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Editor's Embellishments

Submitted by: Gary Spoales, Editor, Bank of America

Welcome to this issue of the VASFAA Voice and welcome back to the sounds of returning students refreshed from the holiday break. As a follow-up to the last issue, I was encouraged to tell you that Palm Beach County in Florida is still looking for good teachers.

The next issue of the newsletter is scheduled to be published in mid-April. Please send your input by March 20th to me at gary.a.spoales@bankofamerica.com.

Our sponsor for this issues \$25 prize is TERI and we thank you. The prize is being offered to any association member who submits information that gets printed in the newsletter. There is a different sponsor for each issue. Our first sponsor was Citibank for the Fall issue. We would like to thank them for their support as well as our sponsor for the next issue - NSLP. The winner is selected by random drawing and mailed a check or presented a check at the next VASFAA event. VASFAA will be the sponsor for the final issue.

Advertising is now a part of the Sponsorship program. Our advertisers for the Fall issue were Citizen's Bank and USA Funds. The advertisers for this issue are Bank of America, M&T Bank and Bank One. Thank you once again to everyone who provided material for this newsletter. Your efforts are appreciated by the entire association. As always, this issues' contributors are listed at the end of the newsletter.

Article Guidelines

The Editorial staff will review all articles submitted for publication. Submissions should be of a professional interest to the association and not include marketing and/or advertising of products, services, websites or personnel.

Full articles should be no longer than two typed pages single spaced. It is requested that all submissions be provided in 10 pt size with Arial font type to save our publishing editor time and energy.

Ad and Picture Guidelines

The online newsletter flows best with graphics submitted in .jpeg or .gif format. Other options should be reviewed with Joe Dobrota, Publishing Editor, prior to sending. An ad should not be larger than 6" in width. You submit it in either Full color or black & white according to your preference.

We are seeking Gold Sponsors to possibly submit vertical ads this year (to enable us to get them further up in the page & have text wrap around the ad). A vertical ad would be about 2" wide x 4-5" high. An example of the size of traditional ads may be found at: www.vasfaa.org/docs/newsletters/fall2002/page1.htm. We had one sponsor submit an animated gif. ad which can be viewed at www.vasfaa.org/docs/newsletters/summer2003/page6.htm.

(Note: Ads are only accepted from Sponsors who chose an ad in the issue of their choice, based on availability.)

Submit articles to
Gary Spoales,
Newsletter Editor

IMMEDIATE FEEDBACK
REQUESTED

Newsletter Survey

Please reply with your perspective on the usefulness and appeal of the newsletter for you.

1. Do you share with others in the office?
2. Is the newsletter informative?
3. Does it meet your needs of providing VASFAA information updates to you?
4. What other topics would you like to see covered?
5. Are 4 issues a year too many, too little or about right?

Respond to **Gary Spoales** with your input for future planning.

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Newsletter Editor

Shining The Light On...

Tom Morehouse, President

Submitted by: Tom Morehouse, VASFAA President

Editor's Note: *"The best leaders.....almost without exception and at every level, are master users of stories and symbols."* - Tom Peters, Business Writer, author

It's been a busy fall with VASFAA hosting not only our first Leadership Symposium, but also NASFAA Decentralized Training, a Support Staff Training workshop and the High School Guidance Counselor Workshops. The VASFAA Board of Directors held its Fall Board Meeting in Charlottesville in November in conjunction with the Leadership Symposium.

Our Leadership symposium focused on establishing a vision for Financial Aid from a consensus of the state's Financial Aid Professionals. The vision would be a document which will outline for the executive and legislative branches what the Commonwealth should consider in terms of planning, authorizing programs, and, to a lesser extent, the appropriation of funds. It is the Board's intention to take the vision document developed as a result of our symposium and visit the Executive and Legislative branches of the Commonwealth during our winter board Meeting in January, which is being held to coincide with the General Assembly Session. The Leadership Symposium had approximately 40 attendees and was hosted by the University of Virginia. The Symposium attendees were challenged by Dr. David Breneman, Dean of the Curry School of Education at the University of Virginia. Dr Breneman, is an economist and authority on the finance and economics of higher education. His three decades of experience include service as a professor, college president, think-tank scholar, and dean. Dr. Breneman, The attendees labored diligently in pursuit of "perfect vision", and the outcomes are being developed into a deliverable product. One of the positive outcomes was the sense of common purpose and the common good among the diverse institutions, without regard for what may be best for an individual institution - a true sense of community.

This is also the first time in many years that the Association has utilized the NASFAA decentralized training. This year VASFAA sent two members to the NASFAA training session; Brad Barnett and Erik Melis. The 'Brad and Erik show' is presently under way around the state, with all expenses for members attending being born by the association. We got a relatively late start with our decentralized training, and will continue into January with our sessions to allow institutions from all over the state to take advantage of this benefit of membership. We're also underway with our High School Guidance Counselor workshops around the state. The VASFAA High School Relations Committee has developed a brochure of known high school counselor financial aid education workshops. VASFAA promotes such workshops to all Virginia high school counselors and provides financial assistance to college hosts to assist with food costs for the workshops. In addition, this year VASFAA is a co sponsor with SCHEV and ECMC of the Opportunities booklet, a very informative guide to College, college admissions and financial aid in the Commonwealth. Super Saturday is an annual VASFAA event sponsored by the Awareness Committee. The event is hosted at various sites throughout the Commonwealth of Virginia to assist the college-bound citizens of Virginia in conquering the college financial aid hurdles. Each site will conduct a financial aid workshop that explains the federal and state financial process, which will consist of a PowerPoint presentation and discussion. There will be a Q&A period also. This is open to parents and students of all grades. The main focus of the event is to assist high school seniors and their parents with completing the Free Application for Federal Student Aid (FAFSA) on-line. Once the student leaves the event, they would have initiated the financial aid process for any school they are interested in attending and would have met the priority filing date for most Virginia colleges. This event is open to the general public and assistance with the FAFSA on-line will be given to new as well as returning college students. As an added bonus, there will be a \$100 Book Scholarship drawing at each host site.

Welcome to our new and improved VASFAA web site! As many of our fellow state organizations and SASFAA have transitioned to ATAC for web services, VASFAA has also moved to ATAC for hosting and managing our web site, so tell us what you think about our web site (www.vasfaa.org).

My thanks to all those dedicated VASFAA members who support both the organization and the profession by the labors and their deeds. I wish all of you the Happiest of Holidays, and hope the New Year is a joyous one for you, your families and your students!

Tom Morehouse

President

VASFAA

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Shining The Light On... VASFAA Committees

Committee	2004-2005 Chair
Archives	Holly Rison , RMC
Awards	Sherwin Hibbets , Regent U
Awareness	Randy Craig , ECMC
Budget and Finance	Rod Moore , SW VA CC
Bylaws	Sherwin Hibbets , Regent U
Conference	Biz Daniel , National Education
Diversity	Kerrie Roth , ODU
Electronic Services	Laurie Schiavone , John Tyler CC
Experienced Aid Officers	Yvonne Hubbard , UVA
Federal Relations	Marilyn King , VA Tech
Loan Issues Advisory	Mike Hawkes , ECMC
Membership	Mike Poma , Bank One Leslie Thomas , GMU
New Century Fund	Keith Wellings , Hampden Sydney Sherrye Ward , SunTrust
Newsletter	Gary Spoales , Bank of America
Nominations	Sherwin Hibbets , Regent U
Photographer	Gerene Carter , Citibank
Public Relations	VACANT
SCHEV Liaison	Lee Andes , SCHEV
Secondary Schools	Pam Turner , Thomas Nelson CC
Sector Coordinator	Brad Barnett , JMU
Site Selection	Brad Barnett , JMU
State Relations	Melissa Wyatt , VCU
Strategic Plan	Randy Craig , ECMC
Sue D. Ross Fund	Keith Wellings , Hampden Sydney Sherrye Ward , SunTrust
Support Staff Training	Karen Gilliam , VCU
Training	Debra Harber , Mary Washington University
Vendor/Sponsor	Jolene Burke , EdAmerica

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VASFAA Committee Updates Conference Committee

The location of the Spring conference is the Virginia Beach Hilton Oceanfront. The dates are **May 22 - 25, 2005**. Reservations can now be made by phone (1-800-HILTONS). Mention the VASFAA conference and receive the room rate of \$109 per night. We are working to have the reservations on-line but that is not available at this time—only phone reservations are being accepted as of this date. Watch the VASFAA website for updated information.

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VASFAA Committee Updates

Strategic Planning Committee

Submitted by: Randy Craig, ECMC

Does VASFAA Plan?

