

KASFAA Newsletter

Winter 2002-03

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

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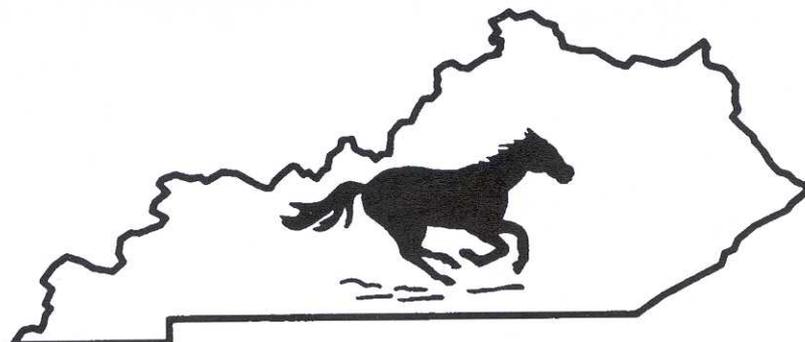
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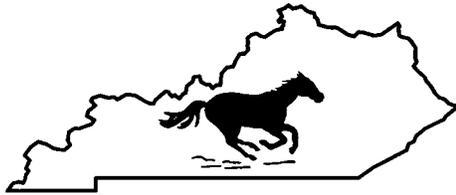
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BLUEGRASS STATE



BLUEGRASS STATE

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.

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Message from our President



Nancy Melton

The KASFAA Fall Conference was October 23-25, 2002 at Marriott Griffin Gate in Lexington, Kentucky. A big thanks goes to our Program Chair, Sandy Neel, Chester Priest, Vendor Sponsor Chair, and Heather Boutell, treasurer and

their committees for helping plan a very successful conference. The conference was well attended by 249 aid officers, student loan officers, vendors and others. Conference high lights included the President's Luau with authentic hula dancers, opening session presented by Charlie Bruce, NASFAA Chair, SASFAA update by Karen Koonce, President of SASFAA, a federal updates by Jamie Malone, John Pierson and others, discussion of reauthorization from Bett Lief and Jane Stewart, and several sessions offered by our own Kentucky people. We presented Karen Koonce and Charlie Bruce with honorary Kentucky Colonels certificates. We voted to add a Vice-president of Training to our Executive Board. The Program Planning Committee is also to be commended for a job well done. The committee members included the following: Nimmi Wiggins, Doug Cook, Veronica Allison, Charlene Geiser, Sheila Sanchez, Jennifer Cosens, Donna King, Rhonda Swim, Rosemary Ewen, Chris Tolson, Aaron Gabehart, Rosemary Tutt, Ed Hasselbring, Marian Spencer, Runan Pendergrast, Heather Boutell, Marilyn Clark, Anthony Bowles, Tim Ring, Rick Wilson, Brett Sparks, Rich Nickel, and Ron McMakin. A big thanks, to all our vendors and sponsors for all their support. We appreciate your support of our conference and all the other events you help staff and sponsor as well.

Another very special high light of our program was a dinner at Spindletop. We honored Tim Rhodes from Morehead State University, and June Eiseman from Asbury Seminary with lifetime memberships to KASFAA and presented them with plaques of appreciation. Both June and Tim had been active members in KASFAA and retired recently. Tim and June, we wish you the best.

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In keeping with our KASFAA goal of training, we are offering the following events in the coming year: College Goal Sunday and a KET call in show in February, a support staff work-shop December 9, NASFAA Fall and Spring work-shops at the University of Kentucky, and 11 high school counselors work-shops in November. Be sure to volunteer for any of these events in which you would like to help. We need your help to make sure these training programs are a success. There are only a few organizations that depend on 100 percent of volunteers to administer their programs and of course KASFAA is one of them.

Our Spring Conference planning is already under way by our conference chair, Rosemary Tutt. Our conference will be at the Holiday Inn in Bowling Green, Kentucky, April 9-11, 2002. We are looking forward to celebrating 35 year of KASFAA and hope to have lots of high lights from the past. If you have past programs, newsletters, memorabilia of any kind, or funny stories you can share, please contact Rosemary Tutt or Michael Barlow so we might display those at the conference. We are inviting all past Presidents to attend and will be honoring them at the President's Reception.

