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On behalf of FASFAA I would like to thank the Office of Student Financial Assistance (OSFA) and Levis Hughes for their efforts with this newsletter.

It has been a very exciting start to the 2017-18 academic year. I am pleased to be a part of a hardworking, dedicated and passionate FASFAA Executive Board. We have worked hard to remain active throughout this year to ensure member needs and concerns are addressed.

The past few months we have worked extremely hard to hold training events such as the new aid officer and clock hour workshop in Safety Harbor Resort. Our region representatives have each coordinated a successful fall training workshop in their respective regions. We had an excellent turnout and hope your training needs were addressed and you were able to network with other financial aid professionals.

We have also focused our attention toward advocating for our member institutions. We appreciate our members allowing FASFAA to communicate their questions and concerns to OSFA and our state legislators and further appreciate the willingness for greater outreach and communication by OSFA.

In the upcoming months, we hope to relaunch FASFAA Leadership Program and also plan a day of advocacy in Tallahassee. There is strength in numbers and FASFAA’s voice can be heard loud and clear with member support and activism. Please consider getting involved by volunteering your time or communicating your needs to the executive board. Lastly, please like our Facebook page @fasfaa.home and be sure to subscribe to our listserv to remain up to date on association news and changes in financial aid legislation.

Our board appreciates the opportunity to serve our membership and I thank you for your continued support.

With gratitude,

Thomas Vo
Twice a year the financial aid directors of Independent Colleges and Universities of Florida (ICUF) institutions gather together to discuss the latest trends and happenings in the world of financial aid. This past October was no exception, 20 people were in attendance. The meeting took place on the beautiful University of Tampa campus, thanks to Jackie LaTorella, University of Tampa’s Director of Financial Aid.

Topics for the meeting included an update on what is happening in Tallahassee, an overview of the 2018 Florida Legislative Session, dates and expected bills, Florida Bright Futures Scholarship Program, William L. Boyd, IV, Florida Resident Access Grant (FRAG), and Florida Student Assistance Grant (FSAG). In addition, there were also discussions on topics such as what the ICUF institutions are doing to help students in the aftermath of hurricanes Irma and Maria, National Council for State Authorization Reciprocity Agreements, Net Price Calculators, debt management services, federal student loan debt letters, Return of Title IV Funds (R2T4) in relation to the hurricanes, outsourcing verification options, and the Fiscal Operations Report and Application to Participate (FISAP)!

ICUF is comprised of 30 institutions awarding approximately 20,000 bachelor degrees annually, as well as 40 percent of master degrees and 50 percent of first professional degrees in Florida annually.

ICUF financial aid directors: please note that the next ICUF Financial Aid Director’s meeting will be held on Friday, February 2, 2018, at the Florida Southern College in Lakeland and you are invited!
Are You Using Instagram To Connect With Students? Why You Should

Submitted by Amy Gerber, Senior Marketing Associate of Great Lakes Educational Loan Servicing, Inc.

Increasingly, college financial aid offices are turning to Instagram, an app that allows users to take photos, add filters, and share them with their social networks, to connect with their students. An excellent complement to your other social media efforts, Instagram offers some unique benefits to help you connect with students, and even find out their pain points.

Instagram's user base has grown exponentially, and particularly among younger users. Pew Research Center's 2016 data shows 59 percent of online adults ages 18-29 use Instagram, nearly double the share of 30- to 49-year-olds (33 percent) using the app.

Why is Instagram Popular with Students?

Instagram is a tool that allows people to edit their pictures before instantly sharing them on their preferred social media networks. This was initially a hook for younger users such as college students who are drawn to the more visual, and less text-heavy, social network. Since Instagram was acquired by Facebook, they’ve worked hard to ensure the two platforms are intuitive and complement one another. Instagram’s innovation, evolving to successfully clone popular features used on other social media networks like Snapchat, adds up to ease of use and efficiency valued by busy students.

How Does Instagram Work?

