



BLUEGRASS STATE

NEWSLETTER

Summer 2010
Volume 16 Number 6

UPCOMING EVENTS

2010

**KASFAA Fall
conference**

Holiday Inn Hurstbourne
Louisville

October 13-15

2011

**SASFAA
Spring conference**

Jacksonville, Fla.

Feb. 13-16

**KASFAA
Spring conference**

Crowne Plaza
(The former Campbell
House)

Lexington

April 6-8

A Message from our President



Chester Priest

Hello KASFAA! I hope everyone's summer is going well! Wow, it's hard to believe this year is coming to an end and preparing for the next! I want to thank the entire program committee and my program chairs Cindy Burnette and Terri Parchment for putting together a wonderful spring conference. These folks, along with our presenters, worked very hard and did a great job with this conference.

Congratulations to Michael Morgan, recipient of this year's Herb Vescio Distinguished Service Award. I would also like to extend congratulations to Mary Anne Olson for receiving the Lifetime Membership Award. I can't think of two more deserving individuals!

For the fourth year, KASFAA has awarded its professional development scholarship to an up-and coming financial aid administrator to attend SASFAA's New Aid Officers Workshop in Clemson, South Carolina this summer. This year's winner is Paula Hansford from Eastern Kentucky University.

On June 8th, KASFAA's 2009-2010 and 2010-2011 Executive Boards met in Frankfort for the final 2009-2010 board meeting, and to get ready for the 2010-2011 year.

Dave Cecil and I traveled to St. Pete Beach, Florida June 4-5 for the SASFAA transition meeting.

This year has flown by and I want to thank to the executive board and committee chairs. It has been an honor and privilege to work with so many of you and to represent this great association of ours. Our association is in great hands as Dave Cecil takes the reins and leads us in to the 2010-2011 year.

Again, thanks for all support during the year.

— Chester

NASFAA training available this fall

Aaron Gabehart

Vice President of Training

This has been a learning year with NASFAA training. NASFAA decided to go with a different model this year, which would have left each school to pay for attending the training.

This would have been extremely expensive. Several states decided to let individual schools decide if they want to pay for and do the training on their own.

We decided instead to use our NASFAA facilitators Runan Pendergrast and Bryan Erslan and they will be presenting a break out session here at KASFAA entitled “General Provision and Non-Loan Program Issues” from the Dept of Education’s training materials. I would like to thank them for agreeing to do this for us. The breakout session is free to all KASFAA attendees.



KASFAA’s Professional Development Scholarship was awarded to Paula Hansford from Eastern Kentucky University to attend SASFAA’s New Aid Officer’s workshop out of seven applications. Congratulations, Paula!

High School Counselor Workshop Report

We have scheduled nine high school counselor workshops in November.

Thanks to everyone who agreed to host a workshop. KASFAA could not offer these workshops without our hosts. It is a lot of work!

ACT included our information in publications for counselors and will include a link on the ACT web page as soon as our pages are ready.

Serving on this committee has been a pleasure. It has afforded us the opportunity to work with colleagues across the state and to give back to KASFAA. Thank you for your support.

Rhonda Bryant

Kate Ware

High School Counselor Workshop Co-Chairs

Date	Site	Host
Nov. 3	Big Sandy Community & Technical College	Denise Trusty
Nov. 4	Union College	Jessica Cook
Nov. 5	Spalding University	Gina Kuzuoka
Nov. 9	Murray State University	Lori Mitchum
Nov. 10	Madisonville Community & Technical College	Sherry Hewell
Nov. 11	Bowling Green Technical College	Rick Wilson
Nov. 16	Morehead State University	Donna King
Nov. 17	Thomas More College	Mary Givhan
Nov. 18	Georgetown College	Rhyan Conyers

Conley promoted at Centre

Centre has promoted Jackie Conley to Financial Aid Counselor. Jackie has worked in our office as support staff for about 9 years. Jackie's vacant position was filled by Julie Graham, who was also promoted.



FROM EDITOR April Tretter

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.

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Hand out the ideal exit counseling package

Sam Casarez

TG Senior Regional Account Executive

Semester-end can turn into gridlock for students, especially graduating and departing ones who have federal student loans to repay. Taking finals, moving, and searching for job prospects — among other things — can overwhelm even the most organized student. Still, impressing upon students that exit counseling is not just one more marker before the finish line is vital, both to them and to their schools.

