PRESIDENT’S MESSAGE

This has been a great year for FASFAA. First I would like to thank the FASFAA Executive Board members for their work this 2015-16 year. I would also like to thank their respective institutions for allowing them to serve this year. For many, it was their first experience serving on the Executive Board.

Back in October, we held a New Aid Officers workshop in Historic Dodgertown in Vero Beach which included 30 of our new members. There they received 3 days of training from FASFAA’s finest. In October, we also held our award winning Clock-Hour Workshop in Orlando with 105 members in attendance, including 6 people from out of state.

All 5 regions held their fall and spring workshops in their designated regions. I would like to congratulate Region Representatives Rachel Robinson, Denise Aselta, and Cheryl Philippeaux for completing their first full year as regional representatives. A big thank you is in order for Mia Mwango and Dameion Lovett for their leadership over the past two years as Regional Representatives. Unfortunately, their two year service is coming to an end, but I know they will still be involved in FASFAA and their regions.

Our theme for the year has been “Pursue Excellence.” I hope that through this past school year, we all pursued excellence in everything we did, whether in our specific occupation, or at home in family life, or with hobbies and free time. Learn something new today. Meet a new friend today. Make an impact in your community!

As my year as President comes to an end, I want to encourage you to get involved in this association. Take a step out of your comfort zone and volunteer for something. Over ten years ago my former boss, Ruth Strum, told me I needed to get involved with FASFAA. It was hard for me because I am so shy, but I did. It was one of the best pieces of advice I ever received. The more you get involved, the more rewarding your job will be.

Thank you to FASFAA for all of your support over this past year.

Ryan McNamara, FASFAA President

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UPDATE FROM THE OFFICE OF STUDENT FINANCIAL ASSISTANCE (OSFA)

BY LEVIS HUGHES, CHIEF OF OSFA

It has been a very busy year for the Office of Student Financial Assistance – no surprise there!

The 2016 Florida Legislature completed session on time and enacted legislation that affected state financial aid programs. Be sure to login to the State Programs website to view all memorandums related to program changes and reporting requirements.

OSFA thanks institutions for their due diligence in submitting expanded reports mandated by the Legislature and due April 29. The Florida Legislature will be using this data to enhance current programs and possibly provide more funding for Florida students. Be sure to attend the panel discussion at the spring conference to share ideas and assist with finding solutions to multiple reporting requests.

By the time of this newsletter publication, the online institutional renewal application for participation in state programs has opened. We have streamlined this application and pre-filled most of the fields for your convenience. The June 8 deadline is just around the corner; don’t wait!

Another round of applause goes to institutions that volunteered their facilities for the annual National Training for Counselors and Mentors (NT4CM). OSFA implements this training initiative, sponsored by seven national organizations (Federal Student Aid, National Association of Student Financial Aid Administrators, National Council of Higher Education Resources, National Association for College Admission Counseling, American School Counselor Association, National College Access Network, and Council for Opportunity in Education). This academic year, we were able to provide 500 counselors and mentors with financial aid training. Special thanks to:

- Ave Maria/Ave Maria University
- Gainesville/Santa Fe College
- Broward County/Keiser University
- Jacksonville/FSCJ Downtown
- Miami-Dade/Keiser University – Doral
- Orlando/Valencia College – West Campus
- Sarasota/Manatee County/USF Sarasota-Manatee
- Palm Beach/Palm Beach State College
- Polk County/Jim Miles Professional Development Center

As OSFA’s Chief, I want to thank each of you for supporting our efforts to support you and all of your students.
REGION III

BY DENISE ASSELTA, FINANCIAL AID OFFICER
TECHNICAL EDUCATION CENTER OSCEOLA (TECO)

Region III had a great turn-out for the Spring Region III Workshop; 45 members attended. The workshop was hosted at Orange Technical College, better known as Mid Florida Tech. A variety of topics covered included: Federal and State Updates, Prior Prior Year, Verification, Consumer Information, Difficult Conversations Managing Conflict while Providing Customer Service, and Default Prevention. Members attended from Brevard, Indian River, Lake, Okeechobee, Orange, and Volusia counties. I would like to give a great big Thank You to Teriann Wright for all of her assistance with helping me put this workshop together and for arranging use of Mid Florida Campus facilities. I would also like to thank Christine Wilcox for conducting the Bonnie Pirkle raffle and food donation collection. Thanks to all of you for participating at the Spring Region III Workshop. See you at the Annual FASFAA Conference!

FASFAA REGION IV REPORT

SUBMITTED BY DAMEION LOVETT, ASSOCIATE DIRECTOR
UNIVERSITY OF SOUTH FLORIDA
UNIVERSITY SCHOLARSHIPS & FINANCIAL AID SERVICES
AND REGION IV FASFAA REPRESENTATIVE

On October 28, 2015, the fall Region IV workshop, held at Apalachee-Ley Technical Center in Tampa, was attended by 53 members. Of those in attendance, 14 were new to financial aid and FASFAA with less than one year of experience!

Topics covered included:
- The Magic of Financial Aid—Surviving in the Profession
- Verification
- PPy
- DACA & Postsecondary Education Tuition & Fee Waivers
- UEH
- State of Florida Update
- FASFAA/SASFAA Update
- Student Consumer Information/HEOA

On March 3, 2016, the spring Region IV workshop, held at Florida Gulf Coast University in Ft. Myers, was attended by 41 members. Of those in attendance, 10 were new to financial aid and FASFAA with less than 6 months experience!