If you’ve mastered Facebook and Twitter, Instagram is an easy transition. You can upload photos and easily edit them, and you can build a community around your photos by using hashtags. You can also mention people by using @username in a comment. You can connect Instagram with your other social media accounts so that you can easily push out your edited Instagram images to Facebook and Twitter. And, if you want to stir up memories among your audience, Instagram’s filters allow you to easily alter and enhance an image to mimic the appearance of a photo from an earlier era, making this channel powerful.

Continued on page 6.
The app is compatible with 360-degree photos and allows for telling stories, and going live, via Instagram Stories.

How Can You Use Instagram Effectively on Campus?

Once you've done your research, you will likely find that getting your campus on Instagram can provide numerous benefits. For recruiting, Instagram is a great way to use images to show, rather than tell, the story of your campus, your culture, and your diverse student population. If you've done your research, getting on Instagram can help your campus in numerous ways.

1. Share unique real-time visuals of your campus.
2. Curate student-generated content.
3. Strengthen your branding.
4. Enhance your presence.
5. Connect with alumni.

For financial aid offices, there are many ways to use Instagram to reach a broad audience and enhance what you are already doing in other social media channels.

- Use it to feed other social networks. Adding Instagram along with your other social media efforts ensures that your message will reach students on the platform with which they choose to interact.
- Boost interest and engagement in major events. Instagram's visual and immediate format is a great way to show how useful or fun your events and activities are to participants, further driving attendance.
- Identify students' pain points. By searching hashtags, you can find out what students on your campus are talking about, identifying hot topics and pain points for them. This helps you be proactive about meeting their needs by providing useful information and addressing concerns.

Amy Gerber is a Senior Marketing Associate with Great Lakes, serving schools in Florida. You can reach Amy at (608) 770-4635, or by email at agerber@glhec.org. Additional information about Great Lakes can be found online at schools.mygreatlakes.org.
Helping Students
Fund College

Submitted by Lynda McNair,
Student Connections

Students want to get a college degree, but they are not confident they will be able to afford getting all the way through. The Ruffalo Noel Levitz 2016 Motivation to Complete College Report found that more than 50 percent of first-year students want to talk with someone about getting scholarships and guidance in getting a job during the academic year and summer. Interestingly, only 28 percent want to talk about getting a loan; an unrealistic point of view given the cost of education at most institutions and the limited grant and scholarship aid that may be available to individual students.

Here are some questions to ask yourself as you evaluate your institution’s process for assisting students with their college funding.

Are you helping applicants complete the Free Application for Federal Student Aid (FAFSA)?

FAFSA completion has been getting a lot of attention lately as institutions and organizations are looking at closing the opportunity gap for students with limited means. Nationally, only about 40 percent of high school seniors complete the FAFSA versus the 66 percent who go to college. The 2016 Ahead of the Herd FAFSA Completion Report provides information for each state’s FAFSA completion rate. Rates range from a low of 18.6 percent for Utah to a high of 62.3 percent for Tennessee. In addition, the National College Access Network (NCAN) reports on FAFSA completion rates for 68 U.S. cities for the high school class of 2015. The average for all 68 cities is 48 percent. Despite the efforts underway, such as high school nights and College Goal Sunday events, families need additional assistance in completing their financial aid applications.

A recent article in Education Week reports that Where Students Need Financial Aid the Most, Fewer Apply. In the first national study to examine the correlation between a school district’s wealth and its FAFSA application rate, the poorer the school district, the less likely students are to fill out the FAFSA. While some states are exceptions, generally, each 10 percentage point increase in a district’s poverty rate tends to be accompanied by a three percentage point decline in its FAFSA completion rate. This particular report suggests that states not only focus attention on improving the rates, but they should also consider focusing particular effort in high-poverty school districts.

Continued on page 8.
Are you tracking FAFSA completion for continuing students?

As I have travelled around the country talking about this issue, I always ask if anyone is tracking FAFSA completion rates for continuing students at their institutions. Most of the time, the response is “no.” In Here Today, Gone Tomorrow? Investigating Rates and Patterns of Financial Aid Renewal Among College Freshmen, the authors found that approximately three-fourths of students refile a FAFSA for the following year, while one-quarter do not refile. Further, Pell Grant recipients are more likely to refile (83.3 percent) and Pell Grant recipients who earn a 3.0 or higher GPA their freshman year refile at 84.5 percent.