At the beginning of each VASFAA year, Board members and committee chairs work feverishly to develop goals and objectives to guide activities for the Association throughout the year. All Association activities are driven by our mission to promote the professional growth of our membership and serve fairly the needs of individuals seeking a post-secondary education. At this point in our fiscal year, most committees should be well under way toward completing their goals and objectives. Some will of course be further along than others, depending on the specific activities required.

By intent, all of the goals and objectives developed each year closely tie into our Strategic Plan. If you have taken the initiative to read the 2004-2009 Strategic Plan (easily accessible on the VASFAA web site), give yourself a pat on the back. If not, it is never too late.

Although the members of your Board are very familiar with the Strategic Plan, we wonder how familiar the general membership is with this document. Do you really understand its purpose? Do you know how it is being used? If you answered no to either of these questions, then you might be in luck, because one of the goals for the Strategic Planning Committee is to help educate membership about what the Plan does for VASFAA and what it means to us as individuals.

Associations exist on the premise that its members have common needs and interests. Any Association that wants to have a positive impact will attempt to identify its purpose, and define the values that drive its activities. It is not at all unusual for a company to write mission and values statements. To take a mission and develop easily understandable goals and objectives ultimately raises the bar on standards for excellence and service and, if used properly, will drive the Association's activities.

The VASFAA Strategic Plan is our attempt to focus on our needs as financial aid professionals and provide a framework from which we can work to meet the needs and interests of the full membership. The Strategic Planning Committee provides oversight responsibilities to ensure that our standards for performance and service continue to remain high. These responsibilities include:

- Oversight to continually review the goals and objectives of the Association leadership and committees as one means of ensuring they support our Mission and Values.
- Provide recommendations to the Board of Directors for changes in the Strategic Plan needed to keep it current with changes in the industry or new association interests.
- Educate the general membership about the purpose of the Plan and help membership understand its role toward helping the association fulfill its mission.

Presently your Board is in the process of developing 'standard' goals that will become a formal part of the Policies and Procedures Manual. This will help future members of the Board and Committee chairs to structure their own goals and objectives to carry out the work of the association consistent with our current Strategic Plan. Members of the Strategic Planning Committee will review all goals to ensure they tie into the existing Strategic Plan and support the overall mission of VASFAA. The committee is currently in the process of reviewing the goals for all committees for this year. Once the review is completed, a formal report will be presented to the Board that might be used as a measure of how effective committees and Board members have been in supporting our five-year plan.

Slated for spring 2005, the committee will produce an informational brochure as a guide to explain

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how membership participation and Association activities are critical to our mission. Every member of the Association has a vested interest in our long range planning. The future of VASFAA does not rest solely in the hands of our Board or committee members. Although not every goal and objective of our Strategic Plan will have special meaning to every member, each of us should be able to relate to some of them. To this end, every member shares an inherent responsibility for contributing to our mission and should be supporting our mission if it is only through participation in Association activities. If you cannot find anything in the existing Plan to which you can relate, please speak out and let one of our committee members or a Board member know your concerns. Only then can we realistically re-evaluate the Plan and potentially amend it to keep it consistent with the needs of our membership.

We encourage everyone to be actively involved in Association activities. We also encourage everyone to continually critique what we do and how we go about accomplishing our goals. Share your ideas and make constructive suggestions. Only voiced concerns can be addressed. Silence is simply acceptance.

The 2004-2005 Strategic Planning committee reports to Brad Barnett, President-Elect and consists of the following members:

Randy Craig, Chair	ECMC
Brad Barnett	James Madison University
Vern Fairchilds	Bridgewater College
Erik Melis	George Mason University
Lefter Daku	Virginia Tech

Take an active role in the future of VASFAA by understanding our Mission and helping us to achieve our goals.

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VASFAA Committee Updates

Electronic Services Commission Report

Submitted by: **Erik Melis, Commissioner, VASFAA Information Services Commission**

VASFAA Website

(This is a reprint of the announcement that the new VASFAA Listserv is now active and available to paid members.)

As we bid farewell to the old VASFAA listserv, I'd like to take the time to personally and wholeheartedly thank Barry Davis of J. Sargeant Reynolds CC, for serving as the listserv administrator/majordomo for the past several years and would also like to thank the Virginia Community College System for hosting the old listserv on their servers.

Posting messages to the new listserv must be done through the VASFAA web site (www.vasfaa.org) by going to the "Listserv" menu option on the web site and following the instructions posted there and duplicated below:

To post a message to the current membership, you will need your Username, Password and current membership.

Please read the following before proceeding. **New security features have been put in place to prevent the spread of viruses and spam.** Please take time to read about the new ListLock system.

- ListLock was developed as a result of thousands of requests from individuals and institutions whose servers and email were being bogged down by unsolicited spam and virus messages. Institutions have been forced to put stringent restrictions on incoming mail, including rejecting mail with any type of attachment. ListLock addresses those issues.
- All messages will be posted through the ListLock Submission interface, requiring your Username, Password and current membership.
- Only text messages will be distributed to the list, eliminating the problem of many institution's servers rejecting messages with attachments. Follow the simple instructions for complete the submission form.
- To share any files that would normally be included as an attachment, please complete step 2 (optional). Your .doc, .pdf, .rtf, .jpg or .txt file can be uploaded by browsing your computer and locating the file. A link to the uploaded file will be automatically included in your email message to the list. The uploaded file will be available for 10 days.
- When a person receives your message, they can click on the link to view the uploaded file, which can be saved on a person's computer by using their browser's "save as" option
- **Only messages posted through ListLock will be distributed to the listserv.** For security, emails sent directly to the list or replies to the list will be automatically discarded.
- Please Note: The time until your message actually posts to the list is dependent on the number of messages in the queue on the server. At peak times there may be delays. If you need assistance, contact support@vasfaa.org.

Listserv Policies:

The VASFAA listserv discussion group has been established as a communication tool to allow for the exchange of information and ideas by VASFAA members. List Members are strongly encouraged to have the latest virus protection running on their computer systems or networks. ListLock prevents the distribution of viruses to the list, but be alert with all email. When in doubt, do not open attachments.

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VASFAA Committee Updates

Federal Relations Committee

Submitted by: **Marilynn R. King, Chair**

Update to the VASFAA Board

In evaluating the outcome of the 2004 Presidential Election, it is essential to consider the three diverse dynamics at the forefront of government activity: the war in Iraq; the promise to reduce taxes; and, the increasingly conservative, predominately Republican Congress. While President Bush has promised in his campaign to cut the growing deficit in half, on-going budget limitations will increase the bureaucratic grumbling over tax reductions and funding the war, giving little relief to funding priorities for higher education.

Current speculation for the federal financial aid programs includes:

1. The Federal Pell Grant is expected to remain at \$4050 for 2005-06. The \$3.7 billion deficit still has no promise of resolution, however, it is unlikely the yearly maximum would be reduced.
2. While not likely to be eliminated – it provides income for the government - the Direct Loan Program is expected to remain stagnant without any strengthening or increased participation.
3. The 90/10 rule, requiring for-profit institutions to receive at least 10% of revenue from non-federal sources, is expected to be relaxed in the next reauthorization.
4. The Republican Congress, with the persuasion of the Consumer Bankers Association, will most likely reduce the attractiveness of locking in long-term, low interest rates in the Federal Consolidation Loan Program.
5. Reauthorization might occur Spring, 2005, but may be deferred until Fall, 2005.
6. The 2001 tax-cut temporary legislation that included eliminating tax on interest earned for prepaid tuition plans, deductions for interest paid on student loans, and increased limits on contributions to federal college savings plans will most likely become permanent.
7. Permanent legislation is expected that would continue a \$4,000 tax deduction from taxable income for tuition. Without permanent legislation, this provision expires in 2005.
8. New legislation that will have bipartisan support is expected to allow tax-free withdrawals from IRA's for contributions made to colleges and universities.

With moral issues being considered a top issue in this year's election, we will continue to hear debate on research funding as well as when the government will impose conservative positions to influence social issues. The Academic Bill of Rights designed by David Horowitz, Center for the Study of Popular Culture, may gain momentum to enforce diverse principles in the academic culture.

The following players are at the forefront of the action:

1. Rod Paige, 71, Secretary of the Department of Education is expected to resign. A possible replacement is Margaret Spellings, a domestic political adviser who shaped Texas schools.
2. Senator Arlen Specter, R, Pennsylvania and Chair of the Senate Appropriations Subcommittee, with the efforts of Senator Tom Harkin, D, Iowa, are expected to continue efforts to increase Pell funding.
3. Senator Michael B. Enzi, R, Wyoming, will most likely be the next chair of the Senate Committee on higher education policy. He is a strong supporter to eliminate the FISAP funding distribution formula based on historical allocations. He is also a proponent to change the 90/10 rule and the 50% rule.
4. Senator Thad Cochran, R, Mississippi, is expected to be the next chair of the Senate Appropriations Committee. He has previously supported research funding to land grant institutions and is viewed as sympathetic to higher education as well as the National

Endowment for the Arts.