Have a good semester and Happy Holidays!



KHEAA/KHESLC Update

By Dr. Joe L. McCormick
KHEAA/KHESLC Executive Director



KHEAA/Student Loan People maintain low student loan default rate

Efforts to help Kentuckians avoid defaulting on their student loans are working. KHEAA's latest cohort default rate is 5.3 percent; The Student Loan People's default rate is 2.5 percent. Both are lower than the national default rate of 5.9 percent.

Online Loan Consolidation

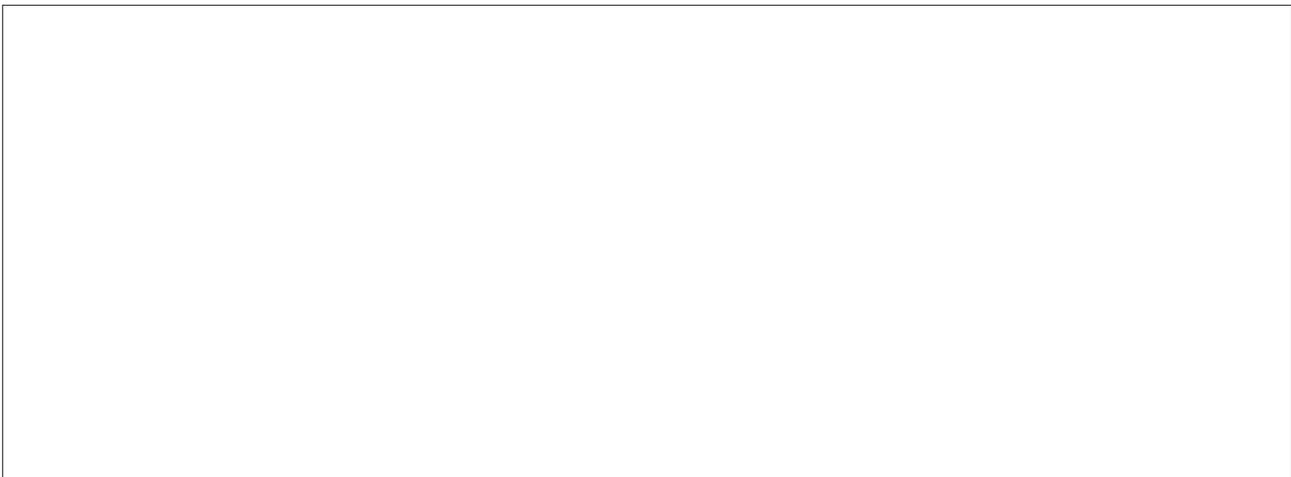
The Student Loan People now offer an online loan application for its Federal Consolidation Loan. The application is available at www.studentloanpeople.com in the loan consolidation section.

New KHEAA Web Site Feature

A new feature at www.kheaa.com, "How to Save if You Have to Borrow," provides guidance on important factors to consider before taking out a student loan. In addition, KHEAA has compiled a list of fees, discounts, and rewards of KHEAA's top 10 lenders (by ID code volume). We hope you will find this site useful in counseling students on how to identify a preferred lender.

First Senator Jeff Green Scholars Named

The first 759 Senator Jeff Green Scholars have been named for the KEES recipients achieving a perfect 4.0 GPA for all four years of high school and at least a 28 ACT composite test score. The map below shows the number of Senator Jeff Green Scholars in each Kentucky county.



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Robinson named Chief Financial Officer of KHEAA/KHESLC

Charles J. Robinson has been appointed Chief Financial Officer of KHEAA and KHESLC effective October 1. He brings over 13 years of experience in student loan finance, and his expertise will be invaluable as we work with others throughout the state to help Kentuckians achieve their postsecondary goals. Charles most recently served as Senior Vice President of Finance of a student loan secondary market servicer, has a bachelor's degree from West Texas State University, and is a Certified Public Accountant.

