

FASFAA

NEWSLETTER ~ SPRING 2013

Co-editors: Theresa Antworth & Barbara Dombrowski

PRESIDENT'S MESSAGE



I hope this newsletter finds each of you in good health and gears you up for 2013-14. I have had the honor of serving as FASFAA President for three terms, and each year I have been very appreciative of the support each of you has given.

In this edition of our newsletter, you will read about our outstanding slate of FASFAA executive committee candidates. To those individuals, let me say, "thank you" and remind you that there are no losers in FASFAA.

I also want to welcome and recognize our new and returning resource partners. If you have any questions or concerns, please contact our sponsorship chair, Lidiette Esquivel, at lesquivel@law.miami.edu or contact me directly at nbasford@fsu.edu.

Next, as an association, FASFAA continues to appreciate the support each of you offer in training our members. In addition to training volunteers, all volunteers are the lifeblood of FASFAA. It is always exciting to see so many of you get involved.

Last, during our busy times, we fail to thank those who assist us in making our jobs run smoothly, so let me also say "thank you" to all of officers and committee chairs, committee members, and patrons, sponsors, and vendors.

Enjoy the newsletter! See you in May at our Annual Conference!

Best wishes to you all,
Nathan, FASFAA President, 2012-13

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FASFAA 2013 ANNUAL CONFERENCE

SUBMITTED BY: KIM PHILLIPS
2012-13 ANNUAL
CONFERENCE CHAIR

THIS YEAR'S FASFAA ANNUAL CONFERENCE will be held at the beautiful Hyatt Regency Coconut Point Resort and Spa in Bonita Springs, Florida, from Tuesday, May 21, 2013, to Friday, May 24, 2013. This year's theme, "Moving forward – change will do you good," goes a long way to describe the challenges Financial Aid Administrators face every day. Whether it is internal changes from our campuses, or federal and state legislative changes, no one manages change better than a Financial Aid Administrator. We will embrace and celebrate that change during our annual conference.

The conference committee has worked diligently to put together an agenda that will provide training and education for every aspect of the financial aid office. With topics ranging from the "Federal Update and New Verification Rules," to "Safety in the Workplace" and "Decoding a High School Transcript," there is something for everyone.

While our main focus is FASFAA, it is also important to have fun and network with colleagues. A welcome reception will be held Tuesday evening, a meet and greet in the President's suite will be held Wednesday evening, and a fabulous dessert reception with Bingo fun for all will take place on Thursday evening. The nice variety of activities will allow attendees to sit back and relax, network with others, make new friends, and reconnect with old ones.



"FASFAA 2013 ANNUAL CONFERENCE" (CONTINUED)

A new competition this year plans to offer the participants a fun way to help give back to the community. Schools have been asked to decorate a bank to collect spare coins, and then bring the bank to the conference. Each region will nominate a bank for judging, and then combine their collected coins to see which region can raise the most money. The banks will also be used as table decorations during the conference. All proceeds will go to our annual Conference Community Service Project – Harry Chapin Food Bank. These funds will go toward purchasing food for distribution to families in need in Lee, Collier, Hendry, Charlotte, and Glades counties. So have some fun, decorate a bank with your office, and help people in need, all at the same time.

Registration is open and the conference is filling up quickly, so go check out the conference website at <http://www.fasfaa.org/fasfaa2013-conf-reg> for all the important details.

Room rates are guaranteed through April 19, 2013, so you will want to act quickly. Make your reservations TODAY!

On behalf of the 2012-13 FASFAA Conference committee, we hope to see you in Bonita Springs at the Annual FASFAA Conference – “Moving Forward – change will do you good!”



FASFAA 2013 ANNUAL CONFERENCE ACTIVITIES

SUBMITTED BY: MARIA VIVIER, FASFAA 2012-13 AMBASSADOR/VOLUNTEER CHAIR

The annual conference is only a month away and we hope you are planning to attend. Everyone is hard at work trying to make this the best conference yet! In addition to all the informative sessions we have planned, we also have entertaining activities!

You may wish to stop by the hotel bar on Thursday, 7:30 pm until 10:00 pm, for **Trivial Pursuit** or **B-I-N-G-O**. The games will be free, with snacks served for your enjoyment. This is a great way to unwind from the week, network with your peers, and have some fun. Prepare for lots of laughs!

Also, as Ambassador Chair, I am asking everyone to **bring a door prize** from your school bookstore. Please keep in mind, your door prize does not have to be big or expensive. You may contact your region representative to ask for a copy of the letter we prepared to present to potential donors, then let your region representative know what you will be bringing so we can keep track.

WITH YOUR HELP WE CAN MAKE THIS THE BEST ANNUAL CONFERENCE EVER. I LOOK FORWARD TO SEEING YOU AT THE HYATT REGENCY COCONUT POINT RESORT AND SPA!