What can you do to help students complete the FAFSA?

In Financial Aid Mindsets among Low-Income Students from October of 2016, NCAN reports that underserved students are greatly misinformed or completely uninformed as it relates to financial aid for postsecondary education. Despite all the information available about financial aid, it’s not getting to the students who need it most. The report recommends that institutions provide one-on-one assistance in completing financial aid applications, facilitating the online completion of the FAFSA and requiring students to meet with financial aid staff. These activities can help drive up FAFSA completion rates for both incoming and returning students.
Over 20 members, from as far west as Pensacola and as far east as Tallahassee, met on Friday, October 13, for the Region I workshop at Gulf Coast State College in Panama City. Topics included the 2018-19 FAFSA, Federal Work Study, emergency grants, Structured Query Language, Satisfactory Academic Progress, and state updates. President Thomas Vo also provided an update on FASFAA, including ongoing and upcoming advocacy efforts. Attendees proudly donated over $100 to the 50/50 Bonnie Pirkle Scholarship Raffle.
The Fall 2017 Region III Workshop was held Friday, October 20, 2017, at the Valencia College, West Campus, Special Events Center. The workshop was a great success and we had 23 attendees.

We had many interesting topics covered at the workshop including: Who are our Students, Financial Aid Team Builder, Year-Round Pell, FASFAA Updates/Course Compliance by our very own President Thomas Vo, FASFA Completion Rate, and Mitigating Fraud Risks in the Title IV Programs.

We raised $70 towards the 50/50 Raffle for the Bonnie Pirkle Scholarship Fund. The 50/50 Raffle winner was Pamela Williams-Gruen from the University of Central Florida. Congratulations Pamela!

I would like to thank all the presenters who “volunteered” to present during the workshop. I could not have done this without your willingness to help! Also, a special thank you to Valencia College, West Campus for the use of the Special Events Center.

As we move forward, always remember the best way to help the FASFAA organization succeed is to volunteer and get involved any way you can. The reward is invaluable and the experience is priceless!

Please make sure that you subscribe to the Region III listserv on FASFAA so you can get email updates.

Thanks again!
The Region IV FASFAA Fall workshop met on Friday, November 17, 2017, at the Tampa campus of National Aviation Academy (NAA). There was a 50/50 Raffle for the Bonnie Pirkle Scholarship Fund. Region IV won the charity challenge two years in a row.

We had a full agenda with many interesting topics including: Florida Debt Letter, Financial Literacy, Office of Student Financial Assistance (OSFA) update, Student Loan Repayment Options, On Campus Entrepreneur, SAP, and a FASFAA update.

I would like to thank all the presenters who volunteered to present during the workshop. I could not have done any of this without your willingness to help! An extra special thank you to NAA, for the use of your campus.

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! Thank you to all who continue to help and support Region IV during workshops and the annual conference, we could not be successful without you.

Please ensure you are on the Region IV listserv on FASFAA so you will get the email updates. If you are not sure how to join the listserv, please email me and I will point you in the right direction. Region IV members, do not forget to send me your milestones in financial aid so we can post it to the website. Anything else you’d like to see on our page? Please send me your suggestions/information.
The Region V Fall Workshop was held on November 3, 2017 at the Keiser University Pembroke Pines campus. There were 35 participants representing eight different institutions.

The day was full of lively discussions and presentations regarding the: 2018-19 FAFSA processing and verification, Florida loan debt letter requirement, Bonnie Pirkle Scholarship, Identity Theft Prevention, Satisfactory Academic Progress, State Updates, and Federal Updates. Our President Thomas Vo was in attendance and spoke to the group about the goals of the FASFAA Executive Board, and the opportunities for membership involvement this year. Thank you to our presenters Irma Molinares, Thomas Vo, and Francisco Valines. A special thanks to Allison Beaver, Director of Financial Aid at Keiser University, for arranging the site for our workshop.