FFELP Workshop

KHEAA conducted a FFELP workshop on Wednesday, November 6, for new and experienced financial aid officers. The workshop was held at the KHEAA office in Frankfort. Sessions focused on loan requirements and eligibility issues; EFC and the FAFSA; disbursement, delivery, and cash management; and problem resolution.

Student Loan Amnesty

KHEAA initiated a new amnesty program for borrowers who have defaulted on their KHEAA-guaranteed student loan. Through the end of September, KHEAA forgave all collection charges for borrowers who paid their entire interest and principal. A total of 383 offers were accepted for a total of \$1,250,841 in principal and interest. To date, \$630,414 of that amount has been received. This program has been far more successful than our original expectations.

Student Aid Advisory Committee

The KHEAA Student Aid Advisory Committee is proving to be an outstanding success generating lots of good dialogue that is leading to improved programs and services.

Some of the many issues and ideas discussed at the October 9 meeting include:

- Total cost of education vs. direct costs—review how KTGs are calculated.
- KNGTAP spreadsheet is an improvement.
- How will state grants for summer be calculated?
- High schools need to report all students, not just KEES-eligible students.
- Clarify how schools should complete the EVF.

We'll be keeping KASF AA members informed of the outcomes via KHEAA Partners online, the KHEAA Partners Newsletter, and at future conferences.

Outreach Advisory Committee

The KHEAA Outreach Advisory Committee was established to help improve KHEAA programs and services. The first meeting was held on Friday, October 4. The agenda included a review of current publications, outreach efforts, and a visit aboard the newly redesigned outreach HELP Center vehicle. Committee members were selected from 17 representative groups and include KASF AA, Kentucky Counseling Association (KCA), GEAR UP, and Kentucky School Boards Association among others.

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College Savings Month Proclamation

Governor Paul E. Patton, State Treasurer Jonathan Miller, and KHEAA Executive Director Joe L. McCormick declared September “College Savings Month” and signed an official proclamation on Friday, September 13, in the Capitol Rotunda. They were joined by families who participate in Kentucky’s college savings programs. College Savings Month is a nationwide effort by the College Savings Plans Network (CSPN) to encourage families to save for their children’s higher education.



Proposed KHEAA/KHESLC Legislation

The following KHEAA proposals are based on HB 329 that fell just short of passage by the General Assembly in the final days of the 2002 Regular Session.

- **Definitions of Eligible Institutions**—Revise the definitions of business school, college, and vocational school in terms to update the names of the accrediting organizations.
- **Definition of College for KTG**—Change the referenced accrediting agency for a college to be consistent with the definition for KTG in another statute.
- **Loan Guarantee Fund Reserve Requirement**—Delete the state reserve requirement on the Loan Guarantee Fund since federal law contains adequate provision for insurance commitments made by guarantors such as KHEAA.
- **Early Childhood Development Scholarship Program**—Exempt ECDS from requiring certain conditions (i.e., superior academic achievement or ability and demonstration of financial need) for awarding scholarships.
- **Osteopathic Medicine Scholarship Program**—Allow alternate repayment options rather than the current requirement of a full lump-sum repayment and provide that funds collected from scholarship recipients as monetary repayment in lieu of performing the required service may be used for new awards.
- **Kentucky Education Savings Plan Trust (KESPT)**—Correct cross-references to correspond with changes made by the 2000 General Assembly and permit, rather than require, that the board charge a refund penalty on non-qualified withdrawals.

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The following KHEAA proposals are new.

- **KEES Annual Institutional Certification**—Delete requirement that institutions submit annual documentation that they continue to commit their own financial resources to student aid programs.
- **Funding for Kentucky Students**—Repeal requirement that participating educational institutions certify they are maintaining a level of student aid funding from institutional sources for Kentucky residents equal to or exceeding the funding for nonresidents.

The following KHESLC proposal is based on the language that was included in the 2002 Governor’s Budget Bill.

- **Alternative Loans**—Remove ambiguity as to whether restrictions placed on the financing preclude use of the monies from financing to make and finance alternative loans.