FASFAA EXECUTIVE BOARD NOMINEES

SUBMITTED BY:
WAYNE KRUGER
PRESIDENT ELECT, FASFAA

THE NOMINATIONS COMMITTEE IS PLEASED to present the names of those individuals who have accepted nominations to run for elected executive board positions of FASFAA. We are very excited this year to have so many step forward, and are even more pleased that so many first-timers want to get involved. Giving back to FASFAA by running for an elected office is a great honor and unique experience that makes us all stronger professionals.

In the coming weeks, there will be information posted on our website with more information on our candidates, photos, and the election process. At this time, let us all congratulate and thank those willing to serve the association.

Best of luck to all.

2013-14 Slate of Candidates for FASFAA Executive Board

President-Elect:

Ryan McNamara, Financial Aid Director, Clearwater Christian College
Stephanie D. Watson, Financial Aid Director, Lee County School District

Secretary:

Lori Auxier, Director of Outreach Services, Florida Department of Education

Region 1 Representative:

Donna Honish, Financial Aid Administrator, Walton Career Development Center
Sedra Butler, Financial Aid Specialist, Florida State University

Region 3 Representative:

John Snow, Coordinator of Financial Aid, University of Central Florida

Region 5 Representative:

Christine McDonnough, Senior Financial Aid Counselor, Broward College
Jonathan Zaretsky, Financial Aid Specialist, Broward College

MEMBERS ON THE MOVE

- Our own FASFAA President, Nathan Basford, has been elected as SASFAA President-Elect.
- FASFAA sends our deepest condolences to Wayne Kruger, FASFAA President-Elect, for the passing of his father.
- Ryan McNamara, FASFAA Secretary, and wife are expecting a baby boy in May.
- Marty Carney, FASFAA Distinguished Service Awardee, and wife became first-time grandparents this spring.
- Debberin Tunsil, FASFAA member, is planning her retirement for later this year.
- We are happy to report that Nathan Basford, FASFAA President, is healing well from his recent knee surgery.

TRAINING EVENTS

SUBMITTED BY: JOAN BAILEY, ASSISTANT DIRECTOR OF FINANCIAL ASSISTANCE SERVICES, ST. PETERSBURG COLLEGE; FASFAA VP OF TRAINING

I HOPE YOU ARE OFF TO A GREAT START in 2013. Spring is in the air and many of us are processing for the 2013-14 aid year in addition to finishing up for 2012-13. In 2012-2013 we experienced many changes in the way we process and determine eligibility for financial aid. The 2013-14 aid year brings even more changes to financial aid processes as new rules and regulations are being implemented. Change will continue as we seek to simplify the aid process and institute measures to ensure only eligible students receive aid. Things will never be the way we knew them to be, and although good, change can be intimidating.

Regional Workshops

Aligning with our FASFAA President's vision of "Moving Forward With Change," we have provided many training opportunities to allow us to embrace these changes. Spring Regional Workshops were held in March and April. Information on various training opportunities provided by our industry partners is available on our website.

Annual Conference

We have an exciting and information-packed training program planned for our annual conference. The agenda is currently posted online at <http://www.fasfaa.org/fasfaa2013-conf>. Federal Present-

er David Bartnicki will cover hot topics and bring us a federal update. In keeping with our conference theme, we will have a General Session on Thursday on "Embracing Change." On the final day of the conference, we will have a legislative update which will focus on the activities in Washington and how they will impact the delivery of aid to our students. We will close out the conference with a dynamic motivational speaker for our closing session. Check out our speaker's page, at:

<http://www.fasfaa.org/fasfaa2013-conf-speakers>.

Be sure to register and book your hotel room, and I will see you at the Hyatt Regency, Bonita Springs. Check out the conference page which continues to be updated as more conference news is added. There are also two pre-conference workshops planned for Tuesday, May 21st, prior to the start of the annual conference. There will also be a New Aid Officer Workshop and a Graduate and Professional Workshop.

Once again, let me thank you for the opportunity to be your servant leader as VP of Training. As we welcome spring, take time to smell the roses as the busy season will be upon us sooner than we realize.

FASFAA WOULD LIKE TO THANK OUR SPONSORS FOR THEIR CONTINUED SUPPORT.

PLEASE STOP BY THE VENDOR AREA TO THANK THEM FOR THEIR CONTINUED SUPPORT!



BONNIE L. PIRKLE SCHOLARSHIP RAFFLE

SUBMITTED BY:
PEGGY MYERS
SENIOR ASSISTANT
DIRECTOR,
OFFICE FOR STUDENT
FINANCIAL AFFAIRS
UNIVERSITY OF FLORIDA

FASFAA'S BONNIE L. PIRKLE SCHOLARSHIP COMMITTEE

IPAD Raffle is in FULL SWING! The 2012-13 Committee members are selling tickets now.

