

FASFAA Newsletter

Fall 2012

Co-editors - Theresa Antworth and Barbara Dombrowski

President's Message

Dear Members & Friends:

I am very excited to have the honor and opportunity to serve a third term as your president of this great association, an association that is alive with enthusiastic members, current and past leaders of FASFAA, that help remind all of us why we are here and why FASFAA was created.

Each year, there are many changes that we must all address in the financial aid arena. We must make sure that as financial aid professionals and members of FASFAA, we read, share, and understand all of the federal and state changes that may occur so we can ensure that the students at our institutions achieve their goals and ambitions.

It is my duty, as well as all members of the association, to make sure we rally for students' rights each year!

As we move forward this year, let's continue to do everything we can to move the association forward, advancing our reputation as one of the top state associations.

Sincerely,
Nathan R. Basford, Jr.

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FASFAA Logo Contest Winner

Submitted by Barbara Dombrowski, Information & Training Director, Office of Student Financial Assistance
Photo Submitted by Wayne Kruger, Director of Financial Assistance Operations, St. Petersburg College



Congratulations to a very creative member of our FASFAA team. All of your entries were terrific and it was a difficult choice. We are proud to display Marta's design which captured our state and association.

FASFAA 2013 Annual Conference

Submitted by Kim Phillips, Financial Aid Officer, St. Petersburg College



Mark your Calendars for **May 21-24, 2013, for the 2013 FASAA Annual Conference**. This year is one week earlier than usual and will be before the Memorial Day Holiday. So plan to extend your stay after the conference and enjoy the Memorial Day Holiday at the beautiful Hyatt Regency Coconut Point Resort and Spa in Bonita Springs, Florida.

Our theme for this year is: Moving Forward – Change will do you Good! We are all used to changes in Federal and State guidelines, but there are times when we need to learn to embrace that change and make the best of it. Conference training will begin on Tuesday, May 21, 2013, with a New Aid Officer Workshop and Grad/Professional Workshop. A general session will be held Tuesday afternoon for everyone and the fun begins.

Because we will be embracing change, the FASFAA Board asks you to start saving your loose change (coins) and be on the lookout for piggy bank collections. Not only will change do you good, but change will help our community service project this year as well. Please continue to check on the FASFAA website for more information about the 2013 FASFAA Annual Conference.



60%

OF STUDENTS HAVE
LOAN DEBT



41%

WILL BECOME
DELINQUENT



107

SCHOOLS PROVIDE THIS
SOLUTION

Discover SALT. The online financial resource that helps your students manage their loans and find money for school.

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Sources: Chronicle of Higher Education and Delinquency: The Untold Story of Student Loan Borrowing, Institute for Higher Education Policy

\$ALT

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AMERICAN STUDENT ASSISTANCE

Training Events

Submitted by Joan Bailey, Vice President of Training, St. Petersburg College

Greetings!

I hope you are off to a great start to the 2012-2013 academic year.

This has been the year of changes to many financial aid processes..... change will continue as there are many changes ahead for the 2013-2014 year. Things will never be the way we knew them to be; change is good but can be intimidating. Aligning with our FASFAA President's vision of "Moving Forward With Change," we will be providing many training opportunities to allow us to embrace these changes.

Whether you have been in the field a few days, a few months, or a few years, I am sure you are already aware that the world of financial aid is fast-paced and constantly changing. We must embrace these changes and continue to educate ourselves and attend trainings to continue to provide the resources to help our students succeed in their pursuit of a higher education. I encourage you to visit the FASFAA website often to keep abreast of upcoming training events and other important news in the world of FASFAA and beyond.

Recent & Upcoming Training Events

The **Fall Region Workshops** were held in October and November. Thanks to all region reps, the site host and presenters, and all parties involved in making these workshops successful in meeting the training needs of FASFAA members.

The **New Aid Officer Workshop** was held in Tampa, FL from October 24th to 26th. This event was attended by 34 professionals who eagerly embraced this learning opportunity. Thanks to all presenters and members of the FASFAA Executive Board who assisted in making this a successful event.

The **Experienced Aid Officer Workshop** will be held in Orlando from January 23rd to 25th, 2013 and this will be a joint event with the Clock Hour Workshop. Stay tuned for updates.....agenda and additional information will be available soon on the FASFAA website.

Spring Region Workshops will be held in March and April, so continue to check the website for dates, locations and registration information.

We are planning an exciting and information-packed training program for our annual conference. Be sure to save the date, May 21-24, 2013, in lovely Bonita Springs.