Topics covered included:
- Professional Judgment
- Default Management
- Verification
- The Five W’s of Student Loan Defaulters
- State of Florida Update
- FASFAA/SASFAA Update
- Managing the Work/Life Balance
- Prior, Prior Year/Early FAFSA

During the fall and spring workshop, all members in attendance donated $180 to the Bonnie Pirkle Memorial Scholarship Fund. I would like to thank all FASFAA members who volunteered their time and expertise to present at the fall and spring workshops and encourage the membership to volunteer as well for future trainings. I also thank Melissa Brady, Financial Aid Program Manager at Brewster Technical College, for the use of their beautiful facility for the fall workshop. Special thanks to Georgene Diaz and Jennifer Fraser for holding down the fort while I navigated to the workshop through five traffic accidents and a torrential thunderstorm! I also thank Jorge Lopez, Director of Financial Aid at FGCU, and his staff for the use of the facilities for the spring workshop. This cooperation is what makes us all a part of a great financial aid family!
What an exciting year for CGS!Florida!

College Goal Sunday is a national initiative designed to help families complete the Free Application for Federal Student Aid (FAFSA). Each year, students leave millions of unclaimed federal aid dollars on the table because they do not understand they may already qualify for the aid and therefore, do not apply. The Florida version is called CGS!Florida.

As state coordinator, the Office of Student Financial Assistance (OSFA) launched the 2016 Spring Campaign and spread the word about the FAFSA to many low-income, first generation students in Florida. We are pleased to report the following results:

- 41 host sites
- 657 volunteers
- 1,670 participating students and families
- 41 scholarships of $200 each were awarded to college bound/college students
- 3 additional scholarships were funded by a partner organization SISTUHS

We could not have accomplished this feat without our wonderful host site coordinators who worked tirelessly behind the scenes organizing an event in their community and our fabulous volunteers who took time out of their busy schedules to assist families in completing the FAFSA.

Thank you to everyone who helped this year. The families you served will now have access to higher education because of your efforts.

Want to know more? We encourage you to learn more about CGS!Florida and invite you to join the 2016 Fall Campaign. Visit the Navigating Your Financial Future website for details: http://www.navigatingyourfinancialfuture.org/cgs.aspx. As we learn of more specific dates related to the early release of the 2017 FAFSA, we will update the website.
The Office of Student Financial Assistance (OSFA) makes every effort to keep you informed of important issues that affect the students and families of Florida. To that end, we have added new information to the Navigating Your Financial Future website at http://www.navigatingyourfinancialfuture.org/.

Located under the Resources tab, you will find the topics of interest when counseling students and parents. Each section contains a PowerPoint and various resources available to help provide the most up-to-date information.

Current items of interest under the Hot Topics sections include:

**Undocumented Students** — resources to help undocumented families and students who have questions about financial aid availability beyond high school. Located under the Training tab, you will find updated audio presentations for students and families to learn more about financial topics. Recently added presentations include:

**Seeking Financial Aid** — this presentation explains what financial aid is, where to find it, and how to apply for it.

**Repayment of Your Student Loan Debt** — this three part series covers student rights and responsibilities when it comes to repaying federal student loans, repayment plans available, and how to find help when unable to make monthly payments.

**Payday Lending** — predatory lending is often just around the corner from families in your community causing even more of a financial burden for those who use this type of lending. Learn more about how this industry is now targeting college students and how you can educate the students in your high school about the pitfalls of pay-day lending.

**Unaccompanied/Homeless Youth** — your one-stop shop for resources to help this group of teens who think that pursuing a degree is out of reach because of their living situation. Read through these valuable resources to help those who are struggling to exist on a day-to-day basis.
I have truly enjoyed serving on the FASFAA Executive Board and assisting the membership in selecting sites and coordinating events during the 2015/16 fiscal year. Tracy Misner has graciously agreed to resume this role for the 2016/17 fiscal year and I will be transitioning over to work on the 50th Anniversary FASFAA Conference Committee.

Throughout this year, I have had the pleasure to assist in coordinating the Clock Hour Workshop at Caribe Royale in Orlando, Florida and the New Aid Officer Workshop at Historic Dodgertown in Vero Beach, Florida. I was also able to coordinate the FASFAA Executive Board Meeting at Caribe Royale in Orlando, Florida and will be working with President-Elect Joan Bailey on the upcoming FASFAA Executive Board Transition Meeting.

We are in the process of finalizing the FASFAA Annual Conference at the Hyatt Regency Coconut Point Resort and Spa in Bonita Springs, Florida. If you have not done so, I encourage you to review all of the training opportunities (http://www.fasfaa.org/annual-conference) available during the week of May 23 - 27, 2016. Plus, this is a family friendly resort, so you may want to consider bringing the family along!

I have learned so much through this volunteer opportunity and am excited to continue working with FASFAA during the upcoming year. If you have not done so yet, I encourage you to become involved. To learn more about volunteering, please visit http://www.fasfaa.org/volunteer.

NOVA-SOUTHEASTERN UNIVERSITY
NEW RETIREE

Congratulations to Francine Newman, Manager of Return of Title IV Funds, Federal /State Compliance and Academic Standards in the Enrollment and Student Services Department at Nova-Southeastern University. Fran officially retired on April 18, 2016, after more than 40 years of service, first at Florida International University and more recently at Nova-Southeastern University.

During her tenure, she had the opportunity to know and work with many of the “greats” in the financial aid community. She will deeply miss everyone and wishes to thank everyone for making the last 40 years such a joy.

Although she will be officially retired, she plans to attend the spring FASFAA conference to have the chance to visit with everyone. She plans on “staying in the loop” by assisting in the financial aid world on a part-time basis.

FASFAA and OSFA wish Fran the very best as she transitions to this new chapter in her life.
2016 FASFAA NOMINATIONS AND ELECTION

SUBMITTED BY JOAN BAILEY
ASSOCIATE DIRECTOR OF FINANCIAL AID
UNIVERSITY OF SOUTH FLORIDA

The 2016 FASFAA Nominations and Election committee presents your 2016 slate of candidates.