5. Representative Ralph Regula, R, Ohio, chairs the higher education finance subcommittee and is a member of the House Appropriations Committee, supports increased funding for financial aid programs. It is undecided if he will be the next Chair of the House Appropriations Committee.
6. Representative Howard P. "Buck" McKeon, R, California, author of the Fed-Up legislation, is expected to become Chair of the House Education and the Workforce Committee, replacing Representative John A Boehner, R, Ohio.

Sources: The Chronicle of Higher Education, November 3 and 12, 2004 CNN on the web

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VASFAA Committee Updates

Awareness Committee

Submitted by: Linda Woodley, SCHEV

The Awareness Committee is busy planning this year's Super Saturday. This financial aid informational activity was held Saturday, January 29, 2005, 10:00AM - 3:00PM. At Super Saturday, high school students and their parents were provided with a financial aid workshop that allows them to have all of their financial aid questions answered. The highlight of the event was that financial aid professionals were available to help students and parents complete the FAFSA on-line, provided all of the required documentation is available.

This is the fourth year for Super Saturday. It has grown from being offered at one site (VCU's Seigel Center) to 12 sites around Virginia. Each host site has to provide a room for the financial aid workshop and a computer lab for the FAFSA on-line assistance. The host sites and their contact person include:

Location	Contact
Bryant Adult Alternative High School Alexandria, VA	Chris Braunlich c.braunlich@att.net
DeVry University Arlington, VA	Kristan Tate ktate@dc.devry.edu
Virginia Intermont College Bristol, VA	Nancy Roberts nroberts@vic.edu
Tidewater Community College Chesapeake, VA	Cynthia Hunter chunter@tcc.edu
Institute for Advanced Learning & Research Danville, VA	Liz Nilsen liz.nilsen@ialr.org
James Madison University Harrisonburg, VA	Brad Barnett barnetbd@jmu.edu
Central Virginia Community College Lynchburg, VA	Deborah Marshall marshalld@cvvc.vccs.edu
TheCollegePlace Manassas, VA	Miriam Rigal mrigal@ecmc.org
Eastern Shore Community College Melfa, VA	Bryan Smith bsmith@es.vccs.edu
ECPI College of Technology Newport News, VA	Gloria Anderson ganderson@ecpi.edu
Beta Tech – West Richmond, VA	Henrietta Anderson finaid2btw@tidetech.com
ECPI Technical College Roanoke, VA	Brenda Stinson bstinson@ecpitech.edu

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In addition to offering the financial aid workshop and FAFSA on-line assistance, one person at each host site was awarded a \$100 book scholarship to attend a Virginia college.

The Awareness Committee is also busy preparing the VASFAA financial aid envelope, which was designed by Jessica Turner, ECMC. The VASFAA financial aid envelope was developed as a tool for students to have a safe place to keep all of their college financial aid related materials in one place. The folder gives students space to record all of their college contacts, loan amounts, their lender and guarantor demographic informational, as well as store the PIN, SAR, disclosure notes, award notification, etc. It also includes a listing of rights and responsibilities. Finally, the envelope provides a list of helpful websites as students seek information on college financial aid. The VASFAA financial aid envelope as well as Opportunities, the joint college informational guide project produced by VASFAA, ECMC and SCHEV, were distributed at Super Saturday.

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VASFAA Committee Updates

Professional Development Commission Report

Submitted by: **Patricia Kelly, Commissioner for Professional Development**

Professional Development...Alive and Well in VASFAA

Being commissioner over a vital area like Professional Development allows for creative reflection. Seeing ideas committees put forth change into dynamic energy and activity, it is like watching the summer heat spawn late season storms and hurricanes. Yes, the committees relating to the annual conference, training, support staff training, and experienced aid officer training have all been actively creating and planning exciting activities for VASFAA members.

Take the Leadership Symposium as an example. Back in mid-November, the two day event featured Dr. David Breneman, Dean of the School of Education at the University of Virginia. He presented data to the audience regarding Virginia's accessibility to post-secondary education and gave the participants the charge to dream about how Virginia can ensure that its high school graduates further their educations. Energy sparked and ideas flowed regarding this charge. Only a dent was made during the brief meeting time allowed, but participants were very enthusiastic about this opportunity for VASFAA. If you would like to review some of the preparation material recommended for Symposium participants, Dr. Breneman provided the following suggestions. Links to three articles are included:

- **Measuring Up** – A National Report Card on Higher Education
Both the main piece – <http://measuringup.highereducation.org/default.cfm>
and the Virginia specific information –
<http://measuringup.highereducation.org/stateprofilenet.cfm?myYear=2004&stateName=Virginia>
- **Declining Access** – from the Spring 2003 issue of Crosstalk
www.highereducation.org/crosstalk/ct0203/voices0203-declining.shtml
- and a piece on **state shortfalls for higher education** –
www.highereducation.org/pa_0203/

Then, the Support Staff Training committee held a very basic workshop in early December regarding student budgeting and Student Loan Consolidation, two topics of vital importance to students and financial aid offices. Dr. Jeff Hanson from the Access Group presented common sense strategies in budgeting and interpretive information regarding the very complicated process of consolidating student loans. The workshop was free and provided lunch to those in attendance. Participants enjoyed the opportunity to gather for the workshop and leave with helpful information to share with their students.

Creative energy continues to flow, this time in the Conference Committee, charged with planning the Association's new annual conference which is slated for May 22 through 25, 2005 in Virginia Beach at the fabulous new Hilton Hotel at 31 Ocean. What a facility! It will host VASFAA conferences for the next three years. Biz Daniel is chairing the planning of this year's first annual conference. Her committee members are busy in preparation for this spectacular event, sure to set a standard for future annual meetings.

Conference Training is currently working up the agenda for the annual conference, through the able leadership of Mike Hawkes and his committee. Ideas for sessions are still solicited, so if anyone has a particular idea they would like to see take place at the Hilton, tell Mike now while the agenda is still under construction.

Professional Development is central to the mission of VASFAA. It is what VASFAA members really want to see occur in their Association. Let's all take an active, creative part in making suggestions on what should be presented for professional development. It's not too late to become involved in how VASFAA can train its membership. Let the Board know what you, VASFAA, want.

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VASFAA Committee Updates

Secondary School Relations Committee

The Secondary School Relations Committee sponsored 11 workshops statewide this year to provide 2005-2006 financial aid information to guidance counselors. The sites and dates are listed below:

2004 High School Counselor Workshops		
HOST	DATE	CONTACT
Wytheville Community College	November 5, 2004	Gail Catron
Radford University	November 12, 2004	Barbara Porter
James Madison University	November 19, 2004	Brad Barnett
University of Virginia	November 23, 2004	Bill Wendle
Shenandoah University	December 1, 2004	Nancy Bragg
Tidewater Community College	December 2, 2004	Cynthia Hunter
Thomas Nelson Community College	December 2, 2004	Pam Turner
Virginia Highlands Comm. College	December 10, 2004	David Matlock
Lynchburg College	December 10, 2004	Michelle Davis
Southwest Virginia Comm. College	December 10, 2004	Rod Moore

Shining the Light On...

Professional School Perspectives, Part 1

Submitted by: **Michelle Singletary, Washington Post**

This article was provided by twhite@odu.edu as a courtesy of washingtonpost.com.

College Loans Need Creative Change

For many people, a higher education is the ticket to a high-paying job. But what happens when the cost of that ticket becomes a deterrent to choosing a career that will pay a modest or middle-income salary? "My worry is that even if people can afford to take out the loans, their career choices are going to be biased in favor of paying off their loans—biased in favor of careers that will make more money," says former labor secretary Robert B. Reich.

I recently had the pleasure of hearing Reich speak to several hundred financial aid professionals attending a conference in Phoenix. Reich, who is now the Hexter Professor of Social and Economic Policy at Brandeis University, spoke with compassion for the many people who are graduating from graduate and professional schools with a record amount of student loan debt. But worrying isn't going to help people pay for their education. We have to come up with bold, creative solutions to address the rapidly rising costs of higher education and the steady reduction in government-subsidized help to finance such education, Reich said.

In fact, Reich has an idea—an idea I think is worth debating. What would you think of a student loan program in which people who borrow to attend graduate school would then pay back a small percentage of their annual salary over a 10- or 15-year period? Everyone would pay the same percentage regardless of income.

All the money would go into a general student loan fund and then be lent to others for graduate school. Private lenders could provide the loans, which would be guaranteed by the federal government. "This would allow people to follow their hearts rather than make a lot of money," Reich excitedly told the conference attendees. True enough, when faced with high student loan debt, many graduates are reconsidering careers in public service.

