

# FASFAA

## Newsletter

FLORIDA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

Winter  
2008

### Letter From the Editor

**H**appy New Year to you all! I believe a fresh, new FASFAA newsletter is a fine way to start our membership communication for 2008. I hope the articles and information contained in this newsletter provides value to each of you.

My thanks to all of you that submitted articles for the enjoyment and learning of our membership, and I look forward to hearing from more of you as the year progresses.

Our second newsletter will be published in the summer of 2008, so be sure to look for it.

Respectfully,

*Martie Adler*

FASFAA Newsletter Editor

### FASFAA Newsletter Publication Schedule

Winter Edition	Published Between: February 1-15th
Summer Edition	Published Between: August 1- 15th

Articles and advertisements are to be delivered to the Newsletter Editor no later than December 20th (for winter edition) and July 2nd (for summer edition).

Information should be sent as a Word attachment, Tahoma, 10 Pitch, to Martie Adler at [madler@amsa.com](mailto:madler@amsa.com). You may contact Martie Adler at: 407-865-5767, if additional information is needed.

The FASFAA Newsletter is published for its members. Articles submitted by any person, company, or organization to the editor prior to the publication of the newsletter will be considered. The newsletter committee reserves the right to reject, edit for content, or edit for length any article or information submitted for the newsletter. Articles must be intended for the benefit of FASFAA members and not for company marketing or promotional purposes.



Design and layout courtesy of *American Student Assistance*®

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# Letter From the President Elect

Dear FASFAA members,

On behalf of the FASFAA Executive Board and the Nominations Committee, I extend to you wishes for a joyful new year.

2008 is going to be an exciting year in many ways. FASFAA is pleased to announce that the Executive Board has approved a robust slate of candidates for the upcoming election. You may view this slate on the FASFAA website by moving to the Membership Services tab (<http://www.fasfaa.org/mc/page.do>).

This year we have choices-this is important. Without choices we naturally wonder why we should bother to vote. In 2008 we will be voting for the President Elect, Vice President for Training, Region II Representative, and Region IV Representative. For each of these positions we have at least two talented school employees running for the office.

Please review the Slate of Candidates in preparation for the FASFAA election in March. When the polls are open another announcement will be sent.

Thank you for your support of the association and thank you for all that you do to make higher education achievable for students in Florida. As FASFAA is poised to move forward in very positive ways we hope that you will fully participate in the association and that you will vote in March.

2008 is  
going to be an  
exciting year in  
many ways.

We think that this is going to be a great year.

Best wishes,

*Bill Healy*

FASFAA President Elect



# Region I Winter Workshop

## February 8, 2008

Please make plans to attend the FASFAA Region I Winter Workshop on February 8, 2008 at the beautiful campus of Okaloosa Walton College in Niceville, Fl.

Registration is now available at [www.fasfaa.org](http://www.fasfaa.org)

Agenda is also available at [www.fasfaa.org](http://www.fasfaa.org)

I hope to see many of you there.

*Happy New Year!*

*Nathan Basford  
Region I Representative*



# FASFAA Region III Update

Submitted by: Diane Reitz, UCF

First of all, I would like to tell you how honored I am to be your Region III Representative this year, representing Central and the middle East Coast of Florida. We have a variety of post-secondary schools in our region. I want to represent all the schools and colleges well.

I believe that the financial aid profession is one of the most honorable and important in our society and it is my personal goal to build FASFAA membership for our professional organization. You would not be a doctor and not be a member of the American Medical Association. You should think this way about your own professional organization – FASFAA.

Secondly, I am serious about serving on the FASFAA Executive Board as a voting member. I consider it an opportunity to make the hard decisions to build an organization that is permanently strong and has a good sense of purpose for years to come. I am sure this Executive Board is up to the challenges.

Also, I have re-created the “Region III Review” a regional monthly newsletter, to keep the members in our region as informed as possible on upcoming events, changes/updates and training. We also try and get a few hot topics and jokes in each issue too. Thank you to Jackie Ortiz Baerga’s expertise on this newsletter and to Trayce Smith (another Region III member) for her help as FASFAA Electronic Services Chair in getting information out on our website and to the members.

Our regional workshop on November 8th at the UCF Rosen College was a fully packed day of sessions to enlighten and with state and federal updates to inform. I believe that a regional workshop can be successful when it has “content” and our local arrangement committee worked hard to make that happen. We learned a great deal about different generations in the office, how Valencia is partnering with foster youth agencies to increase foster youth college access, and how to have an “Open Heart Dialogue” in beginning

to understand difference styles and cultures. We also raised some funds for the Bonnie Pirkle Scholarship through an art auction. Thank you to Alia Asi, Shellie Thomas, Heidi Shaw and the technical staff at Rosen for all the help.

I believe that the financial aid profession is one of the most honorable and important in our society and it is my personal goal to build FASFAA membership for our professional organization.



We have much happening in 2008 in Region III such as the Spring FASFAA Conference and NASFAA Conference here in Orlando at Disney. Hopefully, many in our region will be able to attend these excellent conferences. Our Region III FASFAA members will be volunteering their time to help I am sure.