Voting began on Friday, April 29th and will be open through 5:00pm on Thursday May 26th. You will be able to vote at the annual conference; however, you are encouraged to vote prior to the conference.

The nominations are as follows:

**President Elect:**
Thomas Vo – State College of Florida, Manatee-Sarasota

**Vice President of Training:**
Kamia Mwango – Santa Fe College

**Region 2 Rep:**
Shirley Eubanks – St Johns River State College

**Region 4 Rep:**
Nadine Bailey – Ultimate Medical Academy
THOMAS VO
DIRECTOR FINANCIAL AID, STATE COLLEGE OF FLORIDA MANATEE-SARASOTA

THANK YOU

Thank you very much for the opportunity to run for Florida Association of Student Financial Aid Administrators (FASFAA) President-Elect. It truly is an honor to give back to an organization that provides support to our industry, our students, our institutions and our careers within the State of Florida.

My career in Financial Aid spans over 20 years. It began in 1996 in the state of Pennsylvania, working in the Loan Origination Department for Pennsylvania Higher Education Assistance Agency/AES where I held several positions during my 7 years of employment.

Wanting to broaden my experience in all aspects of financial aid, I was hired as Campus Manager of Financial Aid for Harrisburg Area Community College, Gettysburg. During my years in financial aid in Pennsylvania, I played an active role volunteering for Pennsylvania Association of Student Financial Aid Administrators (PASFAA).

Not one to shy away from challenging opportunities and increased responsibilities, I became Manager of Student Accounts for The Scholar Ship, an international start-up study abroad program sponsored by University of California-Berkeley and Royal Caribbean International Cruises. My responsibilities included building the students accounts and financial aid department from scratch, which required creating policies and procedures for both offices while implementing the ERP system.

Wanting to advance my career further, I served as Vice President of Client Services for ProEducation Solutions (Sarasota-based Financial Aid consulting firm) where I managed their communications division. I also provided interim staffing throughout the country in such roles as Chief Compliance Officer for Houston Community College and Financial Aid Director for the following institutions: University of District of Columbia (UDC), South Texas College of Law in Houston, Texas, Palm Beach State College, and State College of Florida Manatee-Sarasota.

I have extensive experience within the Florida College system. As Vice President with ProEducation Solutions, I worked closely with several Florida client schools. Among them are St. Petersburg College, Broward College, and Florida State College at Jacksonville. Most recently, I have served as Director of Financial Aid for Palm Beach State College from 2012 through 2015. In November, 2015, I was honored to accept the position of Director of Financial Aid for State College of Florida Manatee-Sarasota where I held the duties on an interim basis in 2010.

I have been very active with FASFAA and currently serve on the Executive Board in the role as 2015 Annual Conference Co-Chair. I have served as presenter and moderator at last year’s FASFAA Conference, hosted and assisted College Goal Sunday at various sites throughout Florida and have presented at the FASFAA Region IV workshop. I was a financial aid mentor in the inaugural FASFAA Leadership program started last year by past President Stephanie Lawrence.
“CANDIDACY STATEMENT—THOMAS VO” (CONTINUED)

I am passionate about our industry and am equally passionate about volunteerism. I consider myself to be high energy and have much gratitude to our Executive Board members for allowing me many opportunities to volunteer for service and leadership with FASFAA. I admit, while volunteering and giving much to our organization, I received much more in return through learning, leadership, friendship and a continued passion for what we do. It is this passion and gratitude that has led me to seek the position of President-Elect.

I consider myself a “collaborative leader.” I believe in order for organizations to succeed, it must foster an environment that allows input from all individuals. A leader must ensure that member concerns are not only welcomed but solicited in order to make key decisions. We are a strong organization, in fact “over 700 STRONG” represented by various sectors of the financial aid community, including postsecondary institutions in Florida, lending institutions, state governmental agencies, loan servicing agencies, and other organizations that support financial aid administration. The different experience and perspective that our members possess should be leveraged and embraced to provide support to our institutions and ensure the future success of our organization.

Throughout my career in financial aid, I’ve met many professionals in our field and had rewarding conversations with them. The common theme I take from these conversations is that “We all stumble into the field, it was never planned.” “We are passionate about Financial Aid!” “We are concerned about the ever changing regulations putting greater responsibility, greater workload, greater stress and above all else greater liability on us.”

We are not without challenges – challenges that if elected President, I will embrace and seek to change into opportunities. Passion for the profession is waning, seasoned staff is retiring, and we need to energize the desire to serve in our association. I firmly believe in our mentorship program. I am deeply concerned about the current landscape of our industry. I’ve witnessed failed searches for executive level positions due to limited qualified applicant pool. I’ve witnessed directors fail in positions because they lack the knowledge or skills to succeed or are not given the necessary support. New leaders must be mentored and developed because our future success depends on it.

I am pained when I see schools assessed liability due to compliance issues. I believe as we continue to deal with the ever changing landscape, we must support one another and leverage our knowledge and expertise through various media. I will work with my full energy and devotion to create such opportunities for our members to communicate and support one another to overcome these challenges. Together we are “700+ Strong with 1 Unified Voice.”

In my personal time I am pursuing an MBA in International Business at Florida Atlantic University. I reside in Bradenton, Florida and enjoy running half marathons, kayaking, and spoiling my 3 adorable nieces Alyssa 12 and twins Madison and Mckenna 9.
I wholeheartedly yet humbly submit my name as candidate for Vice President of Training for the Florida Association of Student Financial Aid Administrators (FASFAA). My goal in this position is to provide support to the association’s president, region representatives, and all of the FASFAA membership in our association’s training and professional development endeavors!

