Spring greetings, FASFAA friends!

Here we are with the spring issue of the FASFAA Newsletter. Inside, you will find statements from each of the candidates running for an office for the 2012-2013 FASFAA executive board. Please read them and choose the candidate you will vote for. There are also a lot of pictures... we do like to have fun; even when we are learning new things! (Some pictures show great ideas for team building within your offices.) I particularly like the articles this issue; you will find some to be quite informative and one in particular, heartwarming.

It's been a pleasure putting together the FASFAA newsletter these past two years. Thanks to all of you who have contributed articles, pictures and assistance to me in order to make the newsletter possible and also for your kind words.

Respectfully,
Sheri Ogorek
Happy Spring to you all!!!

On behalf of the FASFAA Executive Board, we hope that you all had a Happy Holiday Season and are having a great new year in 2012!!!

We closed out 2011 on a great note for FASFAA and I want to thank all of the individuals that made the first portion of my year as FASFAA President a truly rewarding and enjoyable experience. The FASFAA Executive Board has worked tirelessly to make sure that your needs as a membership have been met and will continue to do so in 2012.

The Executive Board has done an amazing job fulfilling this year’s theme of “Reimagining Financial Aid” and they have continued to focus on the importance of training for all levels of financial aid administrators and ensure that there are ample training opportunities available. We as financial aid professionals are here for the students, and it is important to make sure that our students know what FASFAA has to offer – from scholarship to outreach opportunities. With that said, I am so pleased to announce that this year FASFAA hosted College Goal Sunday for the first time in Florida and it was a great success!!! I would like to give a special thank you to Brenda Brown, FASFAA Special Projects Chair, and her committee for all their hard work and dedication to make it a success!!! We had over 350 volunteers and 30 sites throughout the state and many families were able to benefit from the vast knowledge of our colleagues and for that I want to thank you all.

The next few months will bring some exciting times for FASFAA and I just wanted to take a moment to highlight some upcoming events that I feel you, the membership, would enjoy and benefit from. FASFAA Regional Workshops will be taking place in April and I encourage everyone to attend the one within their Region and continue to support FASFAA. The dates are as follows:

- Region I – April 20th, Location TBD
- Region II – April 13th at St. Johns River College, Orange Park Campus
- Region III and IV – April 27th at Keiser University, Lakeland Campus
- Region V – April 27th at American Intercontinental University, Weston

The Annual Conference will take place May 29th – June 1st at the beautiful Renaissance Orlando Resort at Sea World and Stephanie Watson, FASFAA Conference Chair, and her committee have done an outstanding job with putting together an amazing conference. Please join FASFAA as we embark on our voyage to “Discover a New Journey in Financial Aid”. The conference will begin at 1 PM on Tuesday May 29th with NASFAA training sessions on SAP, Verification, and more.

I look forward to seeing each and every one of you over the next few months at either a Regional Workshop Training or at the Annual Conference in Orlando. Thank you for all you do every day for our students; YOU truly make a difference.

See you at Sea World!!!

Allison Beaver

2011/12 FASFAA President
OSFA News
Submitted by Barbara Dombrowski

Legislative Session
The 2012 Florida Legislative Session started and will end early this year. In addition to passing a state budget, Florida legislators completed a re-districting plan in time for the 2012 election. The Florida Department of Education, Office of Student Financial Assistance (OSFA) closely watches bills that affect state scholarship and grant funding as well as issues affecting our postsecondary community.

Watch your e-mail for legislative changes that impact state financial aid programs. All information will be updated on the website www.FloridaFinancialAid.org on July 1, the beginning of the new fiscal year and the effective date of legislative changes.

End of Year State Financial Aid Activities

May
Grade and Hours (G&H) Reports - Begin Grade and Hours reporting for previous summer, fall, and spring terms, due to OSFA 30 days after the last day of classes or June 30, whichever comes first. The earlier you submit your G&H Report, the sooner we can evaluate and inform students of their continued eligibility.

Term 2 semester refunds of Bright Futures dropped/withdrawn course funds are due to OSFA within 30 days of the institution’s last day of each term.

June
June 1, the academic year program budget reconciliation per institution due. State of Florida fiscal year ends for state scholarship and grant programs.

2011 Navigating Your Financial Future (NyFF) Statistics
In 2011, OSFA’s Outreach Team made great strides in reaching Florida students and their families. By expanding Outreach efforts into high schools and other community-based organizations, the Outreach Team reached 172% more students in 2011. These expanded outreach efforts further support OSFA’s mission statement to “facilitate access to higher education.” Additionally, by reaching secondary students before they arrive on a postsecondary campus, it ensures a smoother transition for the students, their families, and their College or University of choice.

OSFA’s Outreach Team also revised the NyFF brochures into a more user-friendly format. This new approach has been well-received and over 100,000 brochures were distributed at no cost to students and families attending NyFF workshops last year. The Outreach Team also distributed nearly 50,000 other NyFF resources (bookmarks, posters, etc.).

NyFF’s online counseling has also gained more exposure. In 2011, more postsecondary institutions are incorporating the counseling into their default management plans in an effort to educate students on their rights and responsibilities during the different stages of the loan process. Online workshops range from in-school, grace period, repayment, delinquency, default and more. For more information on NyFF, please contact your local OSFA Outreach Representative.
Often times we ask how someone became interested in a particular job or how we got into a profession. When I ask fellow financial aid experts how they got into the profession, I often hear that they just “fell into it”. Many of us were work-study students or graduate students in a financial aid office and just sort of stuck with it after graduation. However someone got into financial aid, there seems to be that one event or student that helped solidify our love for this noble profession. We love our jobs because we make a difference to our students and schools, despite not getting enough credit.

I got into the financial aid in 2001 when I became a graduate student in the Office of Financial Aid at the University of South Florida. At first it was all fun, getting to see the behind the scenes of how college financial aid works, awarding students, talking them through regulations as a peer. Then comes the day when you move on to a full time position. That first year as a full time financial aid professional is like spring training in baseball just a year in length.