Lastly, I want to encourage all the members of FASFAA to send their ideas, thoughts, and concerns to their regional representatives. We want to hear from you. Don’t forget to go to the FASFAA website often and see what’s happening.

*Diane Reitz – UCF - Region III FASFAA Representative*

# News from NASFAA

## Financial Barriers Are Obstacles To College For Both Old And Young

Submitted by: Justin Draeger

Washington, D.C. (October 2007) – Nearly 20 percent of all Americans are between the ages of 55 and 79, and most have no plans of going quietly into their retirement years. According to Framing New Terrain: Older Adults & Higher Education, a new report from the American Council on Education (ACE), the average retirement age and life expectancy in 1950 was 68, meaning most people worked their entire lives.



“Many older adults have remained in low-skill jobs for most of their lives. And with high school diplomas or less, they may never have viewed college as a possibility,” the report notes.

Today, the average retirement age is down to 62 and the average life expectancy has increased to 78. Older Americans have more time on their hands during retirement than ever before. Some will go back to college for personal enrichment, but many others need higher education to help them retool their skills for second careers or jobs to supplement their retirement income. For those students, finances can be a major barrier to college.

In a recent survey conducted by Merrill Lynch, 71 percent of Americans between the ages of 25 and 70 said they hope to continue working past their expected retirement age, but not necessarily in the same job. The ACE report recognizes that most retirees are entering a “third age of

life” filled with new business ventures and new full-time and part-time careers that call for additional training.

Colleges and universities will have a unique set of students in future years that require special attention and financing. The potential demand could be huge because the majority of older Americans lack college education. Of the U.S. population 55 years and older, it is estimated that only 14 percent of African Americans, 37 percent of Asian Americans, 11 percent of Hispanics, and 26 percent of Whites have a 4-year college degree.

Today’s seniors are in a better financial position compared with previous generations, but are by no means wealthy. The median income for those age 65 or older is \$26,036. But for seniors without a college education, that number decreases dramatically, to only \$15,000 annually. For these seniors, going back to college may have nothing to do with personal enjoyment. It could be a vital step to obtaining extra income during their retirement years.

“Many older adults have remained in low-skill jobs for most of their lives. And with high school diplomas or less, they may never have viewed college as a possibility,” the report notes. But many could be rethinking that as retirement approaches.

Much like their younger low-income counterparts, many seniors find lack of financial resources is a major barrier to college access. Older Americans face several other structural barriers to college such as lack of transportation and inadequate support services, but financing is the most significant barrier, according to the ACE report.

“For those living on fixed incomes, this barrier is often insurmountable,” the report notes.

Seniors face different financial obstacles than younger students. Older students may be putting their children or grandchildren through college, or may have financial responsibilities for their parents. In either case, a lack of funding is consistently cited as one of the top reasons older adults do not pursue higher education.

A Portland Community College Task Force on Aging found that six in 10 older adults say that financing is an impediment to achieving educational goals, pointing out that little funding is available “for people with prior degrees who are switching professions in mid-life, nor are there many available work-study programs for older [more experienced] people.”

The financial aid process can be complicated to anyone, but can be especially daunting to seniors who may not be familiar with electronic processes or may have difficulty navigating the myriad financial aid programs that exist. According to the study, almost all states have fee waiver programs specifically designed for older adults, but understanding their terms



Doing what aid administrators do best – finding resources to help students go to college – will provide access to those who are returning to college and those who are long overdue for a chance at a college education.

and conditions can be confusing. Some fee waiver programs have minimum age requirements, others only cover certain credit or noncredit hour classes. Some provide only partial funding, others provide full funding, excluding books or fees.

In 18 states, financial aid programs for older students are mandated by state law, in 10 states there is a formal state policy for these programs, and in 21 states individual institutions have implemented institutional financial aid programs to help older students.

Even if such programs exist, where would older students find out about them? Financial aid administrators can take the initiative in helping this population by researching financial aid that is specifically geared toward older adults who are looking to brush up their skills, transition into a new career, or boost their post-retirement income. While their academic needs and interests may be different than the traditional student, the financial barriers faced by older students are the same. Doing what aid administrators do best – finding resources to help students go to college – will provide access to those who are returning to college and those who are long overdue for a chance at a college education.

***By Justin Draeger, Assistant Director for Communications, NASFAA. Justin may be contacted at [DraegerJ@NASFAA.org](mailto:DraegerJ@NASFAA.org).***

# State Scholarship and Grant Programs Update—January 2008

Submitted by: Teresa Antworth, OSFA

Special Legislative Session 2007C held this past October, did affect state scholarship and grant programs. We are fortunate that financial aid program cuts to these programs administered by OSFA were not heavily impacted.

The affecting bills changed some state scholarship and grant appropriations, authorized an increase to tuition at public postsecondary institutions, and amended some Florida Bright Futures Scholarship Program criteria.

The following programs, the Bright Futures Scholarship (BF), First Generation Matching Grant (FGMG), José Martí Scholarship Challenge Grant, Rosewood Family Scholarship, and Mary McLeod Bethune Scholarship, had small budget reductions. Only BF and FGMG program reductions affected student Term 2 awards. The other program cuts only eliminated funds projected to be unexpended during the year.