Information on various training opportunities provided by our industry partners is also available on our website. I am looking forward to seeing many of you at the Federal Student Aid Conference in Orlando later this month. Once again FSA is in our state - this is a great training opportunity for our members.

Thank you for the opportunity to be your servant leader as VP of Training. As the holidays approach, take time to cherish the special moments with your family and friends and be ready for a bountiful spring.

Members enjoy and learn at the 2012-13 FASFAA Trainings

Photos Submitted by Maria Vivier, Student Financial Services Administrator, Keiser University



Nathan Basford, Fall Conference



Rebecca Lydick and Allison Beaver
Fall Conference



Join Us on Facebook

Submitted by Wayne Kruger, Director of Financial Assistance Operations, St. Petersburg College

Fellow FASFAA members,

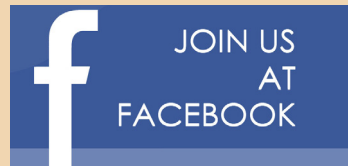
FASFAA has joined the world of Facebook. Our hope is to use Facebook to keep you updated on upcoming events and share important notices from the state and federal government.

We would also like to show off some of the Financial Aid communities' accomplishments. So if you have pictures from recent FASFAA events, want to show off your office/staff, or had a special event that your office held (high school nights, FAFSA events, etc.) feel free to send some photos to us and we will get them posted.

So if you use Facebook, please log in and "like" us. We look forward to having you as a friend.

<http://www.facebook.com/fasfaa.home>

Thanks,
Wayne Kruger, President Elect



Financial Aid Day 2012

Submitted by Nathan Basford, Jr., Florida State University

Nathan Basford recognized Financial Aid Day in his message to members below.

Dear Members & Friends:

Today is a special day that is set aside to celebrate and recognize the contributions of all Financial Aid Professionals across the United States of America for helping students realize their college dreams and for being so effective at helping our institutions accomplish their mission.

The first Financial Aid Day was held on October 20, 2010, second one October 19, 2011. And today we celebrate the third year! Colleagues are encouraged to do something special.

I hope that each office takes time out of your busy schedule to recognize all staff for all they do to make a difference.

Please share your activities with us by emailing me at nbasford@fsu.edu to let me know how your office celebrated Financial Aid Day, 2012!

Have a great day!

Nathan

Federal Legislative Update

Submitted by Bill Spiers, Tallahassee Community College

As I write this article, very little is going on with Title IV legislation and regulation, as we are in election mode. We do not know who will control the Congress or who our President will be at this point. What we do know, regardless of whom is elected, there are issues that will need to be addressed almost immediately.

Sequestration will take effect January 1, 2013, unless legislation is passed. While Federal Pell Grant is protected for one year, all other funds will be reduced by 8%. As we move into the second year of sequestration, Federal Pell Grant will also be reduced. Nothing will go untouched if something doesn't change.

Reauthorization of the Higher Education Act of 1965 is now up for renewal. While some feel it will receive attention, the probability of a timely process is not good. When all branches of government return after the first of the year, all attention will be on the budget, jobs, and health care. With this focus, very little time will be left for the reauthorization process.

While Gainful Employment was basically vacated by the courts, we most likely will see this topic addressed again after the election. How it is addressed will be determined by who is in charge of the US Department of Education. In one scenario, this issue will basically be put on the shelf; in the other scenario, it will be challenged in court or a new law will be brought before congress. Only time will tell.

At this point we cannot predict who our next President will be. This one thing we know is that regardless of who is elected, we will have a new set of rules to follow at some point and time. We will like some of what we get from either candidate and there will be things we simply don't like. In the 48 years the Higher Education Act has been in place, we have never had a year with perfect legislation.

The one thing we do know is this election cycle will be over when you read this article. We will know who our President is and the makeup of the Congress. When these are known, our job will be the same and that is to deliver aid to every eligible student, make sure the application process is understood, act as fiduciary for our institutions, and advocate for the best policies and funding possible for financial aid.

Financial aid administrators are often like Don Quixote in that we find ourselves fighting windmills. But we are also like Don Quixote in that we stand for what is good and right and provide opportunity for those who otherwise might be left out in their pursuit of education. May we keep our swords drawn and be willing to do what is necessary to ensure students have the financial help needed for a postsecondary education. Let's fight the good fight and ensure our voices continue to be heard.

