

KASFAA Newsletter

Spring 2003

Volume 13 Number 10

*A Quarterly newsletter published by the
Kentucky Association of Student Financial Aid Administrators for its members and friends*

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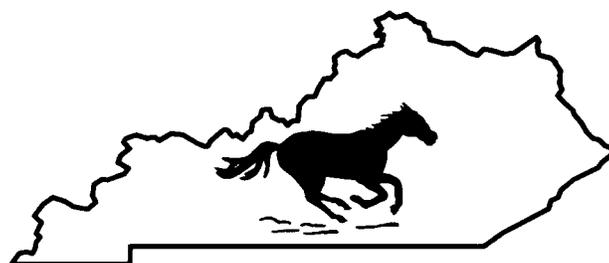
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BLUEGRASS STATE



Message from our President



Nancy Melton

Most of you, like myself, have been very busy lately dealing with possible state budget cuts in education. One positive step taken by the Prichard Committee was to form a coalition among educators called the Partners for Education. Many of you may have read that this sets a precedent, uniting all educators and not trying to say which segment is most important. Many of you, or your students, have also been involved in writing letters to our state legislators. As always, we need to make sure we follow up and say thank you to our legislators who have worked hard on getting funding for education.

What else have we been doing lately? Thanks go to Runan Pendergrast, Lynda George, Lissa Caldwell, Rhonda Swim, Shelly Park and many others for putting together some very successful work-shops for the high school counselors, financial aid officers and support staff. Most recently, many of you have been involved in College Goal Sunday. I helped at Hazard Community College and felt Chuck Anderson and his staff did an excellent job of providing one on one help in completing the FAFSA. According to Rhonda Bryant, we had over 2200 attending or helping with College Goal Sunday. A special thanks also goes to Sandy Neel and Ron McMakin co-chairs of CSG, and KHEAA and the Lumina Foundation for sponsoring this really important endeavor. Our goal is to help the students in Kentucky afford a higher education and this plays a significant part in reaching that goal. We have planned a KET call-in show on February 27 at 9 p.m. (8 p.m. CST), please encourage students and parents who have questions to give us a call. Speaking of calls, would any of you like to house our KASFAA phone hot line? EKU has been doing this, but ready to pass it along to someone else. KASFAA's had some great things going on in our state for which we all can take pride.

Editorial Note

The KASFAA Newsletter is published three times a year for distribution to members and friends of the association.

Advertisements, articles and items of interest are gladly accepted and can be given to any member of the newsletter committee. Contact the editor for rates and/or insertion dates.

Editor:

Meredith Robinson
The Student Loan People
502-329-7100
mrobinson@kheslc.com

Newsletter Committee:

Tasha McDaniel
Key Bank, 513-662-0989

Donna Drury
Midway College, 859-846-5345

Terri Parchment
edsouth, 615-441-2939

Mary Alice Wilkinson
KHEAA, 502-696-7450

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Be sure to mark your calendars for our spring conference in Bowling Green, April 9-11. Be sure to make your reservations early for the Holiday Inn. There's a wonderful convention center with the Holiday Inn, so we'll have lots of space for our meetings and places for our vendors to have their displays. We've invited several people from the Department of Education to present some of our sessions, along with Mauricio Velasquez, who will offer an interesting way of thinking about diversity. We heard him speak at SASFAA last year and he did an excellent job on discussing "You don't know, what you don't know, what you don't know." Think about that! We've also planned a really special President's reception and are inviting all of KASFAA's past presidents. We're proud of our organization and hope you can come and help us celebrate 35 years of helping students, providing professional training and leadership through the years. Hope to see you there, have a great semester.

Nancy Melton
President, KASFAA

**you don't know what you don't know
what you don't know.**



Coming Soon . . .

**For loan periods beginning July 1, 2003,
help your students save even more!**



- **0% origination fee** **New**
 - **3.5% credit** to the original loan principal after the first 30 consecutive on-time payments
 - **2% credit** to the principal for completion of the academic period for which the loan was made
 - **.25% interest rate reduction** for automatic payments
-



- **Interest forgiveness** for all teachers for each year of service in Kentucky
 - **20% loan forgiveness** for each year of service:
 - **Math teachers** **New**
 - **Science teachers** **New**
 - **English as a Second Language teachers** **New**
 - **Special education teachers**
-



- **Interest forgiveness for nursing in Kentucky** **New**
 - **20% loan forgiveness for nurses** **New** for each year of service
-



Kentucky Higher Education Assistance Authority

888.678.4625
www.studentloanpeople.com

800.928.8926
www.kheaa.com



New Study on Effects of Alternative Loans on Financial Aid Policy

The Institute for Higher Education Policy, the National Association of Student Financial Aid Administrators (NASFAA), and The Education Resources Institute (TERI) announced the launch of a research project that will examine the dramatic increase in privately funded, or alternative, student loans and the effect these loans have on students and higher education policy. The project is funded by TERI. NASFAA's Research Committee will organize a series of focus groups of financial aid administrators that will provide the opportunity to discuss private/alternative loan issues on their campuses.