## Changes to the Florida **Bright Futures Scholarship Program**, effective January 1, 2008:

### • *Early Admit Students*

- Beginning in the 2008-09 year, Early Admit students will no longer be eligible for Bright Futures.
- For the 2007-08 Early Admit students, funding for Term 2 was contingent upon funds being available. OSFA has now notified institutions and Early Admit students that Term 2 awards will be awarded.

### • *Florida Academic Scholars (FAS) College Related Expenses*

- For the 2007-08 year, FAS have been notified that Term 2 college related expenses has been reduced from \$300 to \$225, prorated by hours and terms.
- The Florida Legislature will annually determine the amount of the college related expenses beginning with the 2008-09 academic year.
- Florida Bright Futures Scholarship Program fixed award amounts for private postsecondary institutions, which includes the college related expenses reduction, as well as the approved tuition increase, are now available on the website.



# Tips for Helping Students Find Scholarships and Grants

Submitted by: Paulette Manarchuck, TG

In the coming months, more students will visit the financial aid office for help with the FAFSA and college loan applications. Although borrowing money to pay for college is a good option for many, it's important to encourage students to research and apply for scholarships and grants before considering loans.

Scholarships and grants, or gift aid, are the ideal form of financial aid for students because, unlike loans, they don't have to be repaid. Unfortunately, many students don't bother applying for gift aid because they believe their grades aren't good enough.

Remind students there are many unique scholarships offered by a variety of sources that want to invest in higher education. With so many options, it's a mistake for anyone to assume they won't be eligible for a scholarship or grant.

Scholarships are not only awarded for merit in academics, athletics, or a particular field of study. Many are also awarded based on ethnic background, religious affiliation, and special interests. Students should research all possible sources of scholarships and grants in their local community and state, such as schools, colleges, religious, and civic organizations.

**Below is a rundown of some obvious – and some not so obvious – sources students can use to find scholarships and grants.**

## High school counselors and teachers

Students should discuss college majors and career possibilities with teachers and counselors to get suggestions on the types of scholarships available for someone with their interests.

## High school library, public library, or bookstore

Libraries and local bookstores almost always carry directories and guides on scholarships. Students should talk to their school librarian for more information.

## The Internet

Many Web sites like Adventures In Education ([www.AIE.org](http://www.AIE.org)), FinAid! ([www.finaid.org](http://www.finaid.org)), and the Princeton Review's Web site ([www.princetonreview.com](http://www.princetonreview.com)) provide free scholarship searches.

## Colleges and Universities

The college or university a student plans to attend can help with finding scholarship programs. Students can call the admissions office or financial aid office and ask for help on finding scholarships. Colleges and universities are also good places to find out more about scholarships offered by state and local government agencies.

## Parents' employers

There may be a scholarship fund or program available to students through the company where their parents or guardians work

## Churches, synagogues, or other religious organizations

Religious organizations have very long histories of creating programs to help youth with education. Students should speak with their minister, rabbi, priest, or other religious leader about available scholarship programs

## Local, state, and national businesses

Many types of businesses contribute in some form or other to scholarship funds for students — it's part of their responsibility to participate as positive members of their community.

## Branches of the military

All branches of the military have programs to provide scholarships to students. In most cases, the student will likely have to serve in some form or capacity to become eligible. Many students who need assistance to attend college and also want to develop leadership skills and work experience serve in the military and then go to college on military-funded scholarships

*Paulette Manarchuck is a Regional Account Executive with TG.*

# Help Students Manage their Money

Submitted by: Tasha McDaniel, Great Lakes

Many students struggle with their budgets at the start of a new school year. As you're helping them with their financial aid needs, offer them some tips that will help them manage their money, as well as become better student loan borrowers.



If your income exceeds your expenses, then you're in good shape. If your income does not exceed your expenses, or does so by a small margin, examine your monthly expenses for items that can be reduced, or eliminated.

## Budgeting Basics

- When creating a budget, first determine your income (money coming in), then itemize your monthly expenses (money going out). If you have to make estimates, estimate your expenses high and your income low. Also, be honest: creating an unrealistic budget is almost as bad as not having one at all.
- Once you estimate your income and expenses compare the two. If your income exceeds your expenses, then you're in good shape. If your income does not exceed your expenses, or does so by a small margin, examine your monthly expenses for items that can be reduced, or eliminated.
- Think about costs that you can easily cut out of your budget. Determine wants vs. needs. Is everything you really "need" necessary?

## Tips for Creating and Maintaining a Budget

- **Don't punish yourself.** Many people think budgeting means not spending. In fact, budgeting means knowing how much you spend, and how much you can afford.
- **Avoid off-budget spending.** When you spend money off-budget, you are spending money that—by definition—you cannot afford to spend. And money you cannot afford to spend is usually borrowed from credit cards you cannot afford to pay off. The result is a vicious circle of more off-budget spending, more debt, and ultimately, more credit card use, even to pay for in-budget items you used to be able to pay for with cash.
- **Budget money for fun things.** The occasional splurge is fine, and even encouraged. Just make sure you budget for it.
- **Update often.** As soon as your expenses or income change, update your budget.
- **Pick a good budget tool.** There are many budgeting tools available, including the Online Budget Manager at [mygreatlakes.org](http://mygreatlakes.org), that teach you about budgeting. Pick one that works for you.