Committee members are: Peggy Myers, Ryan McNamara, Melissa Hew, Amy Gerber, Alysia Pearsall, Wayne Kruger, Iman Johnson, and Lori Auxier.

You may also see any Executive Board member for tickets.

Prizes will be awarded **May 24, 2013**, at the FASFAA Conference
(Please keep in mind, you do not have to be present to win)

1st Prize – **Apple IPAD**



2nd Prize – **2 Nights at a South Florida Resort**

Tickets are:

1 Ticket for \$2

3 Tickets for \$5

7 Tickets for \$10

Please help support our scholarship & win a COOL prize!

A CHANCE TO SHINE

SUBMITTED BY: NATHAN BASFORD JR., PRESIDENT, FASFAA

Each year the FASFAA Annual Conference chooses a charity, and this year we have chosen the Harry Chapin Food Bank. The mission of the Harry Chapin Food Bank is to overcome hunger in Charlotte, Collier, Glades, Hendry, and Lee counties in Florida through educating its beneficiaries and by working with affiliated agencies in the procurement and distribution of food, equitably and without discrimination. You may view their website at www.harrychapinfoodbank.org.

You might say to yourself, “Why should I give to these areas?” Well, the simple answer is because the need is there. There are people in each of our regions who go to bed hungry, wake up hungry, and go for days without a meal. We may not know what that feels like, as we are fortunate enough to work and have food on our tables.

So I am asking as a fellow financial aid professional and FASFAA president, to reach into your pockets each day and contribute to the cause. You may be creative by doing something such as creating a bank in your workplace to collect the contributions. Bring your creative ideas to the annual conference in May, and we will use them as centerpieces at all our functions.



60%
OF STUDENTS HAVE
LOAN DEBT



41%
WILL BECOME
DELINQUENT



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SCHOOLS PROVIDE THIS
SOLUTION

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Sources: Chronicle of Higher Education and Delinquency: The Untold Story of Student Loan Borrowing, Institute for Higher Education Policy

REGION II TRAINING WORKSHOP 2013



SASFAA NEW AID OFFICERS WORKSHOP 2013

AUBURN UNIVERSITY/
AUBURN, ALABAMA
THEME: "GETTING INTO
THE ACT"
JUNE 16-21, 2013

Cost:

Registration fee for the workshop is \$675.00 if registration is completed by May 26, 2013, and \$725.00 if registration is completed after May 26, 2013. The registration fee includes all instructional materials, most meals, housing, and your 2012-13 SASFAA membership (\$35.00).

Early arrivals - those arriving on Saturday, June 16, 2013 will be charged an additional \$35 fee to cover the additional night's lodging.

Housing:

Housing will be provided in The Village Dorms located on Auburn University's campus. This suite-style facility opened in August 2010. It has a combination of four-person suites, with a lounge area and 2 bathrooms per suite. Each participant has their own bedroom. The Village is located in the West Campus on the corner of Donohue and Magnolia Streets. You must provide your own television, laptop, and other electronic devices. Wireless access is available in many areas of campus. Each bedroom has one single bed, one desk and chair, one chest-of-drawers, and one closet. You will need to supply bed linens, washcloths, and towels.

Food:

All meals will be cafeteria meals except for Wednesday night. Beginning with dinner on Sunday, June 17, 2013, participants will be provided breakfast, lunch, and dinner on all days but Wednesday. Morning and afternoon breaks will be provided. There are several special activities and functions planned throughout the week.

Registration:

You may register for this workshop online at www.sasfaa.org. Space is limited so register early!

For more information contact:

Michael Reynolds, SASFAA Vice President

phone: 334-844-2527

reynom2@auburn.edu

Ellen Green, Curriculum Coordinator

Ellen.Green@tridenttech.edu

Our own Nathan Basford will be one of the instructors this year!

THE BIRTH OF FINANCIAL AID

SUBMITTED BY:
MARIA VIVIER
FASFAA 2012-13
AMBASSADOR/
VOLUNTEER CHAIR

TODAY'S STUDENTS ARE GIVEN THE OPPORTUNITY to attend college through an investment made by the U.S. Government in its human capital. This investment comes in the form of Pell Grants and Stafford Loans, among other aid programs.

Financial aid is a relatively new concept in the history of the United States. It was originally conceived due to a growing fear by the United States Congress in the mid-1950s, over Russia's rapid development in their scientific programs (specifically the launch of Sputnik). In 1956, Congress passed the National Defense Student Loan Program, which would assist students interested in the sciences and technological careers - careers believed to build a stronger military.



