Greetings!

Our fall sessions have begun, the lines of students that may have run outside of the financial aid office are no more, the first disbursements have been made and things are starting to calm down. We now have the opportunity to breathe and to take a look at what worked well and what didn’t work quite like we thought it would and how our offices can run more smoothly.

A variety of articles were submitted for the fall newsletter. Thank you to those of you who have submitted these articles; I appreciate you more than you can imagine. I think you will find their information well worth the read! I would, also, like to invite any of the membership to consider contributing an article and pictures for the spring newsletter. An email will be sent in early spring as a reminder.

I happen to work with some fabulous ladies. I asked them to share some of the positive comments from cards and notes they have received from students and families. I would encourage each of you to start a file if you don’t already have one...nothing fancy, just a file folder will do. I hope you will find the notes inspiring and perhaps remind you of something similar you may have received. I hope they will make you smile and remember a particular student you have helped. And, more importantly, I hope you know how important each and every one of you are in contributing to the goals and dreams of today’s student. Look for the clouds!

Enjoy!
Sheri Ogorek
FASFAA Newsletter Chair

Thank you so much for all your help. I think by the time Allie graduates I’ll probably have this all down!...
A MESSAGE FROM OUR PRESIDENT

The year has been very busy for all of us.
I am sure that each of you has asked yourself the question: When will it slow down? Well, hopefully it is beginning to slow down at your institutions, and you are able to take a breath, and focus on yourself, your family, your pets, or just enjoy life for a brief moment.

Your executive board members have not only been busy at their perspective institutions, but also have been working to implement strategies to make sure that our association is viable and financially stable, and that we will work in finding the most economical options for the association in keeping cost down this year and years to come.

Our theme: “FASFAA Rethinking Our Ideas, Our Strategies = Success for the future” helps all of us to begin thinking and implementing ways to ensure that our association will be stronger in the future.

I want to encourage each of you to get involved! Yes, I know you have heard that before, but please step up, give us your ideas on how you would like to serve or contribute to FASFAA. I welcome your phone calls or emails. My (direct) phone number is: 850.644.2675 and my email is: nbasford@fsu.edu. I hope to hear from many of you!

Enjoy the newsletter!

Nathan Basford

2010–11 FASFAA President
The Clock Hour Sector of FASFAA will hold their annual workshop on October 20, 21, 22 in Orlando Florida. If you have not already registered, you will want to be sure you do so, this is one of those training opportunities you won’t want to miss. The workshop is being held at Embassy Suites, Orlando – Lake Buena Vista. David Bartnicki, with USDOE will be training on a variety of topics including new regulations, 2nd Year Pell, R2T4, Separation of Duties and more. Theresa Antworth with OSFA will be there talking about residency and citizenship, utilizing state resources and State Updates. Maureen McFarlane will be presenting a session on SAP and new guidelines as well as how to do a hand calculation on EFC and what affects an EFC. Log into FASFAA to register for the workshop.

Have questions on a particular area in regards to clock hour schools? Want to get feedback from your Clock Hour colleagues? Make sure you are part of the Clock Hour email list. To be included on clock hour emails, please send an email to Kim Phillips, kimberly.phillips@sdhc.k12.fl.us and ask to be added to the list. Questions are often shared with all members of the list to solicit their ideas, best practices, concerns, etc.

Every year at the Annual FASFAA conference there are a few sessions presented for Clock Hour Schools. We are always looking for ideas for presentations or presenters. Please share your requests with Kim Phillips. If you have an area of concern as it relates to clock hour schools, there are probably others who could benefit from the same information. So get involved, let us know what you are thinking and give us your ideas.

The main focus of the Clock Hour Sector is to help financial aid directors at Clock Hour Schools to grown, learn and improve in their positions. We can only do that with the input of all of the Clock Hour Schools. So share your thoughts, ideas or concerns and let us know how this sector can become beneficial for all members.

It is for people like you, that people like me can make their dreams come true. Thank you. I will let you know when I become a lawyer so if anything ever happens to you or your loved ones, I will help you.

Thank you very much for all of your help and advice.

Thank you...
I hope your school appreciates your contributions. You have helped our family more than you can imagine...

We are so appreciative of the way you have gone above and beyond to help us get our finances in on time...our whole family truly thanks
NETIQUETTE—EMAIL ETIQUETTE IN THE WORKPLACE

CARMEN AFGHANI

Can you even imagine trying to do your job without email in today’s environment? Let’s face it: email has become an integral and inextricable part of doing business. It’s fast, highly effective and cheap (no postage or envelope required). You can get a message out to many people at once merely at the press of a button. It’s a miracle!