I always say it takes a year in financial aid before you really get a good understanding of how things work. It’s during that first year that many of us begin to wonder if financial aid was the right choice. You deal with the first of many irate students, a few helicopter parents, you read several heart breaking SAP appeals, and wonder if this is something you can do for the next “x” years. You may suddenly realize you are doing seven jobs at once or that staff from other departments do not seem to be as pressured, deadline driven or accountable as financial aid staff. But there is always that one moment when you decide that it was the right choice, that despite the issues that you face there were numerous other students that you never got to see because they got everything they needed. Those students were in class, pursuing their dreams of a higher education and you were a part of that success.

For me that moment occurred toward the end of my first year as a Financial Aid Counselor. Due to USF’s size, we would sometimes encourage students to assist themselves. We would often get requests for letters for proof of aid awards so that students could use that for rental agreements, car purchases, etc.; however, in most cases students were directed to log into their self-service and simply print off their awards to use as proof. In most cases this would work and be accepted. It’s that one time it didn’t that left an impression on me and something that I carry with me to this day.

You know that student, the one that seems to come into your office every day to check his aid status for the 30th time. Well that student came into the office one day; in fact it was his second trip into the office. The student was told to log in and print off his award notice just as hundreds of students before him were instructed. I then overheard him try to explain that his application specifically asked for a signed statement. When I asked him what kind of application, the student explained that he was applying for a special program for first time home buyers. Impressed that a college student was looking to buy a house I took him back to my office to learn more.

...continued on page 5
During our chat I learned that in his scholarship searches he came across some programs for first time home owners and just didn’t have enough verifiable income without including his financial aid. Because of the nature of the program he needed more than just a print out, so I made the time to help the student write a letter that would present him in the best light to receive a mortgage. If he came into the FA office every day to check on things I knew he would be the kind of homeowner that would keep track of his finances and that he would be as successful in home ownership as he was as a student. The next week the student came in to check on his financial aid as unusual. I had almost forgotten about the letter and our conversation, until he handed me a letter. You see, what took maybe 10 minutes out of my day not only affected this student and his dreams of higher education, it affected his life in ways I hadn’t thought about when I decided to write that letter. My words don’t do it justice so I will let his words show you:

Not only was he the first in his family to graduate college but the first to own a home. To this day I have that letter in my desk drawer, to remind me on the bad days that I got into financial aid because I love working on behalf of students. Being just a small part of that success is worth all the bad days, irate students, helicopter parents and regulation changes combined.

Thank you,
Wayne Kruger
Valentines Day at Florida State University
Valentine’s Day at Florida State University
Hello FASFAA,

FASFAA is pleased to offer you, our colleagues in the business sector, an opportunity to make a significant difference in our students’ lives by supporting the training of our financial aid professionals. Our FASFAA Annual Conference is coming soon, and here’s your opportunity to showcase your products and services to hundreds of colleges and universities across the state.

As an extra incentive to help support our conference, you can take advantage of some significant cost savings that have been incorporated in our pricing. Please review this list of various opportunities and determine which ones you would like to support. You can indicate your preference by completing an online Sponsorship Option Form found on the FASFAA web site.

This Participation Form must be received by March 2\textsuperscript{nd}, 2012, along with full payment, in order to be eligible for the early bird registration. The form must be received by April 2\textsuperscript{nd}, 2012 to reserve space in the vendor area.

FASFAA looks forward to your participation as an Exhibitor or Supporter of our FASFAA Annual Conference to be held May 29\textsuperscript{th} - June 1\textsuperscript{st} in Orlando at the Renaissance Orlando at Sea World.

We look forward to working with you at this conference. Please feel free to contact me if you have any questions.

\textit{Lidiette E. Esquivel}  
FASFAA 2011-12 Sponsorship Coordinator  
University of Miami School of Law  
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\textbf{Email:} lesquivel@law.miami.edu

\begin{center}
\textbf{The NEW FASFAA Banner}  
\textbf{will be presented to the membership at the Annual Conference in May!}
\end{center}
Do you know awesome FAFSAA people? Please review the awards listed below and begin thinking of someone you want to nominate. Nominations should be submitted to President Allison Beaver by April 16th, 2012 via email at: abeaver@keiseruniversity.edu. Awards will be presented during the Awards Banquet at the Annual Conference May 2012.

A recommendation should be for a specific award and include information about the candidate in order to show that the nominee has met the qualifications. For example, if a person is being nominated for an award which requires a certain length of experience in a financial aid position, that information should be included. Professional activities of the individual and offices held should also be included.

Once nominations are received, the executive board will review and approve. The awards will be presented during the Awards Banquet at the Annual Conference May 2012.

**Honorary Lifetime Membership**
To receive an Honorary Lifetime Membership, an individual must be nominated by a member, and approved by the Executive Board. The individual so honored shall receive recognition in the form of a suitable plaque, to be presented (in absentia, if necessary) at the Annual Conference. Full benefits of membership shall be extended and the payment of dues waived. Persons selected must meet the following criteria:
1. The person must have served in an educational institution financial aid position and/or in a financial aid agency for a combined period of no less than ten years.
2. The person must have assumed a leadership role in FASFAA.
3. The person must be retiring/retired from service in the financial aid profession.

**Lifetime Service Recognition Award**
This award is intended to recognize long-time members of the Association who are now retiring from service but do not qualify for an Honorary Life Membership Award. To receive a Lifetime Service Recognition Award, an individual must be nominated by a member and approved by the Executive Board. The individual so honored shall receive recognition in the form of a suitable plaque, to be presented (in absentia, if necessary) at the Annual Conference. Persons selected must meet the following criteria:
1. The person must have served in a financial aid related position in Florida for a period of no less than ten years and have been a FASFAA member no less than seven years.
2. The person must be retiring/retired from service in the financial aid profession.

**Distinguished Service Award**
To receive a Distinguished Service Award, an individual or organization must be nominated by a member, and approved by the Executive Board. The individual so honored shall receive a plaque to be presented at the Annual Conference. A person so honored shall meet the following criteria: It shall be determined that the person has made a significant contribution to the aid community at the national, regional or state level.

