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I do hope you had a great start to your fall semester. The end of the semester is in our sights but yet it doesn’t quite feel like it. Yes, all you need to do is go into the stores...even the grocery stores and you can tell what time it is....the Holiday Season is here.

Whether you have been in the profession 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 attending trainings to get the resources to help our students succeed in their pursuit of a higher education. Now more than ever, we need to keep current of all the changes. There is Early FAFSA and all that comes with it and then throw in the 399 comment codes....yes I dared to mention it. There are verification updates and the list goes on and on.....

This is the time of the year where I usually pause to reevaluate and plan for the New Year... both in my personal and professional life. I implore you to do the same. With all these changes in the financial aid arena, how can you tweak your processes? What can you do in preparation for what is to come, even though that may be an unknown?

During this reevaluation process, I also pause to give thanks for all the experiences gained. What are you thankful for?

I am thankful for life as I know it. I am thankful for the people in my life. I am thankful for friends, family and the fellowship I share with you my financial aid family. I am thankful for the impact we make daily on the lives of the families we serve. I hope you are also taking time to be thankful.

As FASFAA turns 50, it is also time to “celebrate our success and reaffirm our commitment.” I hope you will pause to reflect and refocus. While you are doing so, think of what you can do to help the association to continue to provide training and support for another 50 years. It could be as simple as attending a regional workshop to being a presenter at a conference, the sky is the limit. 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. Determine how you can become involved and take action...get involved!

I look forward to seeing many of you at our annual conference. We will be celebrating 5 decades of success and commitment. This is also a great networking opportunity and to learn from each other.

I wish for you and your family a great holiday season. Best wishes for the year ahead.

Happy Holidays!
Dear Members and Friends:

I am honored to have the opportunity to serve as your conference chair for 2017 and very excited to be celebrating our 50th Birthday!

Our theme for the 2017 Annual Conference: “FASFAA is Golden: Celebrating 5 Decades of Success & Commitment”

As we gear up to celebrate our 50th Birthday, we are focused on preserving our history and creating our future. As Financial Aid Professionals we are instrumental in assisting our students in achieving their educational goals. The association encourages involvement among our members and supports leadership development. The annual conference is an opportunity to join us in “Celebrating 5 Decades of Success & Commitment” to those we serve.

I encourage each of you to begin making plans to attend. The conference will provide valuable training information to ensure we all can continue to serve our students and their families. It will be a “Golden” experience……


The committee chairs are beginning to put their committees together and we need you to complete the volunteer form at www.fasfaa.org. We need You!

More information will be posted to our website in the near future http://www.fasfaa.org/annual-conference.

Regards,

Nathan
Nathan Basford, Jr
2017 FASFAA Conference Chair
Taking another look –
A new Mapping Your Future logo to represent new services, resources

BY CATHERINE MUELLER

Twenty years is a long time to keep something the same.

We’ve changed a lot of things at Mapping Your Future in the last 20 years, primarily to keep up with the changing needs of the students, schools, families, and other organizations that we serve. The one thing we haven’t changed, until now, is our logo.

If you’ve visited the Mapping Your Future website recently, you may have noticed our new logo. Our original logo, something my 17-year old daughter might call "vintage" has been a treasured part of our history here at Mapping Your Future.

However, our new logo better represents Mapping Your Future as it is today rather than what it was 20 years ago.

Mapping Your Future continues to focus on providing college, career, financial aid and financial literacy services for the past 20 years.

Although we stay focused on those topics, the information and services we provide under our mission has changed drastically through the years.

In the past couple of years we’ve expanded our services, adding new default prevention and document transfer options for schools and students.

More recently, we’ve added Financial Solutions, a new service to provide financial wellness programs to employers and credit unions. We are also now powered by Money Management International, Inc., the largest national credit counseling agency. It is with their expertise in financial literacy and financial wellness, as well as their person-to-person expertise, that we have broadened our services.

The new logo, with its bridge in the design, represents what Mapping Your Future is all about, retaining the strengths of our history while changing to best serve the needs of our schools, students, families, organizations, and now companies and credit unions.

As an organization focused on helping others plan for their success, Mapping Your Future recognizes that change is necessary to move forward. Because the services we provide aren’t the same as what we did 20 years ago, we needed a new logo to represent that change.
10 TIPS FOR BETTER COMMUNICATION WITH BORROWERS

BY SHANNON CROSS, STUDENT CONNECTIONS

As financial aid professionals, we know reaching out to borrowers in various stages of repayment is an important part of reducing or maintaining your institution’s cohort default rate.

Here are some tips to improve your borrower outreach.

1. **Create a strategy for your institution’s individual goals and unique borrowers.** Every institution is different. Work with your team to analyze your borrower data to determine what you would like to accomplish with your borrower outreach efforts and where you should focus your attention.

2. **Manage all active cohorts.** Managing multiple borrower cohorts is like holding four ice cubes in your hand. The one you’ve held the longest is almost gone, but if you focus only on that one and ignore the others, then you’re just going to be faced with the same dilemma next year when that one has melted and a new one takes its place. Focus on the cohorts on which you can have the most impact, but proactively reach out to borrowers in all cohorts.

3. **Employ a variety of communication methods.** Because each borrower is unique, you can’t expect to reach all of your borrowers in the same way. For example, phone calls are effective because you can have a conversation with the borrower to answer questions about their specific situation and, hopefully, assist the borrower in reaching out to their loan servicer and resolving any issues immediately. However, not all borrowers are going to be available via phone, and you may not have current phone numbers for some borrowers. In that case, emails or letters can be an effective way to reach out and encourage the borrower to call you to have that conversation.

