

VASFAA VOICE

Barry Simmons, VASFAA President
Gary Spoales, Editor - VASFAA Voice

Spring 2003 - Issue III

IN THIS ISSUE:	PAGE	PAGE
		Reminder About Students in the Armed Forces
Letter From the President	1	The Financial Aid Shell Game: Professional Opportunities 7
Letter From the Editor	2	Did You Know? 8
Spotlight Features	3	NASFAA News 8
Committee Updates	4	Interesting "Stuff" For You 9
Special Reports	5	Virginia In the News 10
People & Places in the News & Then and Now: Reflections on the Past	6	SASFAA News 11



Picture yourself at the beach and leave the winter behind you!

A Reminder About Our Students in The Armed Forces

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

A Reminder about our students serving in the Armed Forces: when they return to our campuses, they will need our support, not our bureaucracy.

The average age of the military person is 19 years. They are short haired, tight-muscled kids who, under normal circumstances are considered by society as half adult, half child. Not yet dry behind the ears, not old enough to buy a beer, but old enough to die for their country. They have never collected unemployment. They are recent High School graduates; probably an average student, and have a steady someone that either broke up with them when they left, or swears to be waiting when they return from half a world away. They listen to rock and roll or hip-hop or rap or jazz or swing and 155mm Howitzers. They are 10 or 15 pounds lighter now than when they were at home because they are working or fighting from before dawn to well after dusk. They have trouble spelling, thus letter writing is a pain for them, but they can field strip a rifle in 30 seconds and reassemble it in less time in the dark. They can recite to you the nomenclature of a machine gun or grenade launcher and use either one effectively if they must. They dig foxholes and latrines and can apply first aid like a professional. They can march until they are told to stop or stop until they are told to march. They obey orders instantly and without hesitation, but they are not without spirit or individual dignity. They are self-sufficient. They have two sets of fatigues: They wash one and wear the other. They keep their canteens full and their feet dry. They sometimes forget to brush their teeth, but never to clean their rifle. They can cook their own meals, mend their own clothes, and fix their own hurts.

If you're thirsty, they'll share their water with you; if you are hungry, their food.

They'll even split their ammunition with you in the midst of battle when you run low. They have learned to use their hands like weapons and weapons like they were their hands. They can save your life - or take it, because that is their job.

They will often do twice the work of a civilian, draw half the pay and still find ironic humor in it all. They have seen more suffering and death than they should have in their short lifetime.

They have stood atop mountains of dead bodies, and helped to create them. They have wept in public and in private, for friends who have fallen in combat and are unashamed.

They feel every note of the National Anthem vibrate through their body while at rigid attention, while tempering the burning desire to 'square-away' those around them who haven't bothered to stand, remove their hat, or even stop talking.

In an odd twist, day in and day out, far from home, they defend their right to be disrespectful.

Just as did their Parents, Grandparents, and Great-grandparents, they are paying the price for our freedom.

They are not "just" boys or girls. They are the American Fighting Men and Women that have kept this country free for over 200 years.

They are white, black, yellow and brown; European and African; Korean, Vietnamese, Chinese and Japanese; Irish and Italian; Polish and German; Croatian and Serbian; Far East Indian and American Indian; and even Arab, Palestinian and Jew as well as many other descents, multiple religions and beliefs.

They have asked nothing in return, except our friendship and understanding.

Remember them, always, for they have earned our respect and admiration with their sweat and blood.

Please pause for this short prayer or moment of silence if you object to prayer.

"Lord, hold our troops in your loving hands. Protect them as they protect us. Bless them and their families for the selfless acts they perform for us in our time of need. Amen."

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

A PRESIDENT'S PAUSE

Remarks from the VASFAA Fall Conference

by Barry Simmons, Virginia Tech

VASFAA has been busy in many different venues since our last chat. Below are select activities. We hope to see you all at the Spring Conference in Virginia Beach May 11-14, 2003. An important function will be 2003-04 elections (see below). If you are not able to attend, please be sure to submit your absentee ballot.



Winter Board Meeting

The Winter Board Meeting was hosted by President-elect Sherwin Hibbets at the Founders' Inn on the Campus of Regent University in Virginia Beach January 30-31. Items of discussion included:

VASFAA board members have again raised the issue of one meeting versus two meetings. There will be a called conference call meeting in the near future to discuss this issue. (see below)

Task force report on subsidizing committee chairs' attendance at VASFAA meeting was presented. The Board felt it's current policy of not subsidizing attendance was appropriate.

The renewal of the model agreement with the Virginia Department of Rehabilitative Services was approved based on adjustments to be made by President Simmons and Board Member Barnett.

Sharon Clough, chair of the Strategic Planning Committee was instructed to revise the strategic plan to include a diversity element and a mechanism for planned review and revision. Both of these elements will be incorporated into the plan and presented at the Springboard meeting. At our planning retreat this past June, we did add common elements of goals and objectives to the strategic plan. Evaluation of each committee's progress toward achieving those common elements may be useful in determining the selection of committee of the year.

Nominations for 2003-04 officers were presented. Past President Freeman reported there was difficulty in locating qualified candidates for all offices. After extensive discussion, the nominations were held open until there can be a full slate.

VASFAA currently restricts the offices of president and president-elect to practicing aid administrators. Discussions will be held regarding a possible change in the bylaw to be voted on in the Fall of 2003.

Advanced Aid Officers' Symposium

This training opportunity for seasoned aid administrators, originally scheduled for Spring 2003, has been postponed until a later date.

VASFAA Brochure

The VASFAA Public Relations Committee, chaired by Joann Carreras, has published a brochure that tells what VASFAA is all about. This brochure will be used in membership drives, legislative activities, fund raising as well as other activities.

New Century Award (Buddy Award)

VASF AA maintains a competitive professional development fund that is also available for improving professional services that VASF AA members might provide. VASF AA has awarded a grant to Linda Miller of James Madison University to partially fund a one-stop student employment center. Further details on the Buddy Award competition are in our newsletter.

Treasurer-elect Position Added to Board

VASF AA will elect a "treasurer-elect" during its Spring 2003 Training Conference in Virginia Beach. During the first year of office, the incumbent will assist the elected treasurer with investments, insurance and audit issues and assume full operational duties during their second year of office.

Super Saturday

Under the leadership of Scott Morrison of VCU, VASF AA's Early Awareness efforts included Super Saturday activities at the following locations.

Richmond: Virginia Commonwealth University - 19 students / 39 in attendance
Wise: University of Virginia at Wise - 16 students / 40 in attendance
Arlington: DeVry University - 1 student / 4 in attendance
Lynchburg: Randolph Macon Woman's College - 4 students / 6 in attendance
Hampton: Thomas Nelson Community College - 3 in attendance

Additionally, there were 133 callers during the 90-minute NBC-12 financial aid hotline on January 13

Board Conference Call

The Board did hold a called meeting via conference call for the purpose of considering one versus two conferences each year. By way of background, VASF AA bylaws state there must be one business meeting a year. There's no mention of when that meeting should be held. There's no mandate that there be two meetings...although the two meeting model could be viewed as a holdover from the federal workshops for the old tripartite federal application process. It was moved, seconded, discussed and carried with all aye votes that VASF AA have only one conference during the 2004-05 academic year. Discussion included inclusion of convenient one-day drive in training sessions as well as restructuring possibilities for sponsor/vendor activities.

