

BLUEGRASS STATE

NEWSLETTER

Spring 2013
Volume 17 Number 2

UPCOMING EVENTS

2013

**KASFAA
Spring Conference**
Barren River State
Resort Park
Lucas, KY
April 24-26

**NASFAA National
Conference**
Las Vegas, Nevada
July 14-17, 2013

**KASFAA Fall
Conference** Erlanger
Marriott Cincinnati Air-
port
October 9th-11th

2014

**KASFAA Spring
Conference**
Louisville
Marriott Downtown
April 14th-16th

A Message from our President



Chris Tolson

As I write this message the view from my office window is of snow covered grass and cloudy skies. This dreary weather causes my mind to wander and wish for warmer weather and the arrival of our KASFAA Spring Conference! The program committee has worked very hard to plan an informative and fun-filled meeting. Mark your calendars and make plans to attend the Spring Conference, KASFAA's *Great Outdoors* on April 24-26, 2013 at the beautiful Barren River Lake State Park in Lucas, Kentucky.

Mr. Hasan Davis, a performer, youth advocate and motivator will be our keynote speaker. Hasan has a deep understanding of the barriers to reaching and teaching youth and will share his story of how he found the courage to overcome academic challenges, including learning disabilities, pre-teen arrest and expulsion from alternative school and college. You don't want to miss his story of courage, persistence and hope.

We will have plenty of sessions to address the new verification regulations and our favorite topics of R2T4, and Default Management. We will also bring back a fall favorite - Speed Financial Aiding. SASFAA Past-President, Brad Barnett will join us for a SASFAA Update and will also present a session on finance/financial literacy and other financial education efforts taking place on the James Madison University campus. Retired aid administrators and former NASFAA National Chairs Dr. Bill Irwin and George Chin will join us for the entire conference. Take advantage of over 30 years of skills and experience in financial aid and talk with both Bill and George during the conference.

New KASFAA members are invited to attend a special new member workshop on Wednesday, April 24th beginning at 7:30 with a continental breakfast, followed by a full agenda and lunch with the Executive Board. The workshop will conclude prior to the opening session. If you plan to attend the workshop/luncheon, please contact Robin Buchholz at (502) 696-7240 or email rbuchholz@kheaa.com by April 17, 2013.

Our goal is to provide you with the opportunity to learn and network with your colleagues in a relaxing environment. Kentucky is home to some of the top state parks in America. Barren River Lodge is surrounded by a 10,000 acre lake, has hiking and walking trails, an 18-hole golf course and the food in their restaurant is beyond delicious! Make your reservations now by calling the Lodge at (800) 325-0057 or (270) 646-2151.

We look forward to seeing you on this Great Adventure!

2013 Election results announced

President – Elect

Kristie Hughes, Western Kentucky University

Vice President for Training

Tiffany Hornberger, Georgetown College

Treasurer

Lindsay Driskell, University of Louisville

4 Year Public School Representative

Michael Abboud, University of Louisville

Thanks to the nominees for their willingness to run for office and to the Nominations and Elections Committee. Three of the four races were a dual slate and this is great accomplishment for the organization. I would like to encourage KASFAA members to nominate their colleagues to run for office. Also, be sure to say “Yes!” when asked to run.

Aaron Gabehart,
2011-2012 KASFAA Past President/Nominations
and Elections Chair

FROM EDITOR Jennifer Toth

We encourage letters to the editor, original articles, photographs, announcements and reports. Items of interest are gladly accepted.

Contact the editor for questions, rates and insertion dates. The KASFAA Newsletter is published three times a year. Graphic and web design provided by KHEAA/ The Student Loan People.