4. **Start counseling borrowers in the grace period.** The grace period is the 6-month period after most subsidized and unsubsidized loan borrowers are no longer enrolled in school. During this time, those borrowers don’t have to make any payments on their loans. This is a great time to start communicating with borrowers, especially those who have withdrawn from school, to establish yourself as a trusted advisor regarding their loan repayment. Use this opportunity to gather contact information for the borrower, so you can follow up closer to the start of repayment. Also, if the student has withdrawn from school, this is a good time to try to get them re-enrolled before the end of the grace period.

5. **Timing is important.** Anytime you are trying to contact someone, you need to consider the best time to reach out. Mornings and evenings are typically the best time to reach borrowers on the phone. If you are not having luck reaching borrowers during a specific timeframe, try changing up the time of day that you make calls to see if that makes a difference. Also, be sure to call during times that the loan servicers’ offices are open. Once you get the borrower on the line, the goal is to come to a resolution for that individual and, often times, you need to get in contact with the servicer to accomplish that.

6. **Make sure the borrowers understand what you are telling them.** When communicating with borrowers, whether over the phone or through an email or letter, really try to make sure they understand what you are explaining to them. Sometimes repayment options, and even borrower resources, can be complicated if you aren’t familiar with the terminology. Don’t use industry jargon and check in during the conversation to see if the borrower is following what you are saying.

7. **Offer helpful resources.** If possible, create a page on your school website with resources (or links to other organizations’ resources) on topics such as taking student loans and loan repayment options. You can also put information about your team and any activities your office wants to promote on that page. When counseling borrowers, you can direct them to that page to learn more. Having this resource page will also validate to the borrower that you are who you say you are. With so many companies trying to get students and former students to pay for repayment assistance, it is a good idea to let your borrowers know that you are legitimate.

8. **Focus on long-term solutions, not a quick-fix.** Truly acting as a counselor for the borrower means listening to that individual’s situation, providing information on all of the options, connecting the borrower with the loan servicer and — last but not least — staying on the line with the borrower and servicer to make sure a plan for long-term repayment success is established. Once the call is finished, ensure the borrower understands what was agreed upon and has all of the relevant contact information. It may take a little more time, but this level of assistance will improve the borrower outcome.

9. **Regularly gather as much contact and reference information as you can.** One huge obstacle to effective borrower outreach is lack of quality contact information. Each time you speak with a borrower, verify all of the contact information you have for that individual. You can also keep your borrower contact database up to date by finding out which other departments on campus might also have contact information for those borrowers and compare that to what you have in your records.

10. **Use a cohort management system to keep track of your communication activities and borrower data.** Whether you are conducting your borrower outreach on your own, outsourcing it to a third-party or doing a little of both, having a tool that can provide transparency around which borrowers have been contacted and effectiveness of those communications can streamline your efforts.
DIVERSITY IN THE WORKPLACE

BY JEFF DANIELS

A diverse workplace has many benefits. Typically, we think of race when diversity is mentioned, but diversity includes the entire set of differences between employees and individuals: race, gender, ethnicity, age, personality, cognitive style, tenure, educational level and more. These differences can assist in the development of ideas, which in turn can help an organization grow. When organizations embrace and respect diversity, the benefits can be long-lasting and far-reaching. From the positive effects on productivity to the ability to change, embracing diversity can allow management to focus on institutional goals and achieve success.

Improve Problem Solving
Embracing workplace diversity will only enhance your office and, on a larger scale, your institution. Employees from diverse backgrounds bring individual talents and experiences which allows the group to brainstorm problems and ideas from different perspectives, which leads to improved problem solving. Instead of management struggling to find solutions to problems, employees will have better success at resolving issues.

Adaptability
Diversity in the workplace can make employees more accepting and adaptable to change. When employees learn to respect individual differences, not only can it increase office productivity, but it can also lead to an improved office image, according to a study by the University of Florida Extension Office. Instead of clashing with one another, employees learn to accept their differences and work together. They learn to value differences, which can also help eliminate discrimination as well as help employees to be more flexible to changing demographics and demands.

Productivity
In the study by the University of Florida Extension Office, they concluded that “respecting individual differences can increase productivity.” Increased productivity through the acceptance of diversity can eliminate waste and allows an institution to meet its financial goals which may lead to increased wages and benefits. These types of incentives may make employees happier which generally means they will work harder; making them easier to manage.

When institutions encourage diversity, employees are inspired to perform at their highest level. Institutional goals can be set with a good chance they will be met. Employees, who strive to do the best job they can, make it easier for management to assign tasks, delegate authority and remain confident that jobs will be completed in a timely manner. An institution made up of diverse employees who work well together can better meet the needs of their customers leading to a higher return on their investment.

References
FASFAA REGION IV REPORT

BY NADINE BAILEY, REGION IV FASFAA REPRESENTATIVE

On Friday, October 21, 2016, we held the Region IV fall workshop at the Dale Mabry Campus of HCC. There were 56 attendees. We had members that were new to financial aid, 3 months in service, to 35 years in financial aid. Region IV members, don’t forget to send me your milestones in FA so we can post it to the website.

We had many interesting topics covered at the workshop including: Early FAFSA & PPY; Default Management & Financial Literacy; SAP; Verification and Comment Code 399; updates from the State, FASFAA and SASFAA; and a reminder of the Bonnie Pirkle (BP) scholarship fund as well as the 2016-2017 charity.

Thanks to the forward thinking of Laura Dickerson, 16-17 BP Scholarship Chair, we had a raffle for a movie night basket as well as a 50/50 raffle we collected $170.50 towards the scholarship fund and also started collecting school supplies for the Bridges of Light foundation. This is an early reminder that Region IV won last year’s charity challenge and we would like to keep the trophy in our region so start collecting the school supplies for our charity—Bridges of Light. More information is available on the FASFAA website.