**Certificate of Appreciation**
Upon nomination by a member and approval of the Executive Board, an individual or organization may receive the Certificate of Appreciation for a one-time service to the financial aid community. This service usually would have been performed at the state level, but there might be circumstances that would justify an award to an individual working at the regional or national levels. This award may also be conferred to recognize an individual who has left the financial aid profession in the State of Florida.
Special Direct Consolidation Loan, a Closer Look

By Marguerite Jacobs/FASFAA Legislative Chair/SASFAA Legislative Committee

President Obama introduced two changes to the federal student loan program that would affect several million borrowers, new Income Based Repayment rules would go into effect 2 years earlier than originally planned. In this new plan, students would pay no more than 10% of their discretionary income and the remainder of loans would be forgiven after 20 years. This only applies to federal loans and does not include alternative loans. The other change has to do with consolidation of FFEL and DL loans. This is different from other types of loan consolidation.

The new plan is named the Special Direct Consolidation Loan and is a short term consolidation opportunity. The program began January 2012 and ends June 30, 2012, a mere six months.

Not only is it offered for an extremely limited timeframe, it also has specific criteria for eligibility. Below are a few FAQs to help you understand which of your students may use this program.

Q. Who is eligible?

People with at least one federal loan that they borrowed directly from the federal government and at least one that originated with a bank or other lender. If you have a bunch of bank-issued federal loans but no loan directly from the government, you can consolidate them under an older federal program, but it won’t save you as much money.

The PLUS loans that some graduate students have taken out in recent years are eligible. Perkins Loans and many federal loans for people entering health professions are not eligible. And again, private student loans are not part of the mix here either.

Also, if you’re in default on the loans, you won’t be eligible.

Q. Who is eligible for these income-based repayment plans in the first place?

Eligibility is based on something known as “discretionary” income, which the federal government defines as anything above 150 percent of the poverty level. The poverty level depends on your state and the size of your family. The big idea here is to only allow people to qualify whose income makes it hard to afford their full federal student loan payments. (Private loans do not factor into income-based repayment.)

All of this is outlined in plain English on IBRInfo.org, a Web site maintained by a nonprofit group called the Project on Student Debt. Your lender or the company servicing your loan will decide whether you’re eligible.

Q. Any other catches?

Yes. This new income-based plan is not available to people who graduated in 2011 or earlier and have no plans to take out any new federal loans. Instead, you must have at least one federal loan from no earlier than 2008 and also take out one more in 2012 or later to qualify.

Graduate students are eligible, too, but you have to have taken your first loan out no earlier than 2008 to qualify, in addition to taking out at least one more in 2012 or later. So if you’re a sixth-year doctoral student, this might not work for you. That said, you might be eligible for the older, less generous plan.

Also, here too, your loans can’t be in default.

This program was born as a result of the Occupy Wall Street movement and many see this as a “sound byte” from the President to mollify the crowds. Make no mistake, this is not a panacea to help student students drowning in debt, and it will have a very small impact due to the narrow confines of eligibility.
A note from Nathan Basford, Immediate Past-President

I had the honor of attending and presenting at the New Aid Officer Workshop (NAOW) held in February at Palm Beach Gardens, Florida. There were over 56 present.

Seeing the faces of all the new members, and hearing their stores, I am happy to report that our financial aid profession is going to continue to be a profession that many will stay in for a very long time!

Why will they stay?

The answer I believe is because they care about what they do!

They will listen to students and parents asking for assistance in receiving financial aid in order to begin or continue their educational dreams.

But that is not all that they will do; they will also listen to those who may just need to talk to someone because they are homesick, or having issues with classes, and are concerned about family circumstances at home. It is just not all about financial aid.

So I welcome each and every new member that attended the workshop, and I look forward to seeing many of you again. I am honored to be a part of the old and new financial aid professionals.

Welcome to a great family!

Congratulations to Teriann Wright (formerly Giessuebel) who was married to Chuck Wright on November 26, 2011. Teriann is a financial aid administrator with Career and Technical Education, Orange Country Public Schools.
Familiar faces spotted at the SASFAA Conference

Greensboro, North Carolina

February 26-29, 2012
Tax Time Reminder: Awarding Aid to Students Filing Extensions

Submitted by: Steve Wood, USA Funds Account Executive

A tax season reminder from USA Funds Ask PolicySM: If a student files an income tax extension, regulations require a school to award federal student aid funds without waiting to collect the student’s tax return documents.

If a student who files a tax extension is selected for verification, federal regulations for the 2012-2013 award year state that the school must complete verification in a timely manner, using income documentation submitted by the student or parent, as well as proof that the Internal Revenue Service granted the extension. You cannot delay verification while waiting for that student to supply the filed return.

Once you complete verification and reconcile any conflicting information, then the student is eligible for Title IV funds without any further delay.

Under regulations effective for the current award year, 2011-2012, you then must collect a tax return once the student or parent files it, but you are not required to re-verify the data. New verification regulations effective for the 2012-2013 award year will not require a school to collect the actual tax documentation in this circumstance. You may choose to collect that documentation — but if you do, you’ll be required to re-verify the data.

Another note about regulations changing for the 2012-2013 award year: You must obtain tax transcripts — not copies of the tax return — for use in verification.

For answers to questions about awarding aid to students who have filed tax extensions — or for other federal financial aid policy answers — submit your question to USA Funds Ask Policy at http://support.usafunds.org/AskPolicy.
Managing Your School’s Default Rate:
Contacting Student Borrowers
By Dave Macoubrie, NSLP

Whether you represent a public, private or proprietary school, your ultimate goal is to provide students with the means to become educated citizens. That responsibility doesn’t end when students leave campus. Helping students navigate the financial aid repayment process is in the school’s financial best interest.

One common feature stands out in the U.S. Department of Education’s most recent cohort default rates for schools: the average default rate increased in every category. This isn’t shocking news to most schools, since external factors like the economy place greater pressure on students. It follows that many borrowers struggle to repay their student loans.

A silver lining does exist, however. Schools can help maintain or lower their cohort default rate. There are a number of options available—from exit counseling, financial education and grace contact efforts, to actual default prevention on delinquent borrowers.

Schools may choose to do some, all or none of these depending on budgets and overall risk involved with the school’s student loan default rate.

Three options for tackling default prevention:

Do it yourself;
Hire an expert vendor;
Use a combination of efforts.