With the Civil Rights Movement of the early 1960s, Congress reacted again to the perceived threat of social disintegration. Lyndon Johnson's "Great Society" advanced the Higher Education Act of 1965 to provide grants and loans to deserving students, especially those from lower income families. This monumental legislation was the birth of the financial aid programs our students use today.

& THOSE WHO SERVE STUDENTS

2012-13 FASFAA MEMBERSHIP UPDATE
SUBMITTED BY: JOHN SNOW, COORDINATOR OF FINANCIAL AID
UNIVERSITY OF CENTRAL FLORIDA

FASFAA Membership has continued to increase since the start of 2013 mainly due to registration at the Spring Regional workshops held throughout the state, as well as May's upcoming Annual Conference. As of April 2, 2013, there were 741 FASFAA members broken down by region:

REGION I - 60 REGION II - 83 REGION III - 149
REGION IV - 215 REGION V - 195 NON-FLORIDA - 39

As a reminder, if you need your FASFAA username or password, please contact me at john.snow@ucf.edu.

FASFAA SCHOLARSHIP RECIPIENT

SUBMITTED BY:
MARIA PRZYBOROWSKI
OUTREACH SPECIALIST
CAREER AND TECHNICAL
EDUCATION PROGRAMS
ST. PETERSBURG COLLEGE

CHRISTIAN COSTELLO, a Digital Arts, Media, and Interactive Web Design student at St. Petersburg College, was the recipient of a one-time \$500.00 FASFAA Scholarship. The scholarship award was made possible through the FASFAA Logo Design Contest that was awarded to Financial Assistance Services at St. Petersburg College.



Christian is currently working toward obtaining his A.S. Degree in Digital Media with a concentration in Video Production. His ultimate goal is to obtain a bachelor's degree from the College of Motion Picture Arts at Florida State University. The degree and resulting experience will bring Christian closer toward realizing his dream of becoming a professional Director of Photography.

FASFAA LEADERS

FROM LEFT TO RIGHT:
NATHAN BASFORD, PRESIDENT
ALLISON BEAVER, PAST PRESIDENT
WAYNE KRUGER, PRESIDENT-ELECT



WHAT A GREAT EXPERIENCE!

MY TRIP TO THE ANNUAL "HILL VISITS" IN WASHINGTON, D.C.

SUBMITTED BY:
NATHAN BASFORD
GROUP 9: JULIE LUNGREN,
DONALD JONES, AND
KAREN SOKOL



I HAD THE HONOR OF ATTENDING and participating in the third annual Hill Visits in Washington D.C. on February 21st. Other SASFAA members included the Eastern Association (EASFAA), the Midwest Association (MASFAA), and the Delaware, D.C., and Maryland Association. Of course I also represented our great state of Florida's association!

We were divided into teams, and each team was assigned a team leader. Well, I must not have been at the meeting for I was chosen as our team leader. Our Team consisted of four financial aid professionals who are all committed to ensuring that students have a chance to obtain a higher education. They included Julie Lundgren, Donald Jones, and Karen Sokol. What a fantastic group of folks!

We visited with representatives from South Carolina, New Jersey, Florida, and North Carolina. We felt welcomed and left feeling that we had built relationships that would allow us to continue our support for higher education.

Here are some other Hill Visits highlights:

- Each of our visits lasted about 25 minutes.
- During our first visit, we were able to meet with Elizabeth Simmons, aide for Tim Scott (SC). Because Elizabeth was a recent university graduate she understood the importance of keeping the interest rate tied more closely with market rates.
- Our second visit was with Thomas J. Woodburn, Jr., Legislative Correspondent to Representative Rush Holt, (NJ). He filled in for both aides for whom we had original appointments. Perhaps that may be why the conversation was not as smooth and flowing as the others. Nonetheless, he was knowledgeable about Title IV aid and asked specific questions regarding the number of students who were awarded Perkins at each of our schools. He also asked if we had a specific consumer information piece we liked better than the others.
- Our third visit with Justin Zorn, aide for Frederica Wilson (FL), went quite well. He was very interested in following up with us on education-related issues.
- Our fourth visit with Meghan Stringer, aid for Virginia Foxx (NC), went very well also. As we left our last meeting, Meghan said, "Thank you for all you do for students!" This made our day on Capitol Hill a success!

I am very grateful to have had the opportunity to meet with our Congressional Representatives last week. Our group thanked them for the nationwide support they provide to the students we continue to serve in securing a postsecondary education. We also thanked them for the support they will continue to provide to us in the future. In addition, we offered our assistance with answers to any questions they might have had regarding issues and decisions related to Title IV financial aid programs.

I look forward to continuing the relationships made during our visits, and I will continue to push for students to have the funding that will allow them to achieve their educational dreams.

The average college grad faces more than \$26,000 in student loans. Good thing our approach isn't average.