However, just like most forms of communication, there are ways to both abuse email and ways to let email be an effective form of business communications. It is very easy to forget that email is a form of mail, merely delivered through a different medium. You wouldn’t dream of allowing one of your brochures or flyers go out to the public with a typographical error or poor grammar, would you? Email deserves no less consideration than you would give to your consumer information or business letters in both content and meaning.

Of course, you can be a bit more relaxed with some of these rules if you’re emailing a known colleague; nevertheless, remember that chances are you are on Corporate Candid Camera, and your activity is being monitored. A good rule of thumb would be: how would it look if this email went to your boss? Below are some tips and suggestions for emailing in a professional environment:

Mind Your Manners: Think of the basic rules you learned growing up, like saying please and thank you. Address people you don’t know as Mr., Mrs., or Dr. Only address someone by first name if they imply it’s okay to do so.

Watch Your Tone: The dictionary defines tone as an "accent or inflection expressive of a mood or emotion." It is very difficult to express tone in writing. You want to come across as respectful, friendly, and approachable. You don’t want to sound curt or demanding. Read it out loud to see how it sounds if you were to verbalize your message.

Be Professional:
   Stay away from abbreviations and don't use emoticons (those little smiley faces).

   Don't use a cute or suggestive email address for business communications. firstname.lastname@gmail.com is professional; sexybeachgirl@gmail.com is not.

   Avoid jargon and industry terminology unless you’re SURE the recipient is familiar with what you’re saying. We know what a FAFSA is, but do all prospective students and their parents? Spell it out once with the acronym in parenthesis - then you can use the acronym in the rest of the message.

   **NO PROFANITY!** This is true even if you disguise the letters with symbols (he can be such an a$$). Remember the boss test above; also, not everyone may appreciate your attempt at humor.
Teambuilding activity winners from the FASFAA board planning meetings.

Pictured—2010-2011 Executive Board members Lori, Allison, Nathan, Marcie, and Brenda

Continued from page 6

**Use Correct Spelling and Proper Grammar:** Use a dictionary or a spell checker. While you can write in a conversational tone (contractions are okay), pay attention to basic rules of grammar and sentence structure. Also remember that a spell checker can catch obvious misspellings but cannot catch errors in content. Read it out loud to be sure it makes sense before sending it.

**Structure:** As I mentioned before, email is an electronic letter, so remember the basic rules of writing a letter.

Use a greeting and closing. “Dear Dr. Smith” to begin your email is followed with an appropriate closing, such as “Sincerely,” “Best regards,” etc. This is not always appropriate, particularly with a mass email. Rule of thumb: If there is a greeting, include a closing. If no greeting, then no closing.

In the body, be concise. Get to the point of your email as quickly as possible, but don’t leave out important details that will help your recipient answer your query. Too much of a prelude can cause you to lose your recipient’s attention and interest. Break up a large paragraph into two or three.

Make the subject line compelling. Recipients use the subject line to prioritize emails, so make sure the subject line reflects the nature of the email. Use the “Urgent” label as appropriate, but don’t misuse it to dilute its effectiveness. Consider using the subject line to deliver a quick message (I’ll be there at 6:00 – no message).

**AVOID ALL CAPS:** All caps are very difficult to read and give the impression that you’re yelling. Use all caps sparingly and for emphasis only.

Happy emailing, everyone.
Please contact any of your board members if you have questions or concerns. Volunteer when you are ready to serve in a great organization!

<table>
<thead>
<tr>
<th>2010-11 Executive Board</th>
<th>Name</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Nathan Basford</td>
<td><a href="mailto:nbasford@fsu.edu">nbasford@fsu.edu</a></td>
</tr>
<tr>
<td>President-Elect</td>
<td>Allison Beaver</td>
<td><a href="mailto:abeaver@keiseruniversity.edu">abeaver@keiseruniversity.edu</a></td>
</tr>
<tr>
<td>Vice President</td>
<td>Laura Katina Hamilton</td>
<td><a href="mailto:Khamilton@admin.fsu.edu">Khamilton@admin.fsu.edu</a></td>
</tr>
<tr>
<td>Secretary</td>
<td>Ryan McNamara</td>
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</tr>
<tr>
<td>Chief Financial Officer</td>
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</tr>
<tr>
<td>Past President</td>
<td>Rebecca Lydick</td>
<td><a href="mailto:rlydick@keiseruniversity.edu">rlydick@keiseruniversity.edu</a></td>
</tr>
</tbody>
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**Region Representatives**