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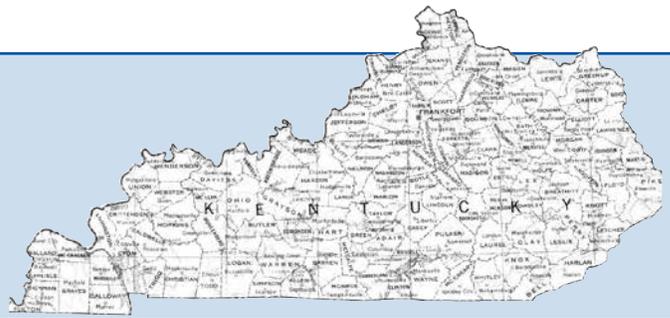
The average college grad faces more than \$26,000 in student loans. Good thing our approach isn't average.

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)



News from around KENTUCKY



Yates to be honored with 5K event

The financial aid community lost one of its own when longtime Eastern Kentucky University Associate Director Karyn Yates passed away on September 14, 2012. Karyn



Yates

served the students at ECU in the financial aid office for 27 years before retiring in May of 2012.

Karyn was an avid runner who completed two marathons and numerous half marathons. She was also a beach lover and kept a box of sand under her desk to put her feet in so she could feel like she was at the

beach every day.

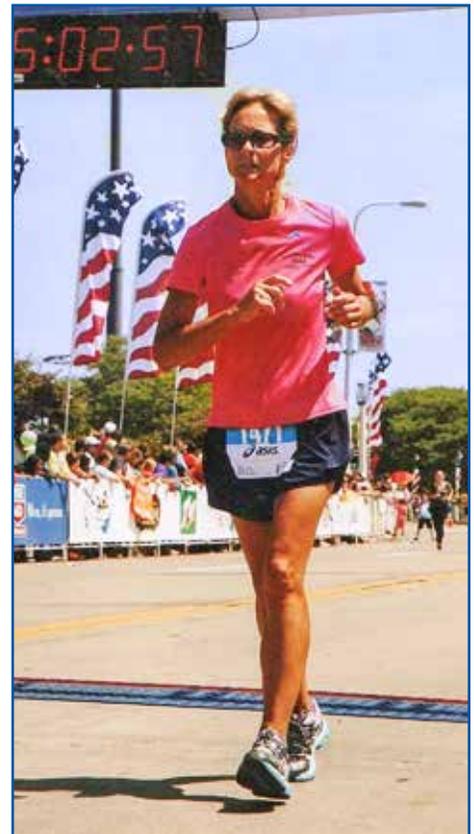
Karyn was a dedicated financial aid professional and mentor who was always sensitive and respectful to students' needs.

Karyn is sorely missed by the ECU community.

A 5K Walk/Run/Sleep In to honor Karyn is planned for May 18, 2013 in Richmond.

All proceeds will go to the Karyn Kuhn Yates Memorial Scholarship.

You can register by emailing shelley.park "at" eku.edu to receive a paper registration form or online at <http://www.headfirstperformance.com/Races/KarynsShellsandSuds5k.aspx>.



UK bids goodbye, hello to directors

Lynda George retired as director of the Office of Student Financial Aid on January 25 after over 18 years at the University of Kentucky. She looks forward to traveling and spending time with her grandchildren.

Congratulations to Nimmi Wiggins on her appointment as director of the Office of Student Financial Aid. Nimmi began her career in our office as a work-study student over 30 years ago and has performed a variety of job duties over the years. She is excited about her new role.

Two new counselors joined the staff in January to fill vacancies: Amy Stiltner and Beth Mekus. Both have prior experience in our office. Stephen Furnish is our new receptionist. Beth and Stephen are recent UK graduates.



Wiggins



The Centre College staff decked out for the 2012 Vice Presidential Debate held last October — Laura Keown, bottom front left, and Julie Graham; back row, left, Elaine Larson, Jennifer Phillips and Jackie Conley.

College Goal Sunday nets over 200 FAFSAs

The College Goal Sunday Committee would like to thank the site coordinators and volunteers who worked to make this year's event possible. We saw a total of 537 attendees at the 17 College Goal Sunday locations on January 13th. A total of 201 volunteers provided assistance to the students and parents in attendance, helping to initiate or complete 207 FAFSAs.

Over the coming months, the KASFAA Board and the 2014 College Goal Sunday Committee, using feedback from student, volunteer and site coordinator surveys, will discuss how to handle the event next year.