I would like to thank all the presenters who “volunteered” to present during the workshop. I would also like to thank all my angels who just pitched in and helped me set up the room, refreshments etc. the morning of—special shout out to Ryan McNamara who was a lifesaver and saw me in the parking lot. Special thank you to Laura Dickerson of Sallie Mae, who created the movie night basket and for donating the donuts and to her and Jill Sellers for working the registration/sign-in table as well as the raffle table. We were honored to have the FASFAA President, Joan Bailey, in our midst and provide FASFAA swag in raffles to the attendees. I couldn’t have done this any of this without your willingness to help! An extra special thank you to Lillie Samuels and Hillsborough Community College—Dale Mabry campus, for the beautiful facilities and free parking!

As we continue to mention, the best way to help FASFAA succeed is to volunteer—get involved in any way you can. The reward is invaluable!

I look forward to seeing you in the spring at our next workshop—please ensure you are on the Region IV listserv on FASFAA so you will get the email updates. Don’t forget the annual conference will be a big one—we’re celebrating FASFAA at 50!
Entrance counseling is an important area that is sometimes overlooked. Here are some questions to consider as you are thinking of ways to enhance your school’s entrance counseling.

Do you have the resources to do one-on-one, in-person counseling? This approach may be more effective than simply having students complete the online version, which works great for regulatory compliance, but is not as personalized as a face-to-face discussion.

Does your analysis of defaulters indicate any information you should include beyond the required components? When you examine your defaulted borrower data, are there any patterns you can take into consideration when educating students early on? According to the Department of Education’s 2015 letter on ways you can enhance your loan counseling, it is permissible to customize your loan counseling information just for those groups of borrowers that your default prevention analysis has shown are most at risk of defaulting. Several activities are allowed beyond what is required by regulations — including anything from completion of a budgeting worksheet, to a review of online lessons, to attendance at a presentation.

Have you asked your students what they wish they knew? One of the most effective ways to create an engaging program is to involve those who will benefit from it. Find out what students need to know and how they would like to receive that information by conducting a survey. The students will already feel engaged and invested in the program because they were involved in its creation. The results of your survey can also help you identify what topics are relevant to your students – giving you insight that allows you to develop the program from their perspective.

How do you continue to provide students with information in between entrance and exit counseling? Financial literacy training offered during entrance counseling can peak a student’s interest in learning more. We found that students who took one lesson of our financial literacy and student success program curriculum often went on to take additional lessons regardless of whether those lessons were required. So, keep that momentum going by offering additional learning opportunities throughout the student lifecycle. You can recommend additional counseling at any time after completion of mandatory entrance loan counseling, as long as you don’t make completion of additional counseling a condition for receipt of Direct Loan funds.
Calling all FASFAA members!

The 2017 Annual Conference will be here before we know it. This Conference is special, as it is our 50th Anniversary. We are in the planning stages now, but for this to be a success, WE NEED YOU! If you will be attending the conference in Orlando in 2017, please consider volunteering some of your time and talent during this event.

ITS EASY

Go online: www.FASFAA.org

Select Member Services Volunteer

It’s that simple! There is something for everyone to do at the next conference. So, if you have ever considered getting involved, now is a great time.

FASFAA NEEDS YOU!
MANAGE FALL STRESS WITH OUR TIPS FOR FINANCIAL AID PROFESSIONALS

BY AMY GERBER, SENIOR MARKETING ASSOCIATE GREAT LAKES EDUCATIONAL LOAN SERVICES, INC.

With all the change that accompanies the return to school, fall is stressful for many families. But it’s especially so for people who work with students and families to help them successfully navigate financial aid. That’s why we’ve got a few tips to help you manage stress during one of your busiest times of year.

Make time for self-care so you get sufficient sleep, healthy food, and hydration. Adrenaline associated with increased stress takes a toll on your body. While finding time for self-care is challenging now, it’s more crucial than ever. Log 7 or 8 hours of good sleep each night—or whatever you know you need to be productive—even if you don’t think you can afford the time. Keep water and other hydrating beverages nearby so it’s easy to remember to drink them, and plan to eat frequent small meals or snacks that help maintain your blood sugar level during long days.

Use part of your time outside the office to counteract the way you spend your busy workday. If you spend most of your workday talking, use your commute to unwind by listening to classical, jazz, or whatever music you enjoy. If you’re glued to your computer at the office, give yourself a break from electronics by making your screened porch the only screen you use in the evening. While you may feel too mentally exhausted to exercise, taking a walk or bike ride stretches tired, cramped muscles helps you obtain quality sleep, too. And if you’re running from meetings to appointments all day long, plan for quiet meditation or yoga in the evening to help you focus your mental and physical energy.

Use a realistic to-do list. Break up larger projects into small, achievable steps that allow you to tackle each day with a clear idea of what you need to accomplish, and balance these with ongoing duties. You’ll still encounter interruptions and unexpected tasks, but at least you’ll be able to fit them in around a prioritized to-do list for that day.

Don’t try to do it all yourself. Encourage others to self-help or ask for help when you need it. Both at home and at work, empower those around you to help themselves rather than feeling like you have to do it all. People can only rise to a challenge if they’re presented with one. Provide a link to handy resources your students can use to educate themselves, take a little time to train your colleagues to help with some of your tasks, or ask your significant other to take some of your responsibilities at home (e.g., providing meals one or two nights a week). An added bonus: People who are in a helping mode feel self-sufficient and are less likely to demand more from you than you can give.

Be where you are. Back-to-school can make fall busy at home and at work. Use a planner and make choices to be where you’re most needed and then be there mentally, too. Nothing is less effective than wishing you were at your child’s school for an event when you’re sitting at your desk, working to meet a project deadline or thinking about work tasks when you’re at your child’s soccer game or back-to-school night.

Amy Gerber is a Senior Marketing Associate with Great Lakes, serving schools in Florida, Georgia, and Alabama. You can reach Amy at 877-684-9260, or by email at agerber@glhec.org. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.