Since 1975, the share of new lawyers who entered public-interest fields has declined from 5.4 percent to 2.9 percent, according to a survey by the National Association of Student Financial Aid Administrators. In the same time span, the proportion of new law-degree holders who got jobs in private practice rose from 49.2 percent to 58.1 percent.

It's understandable why people who may have intended to work as public school teachers, counselors or public defenders go for the money. For graduates who received master's degrees in arts, sciences, education and business administration at private colleges and universities, the median loan repayment burden was equal to about 11 percent of their starting salaries. For law school graduates from private institutions, student loan repayments accounted for 16 percent of starting salaries.

In order to keep students out of financial difficulties, lenders and education analysts often suggest that a borrower's post-college loan repayments should total 10 percent or less of gross annual salary. That's tough when your starting salary is overshadowed by large student loans. For example, law and medical student borrowers report an average accumulated debt from all years (undergraduate and graduate study) of \$91,700, while the average combined debt for all graduate students is \$45,900, according to student lender Nellie Mae.

In 2002, the median annual starting salary of new lawyers who entered public-interest fields was \$36,000, compared with \$90,000 for those who got jobs with private-practice law firms, according to the report by the financial aid administrators.

The average starting salary for new graduates with master's degrees in engineering was \$57,370, while graduates who received master's degrees in education had an average salary of \$34,737, according to data from the National Association of Colleges and Employers.

Based on median income and repayment data, monthly student loan repayments represented 19 percent of the monthly income of new lawyers in public-interest fields who received degrees from public colleges and 27 percent of the income for those who received law degrees from private institutions.

"I agree with Professor Reich's idea," said Perry Studevent, assistant director of financial aid at Georgetown University Law Center, who attended the Phoenix conference.

But Studevent knows that such a loan program would be a hard sell: "It will be politically sensitive to implement. Many students simply will not feel that it is fair to subsidize those who choose lower-paying areas of employment. An MBA or law student may lean strongly against subsidizing the education of a theater major. It will take true leadership, vision and effort to get his idea implemented."

It will also take something else—unselfishness.

If young people come out of school saying "Show me the money," who will teach in public schools? Who will work as social workers? Who will take lower-paying physician jobs in urban and rural hospitals? Who will legally represent the downtrodden?

I think Reich's idea is worthwhile and worth exploring. How about you?

Michelle Singletary discusses personal finance Tuesdays on NPR's "Day to Day" program and online at www.npr.org. Readers can write to her at The Washington Post, 1150 15th St. NW, Washington, D.C. 20071 or send e-mail to singletarym@washpost.com. Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible. Please also note that comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

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Shining the Light On...

Professional School Perspectives, Part 2

Submitted by: Richard Burt, USA Funds Services

Help Your Graduate and Professional Students Determine, Manage Financial Needs

Most students are aware of their tuition costs and related fees. Graduate and professional students may not be aware of other, less-obvious costs of their educational programs, however.

Within a graduate or professional program of study, students likely will be responsible for additional expenses. The new USA Funds® Life Skills® module, "Embrace New Academic Challenges – Drafting Your Professional Plan," advises graduate and professional students to estimate the complete costs of their education and offers suggestions of sources of financial aid to meet those costs.

Financial aid administrators can help students understand their financial needs by pointing out these "unexpected" expenses. According to the new USA Funds Life Skills module, these costs include:

- Admission testing and application fees
- Additional prerequisite coursework
- Duplicating
- Research
- Professional-membership dues
- Subscriptions
- Tutoring and proofreading
- Computer equipment and software
- Job search
- Health or professional-liability insurance

Lifestyle-adjustment expenses, such as moving, commuting, child care and lost or deferred income should be considered. The program advises students to make some adjustments in their personal expenses, such as housing, utilities, transportation, food, clothing, medical and entertainment.

To cope with these additional expenses, graduate and professional students should be advised that they might qualify for forms of assistance not generally available to undergraduates. These sources of aid funds include assistantships, fellowships, and grant and scholarship programs specific to graduate and professional studies. In addition, loan limits are higher for graduate students.

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Shining the Light On... People and Places in the News

James Madison University won its first Division I-AA national football championship on Friday, 12/17/04, by beating the Montana Grizzlies 31-21. The Dukes (13-2) were the first team to reach the title game by winning all three playoff games on the road, and the first team from Virginia to claim this crown. Congratulations Dukes!

Wanda McKinnon is the new Financial Aid Officer in the Financial Aid Office at Southside Regional Medical Center.

ODU office changes include:

Selethia Thorpe, former Teletechnet/Study Abroad counselor, has left ODU and has been hired as the Sr. Financial Aid Counselor/Outreach at Georgia State University. She began at GSU on 10/27/04.

Cheryl Antolin, one of ODU's former FAO counselors employees in the FAO, has returned after being married and having a brand new baby girl. Cheryl Antolin began with us again w/ODU on 10/25/04 as Direct Loans Tech Ops Specialist.

Submit articles to
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Newsletter Editor

Shining the Light On... The VASFAA Archives

Submitted by: **Holly Rison, VASFAA Archivist, Randolph Macon College**

What Academic Year was it? It's time to play, again...

Did you guess last issue's academic year? If you answered 1983-84, you would be correct!

All this happened during this academic year:

- **Steve Stocks**, VASFAA Training Committee Chairman, announced that his committee in conjunction with NASFAA, were putting together a one-day training workshop on technical issues. It was scheduled for November 13th at Lynchburg College.
- **Carol Mowbray**, VASFAA President, announced that she was joining the staff at Northern Virginia Community College as the Coordinator of Student Benefits and Support Services. She previously had been the Director of Financial Aid at Marymount University.
- **Sue Ross**, Chair of the SASFAA Local Arrangements Committee of VASFAA, was busy coordinating all the local arrangements for the annual SASFAA meeting in Richmond.
- **Governor Wilder** signed a proclamation recognizing January as Financial Aid Awareness Month. Special guests attending the signing ceremony were Dr. Gordon Davies, Director of SCHEV and Bob Schultze, Executive Director of SEAA/VELA.
- Lastly, VASFAA and the financial aid community were in the throws of Reauthorization. **Wayne Sparks**, VASFAA Federal Legislative Relations Committee Chair, kept the association informed about all the "happenings" in Washington.

Do you know what academic year?

Here are some historical events that happened during this year:

- Jeffrey Dahmer was arrested for multiple slayings and cannibalism.
- Basketball star Magic Johnson announced that he was HIV positive.
- Hostage Terry Anderson was freed from Beirut.
- President Bush and Russian President Yeltsin declared the end of the Cold War.
- The winner of the XXVI Super Bowl was the Washington Redskins. They beat the Buffalo Bills 37 to 24.

Have you figured it out? Stay tuned to the next issue of your VASFAA Newsletter for the answer!

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Shining the Light On... Professional Opportunities

Virginia Commonwealth University - Financial Aid Counselor Opening

Description of general responsibilities: Advise students and parents as to the availability of student aid, types of aid, processing procedures and other consumer information as it relates to student aid. Correspond with parents/students via phone, mail and/or email for counseling purposes and to obtain supporting documentation for professional judgment and satisfactory progress appeals. Will also monitor aid for students in study abroad programs, coordinate consortium agreements, and review applicants for loan limits. Individual will represent the Office of Financial Aid at various university functions as well as approved outreach activities.

Qualifications: Must have a Bachelor's degree. At least two years of full time work experience in a college/university financial aid office. Knowledge of federal and state financial aid program guidelines; counseling skills related to working with students on financial aid issues; analytical skills related to verifying financial aid applications; computer skills related to student information systems and monitoring the document imaging process. Must work independently and keep abreast of all regulations, changes and developments that affect student financial aid.

Salary range: \$28,000-\$35,000

Closing date: Open until filled.

Application process: See <https://www.vcujobs.com/>

The Loan Consolidation Marketing Group at Sallie Mae is looking for candidates for the following position. Multiple positions are available, serving various marketing regions. These incumbents will likely be remote employees working from home offices. Final locations will be determined by the candidates selected.

Job Title: Campus Programs Manager

Job Responsibilities:

- Promote the Sallie Mae SMART LOAN consolidation product nationwide. This is primarily accomplished by working with the individual schools to develop a loan consolidation strategy to serve students using Sallie Mae loan consolidation products, services, and resources.
- Position plays a key role in meeting established business objectives and in representing Sallie Mae within the school community.
- Main job duties will include conducting loan consolidation and repayment seminars on-campus and via the Internet and teleconference for students and financial aid professionals; consulting with schools to determine their loan consolidation needs, and project management for marketing efforts and other campaigns.
- There are specific seminars conducted, school visits, and loan consolidation volume goals the manager will be responsible for achieving.
- The manager will develop and implement marketing strategies and tactics to achieve these goals.
- Position involves 60-75% at times during the year.