<table>
<thead>
<tr>
<th>Region I Representative</th>
<th>Marcie Davis</th>
<th><a href="mailto:mdavis@pc.fsu.edu">mdavis@pc.fsu.edu</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Region II Representative</td>
<td>Opral Davis</td>
<td><a href="mailto:odavis@fscj.edu">odavis@fscj.edu</a></td>
</tr>
<tr>
<td>Region III Representative</td>
<td>Brad Honious</td>
<td><a href="mailto:bhonious@valenciacc.edu">bhonious@valenciacc.edu</a></td>
</tr>
<tr>
<td>Region IV Representative</td>
<td>Wayne Kruger</td>
<td><a href="mailto:kruger.wayne@spcollege.edu">kruger.wayne@spcollege.edu</a></td>
</tr>
<tr>
<td>Region V Representative</td>
<td>Lidiette Esquivel</td>
<td><a href="mailto:lesquivel@law.miami.edu">lesquivel@law.miami.edu</a></td>
</tr>
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**Members At Large**

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<tr>
<th>Cultural Diversity/Minority Concerns</th>
<th>Tierra Smith</th>
<th><a href="mailto:tierra.smith@ut.edu">tierra.smith@ut.edu</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic Services</td>
<td>Somnath Chatterjee</td>
<td><a href="mailto:somnath@fsu.edu">somnath@fsu.edu</a></td>
</tr>
<tr>
<td>Federal/State Legislative Relations</td>
<td>Marguerite Jacobs</td>
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</tr>
<tr>
<td>President's Council/Fiscal Concerns</td>
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</tr>
<tr>
<td>Ambassador/Scholarship</td>
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</tr>
<tr>
<td>Membership/Volunteer Services</td>
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<td><a href="mailto:lstowers@sunstate.edu">lstowers@sunstate.edu</a></td>
</tr>
<tr>
<td>Newsletter</td>
<td>Sheri Ogorek</td>
<td><a href="mailto:sogorek@ut.edu">sogorek@ut.edu</a></td>
</tr>
<tr>
<td>OSFA Liaison</td>
<td>Theresa Antworth</td>
<td><a href="mailto:Theresa.Antworth@fldoe.org">Theresa.Antworth@fldoe.org</a></td>
</tr>
<tr>
<td>Parliamentarian</td>
<td>Bill Spiers</td>
<td><a href="mailto:spiersb@tcc.fl.edu">spiersb@tcc.fl.edu</a></td>
</tr>
<tr>
<td>Conference Chair</td>
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<td><a href="mailto:bbrown@law.miami.edu">bbrown@law.miami.edu</a></td>
</tr>
<tr>
<td>Sponsorship Coordinator</td>
<td>Carmen Afghani</td>
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<td>Site Selection/Event Coordinator</td>
<td>Tracy Misner</td>
<td><a href="mailto:tracym@leeschools.net">tracym@leeschools.net</a></td>
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<tr>
<td>Vocational/Technical/Clock Hour</td>
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</tr>
<tr>
<td>Graduate/Professional Representative</td>
<td>TBA</td>
<td></td>
</tr>
<tr>
<td>Bookkeeper/Paid Position</td>
<td>Gwyn Francis</td>
<td><a href="mailto:gwynfrancis@aol.com">gwynfrancis@aol.com</a></td>
</tr>
</tbody>
</table>
Your executive board for FASFAA (pictured above) met earlier this fall for planning for this year under the leadership of the 2010-2011 FASFAA President, Nathan Basford. Nathan organized a wonderful agenda filled with meetings, team building, and brainstorming for our board to create a plan for the 2010-2011 year for our association. We were graced with a visit by former FASFAA president, Cindy Lewis, (pictured right) who shared with us the story of FASFAA and how FASFAA has evolved through the years. She told us how important it is for us to continue our mission of providing training, networking and fellowship opportunities to all of the financial aid profession. Cindy also reminded us that the friendships we develop through FASFAA will last a lifetime. Thank you, Cindy!
The Higher Education Opportunity Act of 2008 (HEOA) amended the Higher Education Act (HEA) by changing the length of time during which a school’s cohort default rate (CDR) is measured from two years to three. While the first official three-year CDRs will not be released until 2012 — for fiscal year (FY) 2009 — schools are already in the thick of their first three-year cohort default rate period.

That’s why last year, on December 14, the Department of Education (ED) posted trial, three-year cohort default rates (CDRs) for FY 2007 on its Federal Student Aid Data Center website at http://federalstudentaid.ed.gov/datacenter/cohort.html. ED released this information to assist schools in preparing for the transition to the three-year CDR provisions. The projected three-year rates were meant to get schools thinking about the impact of that third year on their institutions’ CDRs.