A school can offer exit counseling in person, by audiovisual presentation, or by interactive electronic means. While online exit counseling eases the burden on departing students, who can complete a session at their convenience, it doesn't afford as much of an opportunity for a school to reinforce the counseling message — but there are other options. (Refer to the Department of Education's (ED) Federal Student Aid Handbook (FSA Handbook) for details about the required elements of exit counseling.)

Better than a note on the fridge or a letter in the mailbox, how about a small portfolio of resources and information that students can take with them when they leave? Say, a folder stocked with vital loan holder contact information, brochures on repayment options, and tips on money management and post-college budgeting, to mention just a few items.

After the dust has settled at the end of the semester, a loan repayment folder could serve as an early reminder and guide on repayment and be as important, in its own way, as a diploma.

Here's what that exit counseling takeaway might contain.

- **Lifelines, also known as contacts:** Contact numbers and names of all the parties involved in a student's loans can be invaluable. In case something unforeseen happens financially, students can use these numbers to gather advice and help. While loan holder information is good, loan servicer information is even better, since the servicer sends the bills and receives the payments. ED's contact information is also useful. Other contacts to consider include the school's financial aid office; the Web site and phone number for the National Student Loan Data System (NSLDS); and the default aversion counseling number and Web site for the student's guarantor, if applicable. NSLDS information is a regulatory requirement of exit counseling, so it may deserve its own flyer with instructions on use. Of course, lenders or servicers often have the most up-to-date information on a student's loans.
- **“What do I do now?”** The manual: The transition to life after college can be a culture shock for students. Changes abound in the form of work routines, money, living arrangements, and much more. Offering students a short manual on adjusting their expectations — for example, setting a realistic budget given expenses — would help alleviate bumps during the transition. You might include information on cost of living figures for various areas of the country.
- **Brochures aplenty:** Individual brochures on deferment and forbearance, repayment plans, and the consequences of default would offer reinforcement for responsible repayment and spell out the details, should students have questions. A brochure on loan forgiveness could affect the student's understanding of repayment, especially for those seeking public service jobs.
- **The mover's postcard:** Schools are required to gather contact information before a student leaves school; however, these addresses can be temporary, i.e., back to the parents for a few months before landing the job. Offer your departing students blank postcards that they can fill in with their new addresses once settled and mail back to your office.
- **Budget on paper:** Many lenders, servicers, and guarantors offer online budgeting worksheets to help students estimate expenses in and out of school. Provide a hardcopy of the same thing, preferably with a link to an online version provided on the page.

- **Career DIY materials:** Do-it-yourself is the name of the game for job-hunters, who have to create and shape their careers. Sharpen your students' career-building skills by offering materials on crafting a resume, drafting cover letters, interviewing, and following up on a job offer.
- **Money management primer:** Using credit, saving and investing, and balancing expenses with income are all skills students may already have a handle on. You can emphasize effective money management with a short booklet that reviews concepts and offers tips on putting these ideas into practice.
- **Web site connections:** Most students socialize, do work, and inform themselves via the Web. Provide a short list of some useful Web sites for the student borrower, job-hunter, and mover. You can group the listing by these categories or focus on a specific area (e.g., repayment, careers, or managing money). The *Occupational Outlook Handbook*, produced by the Bureau of Labor Statistics of the U.S. Department of Labor, is available online and offers just one example of the many career resources available to departing students at the click of a mouse.

For help:

Along with exit counseling, a folder of repayment resources can help departing students build a strong foundation for successful loan repayment. For more suggestions on what to include the folder, schools can look to colleagues in the field, including the student's guarantor. Guarantors work in all phases of the life of the loan and will likely have materials and ideas for creating the ideal exit counseling package.

Sam Casarez is a senior regional account executive with TG serving schools in KASFAA. You can reach Sam at (800) 252-9743, ext. 4655, or by e-mail at [sam.casarez](mailto:sam.casarez@tgscl.org) "at" tgscl.org. Additional information about TG can be found online at www.tgscl.org.

We are here to help!