Minimum Requirements:

- 3-5 years experience at a lending institution, guaranty agency, or as a financial aid administrator at a post-secondary educational institution;
- Minimum two years experience in a position where formal training, teaching, or public speaking was a job requirement;
- Good working knowledge of the student loan industry;
- Minimum two years experience managing medium to large scale projects requiring coordination across multiple internal divisions and impacting external customers.

Minimum Education: Bachelor's Level Degree

To see a complete posting and submit your resume, please proceed to the following link and use the following search criteria: www.salliemae.com/jobs/jobsearch_frame.html

Location: ZZ-Other Keyword: 3282BR

All interested candidates must submit their resume via the website.

Charleston Southern University, invites nominations and applications for the position of Assistant Director of Financial Aid.

Minimum qualifications: Significant financial aid experience in a college or university environment; prior administrative involvement with a financial aid computer information system; a working knowledge of EDE software; solid grounding in financial aid regulations; ability to work effectively in a fast paced environment; ability to handle multiple tasks; teamwork and detail oriented; must be flexible and able to work independently; proficient with MS Word, Excel, and PowerPoint; excellent verbal/written communication, organizational, planning and interpersonal skills; CSU seeks an individual with a strong Christian commitment.

Preferred: Bachelor's degree, PowerFails and student loan experience in a higher education setting preferred.

Responsibilities: The duties include, but are not limited to, determining eligibility for financial aid in accordance with federal and state regulations and scholarship specifications; processing student applications; administering loans, scholarships, and grant programs for undergraduate & graduate students; counseling applicants, students, and/or parents on programs, procedures, deadlines, and eligibility requirements; and preparation of reports. Under the supervision of the Director of Admissions and Financial Aid, the Assistant Director will assist in managerial areas that affect workflow and production.

Department Description: A division in the Enrollment Management Division, the Charleston Southern University Financial Aid Office is part of the Office of Enrollment Services (Admissions & Financial Aid). CSU is located north of Charleston and has an enrollment of approximately 3,000 students. The Financial Aid Office oversees \$36 million in student aid resources and provides aid assistance to over 90% of the enrolled students. This is accomplished in an automated environment using PowerFails software and streamlined processing procedures.

Salary & Benefits: This is a full-time exempt position with a comprehensive benefit package. Salary range is \$30,000 to \$35,000 commensurate with education and experience. Hours are M-F; some evenings and weekends.

Deadline: Applications will be accepted until the position is filled.

Application Procedure: Interested applicants, please apply via our online application at www.charlestonsouthern.edu . Send letter of application, current resume and CSU application to:

Charleston Southern University
Personnel Office/Strom Thurmond Center
PO Box 118087
Charleston, SC 29423-8087

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Shining the Light On... Did You Know?

Submitted by: Linda Miller, JMU

Subject: FW: Watch out for Camera Cell Phones

A CBS Report recently provided this important consumer information.

Keep a watch out for people standing near you in the checkout line at retail stores, restaurants, grocery stores, etc who have a camera cell phone in hand.

With the camera cell phones, they can take a picture of your credit card, which gives them your name, number, and expiration date.

CBS reported this type of identification theft is one of the fastest growing scams today. Be aware of your surroundings, forward to all your friends and family.

Personal Finance Advice from an anonymous attorney

More Consumer News

Read this and make a copy for your files in case you need to refer to it someday. Maybe we should all take some of this advice!

A corporate attorney sent the following out to the employees in his company.

1. The next time you order checks, have only your initials (instead of first name) and last name put on them. If someone takes your checkbook they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.
2. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. Never have your SS# printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.
4. Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, social security number, credit cards, etc.

Unfortunately I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for VISA credit card, had a credit line approval to buy a Gateway computer, received a PIN number from the DMV to change my driving record information online, and more. But here's some critical information to limit the damage in case this happens to you or someone you know:

1. We have been told we should cancel our credit cards immediately, but the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never even thought to do this).

3. Call the three national credit reporting organizations immediately to place a fraud alert on your name and social security number.

I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the internet in my name. The alert means that a company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done.

There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks.

The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line): 1-800-269-0271

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Shining the Light On... NASFAA News

NASFAA Names College Goal Sunday Director Lumina Foundation Continues Funding, Involvement

Washington, D.C. (October 12, 2004) – The National Association of Student Financial Aid Administrators (NASFAA) announced the appointment of Marcia E. Weston as director of College Goal Sunday Operations, a successful program that helps low-income families apply for college financial aid. Weston came to NASFAA from the Finance Authority of Maine, where she served as manager of education outreach programs since 1998. She wrote Maine's successful College Goal Sunday grant proposal and served as statewide coordinator for the program. Weston has previously assisted states considering a College Goal Sunday grant application by sharing program strategies, media successes, and budget partnerships.

As director, Weston will be responsible for overall management of the College Goal Sunday program at the national level, with emphasis on program maintenance and expansion, fundraising, public relations, and reporting. Professional and administrative support will be provided by current NASFAA staff and consultants.

Lumina Foundation for Education, which funds College Goal Sunday nationally with additional support from Lilly Endowment, will continue close involvement with the program, including approval and disbursement of new grant funds to states that are planning or implementing College Goal Sunday programs.

"It is an honor and a privilege to be chosen to head up a program that truly opens doors of educational opportunity," said Weston. "I am fortunate to join a program with a longstanding, well organized and efficient infrastructure." Weston follows Lumina Foundation program manager Jeanna Keller, who previously managed the national program. While Weston is now the primary point of contact, Keller will remain involved in the program.

"Filling the position of College Goal Sunday director has been our top priority since NASFAA teamed with Lumina Foundation to begin managing the program earlier this year," said NASFAA President Dallas Martin. "We are delighted to have found an individual with Marcia's skills and experience to head up the operation."

Lumina Foundation announced earlier this year an allocation of \$3.5 million for College Goal Sunday, which will pave the way for expansion to 15 more states, broadening the reach of the popular program to a total of 35 states and the District of Columbia by the end of 2007.

Over the past 15 years, College Goal Sunday has already helped more than 100,000 low-income and first generation students clear the paperwork hurdle when applying for college financial aid. One day each year, traditionally a week or two after Super Bowl Sunday, financial aid administrators and other qualified volunteers fan out to selected community sites across a state to help families fill out the Free Application for Federal Student Aid (FAFSA), the universally required financial aid form.

As a prelude to College Goal Sunday, the organizers of each state's program launch an extensive public information campaign to reach low-income students. Campaigns use the news media, direct mail and celebrity appearances at key high schools to inform the public about the importance of an education beyond high school, the availability of financial aid and the existence of College Goal Sunday to help them complete the FAFSA.

NASFAA will provide technical assistance to funded organizations, while Lumina will fund exploratory

grants and implementation grants. Interested organizations begin with an exploratory grant of up to \$7,500 to investigate the feasibility of hosting College Goal Sunday in their states. After a successful planning phase, which includes site visits and training, organizations may apply for an implementation grant. Lumina Foundation contributes up to \$250,000 over a three-year period to eligible groups working to establish the College Goal Sunday program in their states. NASFAA will work directly with states in helping them to develop partnerships within their states to assist in implementing their programs. Support will also be given to attract within-state sponsorships to ensure long term sustainability.

The amount of each grant depends on the size of the population to be served, the scope of the proposed program, and the availability of local funding to supplement the Lumina Foundation grant. NASFAA's role has been critical in the individual states to bring together the financial aid community to help families apply for financial aid.

By the end of 2004, the College Goal Sunday program will have committed \$7 million to fund planning and implementation grants in 35 states and the District of Columbia. The program is currently operating in the following states: Alaska, Arizona, California, Delaware, Hawaii, Indiana, Illinois, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nevada, Ohio, Oklahoma, Texas, Wyoming, plus the District of Columbia.

States that are currently running College Goal Sunday programs are encouraged to stay in close contact with Marcia Weston, who may be reached at (202) 785-0453 ext. 111 or westonm@nasfaa.org. States that are contemplating submitting applications for College Goal Sunday exploratory grants or just want additional information on College Goal Sunday are also urged to contact Weston.

College Goal Sunday began in Indiana in 1989 as a joint project of the Indiana Student Financial Aid Association (ISFAA) and the State Student Assistance Commission of Indiana (SSACI) with funding from the Lilly Endowment, Inc. Over the years, Lumina Foundation and its predecessor organizations have co-funded the Indiana programs and led the expansion in other states.

About NASFAA

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 11,000 financial aid professionals at nearly 3,000 colleges, universities, and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. Each year, members help more than 8 million students receive funding for postsecondary education. In addition to its Member Web site at www.NASFAA.org, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.