If we've learned one thing, it's that there is no one-size-fits-all solution that educates and motivates borrowers to pay their loans. So we've designed financial education and repayment solutions to take a customized approach that consider the borrowers' specific needs and situations. This way, we're engaging more students and helping them reach 100% repayment success. What a novel idea.

Learn how we can help you
launch brilliant futures at
Inceptia.org | [@inceptia](https://twitter.com/inceptia)



CLOCK-HOUR UPDATES

SUBMITTED BY: KIM PHILLIPS 2012-13 ANNUAL CONFERENCE CHAIR

The annual FASFAA workshops reached over 105 participants and provided much-needed clock-hour training to a wide variety of Florida schools. This year, the workshop was held in Orlando, Florida, at the Buena Vista Suites, from January 23, 2013, through January 25, 2013. Training was targeted at key components of clock-hour aid administration. This year we were fortunate to have David Bartnicki from the U.S. Department of Education office in Atlanta join us for much of the training provided. In addition, Laura Hall, also with Atlanta's U.S. Department of Education office, covered two topics via webinar training. Also, Dr. Susan Fell from St. Petersburg College covered topics on high school diploma codes and residency issues.

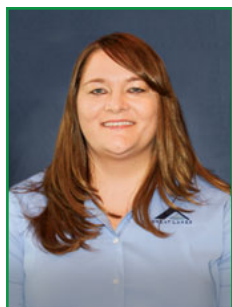
If you were not able to join your fellow clock-hour friends in January for the workshop, it is not too late for important clock-hour training. We will provide clock-hour sessions during the Annual FASFAA Conference in Bonita Springs, Florida from May 21, 2013, to May 24, 2013. Topics being covered were requested by attendees at the annual clock-hour workshop and Mr. Bartnicki will be on hand to present some information. We will also have a representative from OSFA who will share information about State Programs.

In addition, we continue to reach out to the region workshops to provide a clock-hour topic at as many locations as possible. Your clock-hour committee is working hard to meet your needs.

Are you interested in being a part of the planning group for clock-hour schools? We need presenters at region workshops, planners for the annual clock-hour workshop, and more. The clock-hour group is also greatly in need of a technical person who can help us get a bulletin board up and running so colleagues can post questions and get answers. We also need a volunteer to help coordinate communications to send out to the clock-hour community. Let us know which activities you are interested in participating and we will help you to become active with FASFAA and the clock-hour initiative. We need your help to make clock-hour information available to everyone who needs it. For more information, please contact Kim Phillips, FASFAA Clock-Hour Representative at [727-302-6434](tel:727-302-6434).

SHOULD YOU REVIEW YOUR DRAFT COHORT DEFAULT RATE DATA? YES! (AND HOW)

SUBMITTED BY: AMY GERBER,
SENIOR MARKETING ASSOCIATE
GREAT LAKES EDUCATIONAL
LOAN SERVICES, INC.



Amy Gerber

WHILE NO SANCTIONS OR BENEFITS ARE ASSOCIATED with the draft cohort default rates (CDRs) you'll receive from the U.S. Department of Education (ED) in February, there could be serious ramifications for your school if you don't challenge incorrect data while you can.

You'll have a 45-day timeframe, beginning six business days after rates are released, to challenge incorrect data. If you later discover errors in your official CDR data, certain appeals are unavailable to you unless you first challenged incorrect draft data.

If your CDR is near thresholds for sanctions or benefits, you'll especially want to review your draft CDR reports. But even if your rates are relatively low, keep in mind that, beginning with those entering repayment during fiscal year (FY) 2011, all borrowers will be tracked for three years rather than just two. This expands the length of time they can impact your default rate.

So you can see why it's a good idea to review your CDR data. But let's be realistic: it is hard to recognize incorrect data if you don't know what you are looking at—or for. Here are some basics to help make it easier for you.

Understand the CDR Calculation

Your three-year CDR is the percentage of your school's federal student loan borrowers who enter repayment within a cohort fiscal year and default on their loans during that fiscal year (or either of the following two fiscal years). A cohort fiscal year runs from October 1 of the previous calendar year and ends on September 30 of the calendar year it represents (e.g., cohort fiscal year 2010 runs from October 1, 2009 through September 30, 2010). For more information about CDRs and how they're calculated, see **Understanding Cohort Default Rates** at https://www.mygreatlakes.org/web/FAP/content/fap/support_docs/cohort_default_rates.pdf.

Understand Your Draft CDR Reports

The report you receive from ED containing your CDR data is called the Loan Record Detail Report (LRDR). It may simply contain incorrect information. You can see page 2.3-6 of ED's CDR Guide for the fields that contain data most often challenged. But it is also possible that your data may incorrectly exclude or include borrowers who do or do not, belong in that particular cohort.