State Legislative Update

Submitted by Theresa Antworth, Director, State Scholarships & Grants, OSFA

The 2013 Florida Legislative Session will begin March 5, 2013, and end May 3, 2013. Since this is an election year, organizational meetings to form committees will not begin until November 20. The Office of Student Financial Assistance will send three memos, one at the beginning, one in the middle, and one at the end of session, to update you on financial aid bill tracking activities.

FASFAA's Bonnie L. Pirkle Scholarship Committee Raffle

Submitted by Peggy Myers, Senior Assistant Director, University of Florida

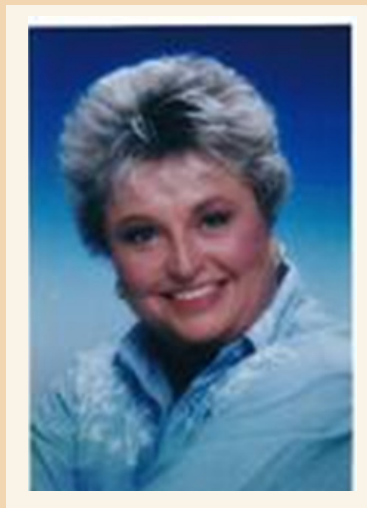
I am very pleased to serve as the Scholarship Chair for 2012-13. The committee is very enthused by this year's planned fundraising events. We will be raffling off a new generation IPAD device at the spring conference. Tickets are \$2 each or three tickets for \$5 or seven tickets for \$10. Proceeds will be used to help fund the annual scholarship. There will also be a second prize awarded. Ticket sales begin immediately and you do not have to attend the spring conference to win. Tickets will be sold at all FASFAA functions. Tickets can also be purchased from any committee member.

Your Bonnie L. Pirkle Scholarship Committee members for 2012-13 are Peggy Myers, Chair, Ryan McNamara, Melissa Hew, Amy Gerber, Alysia Pearsall, Wayne Kruger, Iman Johnson, and Lori Auxier.

The Bonnie L. Pirkle Memorial Scholarship was established by FASFAA as a commitment to provide, from its own resources, financial assistance to enable deserving students to benefit from higher education. The scholarship was also created as a way to recognize the association president's institution for his or her service to FASFAA. The Association hopes that awarding the annual scholarship will increase FASFAA's visibility and enhance the image of all financial aid administrators in the state of Florida.

The funds of the scholarship were established as an endowment with the principal never being touched, and the annual interest earned is used to help fund the scholarship each year. The first scholarship was awarded at the spring 1997 conference. The scholarship is still traditionally awarded during the Annual Conference.

To make a donation to the scholarship fund, please visit the FASFAA web site <http://www.fasfaa.org/>. To buy raffle tickets, please contact a committee member.



FASFAA Volunteers

Submitted by Maria Vivier, Keiser University

Can you believe the holiday season is right around the corner? I guess being so busy with the fall start, we just don't notice how fast time flies. But the change in weather is a sure sign of it!

You have probably received the emails I sent out via the FASFAA list-serv asking for volunteers. Those members who have completed the form should have received an email from me acknowledging that your volunteer form was received and forwarded to the committees that you requested. If you have not received an acknowledgement, please email me so I can follow up. We had quite a few members volunteer, so if it turns out that the committee you chose has more volunteers than needed, we will keep your name on file for future use.

We appreciate you taking the time to volunteer, and we thank you very much.

If you have any questions, please feel free to contact me at mariav@keiseruniversity.edu.

Have a wonderful Thanksgiving and a blessed holiday season!

Sincerely,
Maria Vivier
Volunteer Chair

Members on the Move

Please send to your FASFAA President any information about FASFAA members who are celebrating some activity in their professional lives; job changes, anniversaries, dates, awards, retirements, etc.

Message from FASFAA Immediate Past-President

Submitted by Allison Beaver, Keiser University

Dear FASFAA Members,

I hope you all have survived the FALL start at each of your institutions successfully and are ready for the holidays.

I just wanted to take a moment and introduce myself to you. I am the FASFAA Immediate Past-President and the 2012/13 FASFAA Fiscal Concerns Chair, and my task this year is to work with the Fiscal Concerns Committee to ensure that the organization remains financially stable and that you, the members, are kept up-to-date on pressing matters. I would like to take a moment and introduce my amazing committee, which has been very busy the last several months working on several different opportunities for FASFAA.