I offer my candidacy with the full support and confidence of my institution and our Vice Presidents of Administrative and Student Affairs. I also bring with me leadership, analytical, technical and interpersonal skills as the Financial Aid Director for Santa Fe College, where I also coordinate and provide training for our financial aid team and other campus partners.

My experience as a presenter at the region workshop later evolved into running for Region II Representative, where I have enjoyed serving Region II for two (2) years.

FASFAA provides leadership, unity, coordination and communication that is necessary in this constantly changing field. If I am elected as the Vice President of Training, I will do my very best to facilitate the training and communication efforts of this valuable organization.

PROFESSIONAL BACKGROUND:
Santa Fe College, Director, 2015-Present
Santa Fe College, Acting Director, 2014-2015
Santa Fe College, Financial Aid Technical Coordinator, 2013-2014
City of Gainesville, Technical Support Specialist, 2012-2013
Department of Transportation, Project Manager, 2007-2012

EDUCATION:
Master of Business Administration, University of Florida, 2013
Bachelor of Business Administration, Stetson University, 2007
Associate of Arts, Lake-Sumter State College, 2004

ORGANIZATIONS AND ACTIVITIES:
Region II Representative, Florida Association of Student Financial Aid Administrators, 2014-Current
Member, Florida Association of Student Financial Aid Administrators, 2013- Current
Member, Southern Association of Student Financial Aid Administrators, 2014- Current
Member, Association of Florida Colleges, 2013-Current
Community Volunteer & Advocate, Ongoing

FINANCIAL AID PRESENTATION EXPERIENCE:
FASFAA Region II Workshop (Presenter, Moderator and Facilitator roles)
Financial Aid Staff Training
Cross-Training College Contact Center and other campus partners including Senior Administrators
Community (Upward Bound, PASS, CAPP, MBK, College Goal Sunday) FASFAA/Financial Aid Presentations
Annual Workshops for High School Guidance Counselors
I have been in the Financial Aid arena for a little over 18 years. I started out as a Loan Processor at Hampton University, then I moved to Old Dominion University as a Financial Specialist then received a promotion to Program Support Tech. I moved back to Florida and continued my career at Florida A&M University as a Financial Aid Counselor.

I moved back home to Palatka due to family matters and after my baby was born I resumed my financial aid career as a Financial Aid Coordinator/VA Certifying Official, then moved to the Business Office for 1 ½ years, then back to the Financial Aid Office as an Assistant Director/VA Certifying Official and now recently promoted to Associate Director all at the prestigious college of St. Johns River State College.

It has been a long journey, but I really enjoy working with this special group of people called “My Financial Aid Family.”

I am a single mother of two lovely boys, ages 30 and 13 (yes, I know), and three beautiful stepchildren, all of whom are grown. I was born and raised in Palatka, Florida where I reside today after moving so far away from home.

I am a member of FASFAA and SASFAA and have attended most of their workshops from New Financial Aid to Director’s Sessions. I have also been a moderator for FASFAA. My hope is to represent Region II to learn more about what happens and how changes and regulations affect us as FA professionals and maybe even bring some new ideas to the forefront for future consideration.

Thank you for allowing me an opportunity to participate in this election.
I am so excited and honored to accept the nomination for Region IV Representative. I am eager to exceed all requirements of this role and ensure this region in FASFAA is well represented. I have been a member of FASFAA for many years and have been involved in small roles at the annual conference, from time to time, where I always enjoy the interaction with other financial aid advisors and sharing our experiences.

From those interactions I have met wonderful people along my professional journey, and I believe some naturally became a mentor to me. When we would see each other at a conference, I was always encouraged to volunteer for my state or regional association and to get involved. I took the words of wisdom to heart and here I am. I have seen the great work the prior representatives do in keeping us informed, updated and trained. I will have very big shoes to fill.

I have been working in financial aid for over 20 years. I got my start in my hometown, Toronto, and worked at a school for almost nine years before moving to Tampa. Currently, I oversee several departments within financial aid, from financial literacy, default management to financial aid processing.

I am passionate about educating our students in regard to financial aid and how to avoid the dangers and pitfalls. I am a firm believer in informed borrowing and I try to educate my staff and students as well. There is a negative connotation around borrowing, but there doesn’t have to be.
My name is Alyssa Langdale. I am originally from Cape Coral, Florida, but attend school at Florida Southern College in Lakeland, Florida. I am an upcoming senior in the nursing program, where I will be graduating with my Bachelors of Science in Nursing in the spring of 2017. Nursing isn't easy, I've learned that from the past three years of schooling, the numerous hours I have spent in the clinical setting, and the many experiences I've had with nurses in general. When I was younger, I was always sick and the amount of days I spent in the hospital or at doctors’ offices, couldn’t even be counted. No matter what the circumstances were, there was always a nurse there who understood, who empathized, who made you feel like you were normal, and they were there without judgment. I want to make the same impact on people around me every day. No matter what is going on in their life, I want them to know that they will be cared for as long as I am around, and I will make sure that happens. After I graduate, I am hoping to get a job on the pediatric floor at a children’s hospital where I can be there for kids in the same way that the nurses were there for me. "We always dream of changing the entire world, but sometimes, changing a single soul is enough, for inside every human, there is a world."
SASFAA NAOW

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BIG IDEAS FOR STUDENT RETENTION

BY SHANNON CROSS, USA FUNDS ACCOUNT EXECUTIVE

Student retention has become more of a hot-button issue in the last few years, and rightly so. A recent New York Times article noted that “sixty percent of people go to college these days, but . . . more than a quarter of those who start college drop out with no credential.” Helping students finish their programs of study is an important part of setting them on the right track to achieve their long-term goals, and it can even increase the likelihood that they will repay their education loans.