Student Aid Regulations

KHEAA appeared before the Interim Joint Committee on Education on October 7, 2002, to present regulatory changes proposed as a result of statements of consideration submitted by the financial aid community. The following regulatory changes went into effect on October 7:

- **State Grant Definitions** -- Summer is no longer excluded from the definition of “academic year.” Beginning in summer of 2004, all schools will have the option of packaging CAP or KTG for summer for students who have not used the maximum award for the academic year.
- **CAP Grant Eligibility** -- Language was added to limit the CAP Grant eligibility for students in an equivalent undergraduate program of study to those who had been previous year CAP grant recipients.
- **State Grant Disbursement Procedures** -- Language was deleted that allowed the entire KTG academic-year award for students who completed their program of study during the fall semester. In addition, language was deleted that prevented students enrolled in accelerated programs from receiving a full award.

The following regulatory amendments were passed by the Interim Joint Committee on Education on September 9, 2002, and became effective that same day.

- **Equivalent Undergraduate Programs of Study**—Includes the definition of “equivalent undergraduate program of study” as one of the programs so designated by the Council on Postsecondary Education to allow KEES-eligible students enrolled in a graduate or professional program, after only two or three years of undergraduate work, to receive KEES funds for the maximum of eight (8) semesters.

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- **KEES Corrections**—Requires participating high schools to report to KHEAA any additions, changes, or corrections to a KEES-eligible high school student's yearly GPA or ACT score no later than six months after the student's graduation date.
- **Grant Portability**—Specifies that all educational institutions the student lists on the FAFSA will be considered for a KHEAA grant. The student will no longer be required to notify KHEAA of a school change by a specified date. The school will be required to report the student's eligibility by an established deadline each semester.
- **EFC**—Increases the maximum expected family contribution (EFC) for CAP Grant eligibility from 3550 to 3800 to be consistent with the Federal Pell Grant maximum EFC.
- **Award Notices**—Changes the award notification process from notices with specific award amounts to notifications that direct students to KHEAA's Web site for award statuses at each institution listed on the FAFSA. It further specifies that KHEAA provide a College Summary File to each eligible institution, which includes the status of each applicant who listed that institution on the FAFSA.

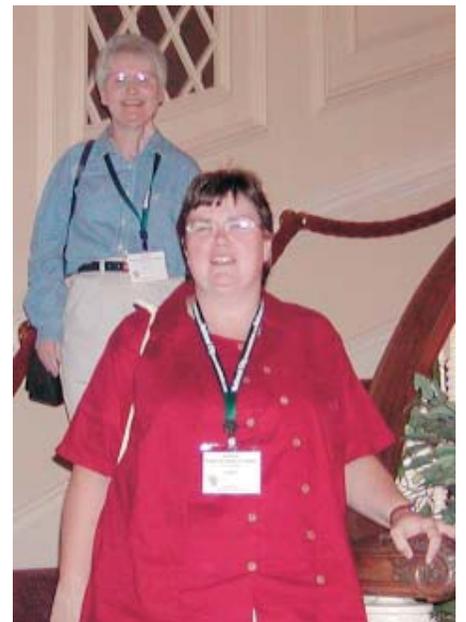
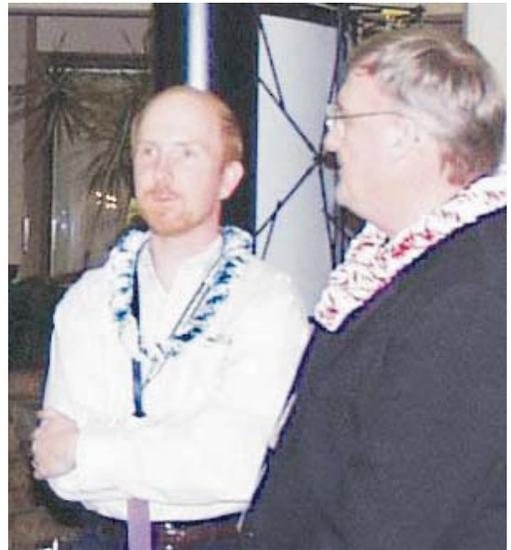
New Developments in Operations

KHEAA is in the early planning stages of developing a comprehensive Financial Aid Delivery System. At a high-level, we envision the use of the Common Record as the basis for data exchange between KHEAA and the school. The Common Record would include not only Federal Family Education Loan, Direct Lending, and Pell Grant information, but also Kentucky state grant and scholarship data, thereby providing continuity and simplicity. In order to anticipate your needs, we are interested in gaining further knowledge on how you plan to implement the Common Record on your campuses; the software you will be using, if any; and your timeframes for implementing the Common Record.