As he steps down from the College Goal Sunday Committee, we would also like to recognize and thank Michael Abboud for his hard work on this event over the past two years.

The photos below are from the CGS Frankfort location.

Kim Dolan, College Goal
Sunday Co-Chair



Conrad preps for exciting KASFAA year

Greetings from your KASFAA President-Elect! As I write this message to the membership I am preparing for a visit to the U.S. Capital to meet with Kentucky's representatives and to attend the NASFAA Leadership and Legislative Conference. This three day event will present the opportunity to network with other presidents-elect and other association leaders from all over the country. I hope to bring back many new ideas from other state and regional organizations and to, of course, share with others how awesome we are in Kentucky!

The new (calendar) year has proven to be a busy one for me. In early January, after several hotel site visits, we were pleased to sign contracts for both the fall and spring KASFAA Conferences for 2013-2014. The Fall Conference will be held October 9th – 11th, 2013, at the Marriott Cincinnati Airport in Erlanger, Kentucky. The Spring Conference will be held April 14th- 16th, 2014, at the Marriott Downtown in Louisville, Kentucky. We are excited to have two high quality hotels that are willing to offer excellent room rates and work within our limited KASFAA budget. Please mark these dates on your calendar and plan to attend both.

In February I was able to participate in the annual SASFAA Conference in Atlanta, Georgia. The morning prior to the conference SASFAA President-Elect, Zita Barree, held a workshop for the state presidents-elect. It was nice to get to know the folks with whom I will be working on the SASFAA Board for 2013-2014! Our workshop included a review of the association governance, structure, and finances. To liven things up a bit, four of the current state presidents agreed to answer questions and offer advice and words of wisdom for our year as state president. I came away with many great ideas and even more questions. I am looking forward to the SASFAA transition meeting in June where I will get to learn even more about my role on the SASFAA Board. (It doesn't hurt that the meeting is held at the beach in Clearwater, FL. I make these sacrifices for you, my fellow KASFAA members.)

Speaking of transition meetings... KASFAA will also be transitioning to a new board this summer. I want to thank everyone who was willing to be a part of the election process. Congratulations to those who were elected! Everyone should be watching for the opportunity to volunteer to serve on a KASFAA committee, or to serve as a committee chair. In the meantime, I *strongly encourage* you to read through the KASFAA [By-Laws](#) and [Policy and Procedure Manual](#). These two documents will provide descriptions and guidance for each committee and officer position. And before you lose interest and stop reading this, just remember that I know what you do for a living. Each one of you finds a certain amount of joy in reading rules and regulations or you would not be a financial aid administrator. Make note of committees you find particularly interesting and get ready to volunteer! We can't do this without you.

Katie Conrad

kconrad@midway.edu



Update

March 2013

Student Aid Disbursements

At the end of the second quarter, the Student Aid Branch has disbursed \$104.2 million, or 51%, of the \$203 million in available funds for FY 2013.

PROGRAM	EXPENDITURES
Kentucky Educational Excellence Scholarship	\$52.1 million
College Access Program Grant	\$30.7 million
Kentucky Tuition Grant	\$15.5 million
National Guard Tuition Award	\$2.2 million
Early Childhood Development Scholarship	\$544,600
KY Coal County College Completion Scholarship	\$521,000
Osteopathic Medicine Scholarship	\$330,500
Drive the Dream Scholarship	\$232,500
Teacher Scholarship (to scholarship recipients)	\$194,400
Teacher Scholarship (to Best In Class repayment)	\$1.4 million
Mary Jo Young Scholarship	\$191,500
KHEAA Work-Study Program	\$127,600
Coal County Scholarship for Pharmacy Students	\$126,900
Go Higher Grant	\$16,300

KHEAA offers free college access app for smart phones

Kentucky residents can now download a free KHEAA Kentucky College Access app for their smart phones. The app helps Kentuckians find information about colleges, including their tuition, enrollment figures, location, student-to-teacher ratio and other useful data. It also has tips on completing the FAFSA. Users can save their favorites so they can compare them later.

