



Kentucky Association of Student Financial Aid Administrators

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A message from our President

Michelle Standridge,

Greetings my KASFAA family.

“Why, sometimes I’ve believed as many as six impossible things before breakfast.” — Lewis Carroll, Alice in Wonderland

Don’t you feel much like Alice on a daily basis? It seems like in the financial aid profession, we are always finding ourselves in the rabbit hole. Time is spent figuring out the new and unknown and how to make it work so that our schools remain compliant but even more so to help our students with their goal of higher education.

Time seems to have stood still yet it seems like an eternity since we have been together as a KASFAA family. With the onset of the COVID pandemic in early spring, we all pivoted quickly to a world where our days are spent in virtual meetings. It seems like new challenges present themselves daily from figuring out CARE’s funding, Federal Work Study in a virtual world, R2T4’s and the onset of Professional Judgements but our focus has never faulted...how do we best serve our students.

As we move forward, the 20-21 KASFAA Board has been working diligently to plan our year with a theme of KASFAA – Through the Looking Glass. We are working in a new and different world.

Bryson Davis has worked incredibly hard developing a virtual training series with 6 amazing offerings throughout the year to help with our professional growth. Sarah Cowan is putting the final touches on our first ever virtual conference happening the week of Oct. 5th-9th. So many others have stepped up to make sure that KASFAA continues to move forward and I do not have the words to express my gratitude.

Thank you KASFAA for allowing me to lead you through this crazy and challenging year. My hopes are to see you all in the spring in Lexington as we continue into the 20’s.

Michelle Standridge
KASFAA PRESIDENT 20-21

upcoming events

October 5-8, 2020
KASFAA Fall
Conference, Virtual

October 20, 2020
Virtual Training:
Conflict Management

November 10, 2020
Virtual Training:
Verification

December 1-4, 2020
FSA Conference,
Virtual

February 9, 2021
Virtual Training: SAR
Comment Codes

February 21-24, 2021
SASFAA Conference
Virtual

March 9, 2021
Virtual Training: Ethics

April 13, 2021
Virtual Training: R2T4

April 14-16, 2021
KASFAA Spring
Conference
Clarion Hotel,
Lexington, KY



Michael Birchett, left, Runan Evans, Amy Smith and Michelle Standridge on set.

The 2020 KET Financial Aid Call-In show will air on October 26th at 9 PM. Thank you to our panelists Michael Birchett, University of Kentucky; Runan Evans, Bluegrass Community and Technical College; Amy Smith, Sullivan University; and Michele Standridge, Spalding University for volunteering their time. KASFAA is looking forward to the show airing and would like each of you to encourage people you know who might benefit to tune in.

From the editor

We encourage letters to the editor, original articles, photographs, announcements and reports. Items of interest are gladly accepted and can be given to any member of the newsletter committee. :

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KASFAA to be a wonderland for Fall Conference

Sarah Cowan
Fall Conference Chair

“When I used to read fairy tales, I fancied that kind of thing never happened, and now here I am in the middle of one!” – Alice, Alice’s Adventures in Wonderland by Lewis Carroll

I think we can all agree that 2020 feels a bit like we’ve fallen through the looking glass, and it just keeps getting curiouser and curiouser! No matter what’s going on in the outside world, Financial Aid keeps moving forward - but don’t fret, you’re in good company because we’re all mad here!

KASFAA is getting 2020 back on track with our first-ever Virtual Fall Conference. We are excited to continue to provide professional development opportunities to all Kentucky financial aid administrators in a safe, virtual setting. To register, find more information, or see the conference agenda, please check out the [conference website](#). The event will kick off with a pre-conference Mad Hatter Tea Party on Thursday, October 1, 2020, at 5:30 pm EST. The official conference will begin Monday, October 5, 2020, and wrap up at the end of the week on Friday, October 9, 2020.

While the conference will look different than usual, many things will stay the same - content-filled sessions, KASFAA networking opportunities, and of course - fun! So, don’t be late for this VERY important date! And remember, the secret is to surround yourself with people who make your heart smile. It’s then, only then, that you’ll find your Wonderland. We can’t wait to see all of you!



2020 KASFAA Vendor/Sponsors

KASFAA would like to thank the following vendors for sponsoring our fall ‘virtual’ conference. We recognize without your help we would have a much more difficult time putting together any type of conference and your support of our organization is very much appreciated! To our association membership: please be sure to thank these sponsors and, if it serves you and your students, consider working with them as a provider. There is likely no better way to show our gratitude for their service than to utilize their offerings when it meets the needs of our offices and the students we serve. Once again, vendors we thank you and appreciate your support!