Complete College America, a nonprofit organization focused on increasing the number of Americans that attain post-secondary degrees and certifications, offers ideas that it refers to as “Game Changers.” Here are a few of these ideas for you to consider incorporating into your school’s retention plans:

- **15 to finish.** This campaign is centered around making students aware of the benefits of taking 15 credit hours per semester to stay on track for a four-year graduation.

- **Structured pathways (also known as GPS Guided Pathways to Success).** The idea here is that when students select a program of study, they receive a pathway to complete that program, including which courses to take and when they should take those courses to finish on time.

- **Co-requisite support.** This recommendation involves putting students directly into college courses and providing co-requisite support to those students that need additional support. This may include things like additional lab or classroom time, academic support or peer mentoring.

- **Block scheduling.** We know that a lot of students have other commitments: life, family, work, etc. Block scheduling makes it possible for a student to take his or her courses together, making it easier to plan for life around classes.

Ruffalo Noel Levitz, a consulting firm focused on higher education enrollment management, student success and fundraising, also provides some recommendations for ways to help with student retention:

- **“Intrusive” advising,** Ruffalo Noel Levitz recommends that we need to get away from the notion that advising is simply course selection for a semester and make it about educational planning for the entire program; planning with the end in mind.

- **Financial literacy.** We need to provide ongoing financial counseling and education for students and their families. Think beyond your financial aid recipients to include appropriate interventions for all students and their families throughout the student lifecycle.

- **Study the data.** Each institution is unique and each incoming class is a bit different. That’s why Ruffalo Noel Levitz suggests identifying “specific needs for specific subsets of students” to target the appropriate intervention.

The most important step is to make sure you have some sort of actionable student retention plan that involves many different departments and takes your unique institution’s needs into consideration. Your school’s plan should also be measurable, so you can analyze what is working and make changes as appropriate.
Company Announces Recipients of New Bridging the Dream Scholarship, Awards a Total of $100,000 to High School Students Nominated by School Counselors

Sallie Mae Chairman and CEO Surprises Recipients in Front of Family, Friends, and More than 500 Sallie Mae Employees Who Raised $50,000 to Help Bridge the Dream

NEWARK, Del., April 19, 2016 — Four high school students from across the country traveled to Newark, Del., as finalists for a new scholarship from Sallie Mae, the nation’s saving, planning, and paying for college company; each student ended up walking away with $25,000 as recipients of the company’s inaugural Bridging the Dream Scholarship. Sallie Mae Chairman and CEO Raymond J. Quinlan made the surprise announcement at a ceremony in front of the students’ families, friends, supporters, and more than 500 Sallie Mae employees, who played an integral role in making the dream of college a reality for these deserving students.

The Sallie Mae Bridging the Dream Scholarship recipients, Bryana Blanco of Pembroke Pines, Fla., Kendal Cooney, of Camden, Mich., Quinton Lopez of Canoga Park, Calif., and Kayla Pinzur of Brewster, N.Y., were selected after the company asked 20,000 high school counselors from around the U.S. to nominate students who exemplify excellence both inside and outside the classroom, have overcome obstacles, and have a desire and dedication to make college happen.

Bryana Blanco, 18, of Pembroke Pines, Fla., is a senior honor student at West Broward High School. She was nominated by her school counselor, Lisa Solovay, who noted Bryana’s motivation, academic success, and affinity for helping others, even though her own family faces economic challenges. She currently is president of the school’s Do Something Club, a global community service organization, and she is a member of the Thespian Honor Society, National Honor Society, and Drama Club, activities she balances while tutoring her peers in all academic subjects. Bryana plans to study nursing at the University of South Florida, where she has already been accepted.

Kendal Cooney, 17, of Camden, Mich., is a junior at Camden-Frontier High School, where she excels in academics and athletics. Nominated by her school counselor, Carmen Hughes, Kendal is a member of her school’s student council, its Future Farmers of America chapter, and the National Honor Society, and she is the student ambassador on the Camden-Frontier School Board. She is taking four dual-enrollment college classes through Jackson College, and ultimately hopes to attend the University of Michigan. Kendal’s life took a dramatic turn when she lost her mother to breast cancer in 2014. Inspired by her mother and those who cared for her, Kendal is determined to reach college and enter the medical field.

Quinton Lopez, 17, of Canoga Park, Calif., is a senior honor student at Chaminade College Preparatory. He was nominated by his school counselor, Jeff Fuller. A budding aerialist and gymnastics star, Quinton typically puts in a 20-hour day, balancing multiple college-prep courses with early morning aerial and cheerleading practice sessions, an after-school job as a gymnastics instructor, and late-night study sessions, which he starts after cooking dinner for his mother and siblings. He is also passionate about helping others and he loves working with kids. He dreams of becoming a pediatric surgeon.
“SALLIE MAE AND ITS EMPLOYEES STEP UP TO HELP FOUR DESERVING HIGH SCHOOL STUDENTS REACH COLLEGE”
(CONTINUED)

Kayla Pinzur, 17, of Brewster, N.Y., is a senior at Brewster High School. Ranked near the top of her class, she excels at writing, science, and the arts. She was nominated by her school counselor, Kate Simmons, who describes Kayla as an inspirational young woman of exceptional integrity and character, a person who is mature beyond her years, and someone who has remained positive through personal and family struggles. Kayla is passionate about dancing; she dances competitively and she spends time working with younger students as a dance instructor. She aspires to become a physical therapist.

Earlier this year, Sallie Mae employees around the country were introduced to the finalists’ personal stories and circumstances and — inspired by what they learned about each deserving student — organized a host of fundraising events to support the scholarship. In just three months, Sallie Mae employees raised $50,661, which was supplemented by the company to reach a grand total of $100,000 for the Bridging the Dream Scholarship.