About Lumina Foundation

Lumina Foundation for Education, an Indianapolis-based, private, independent foundation, strives to help people achieve their potential by expanding access and success in education beyond high school. Through research, grants for innovative programs and communication initiatives, Lumina Foundation addresses issues surrounding financial access and educational retention, and degree or certificate attainment – particularly among underserved student groups, including adult learners. The Foundation bases its mission on the belief that postsecondary education remains one of the most beneficial investments that individuals can make in themselves and that society can make in its people. For more details on the Foundation, visit its Web site at www.luminafoundation.org.

Shining the Light On... NASFAA News

NASFAA Partners with Pathways to College Network Association to Invest \$25,000 in College Access Marketing Toolbox

Washington, D.C. (December 13, 2004) – The National Association of Student Financial Aid Administrators (NASFAA) announced a new partnership with the Pathways to College Network and a commitment to donate \$25,000 to assist with the development and dissemination of a College Access Marketing Toolbox for education advocates at all levels.

Established in 2001, the Pathways to College Network is a broad coalition of national groups and funders, including The Education Resources Institute (TERI), ACT, the College Board, Lumina Foundation for Education, Sallie Mae, the U.S. Department of Education, and many other associations, foundations, and groups. TERI is the managing partner for Pathways.

Pathways' goal is to advance college access and success for underserved students by getting research-based knowledge on effective policies and practices into the right hands—namely educators, policymakers, and community, corporate, and philanthropic leaders. Pathways identified four leading issues that could make a critical difference in improving college access and success for underserved students. These include:

- Encouraging schools to make a rigorous college-prep curriculum the required course of study for all students, so that they will have the skills and knowledge they need to be successful in both postsecondary education and the workplace.
- Improving the effectiveness of college access marketing campaigns that aim to influence the college-going behavior of underserved students.
- Encouraging early financial aid commitments and early notification programs for underserved students.
- Persuading postsecondary leaders to take steps to improve the retention and graduation rates of underserved students.

NASFAA's involvement in the Pathways to College Network and the College Access Marketing Toolbox grew out of a recommendation from its 2004-05 Access and Diversity Committee. The committee urged the Association to move forward quickly to offer its support to Pathways' efforts, and embraced the Pathways Shared Agenda that notes "students from lower-income families and those from racial and ethnic minority groups are far less likely to enroll in college than other students" but expresses the conviction that "all underserved students are capable of being prepared to enroll and succeed in college."

"NASFAA sees a unique opportunity in this broad collaborative effort to really make a difference in students' lives," said NASFAA President Dallas Martin. NASFAA National Chair George Chin added, "Our involvement in Pathways promises to enhance access to postsecondary education for low-income, first-generation, and minority students. Furthermore, it also helps us to meet several of NASFAA's strategic long-range goals, including promotion and support of public awareness of educational opportunities and planning for college."

The College Access Marketing Toolbox will pull together the best ideas, materials, strategies, and resources in the field, and will cover:

- **Social Marketing** – a tutorial explaining the purposes and uses of social marketing, which purports to effect positive changes in behavior through various marketing strategies; key

- principles of social marketing; and effective campaigns and campaign elements.
- **Best Practices** – strategies for implementing the key components of a social marketing campaign; examples of effective implementation in each area.
- **Model Materials** – a compendium of effective examples.
- **Resources** – tools that can be used to support campaigns.

Under TERI's auspices, Pathways to College has already begun content development for the College Access Marketing Toolbox. NASFAA will assume a leadership role in refining, testing, piloting, disseminating, and promoting use of the Toolbox. As a partner in the Pathways to College Network, NASFAA will also participate in Pathways conferences and meetings, share information about Pathways work with its constituencies, and contribute expertise to the Network's efforts.

About the Pathways to College Network

Launched in 2001, the Pathways to College Network is an alliance of 39 national organizations and funders committed to advancing college access and success for underserved students, including those who are the first generation in their families to go to college, low-income students, underrepresented minorities, and students with disabilities. Pathways emphasizes connecting policymakers, education leaders and practitioners, and community leaders with research on effective strategies for improving college preparation, enrollment, and degree completion. In 2004, Pathways published *A Shared Agenda: A Leadership Challenge to Improve College Access and Success*, summarizing research-based effective policies and practices drawn from over 650 studies. For more information, see www.pathwaystocollege.net.

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Shining the Light On...

NASFAA News

Submitted by: Mindy Kaplan Eline, NASFAA

NASFAA'S Best Practices Symposium Scheduled for 2005

Washington, D.C. (January 12, 2005) – For the fourth year, the National Association of Student Financial Aid Administrators (NASFAA) will host a training opportunity to explore critical issues facing financial aid professionals. "In Search of Best Practices – A NASFAA Symposium" will be offered as a day and a half symposium at three sites in 2005.

Las Vegas, NV	Hampton Inn Tropicana
February 3-4	Registration - Thursday, Noon - 1 p.m. Day 1 - Thursday, 1 p.m. to 5 p.m. Day 2 - Friday, 8 a.m. to 5 p.m. Reservations: 877-584-6835 or direct at 702-948-8100
Arlington, VA	Sheraton National Hotel
March 18-19	Registration - Friday, Noon - 1 p.m. Day 1 - Friday, 1 p.m. to 5 p.m. Day 2 - Saturday, 8 a.m. to 5 p.m. Reservations: 800-325-3535
Chicago, IL	Chicago Marriott O'Hare
April 15-16	Registration - Friday, Noon - 1 p.m. Day 1 - Friday, 1 p.m. to 5 p.m. Day 2 - Saturday, 8 a.m. to 4:30 p.m. Reservations: 800-228-9290 or direct at 773-693-4444

Symposium topics will include Personal Finance and Financial Aid: A Formula for Success, Managing Scholarship Resource, and Motivating and Retaining Your Staff. The subject matter will be targeted towards intermediate and advanced financial aid administrators and other senior level campus administrators, including chief enrollment management officers and chief student affairs officers.

The cost per registrant is \$180 and includes one meal. Registration is available to NASFAA members only. For more information, including hotel rates, and a registration form, visit www.NASFAA.org/BestPractices.asp or contact Eileen Welsh at 202-785-0453 ext. 153 or welshe@nasfaa.org.

Shining the Light On...

NASFAA News

Submitted by: **Cruzita (Crusie) Lucero, NASFAA Awards Committee,
Northeast State Tech Community College**

NASFAA Awards

On behalf of the 2004-2005 NASFAA Awards Committee I'd like to remind you about the many awards (particularly the State Awards) that NASFAA sponsors each year. We want to call special attention to the NASFAA institutional recognition activity. For each of these items, the submission deadline is February 25, 2005.

We encourage you to participate in this process!

NASFAA State Awards

The purpose of the State Awards is to recognize individual state associations of student financial aid administrators for outstanding projects that contribute to the financial aid profession. This recognition is to encourage creative and innovative service to individuals or groups of individuals who are directly or indirectly involved in student financial aid. Four awards will be given, one in each of the following categories:

- Service to the Financial Aid Profession
- Service to Students, Parents, or Families
- Service to Other Constituencies, e.g., legislators, other institutional administrators, secondary school counselors, etc. and
- Service to Advance the Goals of Access and Diversity

Winning state associations receive a \$500 award and a display banner that resides permanently with the state association. Presentation of the awards will take place at the 2005 NASFAA Conference July 3 to 6 in New York, NY.

We know that state associations are engaged in many exciting projects and want every new and innovative project to be considered for an award. Additional information about the State Awards can be found on the NASFAA Web site at www.nasfaa.org/annualpubs/awards/awardscenter.asp.

A description of all entries from 2004 is also available on the NASFAA Web site at www.nasfaa.org/publications/2004/n04stateawardentries101404.html.

Individual NASFAA Awards

In addition to the State Awards, the Awards Committee assists in the selection of the NASFAA State and Regional Leadership Awards and other individual awards to recognize service to NASFAA, the financial aid profession, and students and families. We invite you to submit nominations for these awards. Information about the awards can be found at www.nasfaa.org/annualpubs/awards/awardscenter.asp.

Institutional Recognition

Finally, NASFAA initiated a new activity to recognize innovative institutional programs. The Institutional Showcase Poster Session recognizes institutions that have developed new and creative programs to help students and families, train staff, insure compliance, or otherwise improve the delivery of student financial aid. The goal of the activity is to focus attention on institutional efforts, and in doing so, to help other institutions adopt or modify their practices to better help their students.

Recognition will be offered in the form of a certificate of participation, a letter to the institution's chief executive officer acknowledging participation, and inclusion in a NASFAA project listing. There is no cash prize. Additional information on the Institutional Showcase Poster Session can be found on the NASFAA web site at www.nasfaa.org/annualpubs/awards/awardscenter.asp

Again, we encourage your participation in the NASFAA awards process. The deadline for receipt of state projects, award nominations, and poster session proposals is February 25, 2005.

Thank you for your time. We look forward to receiving your nominations for individual awards, your entries for the State Awards competition, and we appreciate your help in spreading the word about the institutional recognition activity.