## Tips for Cutting Expenses

Tip	Approximate Annual Savings
<b>Avoid the coffee shop.</b> Buy a travel mug and brew your own gourmet coffee instead.	\$1,000
<b>Give the phone a rest.</b> Email is an easy and cheap way to keep in touch with long-distance friends.	\$750
<b>Pick a phone.</b> You may not need both a cell phone and a landline. Pick one.	\$500
<b>Shop smarter.</b> Coupons, sales, and special offers are available for almost any product or service that you need.	\$1,500
<b>Learn to love fresh air.</b> Air conditioning costs a lot of money, but breezes are free. At a minimum, turn it down when you are not at home.	\$400
<b>Go for the personal touch.</b> Handmade gifts and notes are always appreciated.	\$200
<b>Eat at home.</b> Restaurants are budget killers. Eat at home and make it an event.	\$2,000
<b>Skip the drinks.</b> If you eat out, drink water. Paying for overpriced drinks is an easy way to run up your tab.	\$500
<b>Brown bag your lunches.</b> Eat cheaper, and healthier.	\$1,400
<b>Rethink your car.</b> College campuses are perfect for carpools, bicycles, and buses.	\$3,750
<b>Cancel, cancel, cancel.</b> Magazine subscriptions, cable TV, expensive phone plans, health club memberships, cleaning services, etc.	\$1,500
<b>Total</b>	<b>\$13,500</b>

*Tasha McDaniel is the School Training Director for Great Lakes Higher Education Guaranty Corporation.*

# Schools Encouraged to Implement Grad PLUS Entrance-Counseling Rules Early

Submitted by: Scott Tubbs, Region Executive, USA Funds Services

Final regulations published Nov. 1 permit — but do not require — early implementation of the Grad PLUS entrance-counseling requirements included in those regulations.

Previously, federal regulations required that schools provide entrance counseling only for first-time Stafford-loan borrowers. Graduate and professional students became eligible for PLUS loans beginning in 2006, however, and those loans have provisions that differ significantly from those of Stafford loans.

Schools must implement entrance counseling for Grad PLUS students no later than July 1, 2008.



To address first-time borrowers of Grad PLUS loans, the U.S. Department of Education specified the following entrance-counseling rules in its recently issued final regulations:

- The school must ensure that counseling is conducted with each graduate or professional student who is obtaining a PLUS loan, unless the student previously has received a Federal PLUS or Direct PLUS loan.
- The student must complete counseling prior to the delivery of the loan's first disbursement.
- Counseling must inform the Grad PLUS borrower of sample monthly payment amounts based on a range of student indebtedness of graduate and/or professional students at the school or in that program of study, or of student-borrowers with both Stafford and PLUS loans — depending on the types of loans the borrower has obtained at the same school or in the same program of study at that school.
- For a graduate or professional student who has not received Stafford loans previously, counseling also must include key elements of the Stafford entrance-counseling requirements, including the following:
  - Explaining the use of the Master Promissory Note.
  - Emphasizing the importance of repaying the loan.
  - Describing the consequences of default, including adverse credit reports, federal tax offset and litigation.
  - Emphasizing the fact that the student is obligated to repay the loan even if the student does not complete the program of study, is unable to obtain employment, or is otherwise dissatisfied with the educational services the school provides.

Schools must implement entrance counseling for Grad PLUS students no later than July 1, 2008.



#### **Counseling assistance available**

Mapping Your Future, an award-winning initiative sponsored by a group of FFELP guarantors, can assist you in offering entrance counseling for Grad PLUS-loan borrowers.

# Credit Scores

Submitted by: Kelly Bernhardt, The First Marblehead Corp.

With the current environment in the financial markets it is a good time to remind your students about the role credit plays in their education financing. Understanding credit scores and credit reports can empower students to practice smart borrowing.

Every student considering taking out a student loan should know their FICO score. FICO (Fair Isaac and Company) are scores that help determine credit risk. They are called “FICO” scores because most credit bureau scores in the U.S. are produced from the software development by Fair Isaac and Company. Scores are formulated by awarding “points” based on credit history. Scores range from 300 – 900. There are three credit bureaus that helped develop the scoring method: Experian, TransUnion, and Equifax. Consumers have a score at each of the three credit bureaus. Each score is based on information that the credit bureau keeps on file about them. No one score is used.



Every student considering taking out a student loan should know their FICO score.

Many lenders use their own scores – Lenders evaluate the creditworthiness of a potential borrower based on their established criteria. These criteria often include the FICO score as one component. But lenders’ formulas also weigh other information about the potential borrower such as in which region of the country they live or if they are currently a competitor’s customer, for example.

FICO scores can change over time – As data changes at the credit reporting agency, so will any new score based on a credit report. It’s wise therefore, to encourage students to take advantage of their rights to request one free credit report every 12 months from each of the nationwide consumer credit reporting companies (Equifax, Experian and TransUnion).