"Since the launch of our private loan programs over 17 years ago, there has been a dramatic increase in the need for private loan programs. We believe the research compiled by this study will help inform policy and help shape the direction these programs may take in the future," said TERI President, Lawrence O'Toole.

"Alternative loans are one of the fastest growing areas in student aid, but the area we probably know the least about," said Jamie Merisotis, president of the Institute for Higher Education Policy. "As we develop national policy, getting a better understanding of the alternative loan market will be critical to the development of federal loan policy and, more broadly, the development of institutional policy that affects access for students."

The Institute and NASFAA researchers hope to address several specific concerns of the higher education community, including:

- * Who is taking out private loans? What types of borrowers opt to take out alternative loans instead of, or in addition to, federal student loans?
- * Why are students borrowing private loans? Are private loans being used to cover "unmet" financial need, or to fund students' "life-style" or "convenience" choices?
- * What are the potential policy questions that emerge in light of increased alternative lending? Would the growth in private loans be affected by any increase in federal loan limits? What effects do private loans have on loan consolidation, tuition increases, packaging of financial aid, and total student loan debt burden for colleges and students?

To examine the alternative loan phenomenon more comprehensively, the Institute and NASFAA researchers will make use of existing data from the National Postsecondary Student Aid Study, the College Board and NASFAA's Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPPP), and other sources. Researchers will also conduct a limited survey of select aid administrators to assess alternative loan volumes.

"NASFAA is very excited to work with the Institute for Higher Education Policy and TERI on this groundbreaking study," said NASFAA President Dallas Martin. "Having reliable data on alternative loans will be critical to members of the higher education community as they begin to develop their reauthorization proposals."

The project is tentatively titled "Alternative Student Loans: Sleeping Giant of the Student Aid System?" and will culminate with the release of a comprehensive report in the spring.



PRESIDENT-ELECT



**Financial Aid Director,
KCTCS System Office**

Education: Rank I, Counseling, Eastern Kentucky University
M.A., Counseling, Eastern Kentucky University
B.A., Education, University of Kentucky

KASFAA Service: Representative—
Technical College Sector, Program
Committee, Budget Finance Committee,
Counselor Workshop Committee,

SASFAA Service: Member

Statement of Candidacy: It is an honor to be nominated to run for KASFAA President-Elect. I have worked in financial aid for many years, both at the school level and the system office level. KASFAA has played an important role in my professional growth and development during these years. KASFAA is an outstanding organization for both its professionalism and the friendship extended by its members. I have received many benefits during my years of membership in KASFAA and hope to be able to give back to KASFAA.



**Associate Director of Financial Aid,
Bellarmine University, Louisville, KY**

Education: Bachelor of Music Education,
Kentucky Wesleyan College
Master of Education, College Student
Personnel Services, University of Louisville

KASFAA Service: Newsletter Editor,
Program Committee, Program Chair, New Aid
Officers Pre-Conference Presenter, Board of
Directors Agency Representative, Partnership
Project Coordinator, High School Counselor
Training Instructor, College Goal Sunday
Steering Committee, Presenter at KASFAA
Conference, KASFAA Treasurer.

SASFAA/NASFAA Service: NASFAA
Registration, SASFAA Registration
Coordinator for Local Arrangements,
SASFAA New Aid Officers Presenter

Statement of Candidacy: It is indeed an honor to be nominated as your KASFAA President-Elect. At my first KASFAA conference, I heard, "Get involved. The rewards will be innumerable." I decided to jump in and do what I could to help, because I believed our mission to be so very important. Throughout my twelve years in financial aid, I have looked to the leaders of KASFAA for ideas, knowledge, friendship and sanity. And as I have served where needed, I have truly received so much from so many.

My pledge, if elected is to continue to support activities that allow us to come together to either gain knowledge or share knowledge with our students, parents and public. If I'm elected, I will give it my all.

VICE-PRESIDENT



Director of Financial Assistance, Eastern Kentucky University

Education: BA Degree in Communications, Eastern Kentucky University

KASFAA Service: Member since 1999; College Goal Sunday Volunteer; Member Public Relations and Financial Awareness Committee; Trainer for Fall 2002 NASFAA Workshop; Presenter for Spring 2003 KASFAA Conference.

SASFAA/NASFAA/Other Services: Member since 2000; Attended SASFAA's New Aid Officers Summer Workshop; Past Member and Committee Chair of KACRAO and KASCAC.

Statement of Candidacy: It is a privilege to be nominated by the membership of KASFAA for the office of Vice President of Training. I am very proud to be associated with an organization whose foundation is build on service and dedication to the fulfillment of assisting individuals obtaining their educational achievements. KASFAA is continuing to prepare me to grow professionally and personally in the field of student financial assistance. I look forward to the challenges of promoting professional development and training activities for KASFAA.

~ ~
CANDIDATES
~ ~

TREASURER



Financial Aid Administrator, Bowling Green Technical College

Education: Western Kentucky University BS, Business Education/Business Administration Master of Arts in Education, Secondary Vocational Education/Business Education

KASF AA Service: Member since 1997; Newsletter Committee, Program Committee, Conference Presenter, Audit Committee, College Goal Sunday Volunteer, College Goal Sunday Steering Committee, CGS Western KY Media Coordinator, Program Committee, Spring Conference Local Arrangements Chair.