It is a challenge to counsel borrowers who are delinquent on their student loans. A borrower’s initial reaction may be one of anxiety and concern. Each borrower’s response is based on his or her individual experience.

Take this statement for example: “Hello, I’m calling on your student loan….” Not only is this statement an awkward beginning, it violates the student’s confidentiality.

One of the many challenges when contacting a student borrower is that your counselors cannot disclose information before verifying that the person they are speaking with is the borrower.

Before you decide to take on the challenge of conducting the default prevention effort yourself, consider the answers to the following questions. They will impact the overall success of your initiative.

How do I attempt to contact the borrower?

Will you be mailing letters, sending e-mails, making phone calls, or using other means? Determine your contact strategy before starting and formulate a plan that achieves optimal success.

Once you determine how to contact the student, make sure your letters, e-mails and scripts for phone calls are legally sound. Consult with your legal counsel before starting the assignment and whenever you make changes. While some believe that schools don’t need to abide by the Fair Debt Practices Collection Act (FDPCA), you should follow the guidelines for your own protection.

Who will perform this service?

Your staff must have good phone skills, be organized and be highly structured to ensure all letters, e-mails and calls are done according to your established contact strategy.

Continued next page...
How many people do I need?

Unfortunately, borrowers don’t become delinquent on your schedule. So, one person may not be enough and, if it is only one person, outline a plan for when that person is sick or on vacation.

The best time to communicate with borrowers is on their schedule and in the medium they choose. The wider variety of methods you use to contact a borrower the more successful you will be. Therefore, make outbound phone attempts when the borrower is available, which includes days, nights and/or weekends.

When will the staff person(s) be available?

To have the greatest success your counselor must be available when the borrower calls back. The longer your hours of operation, the more likely you’ll make contact with the borrower. This can create difficulty for schools that use only one person, since one person generally cannot be available from 7 a.m. to 9 p.m., each and every day.

How will I train my staff?

In addition to reaching the borrower, a successful resolution relies on an ongoing training and quality assurance program. Repayment plans, discharge options, as well as deferment and forbearance options, can change regularly. Provide regular and ongoing training.

How much effort will I spend on default prevention before the account becomes delinquent?

A great deal of time and effort is required to ensure successful default prevention. Initially, your efforts will help borrowers who would have been easiest to resolve. That’s because it’s always easier to work with students who are not yet delinquent, since the stress of resolving a delinquent account is not an issue.

The borrowers whose accounts are more difficult to resolve are those who become delinquent. More time and effort is required to resolve these accounts.

Once I have the borrower on the phone and a resolution determined, what’s next?

You can immediately resolve the delinquency if you are the agency in charge of the debt. However, if this is a Federal Direct Loan or a FFELP loan, only the borrower and the lender/servicer can process the resolution.

Many vendors use a “warm transfer” process where you, the borrower and the servicer are on the line at the same time, and the servicer helps with the resolution before anyone hangs up. While this is more expensive and takes more time on the call, this effort creates a significant increase in the number of borrowers who complete the resolution agreement.

How will I manage quality control?

Strict adherence to laws and regulations will help to prevent future liability. Quality control is often done by recording all calls and then reviewing a percentage of randomly selected calls to determine compliance.

Finally, how will I evaluate success?

The answer to this question is two-fold. First, there is the reporting system used to monitor performance. Many vendors use a form of batch tracking to track when accounts become delinquent and how many were resolved.

In addition, this system also tracks the history of conversations, letters sent and calls made. This can be done using a spreadsheet if you have a low number of borrowers. However, a more sophisticated system is needed if you have many borrowers.

The second answer is concerned with how you define success. Since the cohort default rate is moving to a three-year rate, the lag time between your efforts and the rate of overall success or failure is very long. Look at the cure rate you have on a batch-by-batch basis and determine your goal.
Financial Aid Word-Find Puzzle

In a previous life Mark Kantrowiz wrote puzzles for puzzle magazines.

He created a word search puzzle containing 54 words related to financial aid for college. Finding all of them may be a little challenging, since the words can appear diagonally and backwards and may overlap. Enjoy!

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C E N P S I A R S N O F S N N T U S V F O E S
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Welcome New Memberships!
...since November 2, 2011

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<td>Nadav Katz</td>
<td>Nickita Rigaud</td>
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<td>Ashley Dome</td>
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<td>Sharon Rigaud</td>
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<td>Rebecca Driggers</td>
<td>Marilyn King</td>
<td>Clarence Robinson</td>
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<td>Myrtha Dubois</td>
<td>Karine Ladouceur</td>
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With student debt balances higher than usual and a job market that remains challenging, worsening cohort default rates are a worry on many campuses.

Raul Lerma, interim executive director of financial aid and veterans affairs at El Paso Community College, says that his school’s numbers have been bucking the trend. Here are some tips he offers based on his experience.

These three methods all involve ways schools can engage current students now to actively prevent default later.

**Start repayment now**

“The basic challenge,” he says, “is to help the students understand that they really do have to pay this money back. Sometimes it doesn’t seem real to them that they actually will need to make payments at some point. Therefore, it’s a good idea to get them making payments while they’re still in school. That might just be $50, but it’s still a good idea, because it creates two benefits. First, it chips away at the amount a little, and that’s obviously good, but the second benefit is more important: that tiny payment creates the habit and makes repayment real for them.”

**Use in-person entrance counseling**

Another strategy Lerma uses to manage default rates is to require in-person entrance counseling every academic year. “A lot of schools do this counseling online,” he says, “or it’s in-person the first year and online after that. But I think in-person counseling makes more of an impact, so we require it every academic year.”

Besides the impact of being in a session with an actual instructor, Lerma notes that there is also the benefit of teachable moments as students can ask questions, with an expert to answer at that moment.

**Reinforce with brochures or even intermediate sessions**

Lerma says that his office has also been employing a tactic of reinforcing loan repayment concepts often. “Whenever a student comes in our office for any reason,” he says, “we ask if they have loans. If they do, we give them an informative booklet.” The idea is that it might take several attempts to gain the student’s deep attention and have them engage the subject matter. Reinforcing the material with the brochure boosts the likelihood that students will read and understand the important information they need to grasp.

He adds, “We’re also considering the idea of getting students in for intermediate counseling sessions to reinforce what they may have forgotten from entrance counseling.”