KHEAA is currently working on the implementation of PLUS Loan MPNs. Included in this implementation will be the ability for borrowers to electronically sign their PLUS MPN.

We will soon be moving our Web site to a new, more powerful server. To improve performance and to simplify the process, HTML screens will replace some of the Adobe Acrobat PDF screens. We are also adding some informative text to better explain the borrower requirements.

Memories From the Last Conference





News From Around Kentucky

The EKU Financial Assistance Office is proud to announce that **Karyn Yates** has been named Associate Director. Karyn has served twelve years in the Financial Aid office where she worked as a counselor and loan coordinator.

They are also pleased to announce that former KHEAA staff member **Kelly Young** will be joining their staff as a Loan Coordinator. Mr. Young will begin at the end of December.

Eastern Kentucky University's Student Financial Office has relocated in the new Student Services Building. Their office is now in SSB 251.



There are a lot of changes going on at Northern Kentucky Technical College -- for starters, the name has changed to Gateway Community and Technical College. **Janet Samples** and **Ruth Anne Kolumba** are two new Student Affairs Generalist for the colleges.



Jan Kind, Associate Director of Student Financial Aid at Murray State has been appointed to a 3-year term on the SAFE system advisory board. SAFE is the mainframe financial aid management system used by MSU and owned by Education Systems.



Congratulations to **Rita Yackley**, former Assistant Director of Financial Aid at Asbury Theological Seminary, on her recent marriage. Rita is now Mrs. Russell and has relocated to Ashland KY.

Megan Helms is the new financial aid assistant at Brescia University. She previously was employed at Owensboro Community College.



Wendi Dailey, of KHEAA, gave birth to beautiful, healthy twin girls on August 31, 2002. Kendall Nichelle weighed 5 lbs. 4 oz. and Kyra Braden weighed 5 lbs. 11 oz. Both girls are doing great and keeping Mom and Dad on their toes. Big brother Keegan is crazy about the latest addition to his family.



Katie Valentine has been named the Financial Aid Director for Midway College.



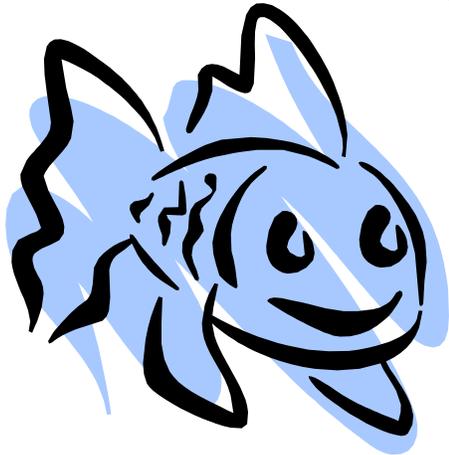
Congratulations to **Pat Burns**, Director of Financial Aid at Asbury College on her recent marriage. Mrs. Kelly and her husband are residing in Wilmore KY.



Mike Hills has moved to Bowling Green Technical College where he will be the Financial Aid Counselor and VA Certifying Official. Prior to joining BGTC, Mike was at Western Kentucky University for 10 years.

Something's Fishy in Financial Aid!

By Rita Yackley



It all started on Friday night, September 13, at the Central Command Post, or HQ (Headquarters). The staff began returning to the office after an afternoon off to prepare for the big event. Papa Bear and Mama T began assigning tasks for the evening ahead. Raven, Desert Fox, Falcon and Hot Pepper went to their stations for training. Roadrunner printed the reports. Tippey Cup began the countdown. We were ready to roll.

The student workers didn't quite know what to expect when we asked them to work on a Friday night. Here is how one of them commented later, "When we arrived at work that evening things were set up like we were having a party. We had balloons, party favors and the greatest gift any seminary student could want, FREE FOOD! The night went along quite smoothly, and we

actually completed most of the work before the pizza even arrived. We ate, played some darts (the magnetic kind), and finished our work."