- Nathan Basford, 2012/13 FASFAA President, Florida State University
- Wayne Kruger, 2012/13 FASFAA President-Elect, St. Petersburg College
- Gwyn Francis, FASFAA Bookkeeper
- Gail Rogers, FASFAA Treasurer, Florida State University
- Alysia Pearsall, FASFAA Region II Representative, Florida State College at Jacksonville

I am happy to report that FASFAA has regained tax exempt status which will benefit the organization and you, our membership. I would like to thank all those involved in making this happen as it is imperative to ensure the fiscal soundness of FASFAA.

Please stay tuned for more exciting changes throughout this year and thank you to each and every one of you who make a difference every day!!!

Respectfully submitted,

Allison Beaver
FASFAA Immediate Past-President
2012/13 FASFAA Fiscal Concerns Chair

Site Selection

Submitted by Tracy Misner

May 21-24, 2013 - Hyatt Regency Coconut Pointe and Spa, Bonita Springs

Spring 2014 - Vinoy Renaissance Resort and Golf Club, St. Petersburg

Conference attendees are always asking – **How Does FASFAA Choose a Meeting Venue?** Many considerations are taken into account. A few are listed below.

Suitability:

- Does the venue fit the associations image?
- Will it appeal to the association members?

Location:

- Is the venue easily accessible to those attending?
- Does the location have close proximity to restaurants for dining out on your own?
- Is the meeting location in a safe area?

Availability:

- Is the venue available on the dates required?

Size:

- Is the seating capacity suitable?
- Are the meeting rooms large enough to provide a comfortable experience for those attending?
- Are the meeting rooms well laid out?

Facilities:

- Can the venue meet the AV requirements?
- Does the venue offer a business center?
- Can specific dietary requirements for members be met?
- Does the venue have enough parking spaces?
- Are the meeting rooms well ventilated and temperature controlled?
- Will disabled members needs be met?

Cost:

- Does the venue fall within the budget for this meeting?
- Is the room rate reasonable?
- Are the costs reasonable for AV, Internet, food, and beverage?
- Are there hidden costs?
- When is payment required?
- What is the cancellation policy?



Clock Hour News

Submitted by Kim Phillips, Financial Aid Officer, St. Petersburg College



Clock Hour Programs are offered at a wide variety of schools and can range in a huge number of different subjects. With some recent changes to state and federal guidelines, more Financial Aid Offices need to learn how these programs work and why it seems so difficult to process aid. Clock Hour Programs are not difficult – only different. FASFAA will be offering information about Clock Hour Aid Processing at a location near you!

The Clock Hour Sector of FASFAA is growing. Last year at our Annual Clock Hour Workshop, we had over 100 participants. We expect that and more this year due to some changes. We have also heard from some FASFAA members that were not able to attend the Annual Clock Hour Workshop and that they would like to see clock hour information presented at Region Workshops. We are planning to do just that! The region workshops in the fall and spring will have a short presentation on a clock hour topic presented by a clock hour financial aid professional. These are

intended to be an introduction to the clock hour world and allow for discussion.

Fall Region Workshops:

Region 1 – October 12, Panama City, FL – FSU

Region 2 – October 12, Gainesville, FL – Santa Fe

Region 3 – November 2, Sanford, FL – Seminole State College

Region 4 – November 9, Tampa, FL – HCC on Dale Mabry

Region 5 – October 12, Miami, FL – Miami Dade College – Kendall

The Annual Clock Hour Workshop is in the planning stages. Please mark your calendar for January 23-25, 2013. This will be held in Orlando, Florida. Please mark your calendars and SAVE THE DATES. More information will be appearing on the FASFAA website soon. If anyone has suggestions for topics they would like to see presented, please email Kim Phillips at Phillips.kim@spcollege.edu.

The Annual FASFAA Conference is scheduled for May 21-

24, 2013, at the Hyatt Regency Coconut Point Resort and Spa. We will have several breakout sessions again this year that will discuss Clock Hour Topics. This is a terrific opportunity for all to come and learn about new regulations, changes in state guidelines, and to network with your friends and colleagues.

The last area for Clock Hour Schools that we would like to explore is a website where FASFAA members can post questions and answers about clock hour situations. This website is a place to view best practices and share ideas with others. The FASFAA software, member clicks, has the potential for offering us this ability. However, we need a volunteer to head this up. If you are good with software and familiar with these types of programs, please help. The FASFAA Electronic Services chair can help you learn how the system works and then you will help the clock hour community to get the system up and running.



Tracey Misner and Kim Phillips

If You Build It, Will They Come?