We know you work hard to help your students and their families work through the financial aid process. You know we're here with assistance on state aid.

Got questions regarding the new KHEAA Marketplace for private loans? Our new ThinkAhead Net Price Calculator? Call us at 888.678.4625 or visit us at KHEAA.com.

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Update

Student Aid Disbursements

At the end of the third quarter, the Student Aid Branch had disbursed \$196.4 million, or 97%, of the \$201.6 million in available funds for FY 2010.

The maximum award amount for CAP remains at \$1,900 for full-time students. The maximum award amount for KTG remains at \$2,964.

KHEAA offers students a great place to shop for alternative student loans

KHEAA Student Loan Marketplace is an online, education financing resource that enables students and their families to learn about and compare upfront, accurate alternative loan terms in an open and transparent network of lenders. The Marketplace allows students to:

- Complete and submit a simple personal information form
- View personalized loan products based on their financial information, not “as low as” advertisements
- Receive accurate and detailed information about their loan options from multiple lenders with only one credit check
- Sort and compare side-by-side up to three loan products at a time based on the terms that are most important to them
- Keep their information private to only the lender they select

New tool to help students understand cost of education

KHEAA is offering colleges and universities a new online tool that can help students and parents understand the costs of higher education. The ThinkAhead Net Price Calculator is available to colleges through a partnership between KHEAA and StudentAid.com. Federal law will require all college websites to provide a net price calculator by October 2011.

The estimator is customized to each college’s financial aid policy and can provide student aid packages based on each student’s financial and academic background.

KHEAA redesignated to apply for College Access Challenge Grant

Governor Steve Beshear has redesignated KHEAA as the state agency authorized to apply for funding through the federal College Access Challenge Grant to maintain, and perhaps even expand, our outreach programs. The amount of the grant is expected to increase from \$1.02 million to \$2.05 million beginning in August 2010.

Cunningham named GEAR UP Advocate

Edward Cunningham was recently named a GEAR UP Advocate of the Year. GEAR UP, also known as the Gaining Early Awareness and Readiness for Undergraduate Programs, encourages middle and high school students to stay in school, study hard and take the courses necessary to prepare them for college. As part of the state GEAR UP partnership, KHEAA provides free financial aid information and college planning materials, as well as the services of KHEAA’s College Info Road Show and regional outreach counselors to guide and encourage students to pursue a college education.



KESPT contest draws nearly 2,000 entries



Daniel Phelps, Simpson County, Simpson Elementary, first grade, drawing, William Caldbeck, middle photo, Daviess County, Whitesville Elementary, fourth grade, drawing and Brad Woodie, far right, Scott County, Royal Spring Middle School, sixth grade, essay/drawing.

Three Kentucky students have each won \$2,500 that may be used toward college in the Kentucky Education Savings Plan Trust (KESPT) Dream Out Loud Challenge. The challenge invited students in grades K-6 to submit an original poem, drawing, video or essay answering the question, “How will I change the world after college?” Each winner’s school will also receive \$1,000.

Almost 2,000 entries were submitted from across the state. Entries came in from all across Kentucky, from Kuttawa and Cuba in the west to Lost Creek and Majestic in the east. The contest inspired students to imagine how a college education would help them make the world better and also motivated parents to think about how to save for a college education to support their children’s dreams. The contest ran from Jan. 18 - March 15, 2010. A panel of authors, poets, artists and representatives from KHEAA and TIAA-CREF Tuition Financing chose the winners. Entries are on display at www.dreamoutloudky.com.

Enhanced kheaa.com will replace GoHigherKY.org

Beginning July 1, KHEAA will replace GoHigherKY.org with a new feature-packed kheaa.com. Enhancements to kheaa.com began in April, with even more improvements scheduled in the upcoming months.

The change is being made to provide a single source for information about college planning and student financial aid. KHEAA appreciates the support of students and counselors who have used GoHigherKY.org over the years. With implementation of new features at kheaa.com, we hope to provide even better services to Kentuckians.

KHEAA-funded scholarships awarded

Nearly 400 high school juniors across the state were awarded \$1,000 college scholarships in the “Drive the Dream” scholarship program, sponsored by the Kentucky GEAR UP program. Students will receive the scholarships, provided by KHEAA, when they enroll in college.