## The 5 FICO Score Categories

FICO Scores are calculated from a lot of different credit data in credit reports. This data can be grouped into five categories:

1. **Payment History (35%)** – Account payment information. Lenders want to know whether credit accounts have been paid and if they've been paid on time.
2. **Amounts Owed (30%)** – Amount owed on all accounts and specific types of accounts. When a high percentage of a person's available credit has already been used - this can indicate that a person is overextended.
3. **Length of Credit History (15%)** – The time since accounts were opened and length of account activity. In general, a longer credit history will increase the score. More information about past payment history provides a more accurate prediction of future actions.
4. **New Credit (10%)** - The number of new accounts opened and/or recent credit inquires.
5. **Types of Credit Used (10%)** – Credit cards, retail accounts, installment loans, etc.

The percentages reflect how important each of the categories is in determining the score and are based on the importance of the five categories for the general population. For particular groups - for example, people who have not been using credit long - the importance of these categories may be somewhat different.

Once students understand how their scores are formulated, they should be encouraged to research their scores. One tool to do this is the FICO estimator at My FICO®. Visit the site at: <http://www.bankrate.com/brm/fico/calc.asp>.

By answering just ten easy questions users can receive a free estimated range for their three FICO scores. Although this is a great tool for students it is not a substitute for real FICO scores.

## Credit Reports

Credit reports contain information including personal identifiers (name, social security number, date of birth, past and present addresses, previous and current employers), credit accounts (type of credit account, date opened (and closed), credit limits, current balances, and payment histories), public records (creditworthiness indicators such as bankruptcies, lawsuits, tax liens, wage attachments) and inquiries.

The credit report is usually updated once a month by tens of thousands of credit grantors – retailers, credit card issuers, banks, finance companies, credit unions, etc. Lenders making credit decisions buy credit reports on their potential borrowers from the credit reporting agencies. These credit reports can provide lenders a broader view of a borrower's credit history.

If a student is considering borrowing they should review their credit reports. Under Federal law, we have the right to receive a free copy of our credit report once every 12 months from each of the three nationwide consumer reporting companies. Free annual credit reports are available online at [www.annualcreditreport.com](http://www.annualcreditreport.com), or by calling 1-877-322-8228.

Before a student considers borrowing for school, they should exhaust all options available to them. Recommend that they get more information on smart borrowing by visiting [www.smartborrowing.org](http://www.smartborrowing.org).

*Kelly Bernhardt is a Relationship Associate II with The First Marblehead Corporation, based in Florida.*

# A Few Words on Customer Service

Submitted by: Dr. Pat Watkins, Eckerd College

When you hear the term 'customer service', your mind may envision how a business treats the purchasers of its products. Why should financial aid professionals be concerned with customer service? There has been a change in how students and parents perceive educational institutions. Colleges are no longer the bastion of intellectual exchange. Colleges are organizations, which sell a product. The product is education. Students are the customers of the product. They purchase the product to obtain expected results. The result may be preparation for graduate school; a job in a major accounting firm or a renaissance philosophy of life. Education is costly. A private college education can cost \$40,000 per year or over \$160,000 for four years. In some areas of the country, that represents the price of a house. Even state funded colleges are at \$ 20,000 per year aren't cheap. While institutional scholarships and state and federal grants may reduce the actual cost, students will always refer to the price of the school. "This college is costing me \$38,000. Why shouldn't I be able to park anywhere I want to park!"



While institutional scholarships and state and federal grants may reduce the actual cost, students will always refer to the price of the school. "This college is costing me \$38,000. Why shouldn't I be able to park anywhere I want to park!"

There is an assumption that the customer (new or continuing students) will receive stellar customer service. In the financial aid office, this may pose a dilemma. We all know what students want. They want money. We may not be able to give them because they don't qualify for the funds or because there are no more funds remaining. Customer service does not mean that they get what they want or that they are always right. What it means is that we treat students and families in a fair manor with dignity and grace.

Aren't there times when we are confused? Just look at the ACG! If we have trouble remembering and deciphering the rules, and we do this every day for a living, don't you think that maybe or customers are also confused. They don't understand what they need to do and why they need to do it. What we must be is their guide through the maze of forms, applications and processes. This is not an easy job! How many times can you say the same thing over and over? "No, your Pell Grant does not need to be repaid." "Although you pay for your own expenses, unless you meet the criteria, you are not an independent student." And of course, the student invokes the mysterious "THEY". "They told me that I could get my aid even though I'm not in school."

Just remember, what you are conveying is new to them. They have not heard it explained properly before now. So, as professional, we must exercise patience and civility while we face impatience and hostility. This may be difficult especially when your competency is being questioned. So, what do you do? Stop. Take a breath. Let the student rant and



Stop. Take a breath. Let the student rant and rave. Then, when the dust clouds settle, not with a hammer, but with a feather and a smile, inform the student of the correct information.

rave. Then, when the dust clouds settle, not with a hammer, but with a feather and a smile, inform the student of the correct information.