As we all know, Financial Aid offices do not always have good reputations as places to have fun. Here at Asbury Theological Seminary, we are trying to gradually change that image. Graduate school has enough pressure of its own, so why add to the students' stress when they come to our office? Students tell us that they sometimes come to our office when they know they should actually go to another because they know that here they will get a smiling face! We have various toys and animal crackers for the children of students to keep occupied while mom or dad conduct business, but students also come by to use them as stress relievers when classes and life get too intense.

One resource that contributed to the changes we are making in our office is the book Fish! Many seminary staff members read the book last spring following a recommendation by our vice president. We found the parable of this book, a story of a famous fish market in Seattle, to be helpful in motivating us to love the work that we do even more than we already did.

There are four key points in this book that can be practiced in any workplace, but especially Financial Aid. The first is *Choose Your Attitude*. We can choose our attitude each day, and with each student. Are we going to be pleasant or irritable? Are we going to be indifferent or caring? Do we answer the phone with a smile or a sigh?

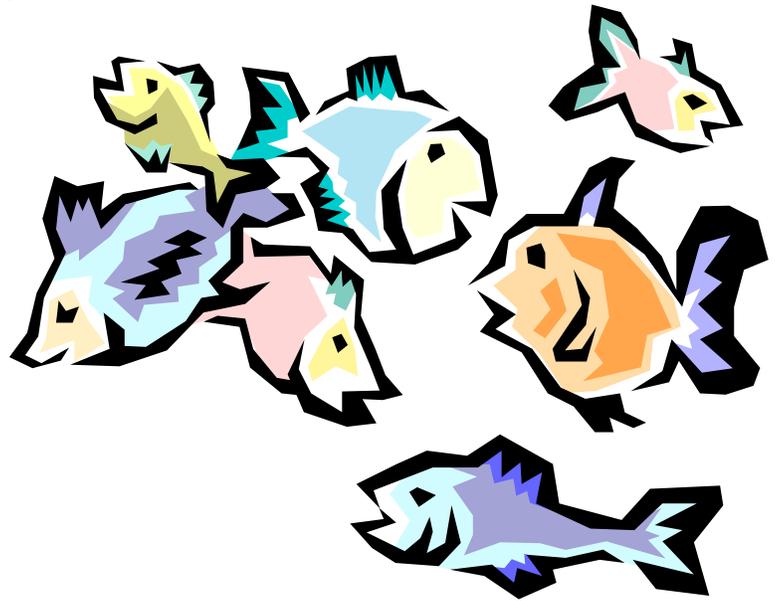
The second main theme is *Play*. The fish guys had fun as they were working and found that the fun energized them and their customers. How have you had fun in your office this week? Have you given out candy bars to students who turned in their budget surveys in person? Do you toss NERF balls to the student workers occasionally to make sure they're awake? How about a beanie baby to pass around the office to the person who most recently "goofed" or a bud vase with a silk flower to the one who was seen serving a student in a special way?

Third, the authors recommend that you *Make their day*. You can make a student's day by encouraging him/her when the light at the end of the tunnel seems like a freight train. Sometimes you can make another's day by simply asking their name and repeating it a couple of times in your conversation. Small things go a long way.

The final point made in Fish! is to *Be present*. It would be easy to consider the other points and have fun with each other in the office, but not really include the students, our customers. We can be present with them by being sensitive to their needs, listening, and responding appropriately.

So, we in the Financial Aid office at Asbury Theological Seminary are choosing to enjoy our jobs and the students we work with each day. We challenge you to let your hair down and help your students see Financial Aid as a pleasant, yes even fun, place to go!

Rita Yackley
Assistant Director of Financial Aid
Asbury Theological Seminary



NASFAA'S "BEST PRACTICES SYMPOSIUM" BACK BY POPULAR DEMAND FOR 2003

For the second year, the National Association of Student Financial Aid Administrators (NASFAA) will host a training opportunity to explore critical issues facing financial aid professionals. **"In Search of Best Practices – A NASFAA Symposium"** will be offered as a day and a half symposium at four sites in 2003.