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Shining the Light On... Interesting Stuff for You!

Submitted by: **Ken Howard, DC State Education Office**

DC Tuition Assistance Program Continued

Congress approved an extension yesterday of the District's federally funded Tuition Assistance Grant Program through at least 2007.

The program gives young District adults the option of attending any public college or university in the country at in-state rates.

The legislation also continues grants of up to \$2,500 for District residents attending private institutions in the Washington area or any historically black college or university in the country.

Since the program was first funded in 1999, it has helped more than 6,000 students attend more than 150 colleges.

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Shining the Light On... Interesting Stuff for You!

Submitted by: **Kent Wolfe, Research Unit, National Student Loan Program**

Virginia Students – Education is on the Rise in Virginia

According to U.S. Census Bureau data, Virginia adults entered the 21st century with considerable improvement in their educational standing. Between the 1990 census and the 2003 census supplement, the number of residents age 25 and older with high school degrees rose from nearly 3 million to over 4 million. Over the same period, the number of residents with Bachelor's degrees expanded from 973,000 to more than 1.5 million.

Educational Attainment in Virginia

Chart 1:
25 years and older

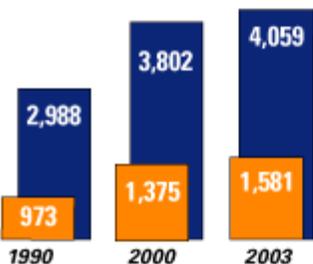
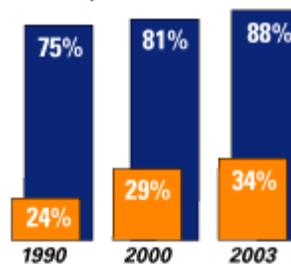


Chart 2:
% of Total Population 25 and older



Source: U.S. Census Bureau

Of Virginia residents age 25 and older, 88% were high school graduates as of 2003 compared to 75% as of 1990. Even more praiseworthy is that the proportion of the state's adult population holding Bachelor's degrees expanded from 24% in 1990 to 34% in 2003.

Due to the relatively larger gain in residents with Bachelor's degrees than with high school diplomas, the proportion of the state's high school graduates who earned a Bachelor's degree rose from 33% in 1990 to 39% in 2003.

Population 25 and Older	
Census Year	% of High School Graduates with Bachelor's Degrees
1990	33%
2000	36%
2003	39%

Congratulations Virginia students, parents, and educators! Every state knows a well-educated population is the key to its economic future, and your efforts are making Virginia's future brighter.

Submit articles to
Gary Spoales,
Newsletter Editor

Shining the Light On... Interesting Stuff for You!

Submitted by: **Mike Sydlowski**

In September Congress passed legislation which extends some popular individual and business tax provisions that had already expired or were due to expire on Dec. 31, 2004.

Here are the highlites and the ones which could affect F/A decisions:

1. The wider 10% bracket allowed for 2003 -04 will be continued until 2010, with increases for inflation. The new law also continues the 2003-04 marriage penalty relief for married persons filing jointly by keeping the endpoint of the 15% bracket for joint filers at double that of single persons through 2010.
2. The new law continues through 2010 the marriage penalty relief of 2003-04, allowing married persons filing jointly to claim a basic standard deduction double that of single taxpayers. (item #1 above relates to the tax rate, this item relates to the standard deduction) Items 1 & 2 will lower taxes for families yielding more discretionary income.
3. Avoiding a reduction scheduled for years after 2004, the new law keeps the maximum child tax credit at \$1,000 through 2010 for children age 16 and under. The credit was scheduled to be \$700 for 2005-2008, then increase to \$800 for 2009. Any credit reduces actual tax paid which impacts question #74 on the 2004-05 FAFSA.
4. The up-to-\$250 Teacher's expense deduction for out-of-pocket expenses is extended through 2005, it expired in Dec., 2003. An 'above-the-line' deduction on Form 1040 (for 2003 Form 1040, line #23), not on Schedule A.
5. The new law retains for 2004-05 the pre-2004 deduction limit of \$2,000 for a hybrid car (\$5,000 to \$50,000 for a truck or van) and the \$4,000 credit limit for an electric car. Any credit reduces actual tax paid which impacts question #74 on the 2004-05 FAFSA.
6. For 2004, the child tax credit will be refundable to the extent of 15% of earned income exceeding \$10,750, instead of 10%. The increase to 15% had been scheduled for 2005. The \$10,750 earned income threshold will be indexed for inflation. This may increase the amount of tax refund for a family, you find this on the 2003 IRS Form 1040, line #65.
7. Individuals who itemize will have a choice on their 2004 & 2005 tax forms to deduct either their state income tax paid (as they have in the past) or their state and local sales tax, which has not been deductible since 1986. The main beneficiaries of this will be the residents who live in the states that do not levy a state income tax (Alaska, Florida, Nevada, South Dakota, Texas, Washington state and Wyoming). Taxpayers can either keep track of every purchase subject to their states sales tax or use a table that will be provided by the IRS. If a taxpayer makes a large purchase (car, boat, etc.) he may add the amount of sales tax paid for that item to the table amount provided by the IRS. No new form will be created, a taxpayer will simply check a box on Schedule A to indicate whether their deduction is for state/local sales or income tax.
8. A loophole closed: SUV's placed in service prior to October 23, 2004 are still eligible for the \$100,000 section 179 expense deduction. SUV's placed in service after that date are limited to first year expensing of only \$25,000. However, because of the special bonus depreciation rules, a taxpayer could write off more than the \$25,000 limit. Example: If you place in service an SUV

weighing in excess of 6000 lbs after October 23rd you could write off up to \$52,000 by combining the accelerated bonus depreciation with regular depreciation plus the \$25,000 first year expense allowance. Other business equipment purchased in 2004 is still eligible for the \$102,000 expense allowance.

There are other changes but they are more technical in nature dealing with Alternative Minimum Tax (AMT) vs. Regular Tax rates, essentially the new law extends until 2005 the full amount of nonrefundable credits for both regular and AMT tax rates.

The IRS plans to post additional information on its website and is distributing all of the provisions to tax preparers via its email service.

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Newsletter Editor

Shining the Light On... Virginia in the News

Submitted by: **Elizabeth Morgan, Jack Kent Cooke Foundation**

Jack Kent Cooke Foundation

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NEWS RELEASE

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Sheri Winston, (434) 924-6182

Foundation Expands College Access to Low-Income Students Across Virginia with Almost \$1 Million in Grants

University of Virginia receives \$623,000 to train new college graduates to become college guides in communities throughout Commonwealth

CHARLOTTESVILLE, VA – While 79% of Virginians age 18-24 have a high school diploma, only 53% attend college directly out of high school. Determined to help more Virginia students attend college or other postsecondary training, the Jack Kent Cooke Foundation announced today at a press conference at the University of Virginia that it is awarding \$966,613 in grants to build college access programs across the Commonwealth.

Through these nonprofit programs, high school students will be able to learn how to apply to college, take standardized tests, obtain financial aid, and complete other steps that often stop academically qualified students from continuing their education after high school. The grants include \$623,000 to UVA to initiate a pilot program in 2005 that will prepare new college graduates to move into at least nine Virginia communities as college guides.

“These grants will give more of Virginia’s students, particularly highly capable students with financial need, the chance to fulfill their dreams of going to college,” said Matthew J. Quinn, the Foundation’s executive director. “We also believe that UVA can establish a national model that shows how institutions of higher education and local communities can work together to help more qualified students earn postsecondary degrees.”

In monetary terms alone, the benefits of postsecondary education can be considerable both for the student and, through increases in taxable income, the public. A college graduate typically earns \$1 million more over a lifetime than someone who never advances beyond high school. Most high schools, however, are unable to provide all the services many students need to make the transition to college. In Virginia, on average, there is only one high school guidance counselor per 369 students (National Association of College Admissions Counselors 2001-02).

After reviewing proposals from across Virginia, the Foundation is awarding \$90,000 each to organizations in Fairfax, Rappahannock, and Warren Counties to start college access programs and approximately \$25,000 each to expand college access programs now operating in the Tidewater region, Patrick County, and City of Alexandria (details below).

The Foundation's grant to the University of Virginia initiates a two-year pilot College Guide program designed to increase postsecondary attendance in the Commonwealth and beyond – not just at UVA. In 2005, UVA will recruit and select 20 of its graduating seniors for the program and conduct a six-week summer training session. UVA will then

- place the guides at college access programs in the Tidewater region, Patrick County, and Alexandria,
- provide guides to new programs starting in Fairfax, Rappahannock, and Warren Counties, and
- work with existing education nonprofits to place guides in Charlottesville/Albemarle County, Richmond, Halifax County, and other locations.