In instances when the student is insistent, your best practice is to defer the conversation. "That's an interesting point you have raised. May I get back to you with an answer after I have reviewed it? Where can I reach you tomorrow?" If the person is then belligerent and unreasonable, get yourself out of harms way. Excuse yourself and ask your supervisor to speak with the student. Sometimes, the best action is for you to remove yourself from the situation.

Keep in mind that what you do is important and is appreciated by your students.

***Dr. Pat Watkins is the Director of Financial Aid at Eckerd College in St. Petersburg, FL.***

# Develop an Operational Calendar to Improve Efficiency

Submitted by: Leonard Gude, Vice President, Financial Aid Solutions, Regent Education

The operation of a modern financial aid office requires the financial aid administrator to track and monitor a large number of tasks, activities and processes. The larger the aid office, the more difficult this is to do. How do you know if everyone did what they were supposed to do?

A tool that I found useful was an operational calendar. I developed it using Excel and it included the “Five W’s” Who, What, When, Where, and Why.

## Benefits

The benefits of using an operational calendar are numerous. It improves time management as staff knows what they need to do and when to do it. The calendar also assists with business process analysis and task coordination in that you can visually see if the sequence and dates make sense relative to other actions being taken by the office.

Staff participation in the process encourages ownership and acceptance. It also provides the staff a shared view of the near future.

## Creating the Calendar

The first step in the development of the calendar is to create a listing of all the events which will occur during the year using a format similar to the one above. Since these events do not require any action, enter NA for the “Completed?” date.

The next step is to post the calendar to a shared drive or office intranet page and then to ask the staff to add all of the tasks and activities that they are responsible for.

The third step is to schedule a monthly “Calendar Review” meeting. Prior to this meeting, send a reminder email to the staff asking them to review the calendar and to enter the “Completed?” date for all of the items for which they are responsible.

A tool that I found useful was an operational calendar. I developed it using Excel and it included the “Five W’s” Who, What, When, Where, and Why.



When	What	Who	Completed?	Where/Why
Aug 24	No vacations for this week	All	NA	First week of classes
Aug 24	Enrolled less than ½ time email	John	Aug 25	Encourage to take more hours so that can get aid
Aug 25	Check for receipt of State grant funds	Mary	Aug 26	Need funds for Aug 28 disbursement
Aug 27	Check for receipt of Fed Grant funds	Mary	Aug 28	Need funds for Aug 28 disbursement
Aug 28	Drop/add ends at 5:00	NA	NA	Students cannot change class schedules
Aug 28	Book auth expire at 5:00. Run program BS 003	Bookstore, Mary	Aug 28	Expenses need to be posted before aid is disbursed to student acct
Aug 29	Run program FA 235 at 12:01 am	John	Aug 29	Disburse aid to student account
Aug 31	Run program FA 120	John		Give report to Mary so she can see how much aid was disbursed
Aug 31	Confirm checks were mailed	Mary		So staff can answer student queries
Sep 1	Begin reviewing daily drop reports for R2T4	Ann	Ongoing	R2T4 reviews were started on Sep 1

### Review the Calendar Monthly

Three activities are to be completed at each calendar review meeting. The first activity is to review all of the tasks for the past month to insure that they were all completed. If any task is not completed, then a note as to why and the projected completion date should be entered into the When/Why column. At this time, you should also critique the activities to determine whether or not any changes need to be made for next year.

The next activity is to review the entries for the current month. Is there any task missing from the list? Are there any dates which need to be changed? Do any of the tasks need to be reassigned to someone else?

The third activity is to review the tasks and events for the upcoming month. This review is similar to the current month review. By looking ahead, everyone is aware of the challenges ahead and many unpleasant surprises can be eliminated.

### Practice Makes Perfect

The first few times that you conduct the calendar review meetings, you may find that it will take several hours to conduct the review. However, over time, the meetings will become progressively shorter. After several years of doing this, we were able to complete the monthly calendar review within 15 to 30 minutes.

You may object that you are too busy to do this. I would counter that if you are too busy to do it, then it is critical that you take the time to do it. Remember the old adage: If you don't take time to sharpen the saw, then it will take twice as long to fell the tree.

*Leonard Gude is Vice President of Financial Aid Solutions, Regent Education.*

# Dancing With Change, Part III

Submitted by: Martie Adler, *American Student Assistance*

Dancing can be a solitary activity or can be done with a partner or group. Often the solitary dancer is part of a larger group; one individual sharing the experience with others. Dancing is also a self-elected activity chosen with deliberation simply for the experience of the dance. If we do not enjoy dancing we have the choice not to dance!



Once we have consciously chosen to dance with change and have experienced the difference between moving with rather than reacting to change, it's time to invite others to dance along with us.

## Choosing to Dance

When we make the conscious choice to dance with change, it is a proclamation of our understanding that we have control over nothing but ourselves and our behavior. **It is an act of self control that allows us to see the opportunities** to dance with change, rather than the fruitless effort of trying to control it. Once we have made that shift—**our focus is on what is possible**, and that opens a whole new perspective in terms of how we view the events in our life. When we are in resistance to the change we often cannot see the many opportunities that the change can bring forth, many of which just might be able to make our lives a bit easier. At the very least, choosing to dance will free up the energy we usually use to resist the change and allow us to focus it elsewhere. Once we have consciously chosen to dance with change and have experienced the difference between moving with rather than reacting to change, it's time to invite others to dance along with us.