“Our mission is to make the dream of higher education a reality, and — as you might conclude from the extraordinary involvement of our employees in making this scholarship a reality — all of us at Sallie Mae are deeply committed to helping students and their families reach their potential,” said Raymond J. Quinlan, chairman and CEO, Sallie Mae. “The Bridging the Dream Scholarship exemplifies, in name and intent, what Sallie Mae is all about, and we are proud to be a part of a community of school counselors, administrators, community organizations, and corporations that want to help families across America make college happen.”

The Sallie Mae Bridging the Dream Scholarship is part of the company’s continued commitment to helping students and families make college happen. Over the last year, the company introduced new products to help families save for college, launched initiatives that encourage families to plan for college, conducted research and partnered to create materials to help families understand and manage credit, and continued to offer competitive private education loans for students and now parents to cover any gaps in college financing. The company is also investing millions to enhance multiple aspects of the customer experience from application through repayment and has moved all private education loan customer service to the United States.

To see video footage of the Bridging the Dream Scholarship award ceremony, and for more information, including tips, tools, and resources on saving, planning, and paying for college, visit SallieMae.com.

Sallie Mae (NASDAQ: SLM) is the nation’s saving, planning, and paying for college company. Whether college is a long way off or just around the corner, Sallie Mae offers products that promote responsible personal finance, including private education loans, Upromise rewards, scholarship search, college financial planning tools, and online retail banking. Learn more at SallieMae.com. Commonly known as Sallie Mae, SLM Corporation and its subsidiaries are not sponsored by or agencies of the United States of America.

Contact: Rick Castellano, 302-451-2541, rick.castellano@salliemae.com
Financial education programming, while gaining in popularity among colleges and universities, still faces an uphill battle in proving its value to decision-makers and educators. At a time when outcomes are king, the very nature of financial education dictates that its results are often not immediately seen among this population. These factors make it hard to know which strategies are effective or will gain schools the greatest return on their efforts. Inceptia’s latest research brief, “The ROI of Financial Education,” addresses these issues by analyzing current data supporting the institutionalization of financial education as a benefit to both schools and students.

The research found that financial education has a role to play in several of the leading factors that contribute to student attrition: financial stress, feelings of being undervalued/underserved by the institution, and the inability to accurately gauge the value of their degree.

“Students are dropping out because they feel like they aren’t being viewed holistically,” says Carissa Uhlman, Inceptia’s vice president of student success and author of the brief. “They don’t go to school in a bubble; academics are just one part of their struggle, and they’re asking schools to help them understand the financial piece as well.” Supporting research on college attrition indicates that addressing these top factors could result in retention increases of up to 84 percent.

Additionally, the brief analyzes the benefits to be gained by schools that create and maintain strong financial education programs. A majority of these institutions are able to achieve Cohort Default Rates (the percentage of former students who default on federal student loans) that are below 10 percent, indicating that in-school financial education can have downstream effects on student loan repayment behaviors.

Other key research highlights:
- Among schools surveyed, no institutions with strong financial education programs have CDR rates above 30 percent
- 84 percent of students say they are very or extremely interested in learning better financial management skills, yet only 23 percent of students actively seek out information to improve their regular financial habits
- 74 percent of financial aid professionals believe that financial literacy programs play a critical role in student success

The research concludes that financial education, when delivered effectively and with the support of the campus community, can positively impact student financial behaviors and overall student satisfaction. Schools that take a longitudinal approach in their outcome evaluation efforts may begin to see gains in retention and graduation rates, with decreases in student loan default and attrition.
TAKE OUR CDRS QUIZ
CHECK OUT IMPORTANT REMINDER

BY BECKY DAVIS
SENIOR MARKETING ASSOCIATE
GREAT LAKES EDUCATIONAL SERVICES, INC

Reviewing your draft Cohort Default Rates can test your brain power—and figuring out whether a student belongs in a particular cohort year might be harder than you think. How well do you know the factors that determine cohort year? Take our three-question quiz to find out.

Quiz: Can You Place These Students in the Correct CDR Calculation?

1. **Emma, History Degree**
   Emma graduated and received her degree in history from your school in December 2012. She defaulted on her loan in June 2015. According to the National Student Loan Data System (NSLDS), she transferred to another school to begin graduate school. Should Emma’s loan be included in your fiscal year (FY) 2013 CDR calculation? What information do you need to answer that question?

2. **Miguel, Engineering Degree**
   Miguel graduated from your university’s School of Engineering on June 1, 2013. A stellar student and budget-conscious planner, Miguel landed a high-paying job right out of college and promptly paid his loan in full on July 16, 2013. Should his loan be included in your CDR calculation for FY 2013? Why or why not?

3. **Gavin, No Degree**
   After a year in school, Gavin decided college wasn’t for him, and withdrew from your school in May 2012. He defaulted on his loans in July 2013. He later realized college was the best path to a financially stable career, and consolidated his loans in December 2013 in order to regain Title IV eligibility. Should Gavin’s loans be included in your school’s FY 2013 CDR calculation?

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**Quiz Answers**

1. **Emma**
   You need the actual date Emma entered repayment (DER). The key here is that, if the DER is delayed by re-enrolling in school prior to the end of grace, inclusion in a CDR calculation is also delayed. If Emma entered repayment in June 2013—six months after she graduated from your school—and enrolled in graduate school after her grace period, her loan would be included in your calculation for FY 2013. But if Emma started a graduate program at another school before her grace period ended, and entered repayment in October 2013 or later, she will be included in a later fiscal year CDR for your school.