"The College Guide program, combined with our new financial aid program, AccessUVA, will ensure that qualified students around the state have the opportunity to obtain a college degree, and understand how to reach that goal," said John T. Casteen III, president of UVA.

UVA will also provide training and networking opportunities for local college access programs and include them in a comprehensive evaluation of program effectiveness. After demonstrating College Guide's success, UVA may expand the program to additional communities.

Tina Milano, Executive Director of the National College Access Network (NCAN), said that she was delighted to see UVA pioneer this model for providing college access services to students. "NCAN will be following the progress of this project with enormous interest and extends congratulations to both UVA and the Jack Kent Cooke Foundation for their leadership and commitment to helping make higher education an option for all of Virginia's young people" she said. The staff of the Foundation and NCAN have worked closely together to determine how best to increase access to college for Virginia's underserved population.

Building on its work in Virginia, the Foundation has begun soliciting proposals to initiate college access programs in Maryland and will make grants in 2005.

The Jack Kent Cooke Foundation is a private, independent foundation established in 2000 by the estate of Jack Kent Cooke to help young people of exceptional promise reach their full potential through education. Besides this grant initiative, the Foundation's programs include full scholarships for students transferring from community college to complete a four-year degree, scholarship for graduate and professional students, and scholarships to help high-achieving youth develop their talents and abilities throughout high school.

Jack Kent Cooke Foundation

Virginia College Access Network Grant Initiative
December 9, 2004

Total Grants Awarded in Virginia: \$966,613

Statewide College Access Program Grant:

University of Virginia
\$623,000 grant to support the launch of the UVA College Guide Program.
Nicole Farmer Hurd, Assistant Dean
Phone: 434-924-6058

Local College Access Program Start-up Grants:

Fairfax Scholarship Fund
\$90,000 grant to support the start up of a college access program in seven high schools in Fairfax County.
Christian N. Braunlich, Executive Director
Phone: 703-922-6768

Rappahannock County Education Foundation (Headwaters)

\$90,000 grant to support the start up of a college access program in Rappahannock County.
Paige Coombs, Executive Director
Phone: 540-675-1819

Warren County Coalition

\$90,000 grant to support the start up of a college access program in Warren County.
Jeffrey A. Rodman, Executive Director
Phone: 540-636-6385
Grants for Existing College Access Programs in Virginia:
Patrick County Education Foundation

\$23,613 grant to fund an enhanced SAT preparation program.
Gerald L. Hughes, Jr., Executive Director
Phone: 276-694-7137

The Scholarship Fund of Alexandria

\$25,000 grant to conduct a summative external evaluation of the program's performance.

Susan D. Yowell, Executive Director

Phone: 703-824-6730

Tidewater Scholarship Foundation

\$25,000 grant to expand services to 26 schools.

Bonnie B. Sutton, President and CEO

Phone: 757-628-3426

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Shining the Light On... SASFAA News

Submitted by: **April Kendrick, Lexington Community College, SASFAA Newsletter Editor**

Greetings and Happy New Year VASFAA Members in SASFAA!! The 2004-2005 Winter edition of the SASFAA Newsletter is available online at www.sasfaa.org/docs/newsletters/200412/index.html.

The Winter Edition includes:

- Executive Board Reports
- State Reports
- Committee/Liaison Reports
- General Articles
- Advertisements
- 2005 Conference Information – This year's theme is "SASFAA - Directing and Producing Educational Opportunities".
- Election Information – Including the candidates' statements, bios and pictures, procedures for voting online at the conference, and absentee ballots.
- Slate for 2005-2006 – See report from Ron Day below.

The 2004-2005 Nominations and Election Committee has met and presented a slate of individuals to the SASFAA Board for their approval. The Board approved the slate of candidates who will be presented to the membership at the 2005 SASFAA Annual Conference in February of 2005.

The Nominations and Election Committee for 2004-2005 is:

Deborah Byrd	Alabama
Nathan Basford	Florida
Lenora Jackson	Georgia
Ron McMakin	Kentucky
Patrick James	Mississippi
Bruce Blackmon	North Carolina
Keith Reeves	South Carolina
Nancy Beverly	Tennessee
Sherwin Hibbets	Virginia

These individuals have served SASFAA with great dedication and work. They are all the current past presidents of their respective state associations.

The slate that was presented and approved by the Board is:

President-Elect	Leonard Gude - Florida
	Brent Tener - Tennessee

Vice President	Maureen McFarlane - Florida
	Deborah (Tolly) Tollefson - North Carolina
Treasurer	Heather Boutell - Kentucky
	Paul Mittelhammer - Georgia

You will receive additional information via the SASFAA Newsletter, via the SASFAA listserv, and through the Annual Conference information.

Congratulations to these individuals and thanks to all those who allowed their names to be considered.

Submitted by: Ron Day

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Shining the Light On... Calendar Guide

2003-2004 VASFAA VOICE Article, Ad, Photo Submission Windows

Issue	Submission Deadline	Publication	Focus
Fall 2004	September 10	October 1	Leadership Development
Winter 2005	December 15	January 10	Training
Spring 2005	March 15	April 10	Conference
Summer 2005	June 10	July 1	Transitions

Send all submissions to Gary Spoales, Newsletter Editor, via email @ gary.a.spoales@bankofamerica.com.

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Shining the Light On... Association Sponsors

VASFAA recognized four levels of yearly sponsorship for 0405. We acknowledge the Platinum, Gold, Silver and Bronze Sponsors in each issue of the newsletter. This years sponsors are identified below by category. They deserve your support in a manner reflecting their support of your efforts in VASFAA.

2004/05 VASFAA Sponsors
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SunTrust Education Loans
USA Funds Services
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American Education Services
Campus Door, Inc

Citibank
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M&T Bank Educational Lending
National Education
TERI

Shining the Light On... Special Feature - You Are the School!

Submitted by: Allyson Wynne, Citibank

Students will judge the entire school by the kind of experience they have with you! The school has neither personality nor voice—except yours! Many students deal with the Financial Aid Office before they've met their professors. You may very well be the first person they meet and you have the power to make or break that interaction! The Financial Aid Office often holds the key as to whether the student is able to attend your school or not. You (figuratively speaking) possess the key for the students future...You are the school!

When anyone comes to the office or calls the school and talks to you, you are the school to them. They will tell others what "the school" did or didn't do for them. They won't be talking to the university president; they will be talking to you! So, what can you do to set a positive tone for your university? Provide outstanding customer care!

How do you provide exceptional service to your customers?...By understanding what your student and/or parent customer wants. The following is a list of items that always receive high marks on customer service surveys:

- **Competence** – You have the ability to deliver the service advertised by the sign on your door—"Financial Aid." Students know that "Financial Aid" doesn't mean bags of money. It does mean help with a difficult, and critical hurdle.
- **Attentiveness** – They want to be recognized as present and, when it's their turn, they want you to give them your full attention and concern. This is not an automatic. It's eye contact, body language, focus on the conversation, sensitivity to nuances. Most Financial Aid Offices are open and busy places. You have to make an effort not to be distracted.
- **Taking Ownership** – They want you to take responsibility for addressing their need. They don't want excuses or buck-passing. Never say "It's not my job." You can refer them to someone else and still keep ownership. "I'm Mr. Jones. If by chance you run into a problem, come back to me and we'll figure it out together."
- **Respect** – They want to be treated like human beings. They don't want to feel scolded or talked down to. The risk of patronizing a student is real because in the Financial Aid Office, you have the power position—age, turf, title, control of the resources, and knowledge about the processes.
- **Sensitivity** – They appreciate being heard out. They appreciate having their emotions and individuality recognized and taken into account. Dealing with financial aid issues is scary stuff for students. You may have done this 1,000 times, but for them, it's a first. Using their name helps.
- **Kept Promises** – They want you to do what you say you'll do and when you say you'll do it. Don't make promises you can't keep and don't forget to follow-up and follow-through.

Here are some additional tools to keep in mind when interfacing with a student customer. Be a good listener and give the customer your full attention. Accept responsibility, do everything you can to be helpful. The customer doesn't care who is to blame; they want the problem fixed. Try to avoid the "poison phrases" that customers don't like to hear. For example: I don't know. We can't do that. Who told you that? When you wait until the last minute...

Keep in mind when communicating that your words account for only 8% of the meaning, tone of voice

contributes to 37% to the meaning of your message, and body language accounts for 55% of what you are communicating to a customer. These numbers can be summarized by the age-old saying, "It's not so much what you say, but how you say it!" Practice saying this sentence: "Where have you been?" Say it to yourself as though you are angry, then happy, and then surprised. As you will see in doing this exercise, the words are the same, it is your tone of voice and your expression that is really "speaking" here.

The Golden Rule for customer care is to treat each student as you would want someone else to treat your son or daughter. If you really care about the student, you will give good customer service!

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