SASF AA Service: Member and Conference Volunteer.

Statement of Candidacy: Thank you for your nomination. Serving KASF AA as Treasurer will give me an opportunity to repay an outstanding organization whose educational and professional development activities have proven invaluable to me. I will do my best not only to keep accurate financial records but also to always promote KASF AA in a professional manner to the financial aid community.



Web Design and Development KHEAA

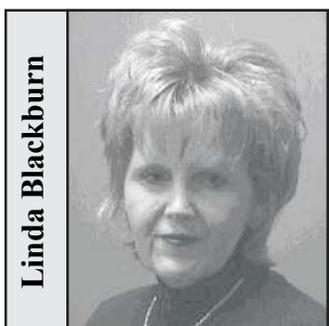
Education: B.S. in International Business, Christian Heritage College

KASF AA Service: Member since 1996; Website/Technology Chair since 1998; served on Program Committee for 5 years and Nominations Committee for 2 years; College Goal Sunday Volunteer

SASF AA/Other Services: Served on SASF AA Local Arrangements Committee in 2002; AASF AA Webmaster since 2001

Statement of Candidacy: It is truly an honor to be nominated for the office of Treasurer. I believe wholeheartedly in KASF AA's mission and consider our organization to be vitally important to the financial aid community and to those seeking higher education in Kentucky. KASF AA is a wonderful association that has provided me with many opportunities to grow both professionally and as an individual. I consider members of KASF AA to be not only my colleagues, but my friends and an extended family as well. If elected, I promise to fulfill the responsibilities of Treasurer, and to fully devote the time, energy and integrity demanded by this office.

PROPRIETARY REPRESENTATIVE



**Financial Aid Coordinator at
Daymar College**

Education: Delta Junior College in Baton Rouge, Louisiana.

KASFAA Service: Active member of KASFAA and SASFAA.

Statement of Candidacy: It is an honor to be nominated for Proprietary Representative. My background includes 17 years experience as a Financial Aid Officer at Delta Junior College, and oversight of compliance with Title IV funding, managing cohort default rates, and working with third party servicers such as Global Financial Aid Services, Inc. and Wright International Student Services. I am an active member of KASFAA and SASFAA and participate in various activities including College Goal Sunday. At Daymar, I am responsible for overseeing the Financial Aid Departments on campuses in Owensboro, Louisville and a Learning Site in Morgantown, Kentucky.

If elected, I vow to use my vast experience to better serve the community and KASFAA.



**Corporate Director of Financial
Planning at Sullivan University**

Education: Bachelor's Degree in Business Administration/Management from Sullivan University.

KASFAA Service: Secretary, Proprietary School Representative - 1½ Terms, Program Chair and served on numerous committees.

Statement of Candidacy: It is a privilege to be asked to serve as a candidate for Proprietary School Representative. It would also be an honor to serve the KASFAA members in that capacity. My past experience and involvement with KASFAA taught me more than I could ever return; but I would appreciate the opportunity to serve the KASFAA membership again. My current position as Corporate Director of Financial Planning serving Sullivan University, Spencerian College, and Louisville Technical Institute offers me the experience and knowledge needed to fulfill the position on the board.

~ ~
CANDIDATES
~ ~

2003 SPRING ELECTION ABSENTEE BALLOT POLICIES AND PROCEDURES

The procedures provided below are in accordance with the KASFAA policies and procedures for Absentee Ballots.

1. The voter must be a current paid member of KASFAA.
2. The voter must request an absentee ballot from the Treasurer.
3. The absentee ballot must be returned to the Chairperson of the Nominating Committee at least five (5) days prior to the start of the KASFAA, Inc. conference.
4. The Chairperson of the Nominating Committee shall open the ballots in the presence of the full Nominating Committee at the same time of counting the ballots at the annual conference.
5. The absentee ballot must be placed in a plain envelope, sealed, and then placed in a larger envelope with the name of voter on the outside.

Absentee Ballots are available upon request form the Treasurer and must be completed and returned in accordance with the above guidelines before April 4, 2003.

For an absentee ballot, write:

Heather Boutell
Associate Director of Student Financial Aid
Bellarmine University
2001 Newburg Road
Louisville, KY 40205

Any questions regarding the absentee ballot policies or procedures should be directed to the Nominations Committee Chair, Michael D. Morgan at 502-696-7393 or mmorgan@kheaa.edu.

I certify that I am a member in good standing of the Kentucky Association of Student Financial Administrators and am requesting an absentee ballot because I will not be in attendance at the Spring Conference.

Name

Institution

Address

Date

Please submit the following request to Heather Boutell at Bellarmine University

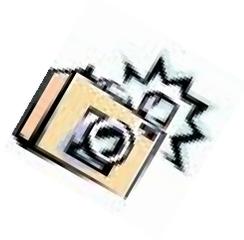
College Goal Sunday once again a huge success!