During the workshop we held a “split the pot” raffle to raise money for the Bonnie Pirkle Scholarship Fund. Thanks to our very generous raffle winner who donated his winnings back to the fund, Region V is very proud to contribute $115 toward the scholarship fund.

We are already looking forward to our Spring Region V Workshop where we will offer NASFAA training and the opportunity for participants to earn a NASFAA credential. We hope to see you there!
We don’t just hand out free curricula. We offer free training too!

Clearly, access to higher education alone is not enough to provide educational opportunity to all when low-income, first-generation, college-going students are the least likely to graduate. Success in higher education is an issue for all students.

Currently, only 38 percent of all first-time postsecondary students at two-year institutions and 65 percent of those at four-year institutions graduate within six years. However, the graduation rates are even worse for low-income, first-in-the-family college students. Low-income students are less than half as likely to earn a bachelor’s degree as higher-income students.

About ECMC

Established in 1994, Educational Credit Management Corporation (ECMC) is a nonprofit company that provides support for the administration of the Federal Family Education Loan Program as a student loan guaranty agency. In our guarantor role, ECMC sponsors programs to help students and families plan and pay for college. We work with schools and loan servicers to lower student loan default rates, promote financial literacy, and provide resources to support student loan borrowers to successfully repay their loans. Visit www.ecmc.org.

ECMC is pleased to provide nationally recognized curricula and facilitated trainings targeting student success in higher education. Each guide was created to provide tools to help educators increase the success rates of those students who are the most at risk for dropping out: first-in-the-family college students, those from low-income families, commuter students, and nontraditional age students.

Highlights:
- Facilitation by professional trainers
- Highly interactive training environment
- Printed and digital editions of the curricula for each participant
- Innovative applications for curricula implementation
- Experiential, game-based techniques for teaching fundamentals

Curricula

“Believing the College Dream” is for education professionals working with 4th through 8th grade students and their families by:
- Showing them that going to college is within their grasp
- Helping them believe in themselves and their ability to succeed in school
- Teaching them how to identify people they can trust to support their journey in education
- Giving family members and interested community members information, tools, and the college-bound attitude they need to support underserved students

“Realizing the College Dream” helps educators increase college attendance among low-income, first-generation students with:
- Hands-on activities and interactive workshops about planning and paying for college
Experiences that challenge students to see themselves in college
Eye-opening information about the economic value of a college education

The “PERSIST” curricula is a toolkit for higher education professionals to help at-risk students navigate the varied aspects of the college experience:

- Assess academic planning and classroom engagement practices
- Evaluate institutional retention performance
- Create programs that help students adjust to college life
- Demystify paying for college
- Career planning – building practical experience while in school

ECMC provides all workshop materials at no cost to attendees or host organizations. For more information, visit http://www.emc.org/students/educator-resources.html or email nationaltrainings@ecmc.org.

About the Training Team

Abril Hunt
Abril co-hosts Financial Awareness Basics, ECMC’s weekly podcast-style webinars. She is an outreach manager for schools in Oregon, Washington, and Hawaii. Twenty years working with students and their families have helped form Abril’s practical approach to training. She is a featured speaker at Soledad O’Brien’s PowHERful™ Summits, NASFAA credentialed, and a Certified Educator in Personal Finance® through the Institute for Financial Literacy.

In her spare time, Abril loves yoga, scuba diving, and hanging with her four Catahoula Leopard dogs.

Tom Bailey
Along with Abril, Tom co-hosts Financial Awareness Basics, ECMC’s weekly financial literacy webinar. As an outreach manager, Tom provides training and support to schools in California, Arizona, Colorado, and New Mexico. Tom began his career in higher education in 1990 and has worked in the areas of education finance, enrollment management, and financial literacy. Lifelong learning is important to Tom and he is currently studying organizational leadership at Brandman University.

During his off hours, Tom enjoys hiking in Joshua Tree National Park several times a week, attending CrossFit classes, or just hanging with his horse and two dogs at home.

Jenn Satalino
Jenn is the director of ECMC’s The College Place - Oregon. In her role, she helps students, families, and communities access education beyond high school. A former financial aid director, admissions director and college access network manager, Jenn is happiest when helping underserved students and families plan and pay for college (which she defines as any education or training after high school).