The LRDR contains borrower information for Stafford loans that were used to calculate your school's draft or official CDR—including the borrower's name, Social Security number, last date of attendance, date the borrower entered repayment, date of default (if applicable), and loan type. Borrowers with multiple loans will be counted only once. You should check your LRDRs carefully for accuracy, comparing the information to the repayment date, default status, and cancellations/refunds shown in your school records.

You may find ED's Frequently Asked Questions useful—and you will definitely want to print out tip sheets from ED's CDR Guide (for example, pages 2.3-7 and 2.3-8) and keep them handy as you compare your school's data with your LRDR; they will help you decipher codes on the report until you get used to them.

“SHOULD YOU REVIEW YOUR DRAFT COHORT DEFAULT RATE DATA?” (CONTINUED)

Avoid Common Errors Easily

When reviewing information in your LRDR, you can avoid two common errors with minimal effort.

Check NSLDS for a student’s enrollment status. Students who have withdrawn or dropped to less than halftime status may be taking classes that maintain their eligibility elsewhere. Save yourself precious time by getting the larger enrollment picture from NSLDS.

If two entities are listed for a loan, make sure you send any challenges to the correct entity (the one indicated with a usage code of “B” rather than with an “E”). Sending your challenge to the wrong servicer or guarantor may cause you to miss your deadline.

Watch for training opportunities through NASFAA as well as free webinars offered by loan servicers; they may help make this complicated task easier.

Amy Gerber is a Senior Marketing Associate with [Great Lakes](#), serving schools in Florida, Georgia, and Alabama. You can reach Amy at (877) 684-9260, or by e-mail at agerber@glhec.org. Additional information about Great Lakes can be found online at www.mygreatlakes.org/web/FAP.

CDR BRAIN TEASERS

SHOULD THESE STUDENTS’ LOANS BE INCLUDED IN YOUR SCHOOL’S DRAFT 3-YEAR CDR FOR FY 2010?

- 1. Andre** Your draft 3-year CDR data for FY 2010 shows that Andre graduated from your school on November 4, 2009, and defaulted on May 8, 2012. The estimated date he entered repayment (DER) was May 5, 2010. According to NSLDS, Andre transferred to another school on February 4, 2010. Should he be included in your school’s CDR? What further information do you need?
- 2. Paige** Paige graduated from your school on June 1, 2009, with an estimated DER of December 2, 2009. Since Paige paid her loan in full on July 1, 2009, should her loan be included in the denominator for your 3-year CDR for FY 2010? Why or why not?
- 3. Garrett** Garrett withdrew from your school on June 1, 2009, and defaulted on his loans on May 27, 2011. On December 4, 2011, he consolidated three loans in order to regain Title IV eligibility. Should Garrett’s loan be included in your 3-year CDR calculation for FY 2010? Why or why not?

ANSWERS

- 1. No.** Had Andre actually entered repayment on May 5, 2010. As assumed by your data, his loan would have been included for FY 2010. However, if the DER is delayed by re-enrolling in school prior to the end of grace, inclusion in a CDR calculation is also delayed. You will need Andre’s actual DER to make a determination. In this case, for example, Andre’s return to school delayed his actual DER until (let’s say) sometime in FY 2011. Given that actual date, his loan data should be included in CDR calculations for FY 2011 instead.
- 2. No.** An estimated DER based on graduation is replaced by a new repayment date based on the paid-in-full date. Since Paige repaid her loan in full on July 1, 2009 (in FY 2009) rather than entering repayment as anticipated in FY 2010, her loan should be included in CDR calculations for FY 2009. This holds true for loans discharged due to death, bankruptcy, and disability as well.
- 3. Yes.** The date underlying loans entered repayment is the date used in the CDR calculation. In this case, Garrett entered repayment during FY 2010 for the underlying loans on which he defaulted - and these loans should be included in your FY 2010 CDR despite the consolidation in FY 2011.

FINANCIAL AID CULTURAL DIVERSITY AWARENESS

SUBMITTED BY:
OPRAL DAVIS
FASFAA DIVERSITY/
MINORITY CHAIR

LAST YEAR, AT OUR REGION II FASFAA TRAINING in Gainesville, Florida, I presented a workshop that focused on the emergent cultures that encompass today's financial aid recipients. Gone are the days when cultural diversity only signified race, gender, nationality, and religion. As new societal subgroups come into view, we face new challenges in financial aid, as we assess how to best assist and accommodate these students.

Today, our students include people of all races, genders, nationalities, religions, sexual orientations, and the physically disabled. This introduces financial aid administrators to new student cultural subgroups with whom we might be unaccustomed to interacting.



While it may seem that cultural differences should be our primary concern, our focus should rather be placed on how to best serve all students, regardless of how different we may perceive them to be. We are here to help all students reach their educational goals by providing them with all of the financial aid resources we have at our disposal, with the highest commitment to customer service, fairness, and human kindness.