Submitted by Sandy Neel-CGS Co-Chair



On Sunday February 9, 2003 173 volunteers from across the state assisted 2048 people in completing the FAFSA at College Goal Sunday. College Goal Sunday was held at 18 sites in 16 cities across Kentucky. This year we added new sites in Elizabethtown and Frankfort and both were very successful. Most sites saw an increase in attendance over last year. Louisville Male High School/Gheens center assisted 408 people and Crestview Hills in Northern Kentucky assisted 230 people. We saw an increase in media coverage and public service announcements across the state but we saw the biggest increase in media coverage in the Lexington area. Monica Hardin, Miss Kentucky 2002 and Nappy Roots recorded public service announcements that played during the week leading up to Sunday February 9th. A special thank you to Anthony Bowles for securing Nappy Roots for the public service announcements and to Nappy Roots for providing them free of charge to KASF AA. The College Goal Sunday committee is probably the most active committee in KASF AA. Their dedication to this project was unyielding! The committee met every month from August through January to insure this event would be successful. I would like to personally thank them for their commitment to College Goal Sunday and would encourage everyone to get involved. Thanks to all that volunteered their time and talents to make College Goal Sunday one of the most successful ventures KASF AA sponsors! Here's to an even bigger and better College Goal Sunday in 2004!







KHEAA/STUDENT LOAN PEOPLE Update

New Borrower Benefits

The KHEAA/STUDENT LOAN PEOPLE Boards of Directors recently approved the expansion of its borrower benefits effective for loan periods beginning on or after July 1, 2003.

- BestStart loans' **origination fee will be reduced to zero**, while retaining their other student-friendly benefits — 3.5 percent credit to the original loan principal after 30 consecutive on time payments, 2 percent credit to the principal for completion of the academic period for which the loan was made, and .25 percent interest rate reduction for automatic payments.
- Best in Class loan forgiveness benefits will be expanded to include **math, science and English as a Second Language teachers**. Best in Class will continue to reward all teachers with interest forgiveness and special education teachers with 20 percent loan forgiveness for each year they teach in Kentucky public or non-profit elementary or secondary schools.
- Best in Care **interest and loan forgiveness will be offered to nurses** who provide nursing services in Kentucky. For each year they work as a nurse in Kentucky, interest and 20 percent of their loans will be forgiven.

Student Loan People Contract Renewal

Access Group, Inc. extended the Student Loan People's contract to service its loans through December 31, 2006. Student Loan People currently service over 250,000 Access Group loans totaling more than \$2.4 billion.

Meteor Available at KHEAA

Schools may access Meteor data at KHEAA's Web site, www.kheaa.com. Meteor partners with the National Council of Higher Education Loan Programs (NCHELP) to provide access to aggregate lists of student-specific financial aid information from multiple student loan data providers. KHEAA has been a Meteor data provider since October, and plans are under way to begin providing student loan data from the Student Loan People. Meteor is initially providing information on FFELP loans; a full range of Meteor services will be implemented by NCHELP in stages. Over time, Meteor will include Federal Direct Student Loans, Perkins Loans, Pell Grants, state grants and alternative loans as well as borrower access. Meteor will help schools more effectively and efficiently serve their students from determining a student's eligibility and aggregate loan limits to debt and repayment counseling. Once fully implemented, Meteor will help borrowers keep track of their student loans and all of their other financial assistance. Meteor appears on the KHEAA Online (KOL) menu and requires the KOL+ user ID and password for access. Schools that do not already have a user ID and password may contact KHEAA at (800) 617-2699 or dcase@kheaa.com.

NCHELP Board of Directors Appointment

Brett Leif, President of the National Council of Higher Education Loan Programs (NCHELP), has appointed KHEAA/Student Loan People Executive Director Dr. Joe L. McCormick to the NCHELP Board of Directors. Dr. McCormick will serve on the board until June 2005.



New KHEAA/Student Loan People Appointment

Ted Franziem will become Senior Vice President for Customer Relations for KHEAA and the Student Loan People starting March 1. Franzeim brings several years of experience working in student financial aid and educational consulting. He most recently was Senior Partner with The Crossett Hill Group and previously served as Director of Grants, Scholarships, and Financial Aid Services with the Vermont Student Assistance Corporation. He began his career in student financial aid at Norwich University in Vermont.

College Goal Sunday

As a sponsor of College Goal Sunday, KHEAA promoted the event by preparing and mailing a letter to high school seniors across the state, issuing a press release, sending an e-mail to counselors and including a feature in KHEAA's *Counselor Connection* newsletter. The Frankfort College Goal Sunday workshop was held at KHEAA. Approximately 71 students, parents and others attended. Over a dozen KHEAA employees worked during the event at different locations.

Student Financial Aid Workshops

Jefferson County public schools, PNC Bank, Bellarmine University, Jefferson Community and Technical College, Spalding University, Sullivan University, the University of Louisville, KHEAA and the Student Loan People held several workshops in January and February to provide free assistance to students and parents in the Louisville area who wanted help filling out the FAFSA.

Loan Volume

During the first six months of FY2003, KHEAA loan guarantees increased 20.6 percent, the Student Loan People FFELP disbursements increased 15 percent, and the Student Loan People loan consolidations increased 174 percent.