The Benefits of Using Social Media in the Financial Aid Office

Submitted by Linda Peckham, Senior Training Strategist, Great Lakes Higher Education Corporation & Affiliates

Higher education at large has responded to the social media boon by strategically utilizing Facebook and other platforms to improve admissions, yield, community relations and even alumni giving. Why then, has the financial aid community been slower to respond? Concerns about office resources and how and when to post content are the most common reasons offered by aid leaders when asked about their lack of a social media presence. Ironically, schools with a successful financial aid social media presence have reaped substantial returns on investment with minimal use of staff time when they have deployed a strategic approach to a social media plan.

“Start with your mission,” advises Amanda B. Carter, Associate Director of Financial Aid at the University of Rochester. “We made the decision to enter the space based on who we are as an aid office and our desire to communicate more regularly with students.” The University of Rochester successfully launched a Twitter account for financial aid in January and currently uses it to push out critical information about deadlines and policies. Strategically, they made the decision to only adopt Twitter and to continue to share a Facebook presence with the admissions office. Carter reports that one staff person is responsible for posting tweets and monitoring responses and generally spends about 30 minutes a day on this effort.

Northeastern University took a broader approach to using social media tools. “Financial aid offices often have a difficult time building trust and good communications with students so we saw social media as an important strategy for us,” explains Jim Slattery, Senior Director of Financial Aid. Anya Morozkina, Assistant Director of Communications and Administration for the office, and the staff person responsible for the social media presence, concurs, “We wanted to change the perception among the students about the aid office. We are not the grinch on campus. We want students to know that they can reach out to us and we are ready to help them.”

Morozkina notes that Northeastern’s strategy is focused on gaining a larger student audience and improving perceptions about the office. As a result, they have implemented a long term plan for posting content and update their Facebook page every other day. Content updates might include information about broader financial aid topics including articles reposted from NASFAA and other financial aid sources. Morozkina also recommends seeking topical ideas from student employees. “They know what their peers want.”

Liz Gross, Director of University Marketing and Communications at the University of Wisconsin-Waukesha, also encourages aid offices to embrace social media as part of their mission to serve students. “Social media can allow you to inform, connect and make a positive impression. Most aid offices are still thinking about it as only a one-way communication platform.”

She notes that aid professionals need to think about “the social media space as a community where you can publicly help students solve problems. It’s really a way to turn your complainers into your champions.”

Fullerton College has successfully embraced Facebook as an opportunity to improve customer service and student impressions about the financial aid office. Greg Ryan, Director of Financial Aid, notes that their Facebook presence allows them to respond to student concerns within minutes and has resulted in dramatic decreases in phone calls to the office and shorter lines during peak periods. He also reports that over the three years since Fullerton implemented a Facebook page for the office, the amount of time he spends responding has diminished. “The student community now does most of the work. Students respond to each other and answer financial aid questions through the community page. And also publicly thank the office when we’ve been responsive to their concerns.”

Gross says that Fullerton’s experience is exactly what the goal should be for the financial aid office in the social media world: “You need to think about cultivating a community over time so that students begin to answer the questions for their peers. That’s what you want in the long run. Students want to hear from other students about how to resolve processing or deadline issues.”

Financial aid offices that have developed a social media presence based on strategy have successfully improved student service and campus perceptions about their office. As Gross sums up, “A social media presence provides public proof that your office is there to help.”

Suggestions for starting your financial aid office social media effort:

- Start with your mission and build your communication plan from there.
- Build a semester-long communication calendar so you can plan content in advance.
- Refresh your content as often as you can--every other day if possible.
- Use student employees to help write content and respond to posts.
- Develop a social media policy in advance, including guidelines for how you will handle derogatory comments.

Readers interested in more information about building a social media presence for their financial aid office are welcome to attend a free webinar on the topic hosted by Great Lakes. Please visit <https://www.mygreatlakes.org/web/FAP/training/findAvailableEvents?selected=training> for more information or to register.

The Outsourcing Dilemma: Some Considerations

Submitted by Chansone Durden, TG Account Executive Team Manager

In many organizations, when the topic of hiring an external service provider comes up, there are usually two schools of thought. On one hand, getting help from the outside is perceived as less than ideal; decision makers may cite cost, expertise limitations, and a lack of understanding of organizational culture as factors that discourage outsourcing. On the other hand, outsourcing may provide many advantages, including relief for overtaxed staff, reduced training and maintenance needs, and a resource to augment internal expertise.

So how do you determine which way to go in your situation?