## Dancing with Partners

In most cases, our colleagues and team take their cue from our response to the changes occurring in the workplace and have already begun to notice that they are not seeing the habitual (or learned) response from us. They may not yet know what is different, but they see the difference.

As you might have guessed, the next step in the process is teaching others to dance with change. When we dance with a partner, one will lead and one will follow, **yet each person has a responsibility to the other and work together to achieve the best result.** There is also the expectation that the more experienced dancer will lead, which we have already begun to do by our modeling different behavior toward change. We will continue to lead until our partner becomes proficient enough to either dance alone, or chooses a different partner.

There is one last factor to consider when choosing a partner—some people will refuse to dance. That is certainly their choice just as choosing to dance is ours. However, once everyone around them is dancing they may reconsider when they see the positive impact in the environment.

## Teaching the Dance

Although modeling a change is one of the most frequently used tools to teach others, we will add communication and the four steps we learned when we began to dance. **Communicating what we have learned in modifying our response to change will set the stage for others being able to see the connection in their lives.** We will begin with an explanation of the four steps.

- Observing our emotional responses to change and beginning to understand that we have no control over anything except our selves and our behaviors.
- Observing and contemplating the event that triggered our responses.
- Observe how our beliefs influence our responses to change.
- Begin to move with change as an observer, viewing it as an opportunity.

**Sharing our own experiences with those we have partnered with will be invaluable to them in their growth and discovery.** Part of the explanation that we can give to others is the two models discussed in part two of this series. While the models are simple in construct,

Each team member will also become both the dance instructor and the dance partner—leading to an easier learning experience.

it takes time to change habitual thoughts and behaviors and we have the opportunity to provide very real examples for those we are teaching. If we are working in a team environment (that team may be comprised of our business unit or department), the invitation to dance can be given to all

team members at one time. The element of group experience in this instance has very high value as everyone will be able to observe others in the group going through the same change, yet with differing results. Each team member will also become both the dance instructor and the dance partner—leading to an easier learning experience.

## Where to Dance

As we continue to dance with change, **our skill level increases and it becomes almost effortless.** One of the primary benefits of learning this type of dance is that we can dance whenever and wherever we choose. Others around us may choose to continue reacting to change but that does not have to affect how we respond. We can choose the opportunity or we can choose to be in resistance. Shall We Dance?

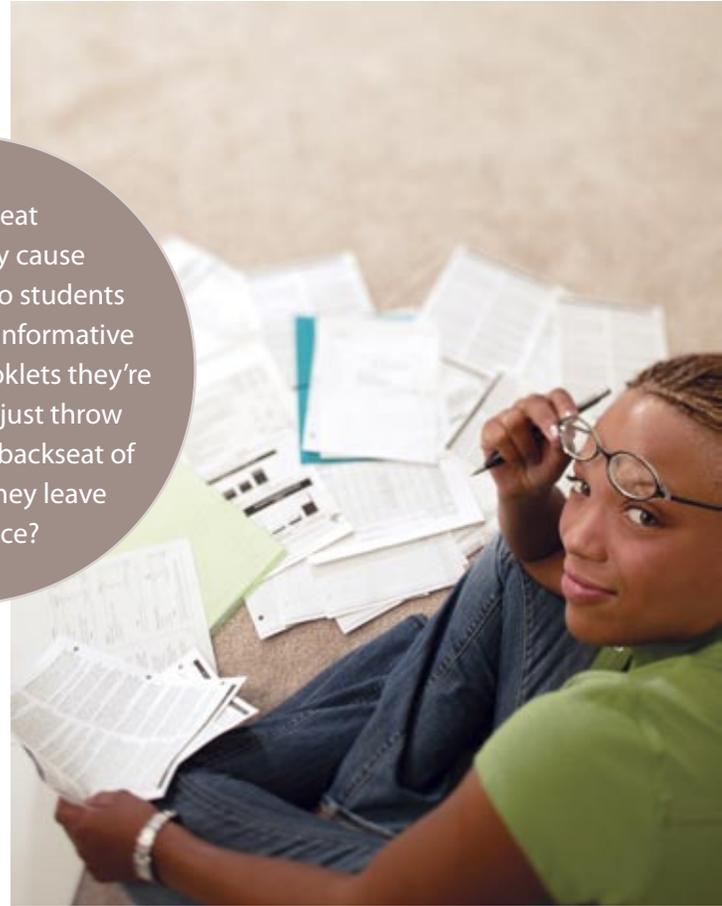
*Martie Adler is a Professional Services consultant with American Student Assistance.*

# We Held Hands In Grade School

Submitted by: Mona Ghuman – Citibank – The Student Loan Corporation

How many times have you caught yourself asking, “Why don’t students just read the information I provide them?” Most Financial Aid Administrators ask themselves this question numerous times throughout a day. You may feel you give them so much valuable information in the form of pamphlets, flyers, booklets and even web addresses, but you continuously receive calls or revisits to the office with questions such as, “What is the PIN website?” These repeat questions may cause you to wonder, do students actually read the informative pamphlets and booklets they’re given or do they just throw everything in the backseat of their car once they leave the FA office? If you were able to look underneath your student’s passenger seat, you may find last year’s FAFSA instructions stuffed away in an old biology book. Surprised? Think about the very first time you were introduced to Financial Aid. Was it the first day at work in a FA office? What did you think? Most would agree that the information was overwhelming and confusing! Financial Aid has so many diverse areas that it can become complicated the very first time it is introduced.