Student Aid

- For the first six months of FY2003, KHEAA disbursed:
 - 33,260 need-based College Access Program (CAP) Grants totaling \$19.8 million.
 - 8,950 need-based Kentucky Tuition Grants (KTG) totaling \$8 million.
 - 53,000 merit-based Kentucky Educational Excellence Scholarship (KEES) awards totaling \$29.4 million.

Changes in portability and state grant processing will enable KHEAA to fully utilize grant funds for 2002-2003. KHEAA staff sincerely thanks our school partners for making this first year of portability so successful.

Continued from page 17

- The College Access Program (CAP) Grant maximum award amount for full-time students will increase from \$1,260 to \$1,400 for the 2003-2004 academic year. The hourly rate for less-than-full-time students will be \$58 for semester-based institutions and \$39 for quarter-hour institutions. The expected family contribution (EFC) for CAP Grant consideration will remain at 3800. The Kentucky Tuition Grant (KTG) maximum award amount will increase from \$1,800 to \$2,100.

Student Aid Advisory Committee

The KHEAA Student Aid Advisory Committee, representing public, private and proprietary institutions, held its second meeting of the 2002-2003 academic year at KHEAA in Frankfort on February 12. Dr. Joe L. McCormick and other KHEAA staff reported on the committee requests from prior meetings; KHEAA and the Student Loan People board meetings held February 5 at Kentucky State University, new borrower benefits, the status of the state budget, the *Go Higher* project and the proposed transition of the Robert C. Byrd Scholarship program from the Kentucky Department of Education to KHEAA. Other topics included; reauthorization, *Meteor*, state legislation, student aid regulations in progress, a new, comprehensive KHEAA Financial Aid Delivery System (FADS), implementation of the PLUS MPN and eSign, next-day disbursement, school loan application insert deadlines, and Committee suggestions for improved services. The next meeting will be held at KHEAA on May 14, 2003. We'll be keeping KASFAA members informed of the outcomes via KHEAA Partners online, the *KHEAA Partners Newsletter* and at future conferences.

KHEAA/Student Loan People Legislative Update

KHEAA and the Student Loan People is proposed legislation is moving through the 2003 Regular Session of the Kentucky General Assembly:

- The KHEAA housekeeping bill, **Senate Bill 17**, has passed the Senate and House Education Committee and is ready to be considered by the full House.
- A companion bill that accomplishes the same goals as SB 17, **House Bill 140**, has been approved by the House Education Committee, and now goes before the full House. Whichever bill progresses the fastest will take precedence over the bill introduced in the opposite chamber.
- **Senate Bill 130**, which would allow financing of alternative loans by the Student Loan People, has cleared the Senate Education Committee and the full Senate. The bill should be considered by the House Education Committee on February 26.

Other Legislation of Interest

- **HB 40**, which would allow student financial aid funds, including KEES, to be used for students majoring in theology, divinity or religious education at postsecondary institutions that do not have programs comprised solely of sectarian instruction, was passed 93-0 by the House on February 19.

- **HB 57** would (1) prohibit the offer of a gift in exchange for a student credit card application, (2) require public postsecondary education institutions to include credit card and debt education sessions for new students, (3) direct the Council on Postsecondary Education to promulgate administrative regulations to regulate credit card marketing practices on public postsecondary campuses, and (4) make the adoption of a credit card marketing policy a requirement for licensure of a nonpublic postsecondary college or university. The bill has passed the House Banking and Insurance Committee and was posted for passage in the House.
- **HB 376** would (1) permit students in an accredited library education program provided via distance learning to apply for library science scholarships, (2) permit out-of-state students who agree to work in a library or archival services program within the Commonwealth upon graduation to apply for a scholarship, (3) establish a Library Science Scholarship Fund Advisory Committee to advise the state librarian on the scholarship program, (4) require scholarship recipients to work in the state for two years and (5) require a scholarship recipient who fails to fulfill the obligations to repay the benefits in a lump sum or through a payment schedule determined by the state librarian. The bill has passed the House Education Committee and is now being reviewed by the House Rules Committee.
- **HB 550** was introduced in the House on February 18. The bill would create a new section of KRS Chapter 164A to encourage government entities, individuals, businesses and organizations to provide monetary awards to students with high ACT or SAT scores and to the teachers identified as being most responsible for their success. The bill would also require KHEEA to administer the disbursement of awards.
- **HCR 138** encourages state agencies to offer their services electronically to businesses and citizens over the Internet. The bill was introduced in the House on February 12, posted in the House State Government Committee on February 14, and given first reading on February 18.
- **HCR 141** was introduced in the House on February 13, passed the House Education on Committee on February 19, and directs the Interim Joint Committee on Education to study the KEES program to determine if it needs adjustments and make recommendations as needed to the General Assembly.

News From Around Kentucky



Congratulations to **Linda Cook**, the Financial Aid Coordinator at Maysville Community College on her new status as a grandmother. Linda's daughter, Shelley and her husband, had twins (both girls) on Jan. 30th. These are her first grandchildren and she is a very proud grandparent! Mother and girls are doing very well.