New Outreach Services Assistant Manager named

Kim Dolan, former Jefferson County outreach counselor, has been promoted to Outreach Services assistant manager. In her new role, Dolan will provide professional-level support in the organization and facilitation of statewide outreach activities. She will supervise regional outreach counselors involved in the development, implementation, presentation and distribution of information and materials to the public. Dolan holds a bachelor’s in management from Western Kentucky University and a master’s in business administration from Morehead State University.

Dolan replaces Tim Ring, who recently became financial aid director for The Christ College of Nursing and Health Services in Cincinnati. Gene Weis will take over the Jefferson County territory, and an outreach counselor will be hired to fill the vacant West Central Kentucky area.



NASFAA Conference Begins with Introduction of New President

Outgoing NASFAA National Chair Barry Simmons introduced NASFAA's new President, Justin Draeger, at the opening session of the 2010 National Conference in Denver.

Draeger kicked off the conference by outlining NASFAA's future plans and some of the ways the association is working to better help aid offices navigate increasingly complex student aid laws and regulations.

In his remarks, Draeger contended that postsecondary education is the new minimum education level needed to successfully compete in today's job market. That's why it is vital for lawmakers to commit the funding necessary to ensure postsecondary education is as accessible as K-12 education. While all students have access to K-12 education, financial barriers continue to prevent too many students from accessing postsecondary education, Draeger stated.

Draeger said that doubling the maximum Pell Grant and placing the program on a secure financial foundation by making it a true entitlement program are crucial steps that need to be taken to dramatically increase postsecondary access.

"The Pell Grant program's lack of fiscal security and funding acts as a dam holding back a flood of changes to dramatically improve the student aid system," Draeger said.

Student aid offices can become so concerned about losing any financial aid dollars that it makes many student aid reform proposals difficult to support, according to Draeger. If lawmakers fund the Pell Grant and other need-based programs to ensure students don't experience a net loss in aid dollars, then aid administrators will rally behind other student aid reforms.

Draeger also recognized that financial aid administrators are currently overworked as aid offices struggle to implement new regulations and administer aid to more students than ever before. In many cases, offices are shouldering this additional workload with fewer resources as colleges struggle with tight budgets. Draeger said that this can be detrimental to students because aid administrators have less and less time to provide valuable



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one-on-one counseling.

"Every minute spent meeting, sorting out, or implementing a new regulatory requirement is a minute lost on students," Draeger said. "I am most concerned about the loss of student counseling about debt burdens."

Congress and the Obama Administration are also concerned about this. They are currently pushing new laws and regulations to hold schools -- particularly from the for-profit sector and in all other schools that offer nondegree programs -- accountable for the amount of debt that students incur relative to their income.

"I embrace the idea that we -- as aid practitioners -- can have a positive impact on decreasing the amount students borrow and in keeping students out of default," he said. "The problem is that financial aid administrators are lacking the time they need to counsel students, provide effective entrance and exit counseling, and spend time on the part of their job that has the most direct effect on a student's success."

Draeger outlined his goal to help members with this situation by making sure NASFAA is effectively serving the growing needs of the financial aid office. He outlined several ways NASFAA will provide greater support and service to members in the near future, including :

- Bulking up Today's News, NASFAA's daily email newsletter
- Launching a new website that will make it easy for members to find what they need
- Providing a compilation of the U.S. Code archives of legislative change

Draeger also announced plans to develop a strategic long range plan. NASFAA will use member input from surveys and focus groups to determine the best ways to help financial aid offices the growing challenges of administering aid effectively and efficiently. Draeger explained why accomplishing these goals and strengthening NASFAA were so important.

"I'm a proud federal student aid recipient," he said. "Success that I've achieved in my professional life is owed to what this profession -- many of you - have built for me. And now it's my turn to give back."

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KASFAA 2009–2010

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Rhonda Bryant, University of Kentucky and Kate Ware, Midway College

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Newsletter

April Tretter, ATA Career Education

Nominations

Jennifer Priest, Transylvania University

Program (Fall)

Katie Conrad, Midway College and Rhyann Conyers, Georgetown College

Program (Spring)

Cindy Burnette, Western Kentucky University and Terri Parchment, Edamerica

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