Spring 2003 Conference

Don't forget about the VASF AA Spring 2003 Conference this May 11-14 at Virginia Beach! VASF AA is continuing its 35th anniversary celebration at the Ramada Plaza Resort Oceanfront! Conference Chair Lisa Tumer and Training Co-chair Pat Kelly and Vern Fairchild are all putting together an exciting conference full of learning opportunities. Make sure to visit the VASF AA website for full conference information.

There'll be sessions on the link between the financial aid office and the development office, electronics in financial aid, reasonable academic progress and Complicated Tax Returns. An intriguing session will be "The 0 EFC Student - An Endangered Species." We'll of course have our federal update and Ms. Phyllis Palmiero, Executive Director of the State Council For Higher Education in Virginia will present Project Mentor. We'll have the ever popular "Roundtable Session" and a panel of college presidents discussing the significance of financial aid in the higher education world. SASFAA president Karen "KK" Koonce will provide the SASFAA update during the Wednesday closing session.

Respectfully submitted, Barry W. Simmons Sr., Ed.D, VASF AA President

Chase gives
you the tools today ...

to build the Financial Aid Office of tomorrow

- Process, Evaluation, Enhancement and Recommendation (PEER) Reviews
- Training and Speakers Bureau
- Best Practices Institute

- College Account Services Team
- Contact Payment
- Student Loan Products
- Financial Aid Materials



(800) 228-7605 or
www.ChaseStudentLoans.com

Editor's Embellishments

by Gary Spoales, VASFAA Voice Editor, Bank of America

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

Welcome to the third edition of the newsletter for 2002-2003. We hope you enjoy the content of this third issue and again welcome your suggestions for future issues. Send any comments, suggestions or submissions for publishing to me at: gary.a.spoales@bankofamerica.com or call me at 301-879-8008 with questions.

As we neared our deadline dates, life happened and delays occurred that could not be helped. We do, however, apologize to our readers and to our contributors whose information may seem to be reaching you late (conference info as an example). You can be assured that scheduling for next year's Spring issue will be reviewed so as not to fall during the week final awards are being prepared for new students (if that's possible).

This issue is packed with information. You may want to print it and take it home for leisurely reading. The list of contributors at the end of this issue is phenomenal and I appreciate everyone's input and hard work. A special thanks to my committee for their work, support and dedication during a stressful period for all concerned.

We begin with a reminder that our troops will need your support upon their return to the USA and to campuses nationwide. It is of paramount importance that we all make an extra effort to make their transition as easy as we possibly can. This is true of schools, lenders, servicers and related organizations who affect their transition. In this vein, the next VASFAA challenge is hereby issued.

We want to hear from you. The final (Summer Issue) will focus on how we can best ease the transition of students who served in the military. Consider these questions and submit helpful ideas for publication to share with your colleagues across the state.

What is your financial aid office doing differently to prepare for the return of our veterans to your campus financial aid process?

How might your awarding process be affected to accommodate late applications by returning veterans?

What has your institution done or planned to assist you and other offices in meeting the needs of these students?

How can we share these ideas effectively to coordinate guidance across the VASFAA membership and their institutions?

There has been guidance from the feds and perhaps the state, which has required your reading and implementation. Help your colleagues by describing how you approached this task in a way that might help them in their efforts.

(P.S. Buddy, I smell a grant opportunity here. Do you think anyone will act on it?)

Take up the challenge and we'll report the results that you share in my last issue of the newsletter.

Our spotlight this issue is on Tom Nardi of JMU who is retiring after 30 years service. Tom is one of those unsung superstars who quietly excel at serving students and getting the work done on time. In addition, we are featuring the nominees for VASFAA offices. Please exercise your right to vote. Visit the VASFAA website for details.

On other fronts, knee-deep snow has given way to fresh mown lawns. Pretty soon we'll complain

about the heat or relish our recent visit to the beach for VASFAA and the mountains for NASFAA. What great locations for getting together with colleagues, networking and sharing ideas in a fun, yet professional setting. Hope you'll join us! VASFAA details are included in the newsletter and on the web.

Our VASFAA Challenge was met by 18 participants and we gave a \$25.00 prize to Linda Miller of JMU in a prize check at the VASFAA conference. Speaking of which, the software survey continues and you can expect a call from one of our newsletter committee soon if you didn't respond. The interim results are listed immediately following this editorial.

Software Survey Results	Budget Impact Responses
---	---

SPOTLIGHT FEATURES

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

Retiring after 30 years of service to the commonwealth:

Thomas A. Nardi, Senior Associate Director of Counseling Services in the Office of Financial Aid and Scholarships at James Madison University has announced that he is retiring at the end of the fiscal year. After completing his B.S. and M.Ed. at the University of Virginia, Tom was hired by United Airlines and worked in Personnel Administration for about 8 years. Employment with the Commonwealth started in Richmond where he worked for the public school system as a teacher/counselor to emotionally disturbed boys. His next move was in 1974



when he returned home to Harrisonburg and was hired by JMU. Throughout his 29 career with JMU, he served as Placement Officer (Public Affairs Office), Assistant Director and then Director (Career Planning & Placement), Director of Scholarships (Scholarships), and most recently as Senior Associate Director of Counseling (Financial Aid and Scholarships). If you wish to contact him, he can be reached at nardita@jmu.edu.

Nominations for 2003-04 VASFAA Officers

VASFAA Office	Candidate(s)
President-Elect	Thomas Morehouse, Thomas Nelson Community College
Treasurer-Elect	John Crowley, Sallie Mae
Secretary	Carla Dailey, Old Dominion University Jeanne Holmes, ECMC
Representatives-at-Large 2 year appointments (2 to be elected)	Carl Bradsher, Averett University Jo Ann Carreras, SunTrust Bank Pat Kelly, College of William and Mary Erik Melis, George Mason University Michael Poma, BankOne Linda Woodley, ECMC

Committee Updates

[Conference Committee](#) | [New Century Endowment
Federal & State Relations](#)

▶ [Vendor and
Sponsor
Listing](#)

▶ [Calendar](#)

▶ [Newsletter
Committee
and Issue
Contributors](#)

▶ [Article
Deadlines](#)

Conference Committee Announcement

While you're digging yourselves out of the snow, don't forget about the **VASFAA Spring 2003 Conference** this **May 11-14** at Virginia Beach! VASFAA is continuing its **35th anniversary celebration** at the **Ramada Plaza Resort Oceanfront!** The conference registration form will be posted on the VASFAA website shortly, but you can start making your room reservations now. Here's the breakdown of the room rates & contact information for the hotel:

Reservations: (800) 365-3032

Website: www.ramadaplazavabeach.com

Oceanfront & City View: \$99.00

Tower Club: \$125.00

Two-room suite: \$209.00

Three-room suite: \$309.00

Rates are for single or double occupancy. \$10.00 extra adult charge per room, per night. Rates will be in effect three days prior to the conference and three days following the conference.

Be sure to make your reservation on or before April 15th to receive the conference room rates.

See you at the beach!