Jack Stanfill, director of Student Financial Planning at Cumberland College will retire April 30, 2003, after 32+ years of service. **Steve Allen**, former Human Resource director at Cumberland will become the new director.



Congratulations to **Angela Johnson** who is now the Director of Financial Aid at Jefferson Community College and Jefferson Technical College. With KCTCS moving in the direction of 'districts', they have already merged some departments. Financial aid is one of them, so her staff does financial aid for students at both colleges.



Welcome to new Financial Aid staff members of Decker College, Louisville: **Franci Buckler, Lois Ault, Leslie Crowe, Patti Koth, and Rebecca Miller.**

Staffing Changes at the Student Loan People

- ◆ Welcome to **Ted Franzlem**, Senior Vice President for Customer Relations.
- ◆ **James Keeling**, former Information Services Manager is now the Loan Administration Manager.
- ◆ Congratulations to **Carl Rollins** on attaining his PhD. Way to go Dr. Rollins!

In Memoriam...

Dr. Wilson A. Evans, of Berea, Kentucky, passed away on July 15, 2002 at the age of 94. Dr. Evans will be remembered for his lifelong loyalty and service to both Berea College and the broader community. Dr. Evans became the Berea College associate dean of labor in 1949, serving until 1968, and was the director of financial aid until his retirement in 1973.

Two Berea College student awards bear his name: the *Wilson Evans Award*, which honors an outstanding varsity tennis player, and the *Wilson and Ellen Best Evans Above and Beyond the Call of Duty Labor Award*. Dr. Evans was also recognized by the Bluegrass Tennis Association and the City of Lexington with the celebration of "Wilson Evans Day."



**Join your KASFAA colleagues for the NASFAA
Spring 2003 Workshop Series: *Debt Management,
FWS – Promoting Community Service,
and Consortium Agreements***

The NASFAA **Spring 2003** Training Workshop will focus on Debt Management, FWS –Promoting Community Service, and Consortium Agreements. The ***Debt Management*** module will include strategies for evaluating different types of alternative loans, credit card management, loan consolidation do's and don'ts, gap financing, credit scoring, innovative ways to get students to listen and motivate them to take interest in loan burden, review of consumer debt information and loan consolidation process(es), and ways to make debt counseling “more academic” in focus. The ***Federal Work-Study — Promoting Community Service*** module will discuss the administration of the *American Reads and Tutors* program, proper use of Job Location and Development (JLD) funds, suggestions on expanding a community service program and meeting minimum requirements, use of FWS allocations, implications for institutional personnel and administration of community service programs and model off-campus agreements. The ***Consortium Agreements*** module will review required and optional elements of the consortium agreement, discuss study abroad issues and implications, explore coordination issues among internal and external offices and personnel, and address enrollment/SSCR reporting for study abroad and students on consortium. (Contractual and Articulation Agreements will not be discussed in this module.)

Participant's handouts will include information that identifies and explains the requirements of the modules' topics. **Participants should bring a 3 ring binder for the training materials.**

- Where:** Old Student Center Theater located in the Student Center on the University of Kentucky Campus in Lexington, KY.(Corner of Euclid Avenue and South Limestone Streets)
- Date:** **Thursday, March 13, 2003**
- Time:** Registration begins at 12:30 pm. The workshop will begin at 1:00 pm and is expected to end by 4:00 pm
- Lunch:** Lunch may be purchased in the Student Center Food Court or at nearby restaurants.
- Parking:** Available in Parking Structure #5 located on South Limestone Street across the street from the Student Center. The parking fee is \$1 per hour, \$6 maximum.
- Cost:** There will be no cost to KASFAA members. Non-members may participate by paying the \$20 KASFAA membership fee. (Packets may be limited to one per institution.)
- Questions:** Contact Barbara Palmquist @ UK, (859) 257-3172 ext. 241 or via email at bjpalm0@email.uky.edu

Complete the enclosed registration form (and KASFAA Membership Form, if a non-member) and mail or fax to the address indicated.

The KASFAA Membership Form is available on-line at <http://www.kasfaa.com/join.htm>



Sponsored by the KASFAA Professional Development Committee and underwritten by the Kentucky Higher Education Assistance Authority





NASFAA Spring 2003 Workshop Series:
Debt Management, FWS
Promoting Community Service and
Consortium Agreements

March 13, 2003
University of Kentucky Student Center Theater

Workshop Registration Form

Workshop Location: Old Student Center Theater, University of Kentucky Student Center (Corner of Euclid and South Limestone Streets, Lexington, KY).

PLEASE PRINT OR TYPE:

(1) Name (Last, First, Middle)

(2) Title

(3) Institution/Organization

(4) Institution/Organization Street Address

(5) City

(6) State

(7) Zip Code

(8) Phone Number

(9) Fax Number

(10) E-mail Address

Are you a member of KASFAA? (Membership dues paid for 2002-2003) Yes No *

* If you are **not** currently a KASFAA member, please complete the KASFAA Membership Form available on-line at <http://www.kasfaa.com/join.htm> and submit the membership form and membership dues of \$20 with your workshop registration form.