2. **Miguel**
   Yes, his loan should be included for FY 2013. His estimated date entered repayment (DER) based on graduation is replaced by a new repayment date based on the paid-in-full date. Since Miguel repaid his loan in full on July 16, 2013 (in FY 2013, which runs from October 1, 2012 to September 30, 2013) rather than entering repayment as anticipated in December 2, 2013 (FY 2014), his loan should be included in CDR calculations for FY 2013 rather than for FY 2014. This also holds true for loans discharged due to death, bankruptcy, and disability.

3. **Gavin**
   Yes. The date his underlying loans entered repayment is the date used in the CDR calculation. In this case, Gavin entered repayment during FY 2013 for the underlying loans on which he defaulted—and these loans should be included in your FY 2013 CDR despite the consolidation in FY 2014.

**Important CDR Reminder:** Regulatory changes recently announced to the CDR challenge process for the Participation Rate Index do not take effect until 2017!

*Becky Davis is a Senior Marketing Associate with Great Lakes, serving schools in Florida, Mississippi and Missouri. You can reach Becky at (877)215-7693, or by email at bdavis@glhec.org. Please go to mygreatlakes.org/smartsessions to see more of our training opportunities.*
A Financial Aid Night to Remember . . . Or, how to create a memorable presentation

The first time I was asked to be a presenter, I was excited and honored that I was thought of as a subject matter expert. Then, as I began to think through the logistics of the session, panic set in. Anxiety followed, and I soon found myself hiding under my desk muttering, “Why me? Why me?”

After I calmed down, I sat down and thought about sessions I had attended and what I liked about the content. I also thought about the presenter’s styles and mannerisms. Now, having presented numerous sessions over the years, I thought about what worked and didn’t work for me, and compiled the following tips on how to make your presentation engaging, informative and entertaining.

**PREPARE**
The more prepared you are, the less nervous you will be. Many of us fear public speaking but if you know and understand the material, rehearse your presentation, and list potential questions, then you can eliminate nervousness and fear. Confidence will naturally take the place of your anxiety.

**KEEP TRACK OF YOUR TIME**
During the preparation phase, take note of how long it will take to get through the information. If your deck contains a large number of slides, make sure you can get through the information in the time allotted, reserving some time for discussion and questions.

**KNOW YOUR AUDIENCE**
Before you create the content for your presentation, it is important to understand your audience. How much familiarity with the topic can you assume they have? Understanding this will help to inform what to include in your presentation. Make sure the terminology you use will resonate with attendees. Acronyms are prevalent in our industry so keep in mind that not everyone may know or understand their meaning. Be clear and concise.

**CREATE THE PRESENTATION**
Subject matter is important, and including eye-catching visuals will assist in keeping your audience engaged. Using key words and phrases, and graphics that support the topic, will keep your presentation moving along. Moreover, key talking points and powerful, unique graphics will help your audience to retain the information shared in your presentation.

**USE STORY-TELLING**
Your audience will remember the content if you make it relevant and relatable. The best presenters illustrate their points with the use of stories—often using personal experience and humor. Sometimes the easiest way to explain complicated or dry information is through examples or by sharing a story that underscores the point.

**MOVE AROUND**
The goal of your presentation is to convey information that will resonate with attendees, and sometimes the podium can create a barrier between you and your audience. Getting out from behind the podium will help to build rapport and establish a connection.

**ENGAGE YOUR AUDIENCE**
Remember, your audience is interested in the presentation topic (that’s why they showed up) so don’t miss the opportunity to keep their attention. As you run through the content, make eye contact with your audience to gauge their reaction to the topic. If appropriate, invite discussion and participation to allow the sharing of information and knowledge between peers.

**IN CONCLUSION**
Taking the time to properly prepare for your presentation will make for a memorable session. Remember, keep your slide deck interesting and concise, invite audience participation and discussion, and of course, inject a little humor and have some fun!
FATV – 3 WAYS TO IMPROVE YOUR WEBSITES FOR STUDENTS WITH DISABILITIES

BY KATHLEEN ROEBUCK
FATV VP OF SCHOOL PARTNERSHIPS

The amended Section 508 of the Rehabilitation Act mandates that federal websites be accessible for disabled individuals and encourages organizations receiving federal funds to do the same. Although 508 compliance does not automatically apply to institutions of higher education, there are a number of schools who have adopted the federal standards on their own or have been compelled to do so based on state government accessibility rules. Drawing from the recommendations by the U.S. Department of Education for schools to improve website accessibility, here are three tips to increase usability of your financial aid website content for persons with disabilities:

1. **Provide alternative text for non-text item like images or graphics.** Visually impaired students use text-to-speech converter programs. By offering alternative text for non-text items, you enhance the visually impaired students’ understanding of how the images or graphics explain concepts on your webpages.

2. **Offer alternative text for multimedia alternatives like videos and audio.** By using captions or transcripts, you make the multimedia content accessible to those who are deaf or hard of hearing. The most common form used is closed captions to achieve this form of accessibility. The use of closed captions enhance reading and listening comprehension as well as contains dialogue and audio cues for content like music or sound effects.

3. **Do not rely on color alone to convey meaning.** With over 7 million Americans being affected by colorblindness, these people represent the largest segment of the disabled population. Webpages can be developed with a non-color-coded alternative. Also, if you still want to use color to convey meaning, consider adding underlining, bolding, or using a slightly different visual effect to help users with color deficiencies to understand.
WHAT STORY IS YOUR BORROWER DATA TELLING YOU?

BY SHANNON CROSS, USA FUNDS

Now that you have your draft cohort default rate (CDR), it’s time to conduct a proactive review of your borrower data to notice patterns about who defaults and why. Then, you can use that information to make decisions about the most effective and efficient default prevention activities for your school.