When not participating in College Nights at high schools or presenting at conferences, Jenn enjoys being active outdoors. Most of her time is spent trying to keep up with her two teenage daughters and laughing with their dad.
I am excited to be working with the board in the new capacity as 2017-18 Graduate/Professional Chair, effective October 2017. My first order of business is to update the FASFAA Graduate/Professional website with pertinent information. I have already submitted changes, but if there are any specific items you feel the Graduate/Professional sector can benefit from online, please let me know!

If you work within the Graduate/Professional arena, and are not a member of FASFAA’s Graduate/Professional listserv, please join. I will be sharing pertinent updates with the listserv throughout the year.

To subscribe (or unsubscribe) to any FASFAA listserv:

- Login to the FASFAA website, then under "Member Services" click on "My Profile", then click on "My Features" and select "E-Lists".
- Once you are in the "E-Lists" screen, you will be able to select any listserv based on your profile.
- Make sure the checkbox is also selected.
- Type your current email address.
- Finally, save the changes to your profile.

I am also serving as the 2018 FASFAA Annual Conference Program Chair, so I encourage you to provide me with topics you would like to see included on the conference agenda. I can be reached at 561-251-1339 or via email at: lauxier@ecmc.org.

Bio: Lori Auxier, Educational Credit Management Corporation (ECMC) Director of Student Success, has more than 23 years of higher education experience and is thoroughly trained on the rules and regulations governing federal financial aid. She is also an expert on state statutes governing Florida's grant and scholarship programs. Prior to March 2017, Lori served as Director of Outreach Services for the Florida Department of Education. Lori also serves as an adjunct marketing faculty member at Warner University and volunteers with Good Karma Pet Rescue in Fort Lauderdale, Florida.
Speakers Bureau

OSFA’s Speakers’ Bureau has been up and running since late August 2017. Many postsecondary institutions have partnered with OSFA to provide coverage for financial aid presentations and Free Application for Federal Student Aid (FAFSA) labs requested across the state.

In September, we were able to coordinate 72 events plus work with schools impacted by Hurricane IRMA to reschedule events, as needed. October has been even busier with a full schedule of 92 events.

Thank you to everyone participating in these events. Your flexibility, availability, and graciousness during this transition to a new Speakers’ Bureau is a testament to your dedication in serving students. We appreciate all that you do and look forward to a continued partnership.

Financial Aid Night/FAFSA Lab Coaching

OSFA staff will work with high schools and community groups to review our financial aid night or FAFSA lab online toolkits located at www.NavigatingYourFuture.org.

Train-the-Trainer Sessions

Perhaps you or a staff member is willing to be the presenter at your upcoming event. We will be glad to provide a train-the-trainer session to review the Financial Aid Overview presentation or provide guidance in assisting with a FAFSA Lab. OSFA will continue to assist in answering any students’ questions.

Federal Student Aid (FSA) Training Conference

The FSA Training Conference for Financial Aid Professionals will be in Orlando on November 28 through December 1, 2017. This is the largest training program in the United States serving the financial aid community and ultimately, the students and families seeking an education beyond high school. This national conference allows one to mingle with other financial aid professionals from across the nation, hear speakers from the federal student aid office in Washington, D.C., as well as learn more about best practices in financial aid from other parts of our country. Additional information may be found at http://fsaconferences.ed.gov.

Navigating Your Financial Future

Reminder: Navigating Your Financial Future is a website created by OSFA to strengthen financial skills of young adults through financial aid awareness and financial literacy education. We also provide resources for your team to use when providing information for your students. Your time is valuable, so why recreate the wheel? We have located great resources for you through NyFF and other partnering entities and provide them to you for easy access online at http://www.navigatingyourfinancialfuture.org/.

Outreach Services Unit

Jan Smith | 850-245-1822 | Jan.Smith@fldoe.org
Pete Hernandez | 850-245-1821 | Pedro.Hernandez@fldoe.org
Form Your Future Florida is your access to free FAFSA completion events in Florida.

Form Your Future Florida events were held October 1 through November 30, 2017.