There were approximately 50 folks who attended the symposium. David Alexander and Denise Asselta represented the FASFAA organization at the workshop. Also in attendance from Florida were: Lee Ann Avirett, Beatrice Buckingham, Rhett Butler, Nicole Crowley, Marlene Davids, Rabecca Hall, Jean Johnson, Yee Lui, Sasha Ramirez-Acosta, Mandy Ramos, Abigail Troche, Jean Walker, and Abigail Manguit. Others states in attendance included Georgia, South Carolina, North Carolina, Virginia, Alabama, Mississippi, Kentucky, Tennessee, and New Jersey.

The symposium delved into the book *The Five Dysfunctions of a Team*. The five dysfunctions included absence of trust, fear of conflict, lack of commitment, avoidance of accountability, and lastly, inattention to results. Each of the five dysfunctions build on one another, which is represented in the form of a triangle.

The base of the triangle is absence of trust which is the foundation of any team; without trust the team will lack cohesiveness. Trust is to allow each team member to trust one another, engage in unfiltered conflict around ideas, commit to decisions and plans of action, hold one another accountable for delivering against those plans, and focus on the achievement of collective results.

The next step in the triangle is fear of conflict “if we don’t trust one another, then we aren’t going to engage in open, constructive, ideological conflict. And we’ll just continue to preserve a sense of artificial harmony,” (page 91, *The Five Dysfunctions of a Team*). Trust is required to overcome conflict, without this trust, the conflict will become more about winning the argument then the betterment of the team. Productive conflict is passionate and necessary to maximize the effectiveness of the team. When a team has productive conflict, everything is out in the open, which reduces the probability of “water cooler” discussions once the meeting is over.
(Continued)

Step number three is commitment. Once the conflict is resolved this will lead to commitment, “When people don’t unload their opinions and feel like they’ve been listened to, they won’t really get on board,” (page 94, *The Five Dysfunctions of a Team*). Commitment from the team requires clarity and buy-in. Clarity requires that teams avoid assumptions and ambiguity, and they end discussions with a clear understanding about what they’ve decided upon. Buy-in does not require consensus. Members of great teams learn to disagree with one another and still commit to a decision.

We are now almost to the top of the triangle at step four which is accountability. The definition of accountability is the willingness of team members to remind one another when they are not living up to the standards of the group. The key points of accountability to remember is on strong teams this occurs directly among peers. Peer pressure and distaste of letting down a colleague will motivate a team player more than any fear of authoritative punishment or retribution. For a culture of accountability to thrive, the team leader must demonstrate a willingness to confront difficult issues.

The last building block of the triangle of team dysfunction is inattention to results. “The ultimate dysfunction of a team is the tendency of members to care about something other than the collective goals of the group. An unrelenting focus on specific objectives and clearly defined outcomes is a requirement for any team that judges itself on performance,” (page 216, *The Five Dysfunctions of a Team*). When individuals are not focused on results, they turn their attention to their own needs and self-interest such as ego, career ambitions, money, and department ambitions over the greater good. Teams should set goals which focus everyone on the greater good. The goals should be near-term, controllable, incremental, and measurable. The true measure of a great team is that it accomplishes the results it sets out to achieve. To avoid distractions, team members must prioritize the results of the team over their individual or departmental needs. Teams should stay focused and publicly clarify their desired results and keep them visible.

This symposium provided great insight into how to develop a great team.

David Alexander and Denise Asselta want to thank SASFAA and FASFAA for allowing us this opportunity to represent the FASFAA organization at the leadership symposium.
Our very own conference chair was the runner up.
UPDATES FROM 2016-17 VICE PRESIDENT

By Kamia Mwango

Be on the lookout for emails from me soon!

Fall is now busier than ever if financial aid world! With the implementation Early FAFSA, fall has become the season to update your financial aid systems, feed in your next-year ISIRs, start working your 399 SAR comment codes, start helping your students and families with community outreach, and start packaging estimated aid. Our days are filled with financial aid projects and our evenings with FAFSA events!

With all that you have going on, take a little time to get out of the office, network with your financial aid colleagues, and get in-person training at FASFAA’s professional development events.

This year, you can make history as part of FASFAA’s major milestone year! Every single event is part of FASFAA’s 50th Anniversary! We’ve already had the 50th Anniversary Fall Region Workshops, and the 50th Anniversary Clock Hour Workshop with our favorite Fed, David Bartnicki.

Don’t miss out on the rest of this year’s celebrations. You can still attend the Spring workshops and the spectacular 50th Anniversary FASFAA Annual Conference in June. Nathan Basford is the Conference Chair, so you know it’s going to be amazing! Don’t forget the deadline to propose a session for our 50th Anniversary Annual Conference is February 1, 2017.

I would also like to encourage you to be involved in making history this year. Wouldn’t you like to say that you were a part of FASFAA’s 50th Anniversary year, that you are a part of what makes this organization great? Volunteer to do a presentation, be a moderator, work the registration booth, whatever you find it in your heart to do for our great organization. FASFAA needs people just like you!

I won’t be seeing you at FSA in Atlanta this year, but take lots of pictures and hashtag #FASFAA in them for me!
UPDATES FROM
STATE PROGRAMS LIAISON CHAIR

BY LEVIS HUGHES
CHIEF, OFFICE OF STUDENT FINANCIAL ASSISTANCE

The Office of Student Financial Assistance (OSFA) hopes that you have a wonderful holiday season. We are off to a new year of financial aid. The 2017—18 Florida Financial Aid Application got off to a rousing start on October 1st with 1,055 applications for the Florida Bright Futures Scholarship, José Martí Scholarship Challenge Grant, Rosewood Family Scholarship and Scholarships for Children and Spouses of Deceased or Disabled Veterans.