Consequences of high CDRs
A dire consequence of high CDRs is loss of eligibility to participate in Title IV aid programs. Effective with the third three-year CDR (for FY 2011, published in 2014), any time a school’s three most-recent three-year CDRs equal or exceed 30 percent (increased from the current 25 percent), the school will lose eligibility to participate in the Federal Family Education Loan Program (FFELP), the Federal Direct Loan Program (FDLP), and the Federal Pell Grant Program. This sanction could be applied as early as 2014, based on the school’s FY 2009, 2010, and 2011 three-year CDRs. Note that FFELP and FDLP eligibility loss is also triggered by a single CDR over 40 percent (this threshold is unchanged with the implementation of the three-year CDR).

The HEOA established some additional consequences that take effect with the issuance of the new three-year rates. The first time a school’s three-year CDR is equal to or greater than 30 percent, the school must establish a default prevention task force and prepare a default prevention plan to:

- Identify the factors causing the rate to be 30 percent or greater,
- Establish measurable objectives and steps to improve future rates, and
- Specify actions that can be taken to improve student loan repayment, including counseling regarding loan repayment options.

The school’s plan must be submitted to ED for review. This could happen as early as 2012, based on the school’s official FY 2009 three-year CDR.

If the school’s CDR remains equal to or greater than 30 percent for two consecutive fiscal years, the school’s default prevention task force must review and revise the plan, and submit the revised plan to ED. ED may require the school to make further revisions to the plan and/or take actions to improve student loan repayment success. This could happen as early as 2013, based on the school’s FY 2009 and 2010 three-year CDRs.
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Quick reference chart
The following chart provides a quick reference for FYs 2008–2012, including applicable cohort periods, official CDR publication dates, and the CDR used for school benefits and sanctions.

<table>
<thead>
<tr>
<th>Fiscal year (FY)</th>
<th>Denominator (enter repayment)</th>
<th>Numerator (in default)</th>
<th>Official CDR publication dates</th>
<th>CDR used for school sanctions</th>
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<tr>
<td>2008</td>
<td>10/01/07 – 09/30/08</td>
<td>2-yr: 10/01/07 – 09/30/09</td>
<td>2-yr: Sept 2010</td>
<td>2-yr rate (25%)</td>
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<td>2009</td>
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<td>2-yr: 10/01/08 – 09/30/10</td>
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<td>2-yr rate (25%)</td>
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<tr>
<td></td>
<td></td>
<td>3-yr: 10/01/08 – 09/30/11</td>
<td>3-yr: Sept 2012</td>
<td>3-yr rate (30%)</td>
</tr>
<tr>
<td>2010</td>
<td>10/01/09 – 09/30/10</td>
<td>2-yr: 10/01/09 – 09/30/11</td>
<td>2-yr: Sept 2012</td>
<td>2-yr rate (25%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3-yr: 10/01/09 – 09/30/12</td>
<td>3-yr: Sept 2013</td>
<td>3-yr rate (30%)</td>
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<tr>
<td>2011</td>
<td>10/01/10 – 09/30/11</td>
<td>2-yr: 10/01/10 – 09/30/12</td>
<td>2-yr: Sept 2013</td>
<td>2-yr rate (25%)</td>
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<td></td>
<td></td>
<td>3-yr: 10/01/10 – 09/30/13</td>
<td>3-yr: Sept 2014</td>
<td>3-yr rate (30%)</td>
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<td>2012</td>
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<td>3-yr: Sept 2015</td>
<td>3-yr rate (30%)</td>
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Action steps
A school can take actions now to make a difference in its future CDRs. Here are just a few examples of steps that a school can take. First, a school can beef up the frequency and accuracy of its enrollment reporting. Second, a school can increase its outreach to students at risk of withdrawing from school, which may prevent those students from completing their programs of study and, in turn, from being able to repay their student loans. Third, a school can educate its students on the potential pitfalls of loans with multiple loan holders and the importance of communicating with those holders to stay on track in repayment. Finally, a school can enhance its entrance and exit counseling sessions with “add-ons” beyond regulatory requirements, and consider offering or enhancing a financial literacy program for its students.

Guaranty Agencies – We’re Still Here
Monica Stam, Regional Director  NSLP

With the elimination of new Federal Family Education Loan Program loans on July 1, the role of guaranty agencies changed. Even though guarantors are no longer subsidized by the federal government to guarantee new loans, guaranty agencies are still managing billions of dollars of federal student loan portfolios. For many years to come, they will continue to assist student loan borrowers as they progress through college and repayment until their loans are paid in full. More importantly, guaranty agencies are still working with thousands of borrowers to help them successfully repay their student loans and avoid delinquency and default.