The app can be downloaded through the Apple App Store using an iTunes log-in or through the Android App store. Search for “KHEAA Kentucky College Access.”

KHEAA participates in online ‘Transfer Madness’

On Wednesday, March 6, the state’s colleges and universities hosted “Transfer Madness,” the first entirely online, statewide transfer fair where students can chat online with transfer advisors, search for scholarships, download materials and get questions answered.

“We are excited to partner with the Transfer Madness team and are ready to assist students with their financial aid questions,” said Robin Morley, Interim Executive Director of KHEAA. “Starting a college education at a community and technical college is an economically wise decision for many students, and KHEAA is here to help those who wish to transfer to a four-year school achieve their educational dreams.”

KESPT celebrates anniversary

In 2013 an important milestone will be reached by the Kentucky Education Savings Plan Trust (KESPT), Kentucky’s official 529 college savings plan. This year marks 25 years since KESPT was established by the Kentucky General Assembly. During this time, KESPT has helped thousands of Kentuckians attend college at over 150 schools nationwide. To help us commemorate this triumph KHEAA and KESPT will be hosting a “529 celebration day” on May 29 at the State Capitol.

For more information on KESPT and the “529 celebration day” please visit www.kysaves.com

Kentucky students may win \$1,500 toward college, \$500 for their school

Kentucky students in grades K-6 have a chance to win \$1,500 toward college and \$500 for their school in the “Dream Out Loud Challenge.” Students are invited to submit an original drawing, poem, essay or video answering the question: “How will I change the world after I go to college?”

The challenge, sponsored by KESPT, is intended to remind families that it is never too early to start saving and planning for higher education. Six winning entries will be selected by a panel of judges. One winner will be chosen from each of two submission categories — drawing or video and essay or poem — in grades K-2, grades 3-4 and grades 5-6. The winning students will receive a \$1,500 KESPT college savings account, and their schools will win \$500. The contest runs from Jan. 21 through March 22, 2013. Entries must be postmarked by March 22 and received by March 27.

Visit www.kysaves.com to learn more about the challenge, including official rules and a complete description of entry requirements.

Kentucky residents have chance to win an iPad in KHEAA drawing

Kentucky residents have another chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in May. The contest runs from 12 a.m. on May 1, 2013, through 12 a.m. on June 1, 2013.

To enter, a Kentuckian must click on the orange graduate icon on the KHEAA Facebook page, answer one question about college, and “like” KHEAA on Facebook. KHEAA will not share or sell any personal information to a third party.

Only Kentucky residents are eligible. Employees of KHEAA or its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), and their immediate family members are not eligible. Prior winners are also not eligible.

The drawing will be held in early June, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the third-generation iPad. If no response is received within three days, another winner will be drawn.

Loan Servicing

KHESLC, doing business as Kentucky Student Assistance (KSA), has received the final allocation of Federal Direct Loans for servicing. As more not-for-profit servicers begin handling Direct Loan accounts, please check NSLDS if you or a student have questions about who is servicing their loans.

Student Transition Services

The Cohort Default Management Service has a new product component!

- Creates email messages providing students with specific, time-released information.
- Includes up to two components in each message: email content and a link to tutorial-style videos.
- Supplies customized content and timing for each message for your school.
- Provides an inbound toll-free contact line which is staffed to answer questions and provide student support.
- Equips each school with a setup which identifies contact information for all key services (student affairs, registrar, healthcare, etc.) for students.

First Year Services

Intensive communication, especially early in the first year, is made to ensure a successful start for students.

General Services

Information useful to students at any point in their higher education journey is circulated.

Final Year Services

Critical information is broadcast to assist students as they leave school, enter the workforce, and effectively manage any incurred student debt.

This service is being offered in addition to Early Intervention and Default Prevention services. You select the components that best fit your needs to make a fully customized product. To learn more about our Cohort Default Management Service and how it can help you and your students:

- Call 800.564.6068.
- Email cdms@kheaa.com.
- Contact your KHEAA/KHESLC representative.