In short, getting students to start repaying their loans while still in school (even if it’s only $50 per month), using in-person rather than online entrance counseling, and reinforcing the importance of repayment at every opportunity, may be effective ways to keep cohort default rates under control. The results at El Paso Community College seem to confirm that they are.
The Nomination Committee is pleased to announce the Nomination Slate for the 2012-13. On behalf of FASFAA, the Nomination Committee would like to thank all who has stepped up to run for office.

**President Elect**

**Katina Hamilton**, Florida State University

**Wayne Kruger**, St. Petersburg College

**Vice President of Training**

**Joan Bailey**, St. Petersburg College

**Treasurer**

**Gail Rogers**, Florida State University

**Region 2 Representative**

**Alysia Pearsall**, Florida State College at Jacksonville

**Region 4 Representative**

**Thomas Hammond**, Corinthian Colleges, Inc.

**Sean Johnson**, University of Tampa

Please stayed tuned for more information on each of the above candidates. Polls will be opened on April 30th so be sure to mark your calendar and VOTE.

Sincerely,

Anh Do

FASFAA Nominations Committee Chair

FASFAA President-Elect

*Please read the candidacy statements from each of the candidates that are listed in alphabetical order by office on the next few pages...*
Laura Katina Hamilton
Running for the office of President Elect

It is a pleasure to be nominated to continue to represent the association in running for the office of President Elect. Financial aid for many is the determining factor when deciding to pursue their educational goals and dreams. As an administrator it is important to inform prospective and current students of the funding options available to them, therefore outreach is a key factor to our profession. If elected OUTREACH would be my focus. As the state association, we can work together to educate our students on options of funding to continue to enhance our future as a society by providing access to education for many that think education is not obtainable because it is not affordable.

I have served on your executive board as Vice-President of Training and Region 1 Representative and look forward to continuing to serve the Florida Association of Student Financial Aid Administrators in any way possible. The association is vital to the continued growth of our profession and is THE resource for all aid professionals throughout the state.

I began my career as a federal work study student in the registrar’s office when an entry level professional position became available within the office. I continued my studies but was fortunate to hold a partial professional position within the university. Wanting to grow in the field of higher education I began look at other departments on campus and was blessed to obtain a position within the office of financial aid as a customer service representative. Financial Aid was the career that I always dreamed of but never knew existed. It allowed me to work with students and provide them access to information that I wish had been provided to me as a student. My curiosity continued to grow and soon I began to climb the ladder to management and began to experience all the various avenues the profession has to offer and a new world was opened to me. Not only was I learning Law, regulations, and new levels of accounting; I also began to build wonderful professional relationships that was emphasized when I became involved with our association. I now hold the position of Assistant Director of Student Financial Aid and have been employed by Florida State University for 14 years. My satisfaction with my career choice is confirmed every graduation when a student comes back to offer their gratitude for equipping them with the resources to fund their way to educational success.
Wayne D. Kruger M.Ed.

Running for the office of President Elect

It’s with great enthusiasm that I submit my name as a candidate for President Elect of the Florida Association of Student Financial Aid Administrators. Having served as the Region IV Representative the past two years I have seen firsthand how a strong state organization can improve the lives of our students and Financial Aid professionals. In these tumultuous times it’s important to build a true camaraderie and mutual respect amongst Financial Aid Professionals so that we may learn and collaborate with each other to ensure that our state remains a model of excellence for the nation.

In my 11 years of financial aid I have never seen a more dynamic time for our profession. And with these changes, we need to continue our tradition of excellent leadership within the state organization. If elected I pledge to continue the strong work done by my predecessors and continue their positive and collaborative approach to training, outreach, and professionalism.

**Professional Background:**
- Director Financial Assistance Operations, St. Petersburg College 2010-present
- College-Wide Assistant Director, St. Petersburg College 2008-2010
- Financial Assistance Counselor, St. Petersburg College 2007-2008
- Coordinator State Grants, University of South Florida 2005-2007
- Financial Aid counselor, University of South Florida 2003-2005
- Program Assistant, University of South Florida 2002-2003

**Education:**
- M.Ed. Education: College Student Affairs, University of South Florida 2002
- B.S. Biology: Sacred Heart University 2000

**Organizations & Activities:**
- Member, Florida Association of Student Financial Aid Administrators 2001-2012
- Region IV representative 2010-2012
- Conference Committee 2011
- Member, Southern Association of Student Financial Aid Administrators 2001-2012

**Presentation Experience:**
- FASFAA Annual Conference
- FABSAA Annual Conference
- NASFAA Decentralized Training
- NCHELP Knowledge Symposium
- FASFAA Region Workshops
- FASFAA New Aid Officer Workshop
Joan Bailey
Running for the office of Vice President for Training

It is with great honor and humility that I accept the nomination for FASFAA VP of Training. I am dedicated to fulfilling the duties and responsibilities of this position. I have always worked in the education field where teaching/training has been my passion. I welcome the opportunity to share this passion with the financial aid community in Florida. I am fully committed to serving FASFAA, and promoting continuous training for all financial aid administrators.

I believe my background and experiences have prepared me to take on this role. I have conducted training sessions at Regional Workshops, New Aid Officer workshops and at FASFAA conferences. I have also served as a moderator at SASFAA and NASFAA conferences. Most recently, I participated as a panelist for a NASFAA webinar on Citizenship Issues. As a teacher, one has to determine the needs of their students and teach accordingly. As VP of training, I will pay attention to the needs of our members and plan and provide the necessary training. I have learned a lot over the years in financial aid and recognize that this field is an ever changing one; therefore, continuous training is necessary and something that I strongly believe in and will promote.

I value every opportunity that comes my way, especially ones that allow me to make an impact on students’ lives. As the VP of training, it would be my hope that the training opportunities that will be presented will enable our financial aid community to make a greater impact on our students’ lives. It is with this premise in mind that I gratefully accept this nomination and seek your vote; together we can reach greater heights.
Gail McKinney-Rogers

Running for the office of Treasurer

I am Gail McKinney-Rogers. I have been employed with Florida State University for 27 years in the Financial Aid department. I have a passion for aiding others in their goals to seek higher education. Working in the financial aid office is a rewarding profession because you get to see students reach their potential and life goals through education.

