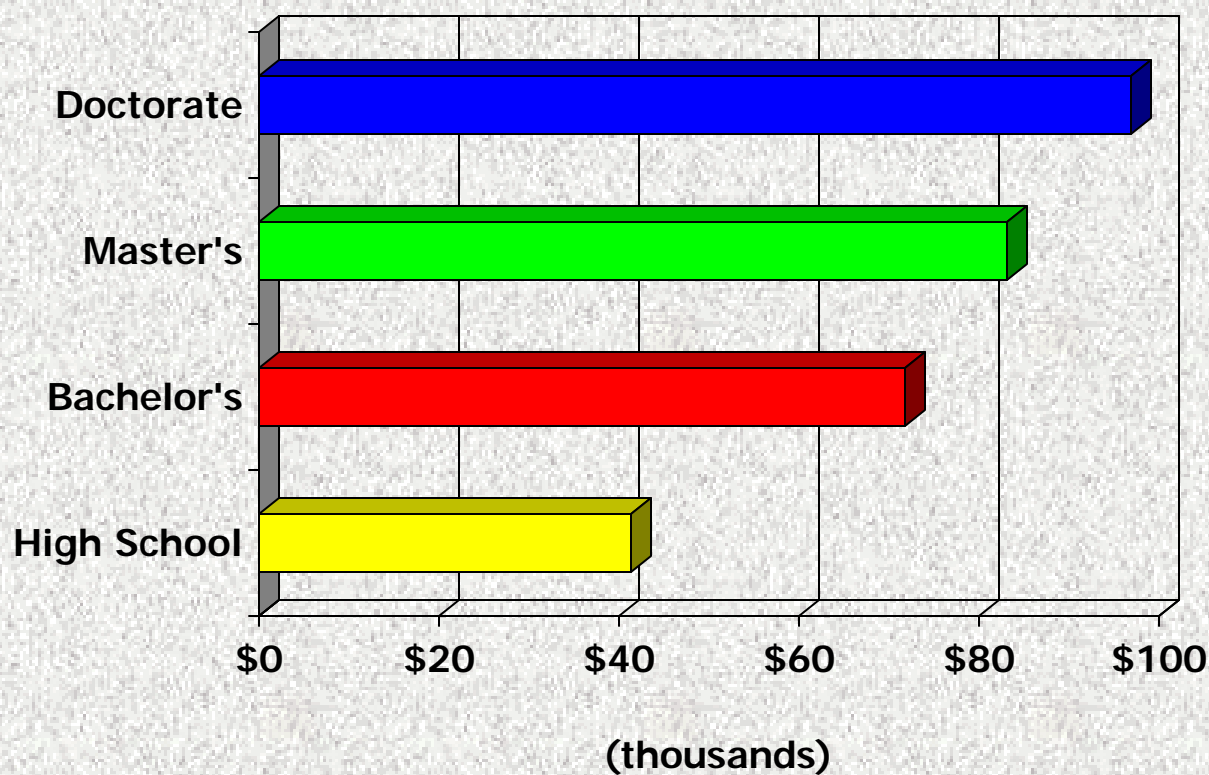
An individual,
customized
experience.

Everyone
different, everyone
special.

Prediction 3:
School will be booming --
and so will the need for aid.



Income by Educational Attainment



The World of Higher Education

- 2005 -

What do omnipresent technology, increased investment in IT, and increasing enrollments *mean to you and me?*