Protect Your Social Security Number

Lisa Albers, Director, Business Development — Cognition Financial



Your doctor's office, your employer, the DMV — they all want your Social Security number. But the group that wants it most? Identity thieves.

Social Security numbers are “the crown jewel of information” for thieves, says Neal O’Farrell, executive director of the nonprofit Identity Theft Council, which provides support to people whose identities have been stolen. A thief can take that nine-digit number and open a line of credit, file for a tax refund or apply for a job — all in your name.

In 2016 identity thieves hit a record 15.4 million Americans — up 16 percent from 2015.¹ To make matters worse, arrested identity thieves may give police their assumed identity — so victims end up not just with bad credit, but with an arrest record too.

But how do identity thieves get a hold of that valuable number? The old-fashioned way is to steal someone’s mail. This still happens, says O’Farrell, and some street gangs even specialize in this activity. But data breaches affect far more people: Over the past five years, an average of one reported data breach has occurred every day in the U.S., with some affecting millions of records.

Consider these three ways to protect your Social Security number (and yourself) against identity theft:



1. Monitor your credit report closely

Each of the three credit agencies is required by law to provide one free credit report per year. Stagger your requests so that you get a picture of your credit every four months.

2. Try not to give out your Social Security number

Some people, such as your doctor or accountant, really do need your Social Security number. Otherwise, says O’Farrell, refuse “for as often and as long as you can.” If you must give the number, ask about security measures:

- Are background checks required for their employees?
- How good is their network security?
- What are the office policies for sharing information?

3. Freeze your credit

A credit freeze prevents anyone from opening a line of

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credit in your name unless you remove the restriction. Existing creditors will still generally be able to check your credit.

To create a freeze, you'll need to contact the three major credit bureaus: Equifax, Experian and TransUnion. A small fee typically applies to freeze or un-freeze credit, so this may not be the best option if you apply for credit frequently. Freezing your credit also prevents potential employers from checking it, so you might wait if you're on a job hunt.

Learn more about credit freezes.

One thing to note—a freeze will not protect your existing (open) accounts. To monitor your existing accounts, you can set up account alerts. Most banks offer alerts where you can be notified via email or text

whenever there is a large deposit or transfer so you can confirm the transaction is valid.

No one is completely safe from identity theft. But these simple precautions can dramatically reduce your risk.

Source: https://www.suntrust.com/resource-center/personal-finance/article/protect-your-social-security-number#.XUBG_vJKhEY

1. "2017 Identity Fraud: Securing the Connected Life", February 1, 2017, Javelin Strategy & Research.

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Welcome, Mr. Mitchell

James Douglas Mitchell was born September 9, 2020 at 12:51 p.m. to Transylvania University's Associate Director of Financial Aid Beth Mitchell.

He weighed in at 9 pounds, 5 ounces and measured 22 inches long.

Baby James, Beth, husband Michael, and big sister Morgan are all doing well!



New challenges heighten summer melt problem

Inceptia

Understanding Student Melt

Every school year, 10-20% of students that are accepted to college take almost all necessary steps to start college, then vanish and fail to attend school.

This phenomenon is known as summer melt. There is not one main problem that causes melt, rather many little obstacles that get in the way of enrollment. For different reasons, students fail to complete the final few necessary tasks and find themselves unenrolled, resulting in lost opportunities for them and the college.

Verification melt refers to the concept that low-income students who, being disproportionately flagged by the Department of Education to verify family income as part of the FAFSA process, drop out of the financial aid process or even leave school. Verification can take weeks to complete, leading to delays in aid or even a complete loss of limited, first-come-first-serve aid. This verification trap hurts the students that need help the most.

COVID-19 has generated a new set of challenges in this unprecedented time. Students have new challenges to worry about including new-found financial hardships, as well as a desire to be closer to home.

Consider the following statistics:

- 11 percent of Americans have “canceled their education plans” because of the pandemic.²
- One in five high school seniors say they will change their plans if colleges are only able to offer online learning in the fall.²

Student melt is expected to be at an all-time high this year with the uncertainty COVID-19 brings. Students



now face even more new tasks that get in between them and college. Decisions like choosing between work vs. school, or four-year college vs. community college overwhelm students, leaving essential enrollment tasks undone.