1. Define the need

The most important factor in making the decision whether to outsource is the business objective. What specific need is your organization trying to meet? Surprisingly, many organizations make outsourcing decisions without clearly defining their objective. This results in frustration, because different people will have different perspectives on the challenge that needs to be addressed, and that leads to different solutions. Once you clearly define your objective, it becomes easier to address it.

2. Quantify the risk

Next, determine the risk that your organization will face if your objective is not met. This is a consideration that is often disregarded. Is your business objective attempting to address an issue that is critical in nature? Will you incur financial loss, revocation of licenses or privileges, or experience a loss of business opportunities if you do not meet the business objective? What is the impact? Determine this in advance; this will give you an understanding of the importance of an effective solution. It may also open doors to consider less costly or less labor intensive options.

3. Identify needs versus wants

After you have determined the business objective and identified the risks involved in not meeting the objective, the next step is to outline all of the functions, features, and expectations for the solution. Once you have identified them, categorize them as “essential” versus “nice to have,” and rank them within these specific categories. Your completed list now prioritizes all elements.

4. Evaluate existing capabilities

Once you have defined the business need, evaluated the business risk, and identified the needs versus the wants, look at your existing resources to determine feasibility in addressing the business challenge internally. Some issues to consider include:

- Do you have support from the highest levels of management to support addressing the business objective with existing resources?
- Do you have existing staff to address the objective, and do they have the necessary expertise and time?
- If not, will you be able to hire staff and provide a budget for them to address the need?
- Will workflows need to be adjusted, and do you have the capability to adjust them with existing personnel?
- If the function or activity has not been performed in your organization before, do you have best practices determined, or can you somehow acquire them?
- Is your organization able to assume the risk associated with performing the function or activity, if there are errors or failures? This may include financial, market share, and reputation loss incurred due to errors or failures.
- Have you projected demand growth for this function, product, or service, and are you reasonably prepared to address this growth?

5. Determine approach

After taking each of the steps above, you should have enough information to make a decision. Determine whether you will attempt to address the business challenge using existing resources, or consider outsourcing instead. Even if you end up making the “wrong” decision, going through these steps will provide you with a way to identify where failures might have occurred. And if, ultimately, you choose to hire a service provider, your answers to many of these questions can help you evaluate your options in the marketplace, helping you ultimately to meet your business objective.

Millennia Atlantic University to Celebrate the Grand Opening of a New Campus

Submitted by Martha Meneses-Camus, Financial Aid Manager, Millennia Atlantic University



On **Friday, July 27, 2012 from 6:00pm to 9:00pm** MAU hosted current and future students, faculty members, business leaders, the media, and city officials for its grand opening event. The event included a ribbon cutting and dedication ceremony. Following the presentation, guests were treated to a reception, and tours of the campus given by university president, Aristides Maza-Duerto, PhD, students, and staff.

“Millennia Atlantic University continues to grow,” said Aristides Maza-Duerto, president of MAU, “This building serves as a long term commitment to the success of our students, and the Doral community. We now have one of the newest, most impressive educational facilities in Miami-Dade County.”

The new facility underwent an extensive eight-month interior renovation project, lead by Moss Architecture + Design Group, to meet LEED certification “green energy efficient” standards set by the [U.S. Green Building Council](#) (USGBG). In addition to these improvements other interior design aspects include:

- 12 classrooms each equipped with Smartboard technology (nine more than the previous location)

- Free wireless internet access throughout the building
- A more spacious library and student lounge with an outdoor terrace
- Onsite parking and convenient charging stations throughout the corridors for electronic devices such as cell phones and laptop computers
- Motion sensitive lighting, proprietary in-office cooling units, and water conserving bathrooms to conserve energy

During 2010, MAU was granted accreditation by the Accrediting Council for Independent Schools and Colleges (ACICS) to award associate’s, bachelor’s, and master’s degrees. In 2011 the university was authorized by the Federal government to offer financial aid Title IV funding to those who qualify and designated a member of Yellow Ribbon Program by the Department of Veterans Affairs. The University’s new facility is adjacent to the U.S. Southern Command.

Commission for Independent Education Tracks Outcomes for Students Receiving State Aid

Submitted by Max Ketterman, Education Policy Analyst, Commission for Independent Education

The Commission for Independent Education (Commission) has statutory responsibilities in matters relating to nonpublic, postsecondary education institutions. In keeping with the Department of Education's goal of producing a seamless educational system, some of these functions include consumer protection, program improvement, institutional policies and administration, data management, and the licensure of independent schools, colleges and universities.