Currently, OSFA administers 22 scholarship, grant and additional programs, funding over 260,000 new and returning students with state, federal and private matching funds for scholarship and grant programs of approximately $516,126,541 to defray the cost of postsecondary education.

OSFA continues to serve as the state coordinator for the College Goal Sunday (CGS!FL) program. In 2016, CGS!FL hosted 41 sites with 657 volunteers serving 1,670 families with the Free Application for Federal Student Aid (FAFSA) completion. In addition, 44 scholarships were awarded to students across the state who participated in the CGS!FL campaign.

The 2016 Florida Legislative session created the Florida Gold Seal CAPE Scholars award as an alternative to the current Florida Gold Seal Vocational award. This new award allows qualified students the opportunity to receive a Florida Gold Seal CAPE Scholars award for a bachelor of science degree program.

In addition, for 2012-13 high school graduates and thereafter, a student who has a full-time religious/service obligation lasting at least 18 months, is eligible for an extended reinstatement/renewal timeframe.

The 2017 Florida Legislative session begins March 3 and OSFA has launched legislative bill tracking relating to higher education financial aid. Follow the bills on Online Sunshine and watch for memos and additional information from OSFA.

As OSFA’s Chief and State Programs Liaison Chair for FASFAA, I want to thank each of you for encouraging our efforts to support you and all of your students.
SCHOOL SUPPLIES DRIVE

COLLECTING FOR THE BRIDGES OF LIGHT FOUNDATION

- ANY SCHOOL SUPPLIES FOR 1ST-12TH GRADE
- HUGE NEED FOR 6TH-12TH GRADE SUPPLIES
- DESPERATE NEED OF TUTORING MATERIAL ESPECIALLY GRADE SPECIFIC TUTORING BOOKS

Which Region will reign supreme?
The region with the most supplies collected will win the trophy!

The Bridges of Light Victims’ Education Fund

- CREATED SPECIFICALLY TO PAY FOR THE EDUCATIONAL EXPENSES OF THE CHILDREN OF THE VICTIMS OF THE PULSE SHOOTING
- BRIDGES OF LIGHT WILL BE SETTING UP FUNDS WITH THE FLORIDA PRE-PAY COLLEGE BOARD
- FASFAA WILL BE COLLECTING MONETARY DONATIONS TOWARDS THIS FUND
Release of the U.S. Department of Education
FY 2017 Annual Plan

BY LORI AUXIER, DIRECTOR OF OUTREACH SERVICES

On November 17th, the U.S. Department of Education Office of Inspector General (OIG) released its FY 2017 Annual Plan. The Annual Plan reviews the major initiatives and priorities OIG plan to concentrate on during the upcoming calendar year.

OIG’s Strategic Plan Goals include:
1. Improve the Department’s ability to effectively and efficiently implement its programs;
2. Strengthen the Department’s efforts to improve the delivery of student financial assistance;
3. Protect the integrity of the Department’s programs and operations;
4. Contribute to improvements in Department business operations; and
5. Strive for a diverse and skilled workforce that is provided with the means and assistance necessary to achieve the OIG’s mission.

Under each goal, OIG has outlined both priority and continuing work. Priority work includes, but is not limited to: oversight of TRIO and Gear-UP programs; recognition and oversight of accrediting agencies, FSA Ombudsman handling of borrower complaints and more.

Continuing work includes, but is not limited to: FAFSA verification selection process; oversight of student loan servicers; calculating and reporting graduation rates; fraud awareness presentations and more.

In addition to the goals outlined above, OIG also identified the following areas that provide significant management challenges for the Department:
1. Improper Payments;
2. Information Technology Security;
3. Oversight and Monitoring;
4. Data Quality and Reporting; and
5. Information Technology System Development and Implementation

While the Annual Plan outlines the activities OIG plans to complete during FY 2017, it is important to remember that OIG may be required to complete unanticipated work that may take precedence over priority or continuing work. For more information, the plan may be reviewed online here.
FASFAA REGION II REPORT

BY SHIRLEY EUBANKS, REGION II FASFAA REPRESENTATIVE

We had a few but mighty crowd. There were two group participations in the customer service presentation in which we had characters set in a scene at a hotel and then we did the grapevine theory. We talked about the new technology available and how it could impact the way we do thing. In addition, we discussed the state updates. Our presenters Daniel Barkowitz, Rabecca Hall, and Pete Hernandez did a fantastic job.

The theme was set around Christmas and we gave out some great gifts. I am so very grateful for the ones that were able to make it with such a short notice and appreciate your participation at the workshop. I look forward to seeing more of you at the Spring Workshop.

Again, thank you with a humble heart for allowing me to represent Region II.

Shirley Eubanks, FASFAA Region II Rep.,
St. Johns River State College
The Region III Fall Workshop was Friday, October 14th at the Technical Education Center Osceola (TECO). The workshop was a great success, we had around 25 people attend. Topics during the workshop included safety in your office, dependent and independent status, CDR’s, student loan debt good or bad, state update, verification, and credit hour/clock hour round table discussion.

Lunch was provided to the group by the culinary students at the Technical Education Center Osceola. Everyone really enjoyed the workshop and networking opportunities. The spring workshop for Region III will be at the beginning of April. Stay tuned for the upcoming date and location.

Since this is my last year as Region III representative, now is a good time to start thinking if you would like to run for this office or any other office on the FASFAA executive board. This is a great opportunity to learn more about your organization and make new friendships. I have thoroughly enjoyed being a Region III representative and have learned so much about the FASFAA organization.
A CALL TO SERVE!

NOMINATIONS FOR ELECTED POSITIONS

BY THOMAS VO

What does it mean to serve FASFAA and its members? Are you ready to serve? Do you have the support it takes? Are you asking yourself these questions? If you are, that’s a good thing; it means you are on the right track to volunteering to serve in an elected position.