Submitted by Brian De Young, James Madison University

Come join your friends & colleagues as we begin to celebrate 35 years of VASFAA at the **2003 VASFAA Spring Conference!**

May 11- 14
Ramada Plaza Resort Oceanfront
Virginia Beach

Check out the
VASFAA website
for more info.



*See you in
May!*

New Century Endowment Committee Announcement

NEW CENTURY EDUCATIONAL ENDOWMENT FUND ENTERS 4th YEAR

The innovative professional development program provides financial assistance to members!

News Flash! The New Century Educational Endowment Fund is still seeking professional development funding proposals. The application and information regarding the Fund is on the VASFAA web site. Contact Buddy Johnston for more information. His contact information is repeated below.

"A note from the chair: As I had outlined for the board earlier, I had hoped that we would be able to fund several other awards in the range of \$3,000-\$4,000 for next year."

H. S. "Buddy" Johnston
USA Funds Services
4580 Mallard Point Way, Unit 3
Dublin, VA 24084
Phone number: 540-674-4801; Fax number 540-674-6265

Awards will be announced at the 200 Spring Conference at VA Beach!

Submitted by H.S. Buddy Johnston

Editor's note: This program is being under utilized by the membership. As of this writing, only one award is being announced at the Spring conference and it is a renewal. The committee is still seeking viable submissions and is perplexed given the state funding cuts and apparent lack of interest in the community in this program. Go to the VASFAA website and find out how to get some money back to do something worthwhile at your institution or among your professional colleagues.

VASFAA Federal and State Relations Committee

The IRS is reaching out to the financial aid community through the VASFAA. As outlined

below, IRS procedural changes are being implemented in how a student or parent can obtain tax information that is routinely requested by

Financial Aid offices in Virginia. In May, a new procedure is being implemented at ALL IRS offices. IRS Form 1722 tax listings will no longer be issued over the counter at IRS offices. The IRS Form 1722 tax listing will only be provided by phone request. IRS personnel answering the phone call will complete the student/parent request and the 1722 should be placed in the mail on the same or next day. Students and or parents should no longer be advised to physically go to an IRS office in person in order to acquire the 1722.

With this procedural change, the information contained on the Department of Education web site(s) will be inaccurate. If you have difficulty reading the message text or in accessing the attachment, please let me know and I'll try another alternative.
mwbarree@vcu.edu 804-828-2700

INSTRUCTIONS FOR OBTAINING TRANSCRIPTS OF TAX RETURNS, COPIES OF TAX RETURNS, OR 1722 LETTERS

1. Call **1-800-829-1040** and request a transcript by the automated system. Please follow the options listed below.

WHEN CALLING BETWEEN THE HOURS of 7:00 AM and 10:00 PM, PLEASE SELECT THE FOLLOWING OPTIONS:

- Option 2 (**Personal Tax Account**)
- Option 2 (**Personal Tax Account**)
- Enter your Taxpayer ID Number (**SSN, ITIN, or EIN**).
- Option 1 (**Transcripts**)
- Enter the **Numbers** in your street address.
- Enter the **year** of the Return you are requesting.

IF YOU ARE CALLING AT ANY OTHER TIME, PLEASE SELECT THE FOLLOWING OPTIONS:

- Option 2
- Enter your Taxpayer ID Number (**SSN, ITIN, or EIN**).
- Option 1
- Enter the **Numbers** in your street address.
- Option 2
- Enter the **year** of the Return you are requesting.

Your transcript(s) will be mailed within 10 to 15 days OR

You may complete Form 4506, REQUEST FOR COPY OR TRANSCRIPT OF TAX FORM, and mail it to the address indicated on the form. You should receive your transcript within **10-15 days**.

Submitted by Michael Barree, Chairman

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

SPECIAL REPORTS

[PLUS MPN](#) | [Tech Talk](#)

PLUS MPN's

Tips for Managing the PLUS-MPN Process :

The U.S. Department of Education has announced the final PLUS-loan Master Promissory Note (MPN) process. The Department's guidance indicates that the PLUS MPN may be used for Federal PLUS loans made for periods of enrollment beginning on or after July 1, 2003. It must be used for all Federal PLUS loans certified on or after July 1, 2004, regardless of the period of enrollment for which it is intended.

The new PLUS MPN is similar to the Stafford MPN in many ways, including its use as a note for multiple loans for the same borrower. Schools and lenders are reminded, however, that the PLUS MPN differs from the Stafford MPN in some important ways, including the following:

The PLUS MPN serves as both the application and the promissory note. The parent borrower applies for the loan through the school and the PLUS-Application-MPN process. In contrast, with the Stafford MPN, borrowers apply for loans via the Free Application for Federal Student Aid (FAFSA).

The Stafford MPN is valid for all loans that the student borrower may obtain for a period of up to 10 years, providing other conditions are met. The PLUS MPN, however, is valid only for loans made for a single dependent student. To obtain loans for another dependent student, the parent must complete a separate PLUS MPN.

With the PLUS MPN, both schools and lenders must develop and document a process by which either party collects the parent borrower's requested loan amount. The party responsible for collecting the loan-amount information must document and retain the loan-amount requests. Schools and lenders also must document any borrower requests to adjust the requested loan amount. Schools may use the Federal PLUS Loan Information and School Certification Form to collect the requested loan amount. Schools and lenders also may use a separate loan amount request document, a parent-response section in the financial-aid award letter or a documented telephone or electronic-request process.

For PLUS-MPN forms, the school must provide an electronic or paper loan certification. An electronic certification must include, at a minimum, the information included in the paper Federal PLUS Loan Information and School Certification Form.

As with the Stafford MPN, the PLUS MPN is valid for new loans even if the student changes schools or the loan is obtained with the support of another guarantor. If the parent changes lenders, however, a new note must be completed.

At any time, the school, borrower or lender may choose to obtain a new PLUS MPN.

When using an MPN, if the parent obtains an endorser for a PLUS loan, the endorsement applies only to that particular loan. If the parent obtains new loans subsequent to the first endorsed loan, the parent must sign a new MPN and, if applicable, obtain an endorser signature for the subsequent loan. If the parent requests an adjustment to the loan amount on an endorsed loan, the lender must obtain a new PLUS MPN and Endorser Addendum.

The Department issued final guidance regarding the PLUS-MPN process in Dear Colleague

Tech Talk

Web Site Check-Up: Using the Web to Improve Service to Students

Few financial aid administrators will argue that an effective presence on your institution's Web site enhances communications with your customers. Your Web site can either help you to serve students more effectively, or it can create complications. This depends on how effectively your information is organized, and how simply it is delivered.

Each year, as use of the Internet increases, your presence on your school's Web site will become more and more important. As access to the World Wide Web expands and tuition costs rise, more prospective and current students, parents, and others will be visiting your site to research opportunities, seek assistance, and examine their options for financing a higher education.

Whether you are only now preparing to expand your Web site content, or if you have already created and posted in-depth financial aid information on the Web, this article provides you with some things to consider when working with your presence on the Web.

General Considerations

The biggest challenge in creating and posting information on your site is to assure that it is well-organized, easy to understand, and inviting to use.

The first and most important rule is to organize and write your information from a student's perspective, not from your perspective as a financial aid professional. Do not use technical terms, over-explain your process, or offer volumes of information. This will only intimidate and frustrate your virtual visitors. Do this, and you will find you have increased, rather than decreased, your workload!