During the 2011-2012 fiscal year, 406 degree-granting institutions were under the jurisdiction of the Commission. Total reported enrollment for these degree programs was 335,107. Currently, 349 (86%) of these degree-granting institutions are accredited by one or more regional or national accrediting agencies. There were a total of 585 institutions offering only non-degree programs under the jurisdiction of the Commission during the 2011-2012 fiscal year. Currently, 147 (25%) of the Commission's licensed institutions that offer only diplomas are accredited by one or more regional or national accrediting agencies. These licensed institutions currently offer more than 9,000 individual programs of study. A complete listing of these independent colleges, universities and schools, as well as the programs that they offer, is available at the Commission's website at <http://www.fldoe.org/cie/index.htm>.

As a result of legislation (HB 7135) passed during the 2012 legislative session, the Commission has begun to collect data on students enrolled in these licensed institutions who receive state financial assistance. The Commission has developed an online data collection instrument to gather these data. It can be accessed through the Commission's website at www.fldoe.org/cie/.

After accessing the website's "Administration Page," designated staff members at each licensed institution will find existing student records located under the "Students Receiving State Funds" tab of the DATA COLLECTIONS section. These students have already been identified by the Office of Student Financial Assistance (OSFA) as recipients of state financial aid during the data collection period.

As part of completing the data record for each identified student, the school's staff will indicate if the student is currently enrolled, has withdrawn, or has graduated from his or her program of study. Placement outcomes will then be determined for all withdrawals and graduates.

This data collection began in October 2012 and will end on December 31, 2012. Please contact Curtis Tubbs at 850-245-3200 if you have any questions.

SASFAA Nominations

The SASFAA Executive Board met this past weekend and approved the slate of candidates for the February 2013 elections. Your very own, Nathan Basford has been approved to run for President Elect.

Voting Process: Polls will open 10 days prior to the conference and close prior to the beginning of the conference. So we will know who was selected in the elections at the beginning of the conference.

Campaigning: excerpt from the SASFAA Policy and Procedure Manual regarding Campaigning:

- Each candidate will be featured in the SASFAA Nine News and/or the association website prior to the annual conference.
- State associations are allowed to solicit in-state support for candidates from their state.

Become a member and vote!

Grand Opening of Keiser University Campuses

Submitted by Maria Vivier, Student Financial Services Administrator, Keiser University

Keiser University is pleased to announce that due to an increasing student population, two of our campuses on the West Coast of Florida have relocated into new facilities. Our Tampa campus recently moved into a modern five-story 117,000 square foot building at 5002 W. Waters Avenue. In less than two years, our Ft. Myers campus grew beyond its original 13,000 square foot facility and has relocated to a new 41,000 square foot building at 9100 Forum Corporate Parkway.

Both campuses offer degrees in key workforce areas such as the S.T.E.M (Science, Technology, Engineering and Mathematics) and health care fields so each building is equipped with labs for computers, medical, and science classes to support students seeking careers in these professions.

“The many technological advantages of the new facilities will help to more effectively serve students pursuing undergraduate and graduate degrees,” said Dr. Arthur Keiser, Chancellor. “The growth of these campuses has been spectacular and we’re delighted to be able to better meet students’ needs while contributing to the local communities with our high-demand degree programs.”

As a result of the additional space the campuses will be able to increase their course offerings. Tampa will begin offering Software Engineering and other emerging technology degrees while the Ft. Myers campus will begin offering Sports Medicine & Fitness Technology and Cyber Forensics & Information Security.

Art & Belinda Keiser at ribbon cutting ceremonies for Keiser University, Fort Myers



Tampa

Five Things You Can Do Now to Manage Default

Submitted by Doug Savage, TG Senior Regional Account Executive

It's been almost four years since the market meltdown of 2008, but casualties continue from that event. Consider the college classes of 2009 and 2010.

In late September, the U.S. Department of Education released official 2- and 3-year cohort default rates (CDRs) — the first time both rates have been available. The 2-year rate, which is 9.1 percent, reflects borrowers who entered repayment on their federal student loans in fiscal year (FY) 2010. The 3-year rate — 13.4 percent — counts borrowers who entered repayment in FY 2009. Both numbers are worrisome: the 2-year rate continues a trend up, and the 3-year figure is the first double-digit CDR since 1995. What's causing the increase? Here's one possible reason: Borrowers for both rates were caught in the seismic aftershocks of the recession and may be paying the price to this day.

To help, many schools are upping their default management game. All Title IV schools educate borrowers in the repayment fundamentals, but more are intervening should borrowers need help after they leave school. At the same time, these schools are boosting on-campus default aversion, which ultimately serves the needs of students, borrowers, and the schools themselves.