*What does it mean to serve FASFAA and its members?*
Serving FASFAA and its members means you are willing to give of your time, skills and knowledge. Do you possess these qualities and skills: leadership, task driven, ability to stick to deadlines, honor commitments, event planning, and willingness to ask for help when needed? If you are able to answer yes to these questions, then you have what it takes to serve FASFAA as an elected officer.

*Are you ready to serve?*
Are you willing to dedicate your resources with the members of FASFAA for a term of 1 – 2 years? Do you like working with a group of like-minded individuals who enjoy giving back as much as you do? Are you a team player? If you are, then you are ready to serve.

*Do you have the support it takes?*
Now that you know what it means to serve and you have discovered you are ready to serve, it is important that you have the support you will need. Is your supervisor or your administration supportive of your involvement? Is your family supportive? You will need to have the commitment of support from both. You may need to have a day or two away from the office occasionally to attend in-person meetings. You may also need to participate in workshops, conference calls, etc.

Seeking Nominations

Nominate yourself or a peer to serve FASFAA on the 2017-2018 Executive board. Send all nominations to the chair of the nominations committee: Thomas Vo at vo@scf.edu.

The following positions are available: (Primary Duties as follows)

**President Elect:** This position requires a three year commitment, first as the president elect, the second year as the president, and the final year as the immediate past president.

**Duties:**
1. Presides at all meetings in the absence of the President.
2. Prepares a proposed Association budget for the ensuing year as President.
3. Responsible for selecting the chairperson of the conference committee for the annual conference during their year as President.
4. Chairs the nomination and election committee.
5. Performs all duties as designated by the President or required by the Association.
A CALL TO SERVE!

NOMINATIONS FOR ELECTED POSITIONS

Continued

Treasurer: This position requires a two year commitment.

Duties:

1. The finance officer of the Association and shall receive all Association monies and keep the books of the Association.
2. Pay the bills of the Association within thirty (30) days of the authorization of the Executive Board.
3. Arrange for the billing and collection of dues and registration fees for meetings of the Association.
4. Prepare and submit the appropriate state and federal records, as required by applicable laws (Article VII).
5. Supervise hired bookkeeper for the Association in any of the above duties.

Secretary: This position requires a two year commitment.

Duties:

1. The scribe of the Association who shall take or arrange to have taken, and keep in permanent form, the minutes of the Executive Board and of the Association. This includes but is not limited to: annual business meeting, conference calls, and board meeting minutes.
2. The custodian of its records: (minutes, bylaws, and the policies and procedures manual).
3. Keeps and updates the permanent file of all other official documents and materials (banners/awards/archives) and publications of the Association and/or Executive Board.
4. Attends to the giving and serving of all notices required by the bylaws of the Association or at the discretion of the President.

Region Representative: Region 1, 3, and 5 positions will be vacant. This position requires a two year commitment.

Duties:

1. Serve on the Executive Board as voting members.
2. Attend all meetings of the Executive Board and shall hold and conduct regional meetings at the call of the Executive Board.
3. Responsible for coordinating the events of their regions, including planning training workshops, financial aid awareness week activities and representing the interest of members of their region on the executive board.
4. Other Duties as assigned by Executive Board, Vice President, and President.

The elections and nominations committee will be presenting the slate of candidates for approval to the current executive board in early spring. The approved slate of candidates will be presented to membership at least 25 days prior to the Annual Conference. Election closes during the conference and the results are announced on the final day of the conference.

Nominations deadline is 2/17/2017.
WHEN PLANNING CAN BE TOO MUCH OF A GOOD THING

BY SHANNON CROSS, STUDENT CONNECTIONS, A USA FUNDS AFFILIATE

“Failing to plan is planning to fail” is an oft-repeated modern take on a bit of Ben Franklin wisdom. But sometimes, having too many plans can risk failure – especially if you’re not aware of how they interact and where they overlap.

Most schools spend a lot of time thinking about how they can support student success. These noble intentions are often memorialized in retention plans, financial literacy plans, and default prevention plans. Some or all of what is covered in these may also be addressed in broader, strategic plans or duplicated in the plans of adjacent departments. Do you know what’s in your school’s versions of them?

Many hardworking, highly committed faculty and administrators do not. Amid the day-to-day demands of meeting students’ needs, they gradually lose awareness of the details. This is reflected in a recent survey of more than 200 senior administrators at private and public two- and four-year institutions. 63% of the responders indicated “initiative fatigue” as the biggest impediment to student success at their institutions.

This reduces a plan’s ability to be a unifying resource that enable staff to be more effective in the service of students. This is especially true when they don’t have a role that directly and regularly correlates with a specific objective or process outlined in the plans. Without an integrated perspective applied to them, one or more of the plans can become outdated or even contradictory. As a result, there are missed opportunities related to synergies and efficiency in helping students be successful.

Some things to consider:

♦ If you are charged with developing a new plan, check to see if it would make sense to include those strategies in an existing plan. For example, many schools consider money management education a retention tool, so perhaps those strategies should be included in an update rather than used to create a new, separate plan.

♦ If a plan is developed by a particular office, for example, a debt management plan by the financial aid office, are there opportunities to gain feedback from the broader community so that activities conducted elsewhere can be included?

♦ How are plans shared with everyone on campus? Are they available online? Are there communication strategies in place to raise awareness of individuals’ roles related to the plans?

♦ Do the various plans include specific measures and timelines and are they regularly reviewed with results communicated to appropriate audiences?

♦ Do the chairs of committees responsible for the various plans ever get together to discuss overlapping goals and objectives?

♦ Sometimes, less is more. If your review of plans shows that your practice is not including all the aspects of the theory behind it, yet you’re still meeting or exceeding your goals, it’s ok to pare down the theoretical to reflect the practical. Nothing that doesn’t add value should be in your plan.