Effective Web writing is also important. Cut your information to include only the bare essentials. If some of your information requires long explanation, offer a link that a visitor can use to access detailed information. Use bulleted lists and bold subheadings, and avoid long paragraphs.

One valuable tip: Include a new work-study student in your office to help with creating or upgrading your site information. Why, do you ask? A new student will appreciate your role in financing their education (they chose to work for you), but he or she will be unfamiliar with your office process and the jargon common in the industry. If he or she doesn't "get it," then you can be fairly sure that most of your customers won't either. Your new work-study student will help keep your focus centered on getting the messages across to your customers.

Critical Sections

Although several factors play a role in the information that is included on your site, there are some sections that should always be included. Each of the suggestions listed below should be customized or adjusted to meet the needs of your office, institution, programs, and students.

Include a glossary of terms

An online glossary helps to explain those terms that you find you have to explain

repeatedly. Review financial aid glossaries offered in publications from guarantors, lenders, servicers, and others for terms to include. Encourage your staff to recommend additions. Create links from other documents on your site to glossary entries. Include a "Suggest a New Term" link on each page of your glossary to capture those terms your site visitors are looking for but cannot find.

Offer an events and activities calendar

Post early and final deadlines for submitting forms, requesting information, or registering. Include dates, times, and locations of financial aid presentations, activities, and fairs. Make sure you post major deadlines in the campus-wide calendar offered to visitors of your school's Web site, or ask the owners of this page to offer a link to your calendar.

Promote news and events

This is the place to post guidance that is relevant to many of your students during a specific time of year. If the guidance is lengthy, then post a summary and offer a full page description through a link. Include important notices, changes in deadlines, and new scholarship and grant opportunities. Include a one-page summary of "Steps To Take This Semester," so that each student can understand, keep track of, and complete the tasks necessary to obtain his or her aid.

Provide a section for forms and instructions

Offer links to all of the forms necessary to complete the various processes in your office. Consider sorting them by either time of year, by type of student, or by another easy-to-understand set of categories. If possible, offer forms in different formats, in different languages if they are available, or with accompanying instructions.

Supply useful Web links

Set up a page that provides Web links to online resources. Organize and categorize your links by type of resource or by audience. Consider providing a one-sentence description for each link.

Describe your process

A helpful resource can be a simple, step-by-step description of your process for obtaining financial aid. Again, it is important to describe your process in terms that a student can understand. Eliminate any steps that do not require action from the student's perspective.

Include a staff and subject directory

Offer a directory of the names, phone numbers, and e-mail addresses of your staff. Offer a listing organized by last name, and a listing offered by topic. That way, visitors can look up a member of your team if they know their name, or if they have a question about a specific program or issue.

Link to your online services portal

If your institution offers online account status, billing options, and other electronic services through a user name and password, make sure to include a link to these resources. To promote these services, summarize what tasks students can accomplish using the portal. Offer an e-mail link or phone number students can call if they are having difficulty with access.

Compile your frequently asked questions

A list of frequently asked questions with prepared responses can help students and parents with their questions. It can also be a useful resource for staff who counsel

students over the phone or in person. Include a "Suggest a Question" link to capture those questions your site visitors need answers for but cannot find.

Offer an office fact sheet

A simple one-page sheet that lists your office name, your office's vision or mission, physical and mailing addresses, instructions for special shipping, main phone numbers, fax numbers, Web site addresses, and a map can help students communicate with you and help visitors find you.

Include a site map

A site map lists the pages available on your Web site. As visitors return more frequently, they will find this feature useful to jump directly to a specific page they need. The site map will also help your office staff to navigate through your information quickly.

Good luck with your site creation or enhancements!

Submitted by Sarah Perry, TG



PEOPLE & PLACES IN THE NEWS

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

Richard E. Willey has been appointed President and Chief Executive Officer of **American Education Services (AES)**. Mr. Willey succeeds Michael H. Hershock, who retired in December 2002 after eight years of service as President and CEO to AES.

Mr. Willey joined AES in 2002 as Chief Operating Officer to directly manage internal operations, business ventures and outreach initiatives. He brings with him 20 years of experience within Pennsylvania State government having served as Executive Director of the Pennsylvania House Majority Appropriations Committee and principal advisor to the Speaker and Majority Leaders in legislative priorities and strategy. He also held the position of Executive Director of the Senate Minority Appropriations Committee and Senior Governmental Affairs Specialist for the law firm Stevens and Lee.

TG has hired a new National Sales Team Lead, **Craig Berkely**. He replaces Michael Amaloo who previously held that position. Craig will be at the spring VASFAA conference.

New at **Regent University**:

Financial Aid Counselors:

Rebecca Bowlin as of January, 7, 2003

Judy Marroquin as of March 17, 2003

Client Support Services Coordinator:

Fred Porter as of February 27, 2003

New at **James Madison University**:

Denise Meadows joined the staff of the Office of Financial Aid in the fall of 2002, replacing Kim Ringwald as the Job Location and Development Coordinator in the Student Work Experience Center. She completed her undergrad work at JMU, and received her MEd from George Mason. Prior to joining the staff at JMU, Denise worked as Assistant Director of Career Services at UVA. Plan on meeting Denise at the spring conference as she will be co-facilitating a training session on student employment.

Southern Virginia University Announces the departure of **Debbie Haynes**, former Assistant Director of Financial Aid with a New hire: **Hugh Bouchelle**, Assistant Director of Financial Aid

George Mason University announces: **Karen Allen** joined our staff as a new Assistant Director. She was formerly at Northeastern University in Boston.

Old Dominion University announces: **Sharon D. Mason** changed jobs from Direct Loans Specialist to Assistant University Scholarship Coordinator.

Personnel News from Virginia Tech....we are pleased to welcome new staff to the office:

Dawn Brown is new member of the Assistant Counseling staff and comes to our office from Food Lion. Dawn helps manage a busy front desk and phone system. She joined the staff in 2002.

Teresa Gallagher rejoins the staff as an Interim Associate Director for the systems side of the house and will assist as the office searches for a new systems Associate Director. The office is pleased to have Teresa back in the office and appreciates all her hard work and help with the transition to adding a new Associate Director for Systems for the office.

Marilynn King joins the Virginia Tech staff as the new Senior Associate Director for Client Services. Marilyn brings to the office a rich history of past financial aid experiences and contacts. Marilyn joined the VT family in 2002 and is a welcomed new addition to the office.

Donna Manns is a new counselor for the students and families. Donna comes from the Assistant Counseling staff unit and this new position was a promotion for her in the office. Donna has been a member of the staff since 2001.

Eric Shannon is a new member of the Data Processing Unit and joined the staff in 2002. Prior to his appointment, Eric was a wage employee for the office.

Some exciting news from the Office of Financial Aid at Virginia Tech:

Congratulations are in order for **Stephanie Breeding** and her husband Jerry, who welcome a new addition to their family, a baby girl, Sara McKenna.

The Financial Aid office was able to move into our new Student Services Building located on the corner of Washington Street across from McCommas Hall. This new building houses Financial Aid, Bursar and Student Accounts, Registrar, Parking Services, VT Telecommunications and the Hokie Passport office.