If you're looking for ways to promote smart repayment and default management, you'll find inspiration in peer institutions. Here are just a few examples.

A “take no prisoners” communication campaign — The New England Institute of Technology is a technical college that offers associate and bachelor's degrees in fields like interior design, software engineering, and automotive service management. The school's 3-year CDR is an enviable 5.6 percent. What is New England Tech doing right to have a CDR that is less than half the national average?

According to Assistant Director of Financial Aid Diane Sadlier, the school's financial aid office conducts a grassroots communication campaign that does not take “no” for an answer.

“We contact the borrower before he or she leaves school,” Sadlier said. “We continue that contact during the grace period and repayment, and then on a daily basis if the borrower goes delinquent.” In the latter case, staff might even visit the borrower's home in order to prevent a default.

In all of this, the school is helped by two things: technology and a team of professionals devoted to default management. “We have four people who work with our borrowers,” said Sadlier. “We run delinquency reports that servicers provide and then use these reports as contact lists.”

The team practices a “divide and conquer” approach. Each staff member is assigned all accounts for a given lender or servicer. Staff members also take shifts and work at night and weekends so that they have a better chance of making a contact.

Technology brings particular advantages to the school's efforts. "We text all borrowers with delinquent loans," said Sadlier. "We use a special school cell phone assigned to us so that borrowers may not recognize the number."

The team will also approach delinquent borrowers via social media sites like Facebook. And, in a sort of corollary to visiting the borrower in his or her home, staff will even set up a conference call between the borrower and the lender or servicer to broker a solution to a delinquency issue.

Mix of the new and the tried-and-true — Texas State Technical College–Marshall (TSTC–Marshall) serves a population of more than 800 students pursuing a certificate or associate degree in such technical fields as cyber security, drafting, and welding. The school draws from resources within and without to supplement its default management work. Faculty members serve as a virtual arm of the financial aid office, gathering student addresses and using loan repayment to illustrate classroom discussion where appropriate.

"We try to enlist all departments in default prevention," said Assistant Director of Financial Aid Susan Wingate. "We make clear how default harms our borrowers and our school."

TSTC–Marshall has also hired a third-party default aversion servicer. More schools are contracting with servicers as the economy remains sluggish and CDRs climb. These organizations can bring a few advantages to the task, including a concerted focus on default management and trained call center staff.

In other regards, TSTC–Marshall relies on more traditional default prevention methods. The school has reverted to an in-person format for delivering loan counseling. According to Wingate, the in-person model offers advantages over online counseling, including the opportunity to gather borrower contact information.

"Students must take exit counseling in person with our staff," said Wingate. "It's part of our effort to touch all students in the loan education process."

An instant five-step plan — If your school is grappling with default, you could take a page from the default management playbooks of New England Tech or TSTC–Marshall. You might also consider this short list of suggestions.

1. Know the stakes — There are thresholds in terms of 2- and 3-year CDRs that can trigger sanctions on a school. For 3-year CDRs, if a school's rate is equal to or greater than 30 percent but not greater than 40 percent, the school will have to establish a default prevention task force and prepare a detailed default prevention plan. A series of high rates, or single very high rate, may mean a loss of eligibility for the Federal Direct Loan Program.
2. Assess borrower needs — Look for common traits among borrowers with delinquent or defaulted loans, such as grade point average (GPA), income, enrollment status, total school debt, and career field. Based on this analysis, you could focus more of your resources on students and borrowers who may be at risk of default because of these characteristics.

3. Draft a default management blueprint — Develop a default prevention plan in order to set goals, establish accountability, allocate resources, document your work, and persuade campus administration to pay attention to default.
4. Turn faculty into default aversion allies — Engage campus staff in your default prevention effort. Faculty see students on a daily basis and can serve as advocates for good repayment behavior, recommending training for debt management, financial literacy, and default aversion.
5. Measure progress and realign tactics — Evaluate your school's performance in default prevention according to goals established in the default prevention plan. Have you completed the required number of student trainings? Have you reduced your CDR by the percentage you wanted? If not, consider how you have to change your approach to meet objectives.

RESOURCES TO TAP NOW

The federal government offers many default prevention resources, including a sample default prevention plan. (You'll find a reference in Dear Colleague Letter GEN-05-14.) Compare your school's efforts with this plan. Also, consider how you can supplement your ongoing efforts with strategies mentioned in this article or that you discover in discussion with other institutions facing the same challenges.

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