Orlando, Florida, February 9-10

Rosen Plaza Hotel, 9700 International Drive, Orlando, FL, (407) 996-1704
Day 1 – Sunday, 8 a.m. to 5 p.m., Day 2 – Monday, 8 a.m. to Noon

Minneapolis, Minnesota, March 30-31

Holiday Inn Select, 3 Appletree Square, Bloomington, MN, (952) 876-8652
Day 1 – Sunday, 1 p.m. to 9 p.m., Day 2 – Monday, 8 a.m. to Noon

Las Vegas, Nevada, May 21-22

Hampton Inn Tropicana, 4975 South Industrial Road, Las Vegas, NV, (702) 948-8100
Day 1 – Wednesday, 8 a.m. to 5 p.m., Day 2 – Thursday, 8 a.m. to Noon

Denver, Colorado, June 2-3, Regis College, *in conjunction with the RNASFAA Summer Institute*. Lodging information will be available at www.RNASFAA.org in March 2003.
Day 1 – Monday, 8:30 a.m. to 4:30 p.m., Day 2 – Tuesday, 9:00 a.m. to 12:30 p.m.

Symposium topics will include Financial Aid Office Organization and Structure, Project and Resource Management, and Legal Issues. The subject matter will be targeted towards intermediate and advanced financial aid administrators who have high competency levels in the nuts and bolts aspect of each subject area.

The cost per registrant is \$175 and includes one meal. Registration is available to NASFAA members only. For more information, hotel rates, and a registration form, visit www.NASFAA.org or call Judy Schneider, 202-785-0453 x144 or shneiderj@nasfaa.org.

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 10,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis and professional development for financial aid administrators. Each year, Members help more than 8 million students receive funding for postsecondary education.

KASFEE Public Relations/Financial Aid Awareness Committee

The Public Relations/Financial Aid Awareness Committee is working hard to meet its goals and objectives, the goals of our President and to facilitate the mission of KASFEE. Our goals and objectives will be accomplished through Education, Communication, Initiation, Collaboration, Training and Mentoring.

We are working with KET (Kentucky Educational Television) to set a date for the KET Call-In Show. The event should occur at the end of January to help kick off Financial Aid Awareness Month in February. Once the date has been set we will post an announcement to the KASFEE list serve and the KASFEE website.

At the KASFEE conference we asked the membership to volunteer to serve on the Call-In Show panel or to answer telephones. We would like to thank those of you who volunteered, and will give you more information as it is available.

With our goal of exploring new alliances and strengthening our relationships between KASFEE members and other interested parties, we have contacted KASCAC (Kentucky Association of Secondary and College Admissions Officers) to schedule a session on financial aid at their spring conference in Bowling Green, March 17-19. This session will be an overall view of financial aid with a panel of aid officers to answer questions.

We are also looking at ways to communicate with home-schooled and Hispanic populations. We hope to increase public awareness and public knowledge of events concerning financial aid.

Veronica Allison and Dena Spivey attended the KHEAA Outreach Advisory Committee meeting in October as representatives of KASFEE. Many state organizations and agencies were represented and the discussion covered the outreach programs offered by KHEAA, the ways to best utilize what is in place and determine what can be done to reach more students and parents.

As in the past, this committee will work with the appropriate individuals and agencies toward proclaiming February as "Financial Aid Awareness Month".

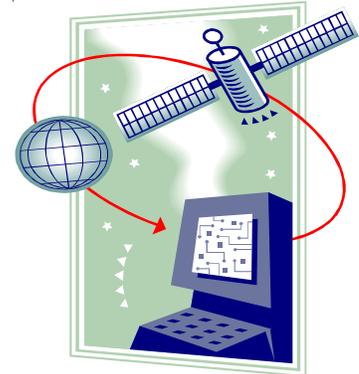
If you have suggestions or ideas that you would like to share with this committee please feel free to contact any of the following committee members.