The services guaranty agencies have traditionally provided are still needed by schools and students. Services like training, compliance assistance, financial literacy, delinquency and default prevention are as important as ever, yet they may not be readily available in the Direct Loan program, or not available at all.

One example of an area where schools will continue to need assistance is with rising student loan defaults. Defaults are expected to escalate across all sectors because of increased borrowing levels, complexity of debt, the poor job market for graduates, and mounting unemployment. Demand will increase for educational services to help students manage student loan borrowing, handle finances, and prepare for repayment. The new 3-year cohort default rate calculation will intensify the focus on default rates even more, and schools will also need better default management strategies to address the growing problem. Guaranty agencies can continue to provide all of these services.

Like many schools, guaranty agencies are adapting to the new environment. Guarantors already know how to provide their core services of default prevention, training, and financial literacy. They are also actively helping schools determine what other services are needed to supplement the services that schools can provide.

Be sure to contact your guaranty agency partners if you need services that are valuable to you and your students. They are eager to continue to provide services, work with you to find solutions, and explore funding options. In consultation with you, guaranty agencies can augment the effectiveness of programs that improve student success in making the transition to college, graduating from college, and successfully navigating loan repayment.

So rest assured, guaranty agencies are still here for you. They are eager to continue helping you with the issues you face. All you have to do is call – and we’ll be there!
The Purpose of FASFAA

The purpose of FASFAA is to develop and maintain professional standards of financial aid administration, to promote cooperation and communication among its members, and to promote and endorse student financial aid programs that are consistent with good professional practice.

The programs and services that support the purpose of FASFAA are designed to:

- Enhance the professional competency of financial aid administrators, high school guidance counselors, and others concerned with the support and administration of financial aid through regular publications, workshops, conferences, research and training materials.
- Facilitate communication between educational institutions and sponsors of student financial aid funds through an exchange of ideas, information and experience.
- Promote an awareness of financial aid to students, parents, the secondary and postsecondary education community, and to other groups that may be identified.

FASFAA....it's your association
http://www.fasfaa.org

FINAID-L-Request@lists.psu.edu
A great list-serve for financial aid administrators
What if you went to a restaurant and discovered that the hosts wouldn’t talk to the servers, the servers were feuding with the cooks, and the cooks refused to prepare meals the way customers wanted? How likely would you be to go back? A restaurant such as this would serve second-rate food in an unpleasant atmosphere. It wouldn’t stay in business for long.

The same lesson applies to any organization that wants to achieve its goals. Staff members have to cooperate and communicate in order to produce the desired outcome.

In today’s challenging times, no organization is more in need of effective cooperation than the school financial aid office. Difficult economic times mean fewer resources, hiring freezes, and even budget cutbacks. Financial aid legislation implementing the biggest change in decades was enacted this year, requiring many financial aid offices to revise longstanding processes in a relatively short amount of time. In such an atmosphere, any staff must work to keep frayed nerves and situational stress from damaging its effectiveness.

Adapting and striving through teamwork

So how can your office weather the storm? Through a renewed commitment to teamwork, the key element of which involves placing the interests of the whole ahead of the interests of the individual. Each staff member must be dedicated to the overall good of everyone in the office. In doing so, staff members form a team, instead of a group. While a group is made up of individuals, a team functions as a unit.

Cooperating to achieve shared goals maximizes a team’s competencies while minimizing its weaknesses. It takes all the competencies in an office to succeed. In a competitive or group-based environment, the person who knows the best solution to the challenge may not feel willing or able to speak up. When team members can rely on each other to answer questions, provide backup, and help solve problems, they become stronger; when team members proactively (and tactfully) seek to provide such help, they have gelled into a team.

Groups and teams

Shifting a staff’s culture from competition to teamwork-based can involve a significant rearrangement of work processes. Groups follow decisions delivered by command; teams commit to shared decisions. Groups accept the status quo; teams take risks. Where individuals in groups seek to limit the achievements of others, individuals in teams seek to empower others. Where groups lay blame, teams work to fix problems. Where groups focus narrowly on individual tasks, teams focus on shared progress and the big picture. Finally, where individuals in groups compete with each other, teams compete with other teams to perform at their best.
Continued from page 8

How can an office create a culture of teamwork? Part of the responsibility lies with an office’s management staff — one of their jobs is to bring a staff together. But equally important is the role of each individual staff member. To produce a collaborative, team-based environment, both groups should:

- Engage in constructive dialogue
- Communicate clearly
- Listen and accept feedback
- Critique constructively

In a team-based environment, one in which the best solutions and skill sets are applied to any situation, any financial aid office will be better equipped to deal with today’s changing circumstances — and those of tomorrow. For those who don’t adapt in this way, the consequences could be serious: declining morale, falling productivity, and reduced customer service quality, all of which can have a negative impact on a school’s recruitment and retention efforts. Just as with any restaurant, the financial aid office will provide customers with a better experience — and be more successful — if it operates as a team.