So when we hear terms such as “disability status,” “race,” “gender,” “nationality,” “religion,” and “sexual orientation,” we as financial aid administrators must understand that our students belong to one or more of these categories. Even as we await the Supreme Court’s decision on the definition of marriage, our focus should still be to give all of our students the best financial aid customer service we can provide.

EFFECTING AID POLICY: YOUR DATA CAN TELL A COMPELLING STORY

SUBMITTED BY:
LINDA PECKHAM, SENIOR
TRAINING STRATEGIST, GREAT
LAKES HIGHER
EDUCATION CORPORATION



Linda Peckham

WITH THE PROLIFERATION OF HEADLINES on the fiscal cliff, aid cuts, and possible sequestration in the news, aid leaders are often asked to predict how funding cuts will impact the campus community. The request for instant information about the impact of policy shifts can leave the aid office struggling with ways to piece information together in meaningful ways. The aid office usually has most of the data they need to respond to these requests, but often, new leaders are not sure how to organize the information into a compelling narrative that informs or shapes new policy. As Rick Shipman, Director of Financial Aid at Michigan State University says about his early days as a new director, “I was immersed and surrounded by good data but I had no idea what to do with it to shape policy.”

Shirley Ort, Associate Provost and Director of Student Aid and Scholarships at the University of North Carolina – Chapel Hill (UNC), recommends that aid offices start organizing their data by working with the office of institutional research on campus in order to merge financial aid data with that from other campus offices, such as admissions and career planning. The goal is to build a baseline database from which to work. Once the data is organized into a comprehensive file, the aid office can easily track and display how aid policies and expenditures are shaping the class and the campus.

Additionally, the database can help model the impact of changes in aid policy on specific cohorts of students. “When we’re asked to predict the impact of a budget change, we can do so quickly and show a visual of exactly what type of students might be impacted by the change.” This approach has allowed UNC to communicate more effectively, both with senior leaders on campus and with state governing bodies when aid cuts are under consideration.

The UNC database includes over 40 variables based on student information from each class. Most of the data is culled from the financial aid and admissions files, and includes standard information that is commonly tracked. But Ort also recommends that aid offices dig deeper for data and think about the information that decision-makers might find useful when making policy decisions. “At UNC, we pull in parent job data and socioeconomic status (SES) as part of the student profile. After graduation, we can link career placement data to determine where a student is employed and at what income. The longitudinal data tells a powerful story about the impact of the Carolina Covenant® and other need-based programs on student outcomes.” As an example, UNC has been able to illustrate the connection between the investment in aid through the Carolina Covenant® program and significantly increased graduation rates, which results in long-term payoffs for the taxpayers of North Carolina.

“We can show how the expenditure for our high-achieving, low-income Covenant Scholars results in graduate student and employment opportunities which will essentially pay back the grant over time through income taxes. It’s a powerful story when we show results from beginning to end,” asserts Ort.

Once the data are organized into a useable framework, you have options for how to show results: charts, graphs, or scatterplots. Although these traditional illustration tools are useful, “don’t be afraid to make the data personal,” recommends Susan Murphy, Senior Associate Dean of Academic and Enrollment

“EFFECTING AID POLICY” (CONTINUED)

Services at the University of San Francisco (USF).

Recently, the university had to communicate to both campus leaders and state legislators about the potential impact of cuts to the Cal Grant program, including how the cuts might result in lower enrollments, less diversity, and changes to academic programs. But the most meaningful data the university shared with decision-makers was about the individual students who would be impacted. “It’s easier to understand the result of budget cuts when the student impacted is someone you know. It’s not just the nameless student who can’t return to school – it’s the Dean’s favorite work-study student who he’s known for three years.” USF’s campaign to offset potential Cal Grant cuts was highly successful because it told a story about who, how, and why specific students would be impacted. “Basically, we provided a narrative with pictures that resulted in a very clear picture of long term impacts of the grant cuts,” states Murphy.