Committee Members:

Co-Chairs – Veronica Allison, Berea College - Dena Spivey, KHEAA
Shelley Parke, Eastern Kentucky University
Bill McCord, Morehead State University
Chris Thomas, Berea College
Michael Morgan, KHEAA

Tech Tips

It came to my attention at the last KASFAA Conference that some of the KEES people in the Colleges & Universities were having problems with some of the KEES files and opening or working right or looking nice in Excel. I'm not saying there is anything wrong, per se, with the KEES file or anything even related to that. The situation seems to be getting the text, or what is in the KEES file, to look "ok" in Excel. I have seen this before in many other organizations so this is NOT something relegated to the KEES file in particular. This is translating the text or language from the KEES file into Excel.



Well we have a solution!

BEGIN

How to download KEES_DISBURSEMENTS.txt into Excel Format.

Open Excel. Once in Excel, open your KEES Document. This will open the Text Import Wizard. Click Fixed Width. Then Click Next.

On Step 2, you should click between text to create columns. Click between Social Security Number and Last Name, again between Last Name and First Name, again after Middle Initial, again after Date of Birth, and again after your School Code. If you make a mistake with your lines, double click and it takes the line away again. It's a good idea to click if there is any info you don't want, like the big space between Last Name and First Name, and between the School Code and your Error Report Code. Note you only need the last two numbers at this time for the Error Report Code. After you've finished putting your columns in, click on Next.

On Step 3, you can click on columns you don't need, then click on Do Not Import Column (SKIP) so they won't appear in your final document. Then click Finish and you should have a usable format.

If an actual Social Security Number doesn't show up when you first get to the document, you should widen the column. That will make any error messages disappear. Note that zeros at the beginning of the Social Security Number vanish, so you may want to format the column to make it actually look like a Social Security Number. To do this, highlight the entire column, then click on Format, then Cells, then under Number, click on Special and it should show you an option for Social Security Number.

You should also delete both the header and footer on the document for sorting purposes.

The Error Codes I have discovered are as follows:

- 1 - SS# Invalid
- 3 - SS# Must Exist on Database
- 4 - No DOB reported
- 6 - DOB doesn't match
- 8 - LTHT
- 11 - Postsecondary GPA < 2.5
- 13 - Same SS# Reported for more than 1 student
- 15 - Student is Still in High School
- 16 - KEES Eligible Indicator is not = to Y
- 17 - Amount Already Disbursed
- 18 - KHEAA Offenders List
- 19 - Renewal GPA Not Reported

Brett N. Sparks Sr., IT Coordinator
Enrollment Management Services
University of Kentucky

Key Steps Can Help Students Curb Credit-Card Debt

By Katie Bontrager, USA Funds Services

At college campuses across the nation, many students are grappling with out-of-control credit-card debt that leaves them scrambling to pay their bills each month. Life SkillsSM, a new training program that aims to prevent education-loan defaults, identifies six key steps to take in taming credit-card debt:

1. Make an effort to pay off the entire balance each month.
2. Stop using your credit cards. When your balance spills over into the next month, you should put away your cards.
3. If you don't have the cash, don't buy it. It doesn't make sense to charge a sale item with your credit card, only to have to pay it back at 21-percent interest!
4. Be aware of instant credit that some department stores are offering when you open an instant credit-card account. Don't be tempted. Just say no.
5. Some credit-card companies offer "teaser" interest rates. The rates are very low initially, but within a matter of a few months, you pay high interest rates on any unpaid balance. Be wary of such "deals." Always read your credit-card statement carefully.
6. When all else fails, cancel your credit cards.



More information about curbing credit-card debt — as well as information about financial aid, completing school on time, succeeding in school and after graduation, and repaying education loans — is available through Life Skills. USA Funds[®] developed Life Skills to equip postsecondary institutions to teach their students effective time- and money-management skills.

For more credit-card tips to share with your students, and to learn more about Life Skills, contact your USA Funds debt-management consultant, Richard Burt, toll-free at (866) 497-USAF (8723), Ext. 8440, or send e-mail to rburt@usafunds.org.

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Website Technology

Jennifer Cosens, KHEAA

Articles and Bylaws

Lissa Caldwell, KHEAA

Nominations

Michael Morgan, KHEAA

College Goal Sunday

Sandra Neel, University of Louisville
Shawn Anderson, Somerset Community
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KASFAA Training

Lynda George, University of Kentucky
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