Washington and Lee University announces:

Personnel News: **Jim Kaster** has joined the Financial Aid Office at Washington and Lee University as Associate Director. Previously he was Database Integrator in University Computing at W&L.

EDFUND announces:

The appointment of **Tracy Hyde** Shields as Assistant Vice President of lender relations and training

ECPI announces:

Loretta Pully is now Director of Financial Aid for the Innsbrook Campus of ECPI.

Chartway Bank: Sally Crouch received a good report from her Cardiologist checkup on 02/14/03, it's been 6 months after her open-heart surgery and all is going well. Best wishes to Sally!

ITT – Tech announces the promotion of **Mary Tarafas** to Financial Aid Administrator on 2/16/03.

VCU announces the marriage of **Melissa Collum** to Dale Wyatt on December 21, 2002. She is now **Melissa Collum Wyatt**.

THEN & NOW: REFLECTIONS ON THE PAST 25 Years Ago!

From the VASFAA Archives, Spring 1978

Well, it was spring 1978 and VASFAA was busy pulling together our eleventh annual Spring Conference. The theme was "accountability" and it was being held from May 3rd through the 5th at the Sheraton-Fredericksburg Motor Inn. Our president was Alvin Lomax, Director of Financial Aid at Norfolk State College. The room rate for the Sheraton was \$22 a night!!!

The Program Committee, chaired by Paige Johnson of Virginia State College, put together a comprehensive program that highlighted BEOG validation, "Student Consumerism" and Fiscal Responsibility.

The Membership Committee reported there were 101 full members, 8 associate members and 3 life members. There was a total membership of 112 representing 71 institutions. This membership total was the biggest ever for VASFAA.

Dianne Smith (George Mason University) chaired the Secondary School Relations Committee. She reported there were 10 workshops held and that 600 counselors attended. The evaluations from the workshops rated them as "excellent". Dianne recognized the Regional Workshop Coordinators and their valuable participation. They were Sharon Bob, Gene Caddie, Charlie Hill and Fletcher Stiers.

Buddy Johnston (Radford University), chair of the Nominating Committee, submitted the slate for VASFAA elections for the 79-80 year. They were:

Bill Miller (Old Dominion University) – President
Ron Balance (ECPI) – President Elect
Jean Smallwood (Virginia State College) – Secretary
Bob Morrison (Tiewater CC) – Treasurer.

Ron Balance (ECPI) was the VAFSAA Treasurer. The 1977-78 budget was \$2,646. The amount spent for the fall conference was \$674 and \$1,192 for the spring. The treasury had a balance at year's end of \$2,513.35.

As you can see, VASFAA has always been a vital and productive association.

-Holly Rison, VASFAA Archivist



PROFESSIONAL OPPORTUNITIES

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

Associate Director for Systems - Office of Scholarships and Financial Aid at Virginia Polytechnic Institute and State University

Reports to the Director of Scholarships and Financial Aid as a member of the OSFA senior management team Responsible for BANNER Systems planning, development, administration and operations along with internal operations, data integrity, training, reporting, electronic security and web management

Principal liaison with University Information Systems and Computing staff

Responsible for overseeing the development of an ongoing effort to streamline processes and minimize risk between OSFA systems, Bursar systems, Student systems and Controller systems

Supervises professional employees managing federal program activities, exception reporting, hardware and software maintenance and imaging

Assists the Senior Associate Director for Client Services and the Director in the development and implementation of policies and practices that contribute to achieving the goals of OSFA including the maintenance and development of cutting-edge electronic initiatives enhancing program integrity, minimizing risk and providing significant added value to customer service.

Qualifications

- Proven track record of progressive responsibility and achievement including positive performance evaluations and merit salary decisions
- Knowledge of and ability to analyze complex business processes for risk and inefficiency and develop automated or web-based solutions
- Ability to work collaboratively with other university units to identify and minimize risk while maximizing efficiency
- Knowledge of BANNER Student Information System or other similar oracle-based systems
- Demonstrated capability to effectively communicate with external parties to resolve design and operational issues as may arise with complex software systems
- Demonstrated ability to develop automated reports for data retrieval and analysis and familiarity with report-writing programs and integration with MS products
- Knowledge of and ability to supervise processing operations, imaging, computer hardware, office network and web application management
- Supervisory experience

- Minimum of a post-baccalaureate degree in business, information management, public administration, educational administration, accounting, finance or a related field

Hiring Preferences

- Knowledge of and ability to apply federal regulations governing student financial aid
- Prior university experience in financial aid, student accounting, financial management or reporting area
- Prior experience in a large-scale, complex environment

Review of application materials will begin May 1, 2003. Letters of application and Vita should be submitted to:

Mrs. Lisa Shires (lshires@vt.edu)
Virginia Tech OSFA
Mail Code 0222

Blacksburg, VA 24061

Virginia Tech is an equal opportunity, affirmative action employer. Individuals with disabilities desiring accommodations in the application process should notify (name, department, phone number, Virginia Telecommunications Relay Service number 1-800-828-1120) by the application deadline.

Director of Financial Aid at Bennett College

Bennett College seeks to identify and hire a Director of Financial Aid. Bennett College is a small historically Black liberal arts college for women located in Greensboro, NC. Student enrollment is currently at about 500 students but the institution has the capacity to accommodate more than 800 students. There has been significant organizational restructuring under the College's new administration, led by Dr. Johnnetta B. Cole. In particular, the division of Enrollment Services was created to place a more strategic focus on the enrollment plans for the College. The Director of Financial Aid serves as a key member of the Enrollment Services Leadership Team.

The Director of Financial Aid, who reports to the Vice President for Enrollment Services, will manage, coordinate and supervise the administration of federal, state, and institutional funds. The Director of Financial Aid ensures compliance with financial aid regulations and develops policies, procedures and strategies to support the enrollment goals of the institution. The Director of Financial Aid will be responsible for the supervision of staff, direction of computer system development, fiscal reporting, development of financial aid packaging strategies, and will serve as liaison between the Financial Aid Office and all other campus offices.

ESSENTIAL JOB FUNCTIONS:

- Supervise/provide leadership to Financial Aid staff.
- Provide effective student-focused services.
- Exercise proactive leadership in a dynamic environment and respond to external market forces, regulatory changes, and economic trends.
- Serve as a member of the Vice President's leadership team.
- Assist with the overall development of the College's enrollment management plan.
- Perform other duties as assigned.

Education/Experience:

Bachelor's degree required, masters preferred.

5-7 years experience in financial aid with increasing levels of responsibility

Review of resumes will begin immediately. The position will remain open until the appropriate candidate is identified. Interested candidates should submit a resume and cover letter to: Human Resources, **Job Code ESTGDW**, Bennett College, 900 East Washington Street, Greensboro, NC 27401.

For additional information, please contact Tatia Daniels Granger, Vice President for Enrollment Services, at tgranger@bennett.edu.

VIRGINIA COMMONWEALTH UNIVERSITY

School of Dentistry - Director of Financial Aid and Educational Support Services

Virginia Commonwealth University, School of Dentistry is seeking highly qualified candidates for the position of Director of Financial Aid and Educational Support Services.