Does your institution have a good process for sharing information and identifying synergies?
THINGS TO CONSIDER IN INCOME-BASED REPAYMENT PLANS

BY SHANNON CROSS, STUDENT CONNECTIONS, A USA FUNDS AFFILIATE

Most federal student loan borrowers today have the option to cap their monthly payments by entering an income-based repayment (IBR) plan. These plans have the potential to be helpful to many; a recent Urban Institute study found that reduced monthly payments decrease default rates. However, there are many issues to consider. As our counselors engage with borrowers and schools, we find there is often confusion about IBR plans. It’s important to consider the individual circumstances unique to each borrower when helping consider IBR options.

Borrowers’ situations always determine what plan we suggest for them. Often, this turns out to be an IBR, especially for borrowers just starting out in repayment. IBRs can provide a viable option for borrowers who can’t afford a full payment. They can begin reducing their debt and avoid using up their forbearances, which they may need later in the event of a financial or other life crisis that could impact their ability to make any payment.

Although IBR plans have been around since 2009, borrowers often aren’t familiar with this option. With so many repayment plans available (including various IBR types), they are confused about details and unsure which plans could apply to them. Our counselors talk them through many variables and discuss what they can afford. Getting them to some level of payment is ultimately what is in the best interests of both them and their schools.

One thing for borrowers to consider is the complexity and recurring nature of the application process, which must be completed each year. A 2015 Consumer Financial Protection Bureau report found that almost 60% of borrowers don’t re-certify their income on time. The bureau’s midyear update on student loan complaints, recently published, shows that many borrowers are challenged by bad customer service, miscellaneous delays and even lost paperwork when applying for IBR plans. This can add weeks or months to the process.

The consequences are costly for borrowers. In some cases, their loan balances can increase while applications are in process as unpaid interest accumulates and is capitalized. The application process can also “stop the clock” on loan forgiveness calculations; loans are often placed in forbearance during the application process, which prevents qualifying payments from being made toward loan forgiveness.

However, it’s almost always in the student’s best interests to make some payment. For this reason, we encourage students and schools to learn more about IBRs. They can transform a delinquency or forbearance scenario into one in which the borrower is reducing principal. This is not only good for the borrower, it is a relatable metric included on the College Scorecard that prospective students and families use when considering postsecondary options.

The sheer number of plans and their complexity can be daunting for borrowers. It’s important to stress to them that it’s worth determining the plan that’s best for them. Their loan balance is not going away, so tackling debt is always going to be better than ignoring it. The longest journey begins with a single step — and IBR plans allow even an entry-level job to help borrowers take that first step.
FUN FACTS ABOUT VENDOR/SPONSOR PROGRAM

SUBMITTED BY DAVID ALEXANDER

FASFAA would like to recognize and thank the vendors and sponsors on their yearly contribution to our organization. This helps provide FASFAA with the resources needed to perform the annual conference and other events throughout the year. The contributions directly benefit schools, partners, and other financial institutions, which in turn benefits our students. Our students are then able to apply their abilities in order to make the world a better place for everyone. This circle of success would not be possible without our vendors and sponsors.

Please be sure to visit the exhibit area and experience the fun, useful, and innovative tools and processes that they each have to offer.

Each Year FASFAA offers a special incentive for vendors and sponsors that register for the Annual Conference before a specific date. This is called the early bird special. This early bird special can save the vendor up to 15%, or more for a first-time vendor!

Happy Holidays and we’ll see you all at the 2016-17 Conference, with FASFAA celebrating our 50th!
BUYING A USED CAR?

SUBMITTED BY DAVID ALEXANDER

Most individuals in the Southern Region use a vehicle to transport themselves to and from their offices, to offsite meetings, and other career related transportation needs. So, purchasing the right vehicle is essential to our everyday lives. Buying a used vehicle is one of the transactions many of us have or will encounter throughout our lives. This process can be tricky, because there are limited safety nets that protect the buyer, once purchased. Here are a few tips that I’ve learned that help with the decision and process of purchasing a used vehicle.

**Research the pricing:** Once you have an idea of what you’re looking for, research the average asking prices based on mileage, condition, and options. This will give you a good idea as to what you may spend, based on the current market value. This may vary by region. You should explore locally, but also expand your search to ensure your area is not much higher than the national average. Remember, the vehicle is not only a needed resource, but also an investment that you may liquidate in the future.

**Research the common problems for the vehicle(s):** Most vehicles have common problems that others have experienced with their vehicles. On the internet there are many sites that give owner testimonials and advice on the ownership of a specific vehicle. This should be taken into account when finding the right vehicle for you. Some of the issues are anomalies, but throughout your research you can track trends and prepare yourself for some of the issues you may encounter. This is not a guarantee that you will have the same success or challenges as the others, but it does put in it the right ballpark.

**Shop around:** Once you have researched the pricing and common problems, it is time to shop around. You may want to get the first one you find, but in many cases, it’s good to explore others that are for sale. This gives you examples to compare and choose from. This will help in regards to price negotiating as well!

**Find out if there are any pending transferable warranties:** At times, there can be transferrable warranties on service that has already been done on the vehicle(s). It’s good to ask the seller if there is any paperwork that comes with the vehicle, besides the title, of course.

**Acknowledge cosmetic blemishes and mechanical issues:** Acknowledging blemishes and any mechanical issues helps you make a sound decision on whether or not that is the car for you. You should point them out to the seller. This makes an easier case for a price reduction or the seller addressing a mechanical and/or cosmetic issue in order to complete the sales transaction as well.

**Check all of the fluids:** Checking the oil, coolant, and other fluids gives you an idea on how the car was serviced. Low coolant and oil levels can have a major impact to the life span of a vehicle’s engine. Some later model vehicles have a dipstick that can be used to check oil, but others have an electronic system that is used to determine the oil level. It’s good to know how to check the oil on that specific model before seeing the vehicle.