Check this box if you need a campus map and/or parking information.

Mail or fax this registration form to:

Barbara Palmquist
Office of Student Financial Aid
University of Kentucky
128 Funkhouser Building
Lexington, KY 40506-0054

Fax #: (859) 257-4398

Phone: (859) 257-3172 x 241

If you are not currently a dues paying KASFAA member, please also submit the KASFAA Registration form and your \$20 membership fee.

2003 Study To Examine Financial Aid For Graduate And Professional Students



Washington, D.C. (January 17, 2002) – The National Association of Student Financial Aid Administrators (NASFAA) and Access Group, Inc. announced the launch of the 2003 Survey of Graduate Aid Policies, Practices, and Procedures (SOGAPPP), a research project designed to provide new information on the funding, distribution, and administration of financial aid for graduate and professional students.

While a substantial body of research exists about financial aid for undergraduates, relatively little is understood about the strategies that aid administrators use to package aid for students in law, medicine, and other graduate and professional programs. The SOGAPPP is intended to help bridge this knowledge gap.

This will be the second SOGAPPP study. The first study was completed in 1999. This new study will provide an update on the policies and practices aid administrators use to help graduate and professional students finance their educational programs.

Daniel R. Lau, president and CEO of Access Group, Inc, said the new study “will provide solid information on current costs of attendance, current levels of aid and where it’s coming from, and an overview of the wide range of need analysis, packaging strategies, and processing technologies now in use.”

The 2003 SOGAPPP will use a Web-based survey to collect information on a variety of topics of interest to the community that serves graduate or professional students, including:

- Full- and part-time enrollments in graduate and professional programs;
- Tuition and fee charges by program;
- Proportion of students who receive financial aid and amounts received;
- Use of additional aid applications, need analysis methodologies, professional judgment, and other strategies for determining student aid eligibility;
- Loan packaging policies and use of private or alternative loans;
- Proportion of total costs covered by financial aid and strategies used by students to cover their “unmet” financial need;
- The effects of cumulative student loan debt and debt burden on students’ career choices;
- Use of processing technologies in the aid offices that serve graduate or professional students; and,
- Demographic characteristics of aid administrators who serve graduate and professional students.

“In addition to providing useful information for financial aid administrators who serve graduate and professional students, the results of the survey will be helpful and timely to members of Congress as they embark upon the reauthorization of the Higher Education Act,” said NASFAA president Dallas Martin.

The SOGAPPP project will begin officially in January 2003 and is scheduled to be completed by November 2003.

College Community in Mourning

By Dan Brent / Citibank



The Columbia Shuttle disaster of February 1st left the nation again in mourning. I was especially saddened because a dozen years ago I watched Columbia take off from the Kennedy Space Center for an earlier trip into space. “Awesome” is my recollection of that fiery rocket churning up into the blue Florida sky. Reflecting on the disaster in February, it occurred to me that many of the nation’s colleges must also feel a special sadness. News stories about the seven-person crew of that space shuttle made clear that they were a special group of people, highly educated and very talented.

The preeminent position of America in the world is built largely, if you think about it, on the educational opportunities that our country has to offer. I’m sure it would be possible to select any areas of endeavor and achievement in this country and find the contributions of our colleges and universities behind them. Of course there are other elements that contribute to the remarkable success stories of America – initiative, imagination, resourcefulness, courage, perseverance, and perhaps a little luck. But beneath it all, and sustaining the ability of our people to create our prosperity and our future, are the colleges and universities of America.

If you wanted to find a metaphor for “progress,” for building the future, you probably could not find a better example than this country’s space program. It is 34 years since Neal Armstrong walked on the moon but the awesomeness of the whole enterprise is still breathtaking. And if the space flights have tended to become “Ho hum,” an accident like that of February 1st reminds us again of how close to the edge that exploration still is.

I looked at the educational backgrounds of the seven people who died in that tragedy. The Commander, Rick Husband, was a graduate of Texas Tech and got his masters degree from California State University at Fresno. He was bringing back a picture of himself in a Bulldog sweatshirt to take to the school in Fresno. His Pilot, William McCool, graduated second in his Naval Academy class of over a thousand at Annapolis. A payload manager aboard was Michael Anderson, a physics and astronomy major at the University of Washington. He also had a masters degree in physics from Creighton University, a Jesuit college in Omaha.

Ilan Ramon, the Israeli member of the crew, was a payload specialist on the Columbia team. He was educated in electronics and computer engineering at the Tel Aviv University. Dr. Laurel Clark, mission specialist, got her undergraduate degree in zoology from the University of Wisconsin, Madison. She continued there for her medical training. Kalpana Chawla (the NASA family called her “KC”) got her Master of Science degree in aerospace engineering from University of Texas and her doctorate degree in aerospace engineering from the University of Colorado, Boulder. David Brown was a graduate of the College of William and Mary and did medical training (surgeon) at Eastern Virginia Medical School and at the Medical University of South Carolina in Charleston.