This non-tenure administrative faculty position reports to the Assistant Dean of Students and works closely with the Associate Director of Financial Aid for the University's Financial Aid Department. This position is responsible for providing direction and leadership for the

financial aid services of a student population of approximately 450 students, assurance that the dental school program is in compliance with federal, state and university regulations; providing all students, new and returning with appropriate counseling to insure that they are aware of financial aid eligibility; coordinate office functions with offices on the academic campus (admissions, student accounting, registrar, etc.); prepare reports as necessary; providing debt management services; the distribution of Title IV and Title VII funding; developing and assisting in preparatory programs for high school students; developing and implementing a leadership training program; and assisting with recruitment activities. Required qualifications include a master's degree in Higher Education, Administration, College Student Personnel or a related area. A minimum of three years experience in financial aid services and student support services or a related field with knowledge of Title IV and Title VII funding. Must possess excellent communication, interpersonal, and organizational skills, ability to work independently and make decisions based upon guidelines; and deal with many issues concurrently. Above average computer skills. Experience working in a culturally diverse environment is also desirable. Salary and rank will be commensurate with experience and qualifications. The position will remain open until filled. Virginia Commonwealth University is an Equal Opportunity/Affirmative Action institution providing access to education and employment without regard to age, color, national origin, gender, religion, sexual orientation, veteran's status, political affiliation or disability. Women, minorities, and persons with disabilities are encouraged to apply. Send letter of interest, resume and list of references to: Dr. Carolyn Booker, Assistant Dean of Students, School of Dentistry, Virginia Commonwealth University, P.O. Box 980566, Richmond, VA 23298 or e-mail this information to clbooker@vcu.edu.



Table of Contents



DID YOU KNOW?

SCHOOLS PORTAL URL CHANGE

ED's Schools Portal Web site will have a new URL after April 24, 2003. Please update your bookmarks or favorites to point to: <http://www.fsa4schools.ed.gov>

FSA 2003 - 2004 APPLICATION PROCESSING STATISTICS - APRIL 13, 2003

FSA provides a comparison of FAFSA processing statistics for the 2002-03 and 2003-04 processing cycles. In addition to the 3,229,717 electronic applications that have been processed for 2003-04, there are approximately 150,000 FAFSA on the Web, Renewal FAFSA on the Web, and EZ FAFSA records on the hold file, waiting for signatures to be submitted by students.

HH poverty guidelines for each year can be found from the website, <http://aspe.hhs.gov/poverty/poverty.shtml>

Virginia Tobacco Commission Scholarships

The full commission of the Virginia Tobacco Commission met on April 24, 2003. At that meeting they will voted on a budget for the upcoming fiscal year (FY2003-2004). The Education Subcommittee will meet sometime in May to decide on scholarships for the upcoming academic year. They will post any information regarding the scholarships on their website at www.vatobaccocommission.org.

Please direct anyone interested in the Tobacco Commission scholarships to the website address above. The website will have the most current information and will inform interested applicants on the criteria and application process.

In case you have not heard, the VA Tobacco Commission approved the Tobacco Scholarships for both Southwest and Southside. The scholarships will remain the same this year as last year, with a few minor adjustments. The recipients from this academic year (2002-03) will be given an opportunity to renew their scholarships first. Their deadline will be May 30. Then the scholarships will be open to new students.

I will be sending out packets to all the students for the Southside Scholarship this week for them to renew. They will have to follow the same procedures as last year. If they don't return their paperwork by the 30th of May, they will have to go through the application process again. Funds will be awarded on a first come first serve basis after the May 30 deadline. We will also be sending information out to all the Southwest Burley recipients. We hope to have them renew their scholarship on-line. Once all the details are in place I will send each of you the specifics for each scholarship, hopefully by the end of this week.

I want to thank all of you for your patience and understanding during the past year. This has been a learning process and hopefully we have managed to "iron out" a few kinks. As always, we are open to your suggestions and comments on how we can manage this scholarship more effectively. I look forward to working with you again this year!!

Sincerely, Chris Fields

Submitted by Christine Fields, Budget Manager
Southwest Virginia Higher Education Center

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

P.O. Box 1987
Abingdon, VA 24212
276.469.4002
276.469.4009 (fax)
<mailto:cfields@swcenter.edu>
Visit us on the web at www.swcenter.edu

ACA International and Indiana University Conferences is jointly sponsoring the Sixth Annual COLLECTIONS Conference

COLLECTIONS 2003: The Conference for Student Receivable and Student Loan Professionals

New Orleans, Louisiana June 1 - 4, 2003

www.conferences.indiana.edu/collect2003

If you are a Student Receivable or Student Loan Collection Professional this is the only conference that will provide you with all the tools you need to do your job.

The agenda below is our best one to date (this is the sixth such conference):

Sunday, June 1

Higher Education Collector Certification Workshop (Optional)
Opening Reception

Monday, June 2

Growing-up in Higher Education, Jeanne Dotson, President, COHEAO
Perkins Update
Back Office Relationships
Health Professions and Nursing Loan Program Update -- Teleconference
Controlling Your Cohort Default Rate
E-Signatures
The Gramm-Leach-Bliley Act (FTC Safeguarding of Information and Your Institution)
Civility Between Your School, Students and Parents Collections
Small School Bursaring
Proprietary School Collections
Lost & Found: Skip-tracing Tools & Techniques
The Accounts Receivable Dept at today's University: structuring & establishing an effective collection action program

Tuesday, June 3

Litigation & Bankruptcy
Fair Debt Collection Practices & Fair Credit Reporting Acts

Wednesday, June 4

The Life of a Perkins Loan

For complete COLLECTIONS 2003 information and registration materials, please see www.conferences.indiana.edu/collect2003.

If you have questions, please feel free to contact Karen Latchana, ACA International, 952-928-8000, Ext 142 / latchana@acainternational.org, Drew Norris, Indiana University Conferences, [812-855-9824](tel:812-855-9824) drnorris@indiana.edu or me (Jim Fariss), 877-568-4860; jfariss@rmscollects.com.

NASFAA NEWS

NASFAA has created a "Reserve/Guard Call-Up Financial Aid Page" at <http://www.nasfaa.org/linklists/reservistguidance.asp> to provide convenient access to guidance and resources related to the continuing call to active military duty of students who are members of the Reserves and National Guard. The new page includes:

- Articles providing regulatory guidance written by NASFAA staff. Future articles announced in Today's News will be added to this site.
- Regulatory documents from the Department of Education and Department of Health and Human Services.
- Resources from the Servicemembers Opportunity Colleges, such as Reserve/Guard state laws and governance policies, and Montgomery GI Bill and student loan information for activated Guard-Reservists. Some of the information is intended for students, such as an education-related activation and mobilization checklist if called to active duty and sample letters to send to school administrators and lending institutions.
- Additional Web resources, such as assistance for Guard and Reserve members who experience problems at school due to military call-up, and the American Council on Education's letters to campus presidents on accommodating students called for military service and to governors on in-state tuition for the military.
- Links to the various Reserve and Guard Web Site home pages and education benefit pages.

Students from the Parents & Students area of the NASFAA Web Site also may access the Reserve/Guard Call-Up Financial Aid Page. Schools are invited to include links from their Web Sites to the Reserve/Guard page at <http://www.nasfaa.org/linklists/reservistguidance.asp>.