I have tirelessly worked toward obtaining funds for every student that crosses my path. I have provided means that educate on how to fund a higher education. I have helped countless students to "not give up" and to "make it happen" by the various means available.

I have served on various committees with FASFAA;

- Region 1 Representative
- Secretary and Ambassador Chair
- Bonnie Pirkle Scholar
- Ambassador Committee
- Conference Committee
- Registration and Conference Co-Chair

As a servant on the above-mentioned FASFAA committees, along with serving as a past board member, I am ready, trained and prepared to take the lead as treasurer. FASFFA is a fine and productive association that I am proud and privileged to be a member of.
Alysia Pearsall

Running for Region II Representative

Statement of Candidacy:
I am honored to be nominated for the Region Two Representative for FASFAA. This is not a task that I am entering into lightly. For the Region Two Representative requires diligence, thoroughness, and organization. All of which are qualities that I possess. If elected I give my promise that I will work hard to maintain the quality that FASFAA Members are used to with the Region Two Representative. It is also with great pleasure that I tell you I have the full support and approval form the current Region Two Representative and fellow employees. Once again, thank you for the honor of this nomination for FASFAA Region Two Representative.

Work Experience:
2011-Present: Financial Aid Processor, Florida State College at Jacksonville
2007-2011: Financial Aid, Admissions, Advising and Bookstore Manager, Valdosta State University
2000-2002: Operations Manager, Dial America
1999-2000: Web Designer, Web Site Pros

Education:
A.S Office Administration, Florida State College at Jacksonville
A.A.S Office Administration, Florida State College at Jacksonville
Thomas Hammond

Running for Region IV Representative

I have been in the Financial Aid field for over 9 years and have had the opportunity to work for a Guarantor, Lender, and Universities. During my 9 years I have learned a great deal about all aspects of our industry ranging from Financial Aid, Academics, Admissions, Career Services, and Student Services to campus operations. I have been a member of FASFA since 2007 and this experience has helped me build lifelong friendships and invaluable industry connections.

What I have enjoyed most over the past 9 years is being in front of the students, talking with them about their life goals and then seeing their goals realized. A true feeling of changing lives!

If elected for FASFAA Region 4 Representative I will use my knowledge and experience to help others while learning how to provide the best support as a region representative for FASFAA.

Thank you for this wonderful opportunity and I look forward to serving FASFAA as the Region 4 Representative.

Work Experience

2010–present Region Manager Financial Aid, Default Prevention Corinthian Colleges Inc.

2008-2010 Director of Student Finance Everest University (CCi)
2007-2008 Director of Lender Relations Academic Financial Solutions
2005-2007 Assistant Director of Affirmative Action New York State Higher Education (HESC)
2003-2005 HESC Representative, Default Prevention New York State Higher Education (HESC)

Committees

2004-2007 Affirmative Action Advisory Committees

Education

Master of Business Administration The College of Saint Rose, 2007
Bachelor of Science, Law & Society The Sage Colleges, 2006
Associates in Criminal Justice Hudson Valley Community College, 2004
Sean Johnson

Running for Region IV Representative

Statement of Candidacy:
I am seeking the opportunity to serve Region IV as the Region Representative. I have worked in financial aid for over 6 years and I have previously served on the Tennessee Association of Student Financial Aid Administrators (TASFAA) on the Executive board. The one thing that I have learned while being involved in financial aid is it is a lot like riding a bicycle you have to keep moving forward to gain balance. In order continue forward progress training and understanding is a must in this ever changing financial aid environment. As your Region IV Representative I plan to do all that I can to stay on top of the changes and hot topics to ensure that Region IV is equipped with the knowledge necessary to provide balance.

I started working as a Financial Aid Counselor at Southern Adventist University in TN. I am currently employed with the University of Tampa in the same role. I am proudly serving FASFAA as the Conference Program Chair for the 2012 Conference. Prior to working in financial aid I worked with Nike in athlete relations and customer service then moved on to be the Marketing Director for three top ten radio stations in Charleston SC.

Current Position:
Financial Aid Counselor University of Tampa, Tampa, FL 2011 to Present
Years in Financial Aid: 7

Previous Positions:
Financial Aid Counselor Southern Adventist University, Collegedale, TN 2004-2009
Lead Financial Aid presenter for Southern Adventist University covering Southeast region (GA, FL, SC, TN, and MS)

Education:
BS Business Administration, Southern Adventist University, Collegedale, TN

Professional Involvement:
Florida Association of Student Financial Aid Administrators
2012: Conference Program Chair
2011: FASFAA Logo Sub Committee
2011-2012: Diversity Committee
2011: Conference Moderator

Tennessee Association of Student Financial Aid Administrators
2006: College Goal Sunday Chair
2007-2008: Executive Board Special Assignment Presidents State Advisory Committee, Assisted in restructuring of State HOPE Scholarship documents
2009: Electronic Services Chair
A few easy ways to use the *English-Spanish Glossary of Student Financial Aid and Postsecondary Education*

Doug Savage, TG Senior Regional Account Executive

Looking to enhance your communications with Spanish speaking populations? The sixth edition of the English-Spanish Glossary of Student Financial Aid and Postsecondary Education is now available. Here are just a few simple ways to incorporate use of the glossary in your financial aid or student support office.

**Support customer service calls**

Call centers that support students and families can bookmark the **searchable online version of the glossary on TG Online** to look up terms when answering questions or providing information. To look up a term, simply enter the English term, and click on the “Search” button. The online glossary will immediately provide a results list that includes the term or terms entered in the search field.

**Interpret correspondence**

Your office may receive correspondence written in Spanish, or you may need to prepare Spanish correspondence to accommodate the Spanish-speaking population. **Download the PDF version of the glossary** and keep a copy accessible on your desktop for preparing those materials. You can also make copies available to all staff members, translators, and others, so that everyone is using the same terms for communicating in the language.

**Offer a “Spanish Term of the Day”**

The glossary can serve as a tool even for those who are not familiar with the language. Providing a “term of the day” with your written staff updates, or even on your financial aid web page, can build awareness of Spanish equivalents of English terms. This simple initiative can prepare support staff members who only speak English to at least recognize some of the Spanish terms used within the industry. Any recognition of terms will better prepare all office staff to support Spanish-speaking customers when they call or stop by your office for assistance.