So there are a lot of our colleges and universities on that honor roll of schools that positioned all of that talent to do the work of that flight. But it is not just these specific institutions that my mind salutes. It is rather the hundreds and hundreds of schools that, day in and day out, prepare gifted people – and that’s all of your students as I see it – to make the most of their talents and passions. What you give to them, their educational opportunity, allows them to be what they can be. And . . . and it gives to our country the human resources to blaze frontiers. Those frontiers are not only in space but in medicine, science, ecology, technology, human services of all kinds, travel, communication – you name it.

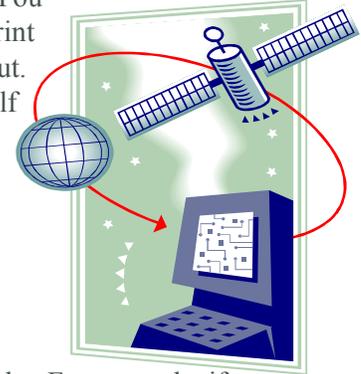
One of the by-products of a disaster like that of February 1st is that it dramatizes that any endeavor is the work of a team. All of the people at NASA died a little bit on that Saturday morning. Colleges are also a case study in how critical teamwork is. You know better than most that making a college function is larger than what happens in classrooms. So you have every right to feel the pride in what your college does for the students who attend – and for the country they go out to live in and contribute to.

Dan Brent is a Professional Development Officer with Citibank. Additional materials created by Dan are in the “Professional Development Resources” segment of Citibank’s Financial Aid professionals’ web site, www.faaonline.com.

Tech Tips

Microsoft Excel

Getting an Excel spreadsheet to fit onto paper is often next to impossible. You adjust the rows and columns and your spreadsheet finally looks right in Print Preview, but a single row takes up three additional pieces of paper on the printout. The following steps will teach you to be kinder to the environment and yourself by making Excel fit your spreadsheet onto a designated number of pages.



1. Go to File menu and select Page Setup.
2. Choose your page layout — Portrait or Landscape.
3. Check the “Fit To” radio button.
4. Type the number of pages wide and tall you’d like the spreadsheet to be. For example, if you want the spreadsheet on one piece of paper, type 1 in the wide field and 1 in the tall field.
5. Click OK.

* * * *

When working in a long spreadsheet, it’s easy to forget what information belongs in each column once you scroll past the headings. Try this easy way to keep track of the information each column holds.

1. Highlight the row directly below your column heading by clicking the number of the row. For example, if the headings are located in the first row, click 2.
2. Choose Freeze Panes from the Window menu.

Once you freeze the column headings, they will remain visible as you scroll through the rest of your spreadsheet. Undo this action by clicking the Window menu and choosing Unfreeze Panes.

Outlook 2000

Outlook 2000 is included in the fabulous Microsoft Office 2000 Suite of applications.

To get a read receipt for an individual email, follow these steps.

1. Compose a message.
2. Before you press Send, go to View, and choose Options.
3. Under Tracking, check “Request a read receipt for this message.”

To get a Read Receipt for every message you send.

1. Click Tools and choose Options.
2. Go to the Preferences tab and click the E-mail Options button.
3. Click the Tracking Options button.
4. Checkmark “Request a read receipt for all messages I send” and hit OK.

KHEAA Joins Meteor as Access Point



Schools may now access Meteor data at KHEAA's Web site www.kheaa.com. Meteor, the National Council of Higher Education Loan Programs (NCHELP) network, provides access to aggregate lists of student-specific financial aid information from multiple student loan data providers.

KHEAA has been a Meteor data provider since October, and plans are under way to begin providing student loan data from the Kentucky Higher Education Student Loan Corporation, also known as The Student Loan People.

"We are confident that Meteor will help schools serve their students more effectively and efficiently—from determining a student's eligibility and aggregate loan limits to debt and repayment counseling," said Dr. Joe L. McCormick, KHEAA/KHESLC Executive Director.

Meteor is initially providing information on FFELP loans; a full range of Meteor services will be implemented by NCHELP in stages.

Over time, Meteor will include Federal Direct Student Loans, Perkins Loans, Pell Grants, state grants, and alternative loans as well as borrower access. "Once the network is fully implemented, Meteor should be especially helpful in helping borrowers keep track of their student loans and all of their other financial assistance," McCormick added.

Meteor now appears on the KHEAA Online (KOL) menu and requires the KOL+ user ID and password for access. Schools that do not already have a user ID and password, may contact KHEAA at (800) 617-2699 or dcase@kheaa.com.

To ADD coworkers to KHEAAPartners, have them send a blank e-mail to kheaapartners-subscribe-request@lists.KHEAA.com. To REMOVE yourself from KHEAAPartners, send a blank e-mail to kheaapartners-unsubscribe-request@lists.KHEAA.com. To Change your email address, please submit the change request via e-mail to ebrumback@kheaa.com. If you have questions or suggestions about KHEAAPartners or the information sent to you via KHEAAPartners, you can REPLY to this e-mail. Note: your REPLY will go only to the designated KHEAA employee responsible for KHEAAPartners.

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10180 Linn Station Rd.
Louisville, KY 40223