If you are aware of a resource that would complement those already listed, please let us know at web@NASFAA.org. Jeff Sheppard NASFAA Director for Communications

UPDATED NASFAA CONFERENCE SCHEDULE NOW ON WEB SITE

<http://www.NASFAA.org/publications/2003/ctconferenceschedule031003.html>

The latest NASFAA Conference schedule is now available on the NASFAA Web Site at <http://www.nasfaa.org/subhomes/annualconference2003/schedule.html>. It includes interest session and Department of Education session titles. The 2003 National Conference Committee is very excited with the quality of sessions that have been proposed and accepted this year, and hopes you are too. While you are at the Conference Web Site, please don't forget to reserve your hotel room (<http://www.nasfaa.org/SubHomes/annualconference2003/housing.html>). While the Hilton, Marriott, and Shilo Inn are currently sold-out over the main Conference dates, there is an ample supply of rooms at the Little America and Grand America hotels.

NASFAA TO HOST 2003 ANNUAL CONFERENCE IN SALT LAKE CITY, UT

Washington, D.C. (April 25, 2003) - The National Association of Student Financial Aid Administrators (NASFAA) will hold its next annual conference July 9 to 12, 2003, at the Salt Palace Convention Center in Salt Lake City, Utah.

Bonnie St. John, author and motivational speaker, will open the conference Wednesday, July 9, 1:00 p.m.. St. John became an amputee at age five. Pushing past her disability,

she won an Olympic Silver Medal in downhill skiing in the 1984 Paralympics in Innsbruck, Austria. Her academia and business accomplishments include an honors degree from Harvard, a Rhodes Scholarship, and a position on the White House National Economic Council.

Liz Murray, recently featured in the television movie "Homeless to Harvard," will be the closing speaker Saturday, July 12, 9:00 a.m. Homeless at age 15, after the death of her mother, Murray describes how she overcame incredible odds to finish high school in just two years while living on the streets and was subsequently awarded a scholarship to Harvard.

A complete schedule of events, including pre-conference activities, can be found on NASFAA's Web site at www.NASFAA.org/Conference.asp.

The cost to attend the conference is \$350 (\$450 after June 16) for NASFAA members and \$450 (\$550 after June 16) for nonmembers. For more information or to register, email ask@NASFAA.org or visit www.NASFAA.org/Conference.asp.

NASFAA'S AUDITOR TRAINING CONTINUES FOR 2003

Washington, D.C. (April 7, 2003) - For the second year, the National Association of Student Financial Aid Administrators (NASFAA) will partner with Dr. Stephen Collins of Student Financial Aid Audit Seminars to offer training for auditors who work in the higher education arena, specifically financial aid. Auditors must understand how technology is used in the financial aid office in order to conduct effective and accurate audits.

Since 1982, Collins has taught Audits of Federal Student Financial Aid Programs, a two-day CPE seminar for auditors that provides a review of key regulatory topics and procedural requirements. The expanded program is three days long and includes a full day on Auditing Electronic Financial Aid Systems. Seminar locations and dates include:

Orlando, FL - May 14-16
New York/New Jersey - May 19-21
Dallas, TX - June 11-13
St. Louis, MO - June 16-18
Indianapolis, IN - Sept. 17-19

At the conclusion of the three-day seminar, CPAs will be recommended for 24 CPE credits (8 CPE credits per day) to meet continuing education requirements. For more information, including rates, discounts, and hotel information, visit www.NASFAA.org/auditors.asp or contact Judy Schneider at 202-785-0453 ext. 144 or schneiderj@nasfaa.org.



Table of Contents



INTERESTING "STUFF" FOR YOU

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

PELL SCHEDULES

Here is the direct link to the Pell schedules. Note that it is a PDF document.

<http://www.ifap.ed.gov/dpcletters/attachments/P0301A.pdf>

INTERNATIONAL & US STUDENT AID RESOURCES

The following information has been gathered to offer international students additional financial aid resources on scholarships and alternative loans. (as a response on the Finaid-L listserv)

Below is a list of web sites you can visit if you have access to the internet:

www.rotary.org
www.edupass.com
www.iie.org
www.iefc.com
<http://ap.att.com>
www.GLOBALSLC.com
www.educaid.com/cg/cgcanhelpg.htm (Canadian students)
www.educaid.com
www.accessgroup.org
www.internationalstudent.com
www.oas.org/rowe (Latin American/Caribbean students)
www.maco-is.com
www.internationalscholarships.com

The following are websites US students use and you may find them helpful as well. Each of these sites offers a free scholarship search.

www.srnexpress.com
www.collegenet.com
www.college-scholarships.com
www.theoldschool.org
www.scholarships.com
www.fastweb.com
www.wiredscholar.com
www.csfa.org
www.collegequest.com

Coming to your campus soon?

Submitted by Tanya White, Old Dominion University

U.S. Jails 4 Student-Loan Defaulters Until They Reveal Financial Data By WILL POTTER, Chronicle of Higher Education

United States marshals on Thursday arrested four people in Minnesota who had defaulted on their student loans and failed to provide financial information at the request of federal officials. The U.S. attorney's office in Minneapolis said that more arrests may

follow.

The debtors were not charged with a crime, but they were jailed until they turned over personal financial information, such as bank-account numbers, to the Federal District Court in Minneapolis. Prosecutors said they would use the information to garnish wages and to determine if debtors had available funds in their bank accounts.

"We don't do it very often," said Robert Small, an assistant U.S. attorney in Minneapolis. "The bottom line is that the threat of arrests is an effective tool." Mr. Small said that the crackdown, dubbed Operation Anaconda Squeeze, did not signal a sweeping change in federal procedures for recovering money from borrowers who fall behind in paying off federal student loans.

"I don't know if it's going on in other places," he said. "It's an idea we had, and I don't know if other offices are going to follow it." Mr. Small declined to name those arrested or disclose the size or severity of their defaults.

In Washington, a spokesman for the U.S. Education Department said that the department had not requested the arrests and that they were not part of a national crackdown on defaulters. Earlier this month, federal prosecutors in Minnesota sent notices to 150 people stating that they must submit financial information to the U.S. attorney's office. Of that total, 57 people complied, and 30 people either were deceased or had left the state. People who ignored the request were ordered by the court to undergo a debtor's examination. Arrest warrants were issued for those who did not show up for the examination. On Thursday, marshals went to the homes of 10 of the no-shows and told them to submit the information or they would be arrested and taken to jail. Six complied. Four went to jail but were released after turning over their financial information. Such heavy-handed tactics are unnecessary, said Irv Ackelsberg of Community Legal Services, in Philadelphia. The government can garnish wages or deny tax refunds without arresting defaulters.

"People behind in student loans are not bad people," he said. "This is a bad system that puts people in impossible situations. We need decreased tuition, increased state and federal funding, and more grants instead of loans. We don't need to put people in jail." [all they had to do was comply with the request, right?]

Copyright © 2003 by The Chronicle of Higher Education

Tax Trivia

Fun Info for you following Tax season

Congress passed the sixteenth amendment to the Constitution, which allows for the implementation of personal income tax, on February 3, 1913, and chose March 1 of the following year as the filing deadline. The deadline was changed to March 15 in 1918, and, to April 15 in 1955. Moving back the date from the end of the tax year served two purposes -- it gave the IRS more time to handle the work and, more importantly, more time to hang on to your money before issuing you a refund. When the 16th amendment was passed the tax only effected the very wealthy, and congress wanted to collect tax from them before they left for their summer holiday.