**Let the vehicle run:** When you are looking at a vehicle, let the motor run after your test drive. It’s best to let the car run for at least 20 minutes while you’re talking to the seller, looking the vehicle over, or deciding on the purchase. This may be the most important 20 minutes of the deal. You can determine if the vehicle is leaking any fluids, overheating, making any abnormal squeaks and/or noises, or is creating an abnormal amount of smoke from the exhaust pipes. All of which may be signs of unforeseen issues. Also, keep a look out for the seller that wants to shut the car off right away or seems uncomfortable with the vehicle running, this may a sign that they’re not disclosing all of the issues that the car may have.

**Trust your gut:** Lastly, go with your gut feeling. If something doesn’t feel right about the purchase, the vehicle may not be for you. You can always walk away from a purchase and take the time to do more research, more shopping around, or simply taking a night to sleep on it.
After a great spring 2016 campaign, imagine our surprise when the following occurred:

- The open date for the Free Application for Federal Student Aid (FAFSA) changed
- Hurricane Hermine came through Tallahassee
- The FAFSA open date changed
- Hurricane Matthew pummeled the east coast of Florida
- Did I mention the open date for FAFSA changed?

After many years of promoting January 1 as its official open date, the Free Application for Federal Student Aid (FAFSA) changed the date to October 1. This news became official just as we were closing out the spring 2016 College Goal Sunday campaign in Florida which meant that we literally had six weeks to gear up for another round of hosting CGS!Florida in the fall semester.

Transitional years tend to be difficult when communicating new information after so many years of hosting College Goal Sunday events in February.

In spite of the change in schedule, we had 22 institutions graciously host a CGS!Florida event in October and November in effort to get the word out to students in their communities, 327 volunteers, and 1,073 participants!

As numbers come in, we are seeing great results for participation by students, families, and volunteers. A nice perk to hosting CGS!Florida in the fall.

Many sites were able to use the fall holidays as a theme for their events: Halloween candy, posters, fall pumpkins, leaves and autumn adornments.

The BEST part of hosting in the fall semester? Being able to inform 22 participants that they are winners of the CGS!Florida $200 scholarship! What a nice gift to receive just in time for the holidays. Thank you everyone for your continued support of this program. It is truly a blessing to work with each of you.
2016 FLORIDA LEGISLATIVE SESSION UPDATE
BY CAROL BAILEY, DIRECTOR OF INFORMATION AND TRAINING
OFFICE OF STUDENT FINANCIAL ASSISTANCE

The 2016 legislative session enacted the following:

Florida Bright Futures Scholarship Program

- Expands volunteer service work to include, but not limited to, a business or governmental internship, work for a nonprofit community service organization or activities on behalf of a candidate for public office. Additional documentation of volunteer service work performed is required.
- Defers 2-year initial award period and the 5-year renewal period for students who are unable to accept an award due to full-time religious or service obligations lasting at least 18 months until the student completes the obligation.
- Removes the higher SAT and ACT score requirement for home education program students to qualify for the initial Florida Medallion Scholars (FMS) award, making the test score requirement the same for all students.
- Creates the Florida Gold Seal CAPE Scholars award as an alternative to the current Florida Gold Seal Vocational award.
  - Creates the Florida Gold Seal CAPE Scholars award for a student who meets the general eligibility requirements for the Florida Bright Futures Scholarship program, earns a minimum of five postsecondary credits through CAPE industry certifications which articulate for college credit, and meets the volunteer service work requirements.
  - Allows an eligible student to receive the award for a maximum of 100 percent of the number of credit hours or equivalent clock hours required to complete an applied technology diploma program, a technical degree education program, or a career certificate program at a Florida public or nonpublic education institution.
  - Provides for a Florida Gold Seal CAPE Scholar who completes a technical degree education program to also receive a Florida Gold Seal CAPE Scholars award for a bachelor of science degree program for which there is a statewide articulation agreement, or a bachelor of applied science degree program at a Florida College System institution.

Florida National Merit Scholar Incentive Program

Florida National Merit Scholar Incentive Program is renamed as the Benacquisto Scholarship Program. The Benacquisto Scholarship requires a student who receives a scholarship award under the program to be referred to as a Benacquisto Scholar. In addition, requires all eligible state universities, and encourages all eligible Florida public or independent postsecondary educational institutions, to become college sponsors of the National Merit Scholarship Program.
FINANCIAL LITERACY AND DEBT MANAGEMENT
BY BRENDA BROWN, FASFAA GRADUATE/PROFESSIONAL CHAIR
DAMEION LOVETT, FASFAA FINANCIAL LITERACY/DEBT MANAGEMENT OUTREACH COORDINATOR

Happy Holidays FASFAA!

As we get ready for the buying and gifting season, it’s a great time to start thinking about financial literacy and debt management! Plans are underway to provide an exciting and impactful conference in honor of FASFAA’s 50th anniversary.

Financial literacy and debt management programs will be added to the conference program as a track for all who are interested in learning how to establish initiatives on your campuses and locations. We will also provide programs with information for those of you who have already been providing services in these areas. In order to do so effectively, I need your help to help for potential topics.

Topics currently under consideration:
• Loan Counseling (Entrance and Exit)
• Understanding Your CDR and What It Means
• Financial Literacy Programs for Undergraduate and Graduate Students
• Graduate Student Debt
• Finding Resources to Conduct Financial Literacy Programming
• Getting Administrative Buy-In On Campus & In The Community
• Best Practices for Established Financial Literacy Programs
• Understanding Your Student Population and Financial Literacy Needs

If you are interested in learning more, please send me an email at dlovet@usf.edu and let me know! More details are coming, so stay tuned!
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