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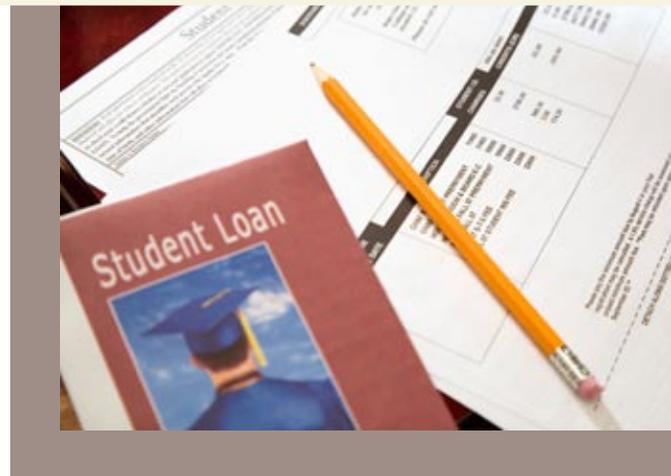
Now think about the explanation you expected from the individual who was training you. Did he/she just tell you to instruct students to sign at the X and disregard the remainder of the document? Probably not. Most would agree they received a thorough line-by-line explanation of each FA document and it may have taken more than once to feel comfortable with that document. Students feel the same way. At times we get into a routine and become so comfortable with the material that we just assume the student understands. At other times we just don’t have time to explain the documents and FA process to them. In reality, they are just as confused as you may have been the very first time you saw a MPN or a verification worksheet.

So, what can you do to walk students through the FA process without holding their hands? The easy way out is to say, “Well, if they don’t read the information then it is their loss because I don’t have the time to walk them through every document. I will just have them sign at the X.” However, teaching students to help themselves is an option we all have. Below are some techniques and resources that can be utilized with students to help reduce the number of repeat visits and calls.

- ✓ **Eliminate the amount of paperwork.** Financial Aid offices are supplied with pamphlets and booklets that contain a bundle of valuable information for both students and parents. However, some students may feel overwhelmed with the amount of paperwork they are given and end up thinking the FA process is tedious. This may cause them to experience anxiety and become confused as to where to begin. Try thinking of an easier and simplified technique to help the student. Come up with a packet that includes all the necessary paperwork. Most FA documents can be completed online and don't need to be supplied to students in the paper version. Instead, include brief step by step instructions which include a screen shot of the home pages. For example, Step 1: Apply for a PIN, provide a brief explanation of what a PIN is and include the web address along with the screen shot of the home page. Remember the old saying? A picture is worth a thousand words. Usually an image may be more influential than a significant amount of text. Try not to include too much information about each step. Keeping it short and brief with the vital information may encourage the student to actually read through the instructions rather than ask you to complete it for them.
- ✓ **Hold FA Workshops.** Holding large FA workshops may be helpful because you will be able to reach a number of students and parents at once in a concentrated period of time. Questions may come up that others may not have thought of which in turn may eliminate repeat calls into the office or even revisits from the students and parents. Not only will this save you time, but it will comfort the students that they are not the only ones going through the FA process and may even be able to help each other through the process.
- ✓ **Live Chatting.** Including a live chat or live messenger link on your schools FA page may be a useful resource for students. Many younger students are very tech savvy and would prefer communicating to an FA Advisor through instant messenger to get questions answered. This is quick, simple and informal.
- ✓ **Develop a Forum page.** Some students may feel more comfortable asking for advice from other students who have already been through the FA process. Developing a web page where students can ask each other questions about their experiences may be effective in eliminating repeat calls and revisits.
- ✓ **FAQ Page.** Developing a link that directs students to a Frequently Asked Questions page may aid in eliminating those repeat questions.
- ✓ **Automated Service.** Many companies are moving towards automated answering services where customers can choose from a list of topics in order to receive automated answers to general questions. Questions such as websites or deadlines can be extremely useful to include in an automated service.
- ✓ **Hold back on sending numerous long emails.** Students who get emails from the FA office may automatically delete them and later walk into the office asking, "I got an email from you, but I didn't read it and I was wondering what you need from me." Instead, send short infrequent emails with the subject heading describing what the email is concerning.

Holding a student's hand through the FA process can be minimized or even eliminated so you have time to concentrate on other areas around the office. Try to apply one or all of these techniques in your office without jeopardizing the level of service you provide to your students and parents. Challenge yourself to find ways to continue to provide your students with outstanding service while being able to find ways to teach students to help themselves.

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