The following states impose no income tax on state residents: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming. In addition, New Hampshire and Tennessee limit state income tax to dividends and interest income only. In these two states, the bulk of most people's income -- i.e., salary or wages -- goes untaxed. Nice break!

America can celebrate Tax Freedom Day® on April 27, 2002. That is two days earlier than in 2001 and four days earlier than in 2000.

"Two factors are combining to make the average American tax burden lighter in 2002," said Moody, "federal tax reductions and a slower economy." Federal tax cuts in 2001 and 2002 lowered this year's average federal tax burden, and the recession in 2001 followed by slow growth in subsequent months arrested the growth of tax collections at all levels.

Starting in 1992, when Tax Freedom Day fell on April 19, until 2000 when Tax Freedom Day hit May 1, the total tax burden grew markedly, requiring 12 extra days of work from American taxpayers. With state-local tax burdens virtually unchanged in the last decade, the increase was entirely due to the rapid growth of federal tax collections.

In the United Kingdom, Tax Freedom Day 2002 fell on June 5th. This means that for 157 days of the year, every penny earned by the average UK resident was taken to support government expenditures. This year's date was two days earlier than Tax Freedom Day 2001 which (as the April 17 Budget out-turn figures show) actually fell on 7th June... better than we had feared. However, the real crunch comes now, with Tax Freedom Day 2003 falling on 8th June - the highest tax burden since the election of New Labour.

Submitted by Mike Szydowski



VIRGINIA IN THE NEWS

▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

Community Service Learning Project or Fun in the Sun? It's all the same at JMU.....Read on!

March 26, 2003

Daily News Record Harrisonburg, VA

Dear Editor,

Play on the beach vs. work in the hot sun? Sleep until late afternoon vs. wake up with the chickens? Hang out with the party crowd until the wee hours of the morning vs. go to bed at a reasonable time because you're exhausted from the day's physical work? Seems like a simple choice if you're a college student deciding what to do for spring break. Because anyone choosing the second option would have to be crazy - right?!! That's what the administrators at the Florida Sea Base Boy Scout Program thought when contacted and presented with the opportunity to host a group of JMU students for a week: "Why would a group of college kids from James Madison University in Harrisonburg, VA be willing to forfeit the opportunity to party for a week and instead offer their time and muscles to a community service project to repair hurricane damage created to Munson Island in 1994 - AND PAY TO DO IT! They can't possibly be up to any good - can they?" After much discussion and consideration, the chance was taken. There were no regrets. During JMU's spring break (March 7-16th) I had the extreme good fortune to serve as the learning partner and accompany a group of eleven JMU students (and one 'gent not yet of college age) who were participating in a community service trip sponsored by JMU's Community Service Learning Office. {With so many community service learning opportunities for students is it any wonder under the valuable leadership of Rich Harris and Deanna Durham that JMU is placed in the top 25 nationally for service learning on the list of "Programs that really work" in the U.S. News & World Report 2003 rankings guide?}

The group of young men and women that I accompanied worked from sun-up to almost sun-down (allowing for a 2-hour lunch/siesta break mid-day to avoid possible heat exhaustion or stroke) cleaning up the beach areas, clearing nature trails, constructing landscaping areas by outlining them with fallen trees and driftwood found along the beach and in the woods, constructing physical barriers out of seaweed (ask them how many wheelbarrows of wet, heavy seaweed they moved - hundreds, or thousands? - Their muscles can probably tell you), and working the 'chain gang' (literally tossing rocks of various sizes around in the salt flats to recreate a more natural environment). This took place on a primitive island owned by the Boy Scouts off the coast of the Florida Keys. Denied the luxury of a bed (tents and sleeping bags were their accommodations) and a shower for five days (no running water on the island), they managed to tolerate the week (and each other) by using baby wipes and baby powder (Gold Bond Medicated was a favorite). Their bodies were covered with salty perspiration as well as the salt of the sea. They had been dropped off at the island and had to wade about 100 yards to shore, carrying their gear and drinking water - the water surrounding the island was too shallow for boats to get close to shore. But I saw beyond the sweat of their bodies. I now understand what type of person would choose this spring break option. It takes someone with an amazing sense of commitment and someone who truly understands the concept of teamwork; someone who is selfless, sincere and has a concern for others; someone who knows how to appreciate others, and has a desire to go above and beyond. Hats off to all students volunteering for community service work - whether they do it for a day or a week - but especially to this group of OUTSTANDING students (did I mention they made the wise decision to turn over to authorities a package containing approximately 15 pounds of marijuana that had washed ashore - found during one of their beach cleanup sessions?): Andy Oh and Stephen Atwell (Co-leaders); Andrew Kneale, Virginia Murphy, Lawson Ricketts, Sean Lambert, Katie Keller, Katie James, Kimmy Casper, Erin Hoppe, Sara Newman and Bryan Miller. Thank you for memories of a lifetime!

Virginia Tech Raising Tuition

Tuition for Virginia Tech undergraduates will jump 9 percent next school year -- the third increase in less than a year.

The Board of Visitors raised tuition and mandatory fees yesterday by \$359 for in-state undergraduates and \$513 for in-state graduate students. Out-of-state undergraduates will pay an extra \$677 next year and out-of-state graduate students \$997 more. Tuition for in-state undergraduates at Virginia's largest public university has increased from a little less than \$2,800 to about \$4,200 in two years. Total cost for a full-time in-state undergraduate student who lives on campus next year will be about \$9,200.



Table of Contents



▶ [Vendor and Sponsor Listing](#)

▶ [Calendar](#)

▶ [Newsletter Committee and Issue Contributors](#)

▶ [Article Deadlines](#)

SASFAA NEWS

Hello VASFAA! Have you ever dreamed of spending an entire week getting financial aid training from A-Z? If so, then the **SASFAA Summer New Aid Officers Workshop** is for you! The workshop is geared for people who have been in the business less than three years, and it's a great refresher course for those who have been in the field a bit longer.

The workshop this year is being held on the beautifully wooded campus of Furman University in Greenville, South Carolina from June 15-20, 2003. For more information about the workshop, please visit the SASFAA web site at www.sasfaa.org and select the "Summer Workshops" option. Registrations are being accepted.

Hope to see you there!

Submitted by Brad Barnett, Senior Associate Director, James Madison University

The Second Annual **SWASFAA/SASFAA Mid Level Workshop** will be held at Centenary College in Shreveport, LA. on June 22-24. This workshop is designed for financial aid administrators with at least three years of financial aid experience .

For more detailed information about the workshop, including the curriculum and on-line registration please visit the SWASFAA website at http://www.swasfaa.org/docs/training/toc_training.html

Registration is now underway. The registration fee for the workshop is \$300, if postmarked by June 2, 2003 and \$350 if postmarked after June 2, 2003. Don't delay, space is limited.

Submitted by Mary Givhan, Director of Financial Aid, Mississippi College, Ph: 601.925.3319; FAX: 601.925.3950
givhan@mc.edu



[Table of Contents](#)