Raffles held at region workshops support the Bonnie Pirkle Scholarship Endowment. Please let your generosity show!

Does anyone recognize where this highway sign is, and what it has to do with financial aid?

Break your group into two or more teams; each team gets a bag of assorted balloons, scotch tape and 30 minutes to build the tallest balloon tower. Teams must work together to succeed!
Dear FASFAA Members:

Because of the events of the last few years, our traditional sponsorship opportunities have been tremendously reduced. Typically, our sponsorship pool has consisted of lenders, guarantors, servicers and other companies related to student lending. Obviously, due to the elimination or extreme downsizing of these companies, we must now do some major “outside-the-box” thinking in soliciting future sponsors.

Having adequate sponsorship means that your fee to attend FASFAA-sponsored conferences and training will remain reasonable. Also, it will assure that we can procure trainers and facilities that assure we have the most current, accurate and timely training possible.

We made great strides last year with finding new sponsorship. I am appealing to you, the membership, to provide me with contacts and ideas for new sponsorship sources. This can be any company who you feel would benefit from displaying their products and services at our financial aid conferences. For example, last year we had a few financial aid consulting companies exhibiting for the first time, and they all expressed satisfaction in that they were able to talk face-to-face with over 300 financial aid professionals. It’s a great bang for their advertising buck.

Additionally, I am asking for a few volunteers to serve with me on the Sponsorship Committee so we can formulate a plan of action to find new sponsorship resources. I have already started working on a mailing list and would welcome volunteers to help out.

My contact information is as follows:

Carmen Afghani  
Financial Planning Manager  
Palmer College of Chiropractic Florida Campus  
4777 City Center Parkway  
Port Orange, FL 32129-4103  
Phone: 386-763-2790  
Fax: 386-763-2791  
E-mail: carmen.afghani@palmer.edu
Important Dates for your Calendar

October 19-20, 2010  
FASFAA Executive Board Meeting  
Orlando, FL

October 20-22, 2010  
FASFAA Clock Hours Workshop  
Orlando, FL

November 30 - December 3, 2010  
FSA 2010 Conference  
Orlando, FL

February 13 - 16, 2010  
SASFAA Annual Conference  
Jacksonville, FL

May 31, 2011  
FASFAA Executive Board Meeting  
Naples, FL

May 31 - June 3, 2010  
FASFAA Annual Conference  
Naples, FL

June 13 - 15, 2011  
VA Annual Conference  
St. Petersburg, FL

July 17 - 20, 2011  
NASFAA Annual Conference  
Boston, MA

Other Training Opportunities

Date  
Description  
Location

September 15, 2010  
Noel-Levitz Student Success Workshop  
Orlando, FL

September 16, 2010  
Noel-Levitz Student Success Workshop  
Ft. Lauderdale, FL

October 12, 2010  
TG Default Aversion Workshop  
Orlando, FL

October 28, 2010  
TG Financial Aid Regional Training  
Jacksonville, FL

November 2, 2010  
USA Funds - Fall 2010 Financial Aid Workshop  
Miami, FL

November 3, 2010  
USA Funds - Fall 2010 Financial Aid Workshop  
Fort Lauderdale, FL

November 11-13, 2010  
Huntington Beach, CA

November 16, 2010  
USA Funds - Fall 2010 Financial Aid Workshop  
Orlando, FL

November 17, 2010  
USA Funds - Fall 2010 Financial Aid Workshop  
Fort Myers, FL

November 18, 2010  
USA Funds - Fall 2010 Financial Aid Workshop  
Tampa, FL

...and thank you for checking my GPA for me. It not only helps with Bright Futures, but it makes me feel a lot better about myself! So, thank you for everything...

I just want to thank you for finding the time to help me find extra money for school. I am glad to know that there are still people out there willing to help others. I can now afford to live on campus.

Mark your calendars now - The Annual FASFAA Conference will be held from May 31-June 3 at the Naples Grande Resort & Club. More details coming in November!
OSFA is proud to partner with FASFAA and to participate in activities that promote an awareness of financial aid to students, parents, secondary, and postsecondary education community.