Data predictions vs. reality
The importance of using data in default prevention planning is clearly demonstrated in “A Closer Look at the Trillion: Borrowing, Repayment, and Default at Iowa’s Community Colleges” by Colleen Campbell and Dr. Nicholas Hillman. This study shows a disconnect between the group’s predictions and what the data actually revealed:

<table>
<thead>
<tr>
<th>Prediction</th>
<th>What The Data Revealed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students who default borrowed large amounts.</td>
<td>Of those who defaulted:</td>
</tr>
<tr>
<td></td>
<td>• 43% owed less than $5,000.</td>
</tr>
<tr>
<td></td>
<td>• 75% owed less than $10,000.</td>
</tr>
<tr>
<td>Defaulted borrowers finished, but couldn’t afford to repay.</td>
<td>Of those who defaulted:</td>
</tr>
<tr>
<td></td>
<td>• 60% earned 15 or fewer credit hours.</td>
</tr>
<tr>
<td></td>
<td>• 69% did not complete a credential.</td>
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<tr>
<td>Defaulted borrowers simply stopped making payments.</td>
<td>Of those who defaulted:</td>
</tr>
<tr>
<td></td>
<td>• Two-thirds never made a loan payment.</td>
</tr>
<tr>
<td></td>
<td>• Most defaults occurred in the first year.</td>
</tr>
<tr>
<td>Transfer students are at higher risk.</td>
<td>Non-completers who subsequently used in-school deferment defaulted at a lower rate than other groups.</td>
</tr>
</tbody>
</table>

My colleague, George Covino, recently hosted a webinar where he presented this information and asked the participants what actions they would take if they were seeing similar data in their analyses. Here are some of their answers:

- “Work with Academics to help counsel students with low grades or at risk of dropping.”
- “Increase retention and academic resources.”
- “Devote resources to retention.”
- “Communicate with borrowers from the beginning of repayment (or earlier).”
- “Financial Literacy courses for low EFC applicants, first time in college, low GPA.”
- “Increase retention/life skills with certain students.”
- “We implemented Life Skills, in-person entrance counseling and included a financial literacy program in the default plan, as well as loan info in that program.”

What others are seeing in their data
George also asked the participants what insights they have gained from their own analysis of defaulters at their schools. The responses showed some patterns:

- “Our students typically have Pell in their package, low EFC and under 40 credits.”
- “Many left school without a degree.”
- “We found that GPA is a factor, first or second semester borrowers with low balances, low EFC, did not graduate, SAP students.”
- “Most left without a degree & fewer than 20 hours.”
- “Majority were SAP.”
- “Low grades or withdrawal in the first semester.”

So what are you finding from your draft CDR data? What actions will you take as a result?
Feeling a little stressed?

That may be an understatement. Today’s financial aid professionals are feeling the effects of staffing constraints and increased regulatory compliance requirements, not to mention the demands of a generation of students who expect modern, streamlined, user-friendly experiences.

You’re not alone — and your stress is also having an impact on the people you serve. A 2016 NASFAA survey spells it out: “Across the board financial aid professionals continue to face heavy workloads and their offices continue to be understaffed, often to the detriment of students.”

Inceptia invites you to join a webinar that presents an overview of our latest research brief, Financial Aid Management Practices: The Benefits of Outsourcing Verification. This one-hour presentation by Cindy Kohlman, Inceptia Vice president of Financial Aid Operations, addresses the pain points financial aid professionals are experiencing today, according to the latest NASFAA data. The webinar will further look at the impact outsourcing can have on helping institutions refocus their resources, get a positive return on investment, and build their reputation as an innovative higher education industry leader.

This free webinar will take place on Wednesday, June 22 at 2 PM Eastern / 1 PM Central. Visit www.inceptia.org/resource-center/webinars to reserve your spot. The research brief is available for download at www.inceptia.org/resource-center/research-briefs.
STRAWBERRY TRIFLE

BY ROBIN PERNICE
OUTREACH REPRESENTATIVE
OSFA

Ingredients

- 1 cup cold milk
- 1 package (3.4 ounces) instant vanilla pudding mix*
- 1 angel food cake*
- 1 8-ounce container of Cool Whip
- 4 cups sliced fresh strawberries

*You may substitute the pudding, Cool Whip and angel food cake for sugar-free options if you have dietary restrictions.

Directions

In a large bowl, mix the milk and pudding mix until thickened. Fold in Cool Whip. Tear angel food cake into medium pieces. Start with a layer of angel food cake, then arrange a third of the strawberries around sides of bowl and over cake. Top with half of the pudding mixture. Repeat layers, topping with remaining strawberries.

TWISTED STRAWBERRY SHORTCAKE

BY LAURA DICKERSON
DIRECTOR OF BUSINESS DEVELOPMENT/SOUTH REGION
SALLIE MAE

Ingredients

- 2 pkg. (3.4 oz. each) JELL-O Vanilla Flavor Instant Pudding
- 1 qt. (4 cups) cold milk
- 2 cups thawed COOL WHIP Whipped Topping
- 1 pkg. (12 oz.) store-bought angel food cake, cut into 1/2-inch cubes
- 1/3 cup orange juice
- 3 cups sliced fresh strawberries
- Optional: shave pieces of dark or milk chocolate and add to each layer to taste.

Directions

Place cake cubes in large bowl. Drizzle orange juice over cake, then toss to coat.

Place half of the cake cubes in deep glass serving bowl; cover with layers of half each of the pudding mixture, strawberries and chocolate.

Top with layers of remaining cake cubes, pudding mixture, strawberries and chocolate.

Refrigerate at least 30 minutes before serving. Store leftover dessert in refrigerator.
Three exciting new product innovations to create healthy financial futures.
Financial Avenue | Default Prevention | Verification Gateway

Learn more about our new breakthroughs in financial wellness. Visit Inceptia.org.

888.529.2028 | @inceptia