Brick and click: The promise of blended learning

Sharon Cabeen

TG Director, Financial Literacy Operations

Blended learning, sometimes called “brick and click,” is the practice of combining in-person and online educational approaches. Its popularity has risen, and its research results are promising. Still, attempts to combine approaches can bring risk as well as excitement. Is the combination going to be like a new recipe that brings together complementary flavors to create something delicious? Or will it include the worst of both elements? What one doesn’t want is something like John F. Kennedy’s famous characterization of Washington, D.C. — that it combines Northern charm and Southern efficiency.

Respective strengths

A list of the respective strengths of in-person and online learning might include the following:

In-person

In-person education offers the possibility of specific engagement in a way that online education does not. For example, reading an FAQ online is not the same as having a teacher answer your specific question in real time during a teachable moment when the question occurred to you, using examples that come from the class’s shared frame of reference.

In-person education offers the possibility not only of spontaneous and specific teacher-student interaction, but also the possibility of generative student-student interaction. For example, hearing a student who “gets it” make a point in a class discussion may help a struggling student grasp a concept more securely. Similarly, a question asked by a student who fails to understand some part of a concept may trigger an explanation that helps the whole class better understand the material.

Online

Online education works well for teaching students at different levels. Most students have, at one time or another, been in a classroom where some students felt bored while others felt lost or left behind. There is something very attractive about being in control of the flow of information, and this may be one of online education’s biggest strengths. Teachers have long sought creative solutions to the problem of students in the same class whose different levels of understanding call for different paces. With online education, no solution is required (because the problem doesn’t arise).

Online education scales easily. Problems of personnel, available space, and calendar constraints (which are all problems of budget, to some extent) can be solved easily when one high-quality course is available online for many students to log in and complete at a time and place of their own choosing.

More respective strengths could be listed, but the idea should be clear: each approach has its own merits, while the challenge of blended learning is to create an educational experience that draws on these respective strengths. Given that goal, is blended learning getting good results?

Overview of research

Research suggests that the news is good. In 2009, the Department of Education released an *Evaluation of Evidence-Based Practices in Online Learning: A Meta-Analysis and Review of Online Learning Studies*. The analysis found that online education generated slightly better results than in-person education alone, but that the best student outcomes resulted from blended elements of online and face-to-face instruction. The analysis noted some complications with the results, two of which bear repeating: (1) the analysis resists generalizing to K-12 education because much of the data was drawn from adult learners, and (2) the online settings tended to have increased learning time.

In a college context, the first “complication” — that these positive results occurred with adult learners — is obviously promising. The second complication raises the question of causation in an interesting way. If it’s true that online settings only got better results because of increased learning time, might there be something about online settings which facilitates increased learning times? We don’t need to know the answers to those questions to see the Department’s analysis as encouraging.

Further, while academics have increasingly used online models for instruction, it is widely understood that some kinds of learning are better experienced in person. To elaborate, in *Going the Distance: Online Education in the United States 2011*, the Babson Survey Research Group noted that from 2003 to 2010, the percentage of college students taking at least one online course grew from around ten percent to 31 percent. That same report noted that in blended learning situations, the proportion of content that was delivered online can range from less than a third to more than three-fourths. A majority of academics surveyed felt that, while online chat and other features can offset the lack of direct student-student interaction in online education, student-student interactions were superior or somewhat superior in in-person settings.

Flexibility

These results suggest that part of the appeal of digital media and online education is the flexibility it allows an instructor. For example, Teresa Bobadilla, the product manager of the TG Learning Center, an online training resource (www.TG.org/TGLC), envisions how the resource could lend itself to a blended approach. She notes that, “In freshman orientation, or in a mandatory training class for students struggling with Satisfactory Academic Progress, our financial literacy content could work very well with a blended approach. For example, the student may be encountering a lot of material at once, and the online content could reinforce what they’ve learned. There’s also an assessment component, so they could attend an in-person session, then later go online to see what they’ve retained. The material could be used individually, or with a whole class at the same time, where you go through it together. There are a lot of ways an instructor could use the online resource along with in-person class time.”