Website
The OSFA website provides a wealth of information for financial aid professionals and also for our high school and college students. We encourage you to take some time to explore the OSFA homepage at www.FloridaStudentFinancialAid.org.

Select Student Loans – Information for Students, Parents, Schools & Lenders to learn about:

- Products and services to assist students avoid loan default
- Online Federal Family Education Loan Program reports
- Pell Award schedules

Select State Grants, Scholarships & Applications to learn about:

- Current State programs via the fact sheets, located under Programs Offered
- Current State programs reporting processes, located under Postsecondary Institutions

Highlights of OSFA’s Outreach Team:
Overview
OSFA’s Outreach Team assists assigned postsecondary educational institutions (and other program participants), located within a defined geographical area of Florida, with communications and operations related to student financial aid. The Outreach Team represents the Federal Family Education Loan Program and Florida state scholarship and grant programs.

Statistics
During the 2009-10 fiscal year, the Outreach Team made nearly 80,000 contacts to assigned Florida postsecondary educational institutions. Additionally, the Outreach Team conducted 294 financial literacy workshops at 492 institutions reaching a total of 12,747 students.

Each of the eight Outreach Representatives serves as a point of contact among individual institutions (and other program participants) in their area. The Outreach Team is responsible for:

- Conducting on-site visits and evaluations of postsecondary institution’s financial aid programs.
- Providing technical assistance and services to support financial aid volume.
- Providing training and educational assistance regarding:
  - Florida’s scholarship and grant programs.
  - National Training for Counselors and Mentors (NT4CM) program.
  - Default prevention and default aversion.
  - Financial literacy.

Resources
The OSFA Outreach Team features “Navigating Your Financial Future” (NyFF), a comprehensive default prevention program. Utilized as an educational tool, NyFF offers comprehensive services and educational resources for students so they can learn to manage student loan debt successfully. View NyFF online at www.navigatingyourfinancialfuture.org.

Update from The Florida Department of Education
Office of Student Financial Assistance (OSFA)
Theresa Antworth

...More than any other staff member you have shown such compassion & genuine concern for student’s welfare & success—not to mention you have fixed more headaches than we can count...
Did You Know?

- You can get help with your direct lending activities! Visit OSFA Assisting With Transition to Direct Lending.
- This year, the Common Manual will begin including Direct Lending regulatory sites in order to assist our schools. You can find the Common Manual on OSFA’s website as well as on the Common Manual website at http://www.commonmanual.org.
- OSFA is sponsoring the National Training for Counselors and Mentors in Florida. Look for more information about NT4CM on the OSFA Training site.
- OSFA joins the State University System of Florida Admissions Tour September 1 through September 10 to inform high school guidance counselors about state scholarships and grants.
- The calendar for State Programs business cycle activities and reporting due dates is located at OSFA/State Programs Annual Calendar.
- You can contact OSFA staff any time! See the Program Contacts located under the Postsecondary Institutions tab on the State Programs homepage.
- Clarifications and instructions were added to Florida residency requirements in s. 1009.21, F.S., and in State Board of Education Rule 6A-10.044.
- New This Year! Students who earn their baccalaureate degree in 2010-11 in seven semesters or fewer may be funded Bright Futures for graduate funding (s. 1009.5341, F.S.). See the new indicator that identifies potentially eligible students on Student Information – Financial Aid Recipient History.
- New This Year! The Defaulted State Scholarship and Loan Recipients list has been expanded to included students who have not repaid or arranged to repay their dropped/withdrawn Bright Futures funded courses. These students are therefore not eligible to be funded for many state scholarships or grants until satisfactory repayment has been made.
The Iraq and Afghanistan Service Grant is not adjusted to take into account other forms of aid; however, if it alone exceeds a student’s COA it may be reduced. In addition, if an IASG recipient becomes eligible for Pell during the award year, Pell is then treated as EFA (ED will have a process to notify schools when an IASG recipient becomes eligible for Pell) - (Vol. 5, pg. 3 and 8)

For Pell, ACG, SMART and IASG, a school may NOT set an earlier verification deadline than what is allowed by the Department. Currently a student must submit verification documents within the earlier of 120 days after the last day of attendance or by September 28, 2010 (Vol. 5, pg. 30)

For our non-term and clock hour programs, if a student withdraws after completing more than 60% of the payment period/period of enrollment (earns 100% of TIV aid), and then reenters within 180 days, the student is NOT eligible for more aid until they complete the weeks AND hours/credits in the academic year. (Vol. 5, pg. 5-53)

Just a reminder that verification is not required for unsubsidized direct loans, PLUS loans and TEACH. For more information please see the 10/11 FSA HDBK section AVG-83.