**About the glossary**

Featuring more than 2,500 higher education terms, the *English Spanish Glossary of Student Financial Aid and Postsecondary Education* is intended to be used as a common reference by secondary school administrators, postsecondary admissions advisors, financial aid and outreach professionals, and others providing Spanish-speaking families and students with information related to going to and paying for college.

Most studies indicate that, in comparison to other ethnic groups, Hispanics are less likely to continue their education beyond high school. Factors cited as causes of this trend include a lack of awareness in Hispanic families about the financial aid resources available to help pay for college and the need or preference among Hispanic parents and students for information in Spanish.

The glossary is led by TG and the U.S. Department of Education. Additional information can be found online. Other supporting organizations of this initiative include:

- National Association for College Admission Counseling
- National Association of Student Financial Aid Administrators
- National College Access Network
- National Council for Community & Education Partnerships
- National Council of Higher Education Loan Programs
- National Council of La Raza
- The College Board
- University of North Carolina–Charlotte
- Vangent Inc.
St Petersburg College Clearwater Campus Financial Assistance Services have FUN!

A Disco Days event held on the Clearwater (CL) Campus of St. Petersburg College highlighted a performance by the Clearwater Campus Financial Assistance Services (FAS) ladies with their rendition of the song “YMCA”. The adventurous CL FAS members shown are: Alice Marks, Maria Burgos, Jackie Lawler, Sandra Rager, Sue Pierson, Marilynn Cirri and Deanna Duncan. District FAS members, Michael Bennett, Todd Smith and Joan Bailey watched the performance and expressed interest in being their managers/agents!

The Village Girls C-L-F-A
(to the tune of “YMCA”)

Students, there’s no need to feel down.
I said, students, pick yourselves off the ground.
I said, students, ’cause you’re in a new school
There’s no need to be unhappy.

Students, there’s a place you can go.
I said, students, when you’re short on your dough.
You can come here and I’m sure you will find
Many ways to get an aid deal.

It’s fun to go to our C-L-F-A
It’s fun to go to our C-L-F-A

They have everything for you all to enjoy,
You can check in with all the girls

It’s fun to go to our C-L-F-A
It’s fun to go to our C-L-F-A

You can tell us your needs, then you fill out a form,
You can choose what-ev-er you please...

Students, are you listening to me?
I said, students, what do you want to be?
I said, students, you can make real your dreams.
But you got to know this one thing!

No one does it all by herself.
I said, students, put your pride on the shelf,
And just go there, to the C-L-F-A.
I’m sure they can help you today.

It’s fun to go to our C-L-F-A
It’s fun to go to our C-L-F-A
In one of the more classic episodes from The Simpsons, Homer expresses unbridled frustration with his computer as the screen prompt tells him to hit any key to continue. The punch line, of course, is that he can’t find the “any” key on the keyboard. Strangely enough, Homer Simpson and perceptions about college quality today share more in common than one might initially think.

American higher education institutions face a serious public relations problem. Students and families continually grieve over the increasingly rising cost of a college education and each year millions of students borrow billions of dollars to finance their educations. Roughly half don’t end up graduating, which means trying to pay off college debt without college credentials. For a good chunk of those who do graduate, a depressed job market has left many questioning the value of their degrees. In response, colleges have become the unfortunate bearers of not just grief, but ever increasing regulatory oversight and quality control standards.

COLLEGES AS HEALTH CLUBS

We’re constantly trying to fix higher education because policymakers and higher education researchers tend to think of colleges as education factories, much in the same way that companies like Ford Motor Company, for example, produce cars. They take inputs like professors, students, classrooms and libraries, which through the magic of some black box, produce graduates on the back end. In this light, where firms (colleges) produce goods (graduates), it’s natural to look to the producer and process when quality seems to fail or efficiency seems to decline.

The problem, as economists over the past 30 years have found, is that the manufacturing model does an extremely poor job of explaining college behavior, and for good reason. Much in the way that you can lead a horse to water but can’t make it drink, colleges simply can’t force students to learn. Sure, they provide incentives in the sense that failing a class prevents taking further courses in one’s major or possibly hindering graduation. In general though, that colleges don’t make undergraduates pass comprehensive exams and use letter grading systems that allow students to receive a bachelor’s degree with as little as a C average and “pass” any individual course with a letter grade of a D, shows just how little control colleges have over the amount of actual learning that takes place at their institutions.

If colleges don’t produce education, they certainly facilitate in a way much like health clubs support fitness. Places like Bally’s don’t produce “health;” they just bundle a suite of resources—like swimming pools, weights, aerobics classes and personal trainers—that patrons may use to produce their own health. These places charge annual dues that give members access rights to the resources, and provide quality control through ensuring that the pool remains clean, the exercise machines function and instructors have the requisite skills to teach yoga courses or provide training advice.

The parallel to higher education is readily apparent. Colleges bundle resources like faculty time, libraries, computing facilities and, importantly, peers to study with—and then sell students access rights to these resources so that they can produce their own education through an annual membership fee (tuition). In return, the student gets the right, for example, to check books out of Harvard’s library, study under Harvard’s professors and build relationships with other Harvard students.

This model seems to fit rather well with what we typically observe about education production. A full-time student only spends approximately 12 hours per week in face-to-face instruction time, and faculty members expect students to spend approximately double that time in homework, though often they do not. Tutoring centers, study rooms, laboratories, libraries, study groups and faculty office hours are all self-service resources, made available to the student—but not necessarily forced upon them—designed to supplement face-time they get with faculty members. Indeed, Bally’s doesn’t promise you’ll be as fit as Lance Armstrong after you leave, and colleges don’t promise you’ll ever earn a degree; but the underlying message from both is the same: we’ll give you the tools … you’re the one who’s going to have to do the work.

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MISPLACED ACCOUNTABILITY

The rub is that, unlike the traditional production model where colleges as education/degree producers are responsible for efficiency and output quality, recasting colleges as quasi health clubs places an awful lot of the responsibility for educational success on the student.