Evidence suggests that “nudging” students with texts may reduce summer melt. Habits are hard to change, so texts that focus on completing time-sensitive tasks, such as completing the FAFSA, work best. A familiar sender, like a mascot, helps make text nudges even more effective. Apart from technology, there are other ways schools can connect with students to freeze summer melt. These methods include identifying who your melters are, creating messaging to connect with the values of students, reminding students why they chose you, and conveying support.

— *To learn more about student melt, contact Matt Nettleton at mattn@inceptia.org.*

1. Arnim, E. (2020, January 17). Why summer melt happens and how to freeze it. Retrieved from <https://eab.com/insights/daily-briefing/enrollment/why-summer-melt-happens-and-how-to-freeze-it/>
2. Neret, E. (2020, May 2). Colleges are already bleeding money. It might get even worse. Retrieved from <https://www.campusreform.org/?ID=14810>

Volunteer for KASFAA

Your Social Media Strategy— Meeting Students Where They Are

By The Ascendium Attigo Team

You hear time and time again social media is here to stay. That much is obvious. What isn't so obvious is how colleges and universities can make the most of their social media channels. Virtually everyone is on social media in one way or another, especially students. An effective social media strategy helps schools reach and engage with students and their families in a way that is natural and in an environment they find familiar. This article identifies four steps to maximizing your social media strategy.

1: Know Your Audience

There are three common reasons why an organization decides to join social media and those reasons are to build:

- Organizational loyalty
- Organizational recognition
- A richer experience and service

Regardless of your reason (maybe it's all three), to be successful you must first know one thing: your audience. Knowing who your audience is will help inform your content and the social media platforms you decide to use. For instance, Instagram is a popular platform for young adults. If you're only posting on Facebook, there's a good chance your posts aren't making their way to a fair amount of current and perspective students. And a lot of students' parents are on Facebook and not Instagram. To reach both portions of your target audience, using both Facebook and Instagram would be a better option.

For content, know current and perspective students and their parents may be interested in different information. The former is likely more interested in learning about free giveaways or upcoming campus events. The latter is likely to find more value in learning about student success stories and family-facing resources. You see how your content and platform changes, depending on who you're trying to engage with.



2: Strategize Your Content

Have you heard of the phrase “jab, jab, jab, right hook”? What this means is you want to get your audience's attention. If your posts go unnoticed, that's wasted time and effort. A great way to get your audience's attention is to consistently share and post content related to your school (but not directly so) that your audience may engage with.

Some great current student-facing examples of this are:

- Clubs both on and off campus that are looking to expand their number of members
- Free coffee offered to students on an upcoming day
- Exciting new school-branded items available in the school store
- An upcoming contest
- Implementing a user generated content campaign
- And sharing, retweeting, commenting on, and liking a student's post you find relevant

Now you have their attention. It's time for the right hook. What is it that you want your audience to do? Some examples may be:

- Attend a school function, such as a financial wellness seminar
- Complete their FAFSA or other financial aid forms
- Remind them to take advantage of financial wellness resources
- Read your FERPA policy

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- Let them know how to manage student loans
- Share job interview tips
- Remind them of upcoming dates, such as when bills are sent and refund checks issued—anything you deem important

3: Use Visuals And Set Your Tone

Posts that include visuals attract more attention, and it's what your audience sees first. Mixing video, photos, and graphics into your social media channels is a best practice for this reason.

Consider also incorporating humor into your posts. People want to interact with someone who is real, someone they can relate to. And humor helps remove what could otherwise be a robotic tone. Engage in a friendly way, use warm and inviting words, remain humble, and listen more than you talk.

4: Actively Cross-Promote

As a post-secondary institution, you likely have

many offices that focus on different areas. You also have a website loaded with information. How do you use social media to support all moving parts within your institution as well as your website? The answer is cross-promotion. Share other office's social media posts, your own posts that originated from a different platform, and link to your own website often. Doing so will increase engagement across all accounts, platforms, and web pages.

Creating a large following on social media requires work, and it isn't something that happens overnight. Keep posting and engaging with your audience. Find out what works for your school, seriously consider feedback (both positive and negative), see what works for other colleges and universities, and adjust as often as needed. In time you'll find the perfect mix of content and engagement that builds loyalty, recognition, and a rich student experience.



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