One key to successfully blending the two, according to a 2011 National Education Association (NEA) Policy Brief, is that classroom time should be used primarily for experiential learning (rather than, say, lecture), and that the online portion of the course should provide multimedia-rich content. This approach is sometimes referred to as “the flipped classroom.” In this model, students experience direct instruction through an online channel such as a video lecture (perhaps posted on YouTube or on a class website), and then use class time for deeper discussions and/or experiential group exercises. This effectively prioritizes the human element for in-person instruction, “flipping” the standard idea that “instruction” is what happens in class. Instead, class time becomes a more engaging experience that complements, enriches, applies, or even challenges the concepts the student has encountered.

New roads and new destinations

Many educators have encountered a long list of pedagogical developments that have lost their shine. Whether we’re talking about multiple learning styles, decentralization, or an integrated curriculum, some formerly trendy ideas have proven to be less world changing than proponents had first promised. Education reporter John Merrow was recently quoted in *The Washington Post* expressing his view that the “potential of blended learning is vast, perhaps unlimited,” but he worried that blended learning’s current buzz would ultimately have a negative effect. There are a lot of ways good ideas can be badly implemented. For example, if online materials aren’t challenging or relevant, or if the in-person instruction doesn’t enrich what students have learned online, then real learning is unlikely to take place. In that scenario, this exciting development will devolve into a tired catch phrase rather than a positive change.

With the right approach, however, blending the strengths of two different educational approaches can create new and better educational experiences.

Sharon Cabeen is the director of financial literacy operations with TG. You can reach Sharon at (800) 252-9743, ext. 6781, or by email at sharon.cabeen@tgscl.org. Additional information about TG can be found online at www.tgscl.org.

How to review your draft cohort default rate data

Dave Bowman, Senior Marketing Associate
Great Lakes Educational Loan Services, Inc.



While no sanctions or benefits are associated with the draft cohort default rates (CDRs) you receive from the U.S. Department of Education (ED) in February or March, 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's hard to recognize incorrect data if you don't know what you're 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.

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's 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'll 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'll help you decipher codes on the report until you get used to them.

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 can cause you to miss your deadline.

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

Dave Bowman is a Regional Marketing Director with Great Lakes, serving schools in KASFAA and TASFAA. You can reach Dave at (888) 685-1604, or by e-mail at dbowman@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. His estimated date entered repayment (DER) was May 5, 2010. According to NSLDS, Andre transferred 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 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.

Extra cash for your students!

After they've exhausted their state and federal aid, your students may be eligible for the **Kentucky Advantage Education Loan** from KHESLC.

The **Kentucky Advantage Education Loan** offers a fixed interest rate LOWER than Federal PLUS loan rates (as low as 7.25%)!

Our **Kentucky Advantage Parent Loan** offers the same great rates and fees as our student loan.

For more information, call **888.678.4625**.



KENTUCKY
ADVANTAGE
EDUCATION LOAN

KASFAA 2012–2013

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College Goal Sunday

Michael Abboud & Kim Dolan, University of Louisville, KHEAA

Diversity Concerns

Nancy Melton, Berea College

Legislative Issues

Shelley Park, Eastern Kentucky University

Long Range Planning

Michael Morgan, KCTCS

Membership/Partnership Program

Robin Buchholz, KHEAA

Newsletter

Jennifer Toth, KHEAA

Nominations

Aaron Gabehart, Campbellsville University

Program (Fall)

Sandy Neel and Dave Bowman, Bellarmine University, Great Lakes

Program (Spring)

Kristie Hughes & Rick Wilson, Western Kentucky University, Bowling Green Technical College

Public Relations

Kate Ware, Midway College

Training (HS Counselor)

Jessica Cook & Britt Allen, Union College, Midway College

Training (NASFAA)

Chuck Anderson, Hazard Community College

Training (Support Staff)

Gina Kuzouka, Spalding University

Vendor/Sponsor

Angie Black, University of Louisville

Website/Technology:

Jason Tretter, KHEAA