Which brings us to what I would argue is the real accountability problem facing higher education today. When a student fails to graduate, or graduates but clearly lacks the requisite skills expected of him or her, the default position is to criticize the college for failing the student. Nobody asks students how many classes they skipped, how many exams they crammed for, how many times they visited their professor’s office hours or went to the tutoring center if they were struggling. It is remarkably rare for a faculty member to not provide additional assistance to a student who demonstrates that they really want to learn the material, but it’s a point of pride amongst students to brag how they didn’t even study for the final and still pulled a C.

My point is that efforts today to correct problems with the quality of American higher education are like fixing a car that won’t start by blaming the engineers and pouring thousands of dollars into retooling the engine without bothering to ask if the driver ever put the key in the ignition. We don’t know that colleges are broken but assume so since our models and ways of thinking about college education almost completely ignore students’ roles in the education process. We’re quick to laugh at Homer Simpson’s follies, but in the education arena strangely choose to believe that Homer’s plight is perversely due to a bad computer that must be overhauled rather than face the wrath of suggesting Homer himself may be the source of the problem.

SHARING THE SUCCESS AND BLAME

To be clear, I’m not saying that colleges have no responsibility in the education process. The credentialing they provide is terribly important to labor markets, and the current structure of just stringing together 40+ courses of three credit hours each and calling it a bachelor’s degree does little, if anything, to ensure subject mastery. Grading standards that differ on a teacher-by-teacher basis engender student frustration and a desire to seek out easier professors, but they also make it terribly difficult to create objective, benchmarkable learning standards and do not help quell concerns about grade inflation.

Nevertheless, colleges’ core function in the education process is to ensure that the resources they provide their students are of a level of quality that makes learning possible. When measured by such a standard, American higher education institutions have done, and continue to do, remarkably well.
A Region IV workshop for spring will be tentatively held on April 27th at the Lakeland campus of Keiser University. Just like last spring the workshop will be joined by our colleagues from Region III. Our hope is to bring together as many professionals as we can to share ideas, stories, and experiences.

Pictures are from the fall Region 4 Workshop that was held October 14, 2011 on the campus of The University of Tampa.
Recently, the first draft three-year cohort default rates (CDRs) were sent to schools. The switch from a two-year rate to a three-year rate means that this calculation includes an additional year of defaulted loans. The draft calculation includes the percentage of borrowers who first entered repayment between October 1, 2008, and September 30, 2009, who subsequently defaulted on or before September 30, 2011. With the additional year included, almost every school is seeing a higher three-year CDR.

The draft three-year rates are for informational purposes only and are not challengeable. However, the Department of Education has provided them to give schools a preview of what to expect once the three-year rates become real. While not every school will need to challenge the information used to calculate their three-year rate once they are officially released, every school should want to ensure that its newly-released rate is accurate and become familiar with the challenge/appeal process before next year. Take time to make sure that correct information was used to calculate your school’s CDR, so that your official rate, when released, is as accurate as possible.

Know how to read the LRDR.
Many of the challenges that are submitted to the Department every year are unwarranted. Save your school time and effort by ensuring you are reading your school’s LRDR correctly.

The LRDR—created for the Department by the National Student Loan Data System (NSLDS) using the information that schools, data managers, and various offices within the Department have submitted to the NSLDS—lists specific information for each loan that was included in your school’s CDR.

In addition to demographic information about your school, you will be able to find information about the borrowers included in the CDR calculation, and the date the CDR was calculated.

Be aware of the codes used by the Department on this form, including:
- Loan type codes
- Enrollment status codes
- Usage codes
- Claim reason codes
- Loan status codes
- Academic level codes
- Data manager codes
- Guarantor/Servicer

More information about these codes is available at http://ifap.ed.gov/DefaultManagement/guide/attachments/Ch2pnt3LRDRpt2.doc, page 2.3-7 and 8.

continued next page...
Know what actions to take.

Save a copy of all of your school’s LRDRs:

- To use in the event of a challenge, adjustment, or appeal
- To compare draft and official rates
- To compare rates from one fiscal year to the next

Also, take the time to review the accuracy of the data used to calculate the draft CDR. Compare the information in the LRDR to your school records to ensure that the students on your system match those listed in the report.

Take action if you find an error.

If any of the information used in the draft rate is inaccurate, your school should file the appropriate challenge. Be aware that a school that fails to challenge the accuracy of its draft CDR may not contest the accuracy of the data in the official CDR. Incorrect data can be resolved by taking these steps:

- Locate the Guarantor/Servicer number on the LRDR, and use it to obtain the name and address of the data manager who is responsible for the loan. You will need to have this information in order to submitting a challenge, adjustment, and/or appeal. Be aware that there could be a cost for review of your information by a servicer.

There are several categories of errors, and it is important to find the correct category for the error you have found. Note that incorrect data challenges apply to the draft rate, while adjustments and appeals apply to the official rate. More information on these categories can be found at [http://ifap.ed.gov/DefaultManagement/CDRGuideMaster.html](http://ifap.ed.gov/DefaultManagement/CDRGuideMaster.html).

You must use the eCDR Appeals System to submit a draft rate challenge. The eCDR process includes registering for a user account, creating an organizational and individual profile, creating a new case, uploading the applicable LRDR extracts, adding detail, and submitting the case.

If additional documentation is requested, you will be contacted via email by the data manager or the Department of Education, depending on the type of challenge or appeal.

Analyze your default management plan

Always take the time to look at the borrowers from your school who have defaulted. What do borrowers who have defaulted have in common, and how do they compare to your broader student body? Think about what steps you could take to lower your default rate, so that your school can avoid sanctions and benefit from a lower CDR, and your former students can avoid the consequences of default while building a more solid financial future.
The new FASFAA logo has been voted on. The winning logo will be presented to the membership at the Annual Conference May 29-June 1. This may be the last time you see our current logo, shown above, in print!

Voting for FASFAA officers begins April 30th. You can vote at: www.FASFAA.org.

Excellent training opportunities are available throughout the year. Check the FASFAA website for dates and locations!

Registration is now open for the FASFAA Annual Conference. Mark your calendar for May 29-June 1 and register today!

“Discover a New Journey in Financial Aid”!