No FSA grant, loan, or work assistance is subject to garnishment or attachment except to satisfy a debt owed to the Department. A student’s FWS wages may be garnished only to pay any costs of attendance that the student owes the school or that will become due and payable during the period of the award.

Schools must oppose any garnishment order they receive for any other type of debt. By law, FSA funds may only be used for educational purposes. If your school is not the employer in an off-campus employment arrangement, it must have an effective procedure to notify off-campus employers that garnishment of FWS wages for any debt other than a cost of attendance is not permissible. (9/10 FSA HDBK Vol. 4, pg. 43)

A homeless student can use the school’s address as their permanent mailing address (AVG-11)

Do NOT include the refundable portion of the American Opportunity credit (line 66) as untaxed income (AVG - 20)

First-time homebuyer credit IS counted as untaxed income (AVG-21)

On base-housing or basic allowance for housing (BAH) is not counted as untaxed income BUT basic allowance for subsistence (BAS) is counted as untaxed income (AVG-23)

Tips on how to evaluate homelessness and documentation or resources to assist with verification (verification is not required by ED) - (AVG-29)

ILLEGAL ALIENS and filing tax returns - immigrants, whether legal or illegal are NOT exempt from filing taxes. A person (even an illegal) can obtain an individual tax identification number (ITIN) to use in place of a SSN for filing purposes. (AVG - 88)

Drug offense - A student does not necessarily have to successfully complete a rehab program but may become eligible if they pass two unannounced drug tests within a rehab program (Vol 1.pg 15)

If it appears, based upon documentation and the situation presented, that a student did not knowingly and willfully fail to register for selective service, a school may award TIV aid while waiting for the Selective Service letter. If the letter contradicts the information provided and supports the fact that the student did knowingly and willfully fail to register, the STUDENT is responsible for returning any ineligible funds received not the school. (Vol. 1 pg. 62)
Continued from page 14

A school may refuse to certify/originate a loan for a borrower or may certify/originate a loan for an amount less than the borrower's maximum eligibility. However, you must ensure that these decisions are made on a case-by-case basis, and do not constitute a pattern or practice that denies access to borrowers because of race, sex, color, income, religion, national origin, age, or handicapped status. When you make a decision not to certify/originate a loan or to reduce the amount of the loan, you must document the reasons and provide the explanation to the student in writing. (9/10 FSA HDBK Vol. 3 pg. 94; 34 CFR 685.301(a)(8).

These helpful tips were made available courtesy of David Bartnicki, you may remember him as the “Friendly Fed” from many of our FASFAA conferences. Many thanks to David as he supports our state and regional associations.

Ronald L. Anderson, past president of FASFAA in 2004-2005, has been named the University of Florida Ombuds, effective September 17, 2010.

Ron served as Associate Director of UF’s Student Financial Affairs since 2001. Prior to that, he held the position of Assistant Director in Student Financial Affairs, as well as Coordinator and Financial Aid Officer in Student Financial Affairs.

In his role as Ombuds, Ron will serve as liaison between students and departments, colleges, program areas or administration. He will work towards resolving student concerns as well as mediate issues related to students’ access to courses and credit granted towards degrees. Ron will serve as adviser to the provost for all matters relating to student concerns and will serve on various committees or councils related to student matters.

Although he’s leaving the field of financial aid, we hope to see him at future conferences and FASFAA events. You may reach Ron at randerson@aa.ufl.edu.

I would like to take the time to thank you for the award money I was granted. It will be very helpful with financing my tuition. I am looking forward to attending your fine school.

...I never met you, but I just wanted to say Thank You so much...
Dear FASFAA Colleagues,

I am currently serving as the NASFAA 2010-11 Graduate & Professional Issues Committee (GPIC) Chair. Later this month our committee will have the opportunity to speak with several DL representatives from the Dept from a graduate and professional perspective. I am reaching out to you today, to ask that you send me any feedback ... the good, bad and the ugly (i.e. issues, concerns, etc.) of your DL transition and current DL processing.

The Dept has agreed to meet with GPIC and discuss our concerns and is willing to collaborate with us to assist in implementing improvements in the process. Please send your feedback directly to me at bbrown@law.miami.edu by Friday, October 22, 2010.

Thanks,

Brenda M. Brown, Chair
NASFAA Graduate & Professional Issues Committee

I challenge all members to attend a FASFAA region workshop this year...they are in the planning stages now. If you have suggestions for topics or presenters, please contact your region representative. Happy Financial Aiding!