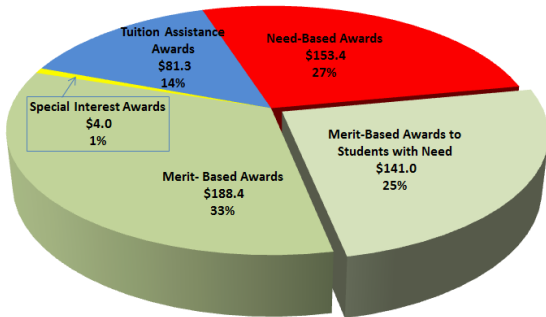
Together, Ort and Murphy have several recommendations for aid leaders seeking to use their data to tell a compelling story:

- Build a baseline for every class. Include overall aid expenditures, family income levels, academic preparation, SES, ethnicity, and any other variables your institution finds important (athletes, academic major, state residency, etc.)
- Isolate trends over time: show how aid expenditures are helping certain cohorts of students in five-year intervals. When the audience can see steady results over time, they are more likely to embrace the evidence of the impact of funding.
- When asked for data, think beyond just showing the information visually; learn to shape the narrative. Studies show that our brains respond to stories, not just visual graphics, and that decision-makers are more likely to take action when they feel involved with the story.
- Keep your visual displays simple and concrete. Your audience is more likely to comprehend data (and thus agree with you) when you isolate simple and concrete messages about what the data means for your campus.

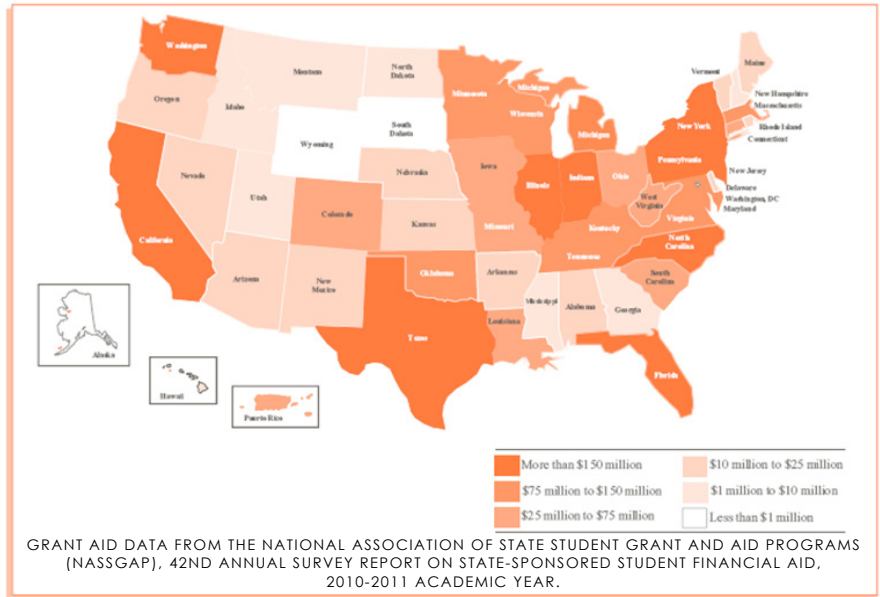
Linda Peckham, M.Ed., Senior Training Strategist

Linda brings over 20 years of higher education experience to her role as senior training strategist. Having focused her career in the development of effective learning programs for education professionals, she is skilled in designing outcomes-based training programs. She is an experienced facilitator and speaker

FLORIDA EXCELS IN FINANCIAL AID



2012-13 FLORIDA FINANCIAL AID APPROPRIATIONS



FLORIDA LEGISLATIVE SESSION UPDATE 2013

SUBMITTED BY:
THERESA ANTWRTH
DIRECTOR OF STATE
SCHOLARSHIPS & GRANTS

THE 2013 FLORIDA LEGISLATIVE SESSION began March 5, 2013, and will end May 3rd, unless legislators need additional time to pass a budget, in which case an extension would be requested. In the area of higher education, this session concentrates on the following areas:

- The state budget including public institution funding and student financial aid
 - o Set tuition rates at public institutions if continuously enrolled
 - o Preminent universities and \$10K baccalaureate degrees
- Alignment of degrees with high-demand jobs and performance funding
- Revisions of degree programs and general education courses and virtual school criteria
- Institutional name changes
- Outline of Board of Governors oversight authority
- Florida residency issues, especially for veterans and immigrant families
- Repeal of the FAFSA requirement for Bright Futures, Florida Resident Access Grant (FRAG), and Access to Better Learning and Education Grant (ABLE) funding eligibility
- Repeal of higher test scores in 2013-14 for Bright Futures Medallion students.
- Data submission about student outcomes from private colleges

You can track your favorite bills online at <http://www.leg.state.fl.us/Welcome/>. Select the **House** logo, then select the link **Bills**, and enter your search parameters for either a *Senate* or *House* bill. Also, look forward to memos from the Office of Student Financial Assistance to update you on the most recent bill activity. Remember – Governor Scott must still act on any bills that pass the House and Senate before they become law. He has 15 days from receipt of the bill to sign a bill into law, veto the bill, or let the bill become law without his signature.

CONTACT INFORMATION:

FASFAA

2400 FEATHER SOUND DRIVE #1228

CLEARWATER, FL 33762

FASFAA@FASFAA.ORG

[HTTP://WWW.FASFAA.ORG/](http://www.fasfaa.org/)