Thank you for supporting every student with access to free assistance in FAFSA completion.

All interested schools and organizations were welcomed to use the Form Your Future Florida logo and access the free English/Spanish resources. The event toolkit included marketing flyers, social media verbiage, and more!

All registrants were able to participate in the 2017 Form Your Future Florida campaign; HOWEVER, only a limited number of host sites received access to an administrative budget and a student scholarship.

Sites not selected for financial funding needed to secure their own:

- Administrative budget to cover snacks, promotional items, etc.
- Volunteers. Registrants checked with local state college or university financial aid offices and local high school guidance staff to secure FAFSA experts for your events.

We encouraged all high schools to partner with the FAFSA Challenge initiative hosted by the Florida College Access Network (FCAN) to track FAFSA completions.

For more information, please contact:

Jan Smith | 850-245-1822 | Jan.Smith@fldoe.org

Pete Hernandez | 850-245-1821 | Pedro.Hernandez@fldoe.org

Sponsored by the National College Access Network (NCAN), Florida Association of Student Financial Aid Administrators (FASFAA), Office of Student Financial Assistance (OSFA), in partnership with the Florida College Access Network (FCAN).
As the Office of Student Financial Assistance (OSFA) Chief, I want to thank each of you for supporting our efforts to assist you and all your students.

**Florida Bright Futures Scholarship Program**

During the 2017-18 academic year, the Florida Bright Futures Scholarship Program, Florida Academic Scholars (FAS) are receiving an award equal to 100 percent of tuition and applicable fees at a public institution. Students attending a non-public institution will receive a comparable award amount. In addition, FAS recipients are receiving $300 per semester (fall and spring) for books or other college-related expenses and funding for 2018 summer enrollment.

Applicable fees include: activity and service fee, health fee, athletic fee, financial aid fee, capital improvement fee, campus access/transportation fee (SUS only), technology fee, and tuition differential fee.

The fixed per-credit-hour award amounts for eligible FAS recipients attending private postsecondary institutions are based on the average tuition and applicable fees at comparable public institutions. For award amounts, see Private Awards at [www.FloridaStudentFinancialAid.org/SSFAD/PDF/PrivateAwardsBFFAS.pdf](http://www.FloridaStudentFinancialAid.org/SSFAD/PDF/PrivateAwardsBFFAS.pdf).

**Florida Student Assistance Grant (FSAG)**

The 2017 Legislature appropriated an additional $120,951,936 for FSAG to assist “otherwise eligible” students for the 2017-18 academic year. The annual maximum award amount for each student is $2,610 with a minimum award amount of $200.

**2017-18 Outreach Services**

Pete Hernandez and Jan Smith are now the central contacts for our Outreach Services. They are providing free resources for assistance in planning financial aid nights and Free Application for Federal Student Aid (FAFSA) labs. Outreach is also partnering with local state colleges and universities to provide financial aid presentations and FAFSA labs by creating a Speakers’ Bureau and Train-the-Trainer sessions.

**Additional OSFA News**

The 2017 General Appropriations Act (GAA) proviso language requires reporting of loans disbursed and number of students receiving loan funds by institutions receiving Office of Student Financial Assistance-administered state scholarship and/or grant funds during the 2016-17 academic year. Institutions must report this information to the Florida Department of Education (department) by December 1, 2017, in the format specified by the department. The department is required to report this information to the Florida Legislature.
CS/SB 396 Student Loan Debt

On June 14, 2017, Governor Scott signed into law CS/SB 396, an act relating to federal student loan debt (Chapter 2017-92, Laws of Florida).

Beginning with the 2017-18 academic year, a postsecondary institution that disburses state financial aid must provide annually, or once during each academic year, the following up-to-date information to each student receiving student loans in print or electronic format:

- An estimate of a student’s:
  - Total amount of borrowed student loans;
  - Total potential loan repayment amount, including principal and interest, for the total amount of borrowed student loans;
  - Monthly loan repayment amounts for the student’s total amount of borrowed student loans at the time the institution provides the student loan information; and
- The percentage of the borrowing limit that the student has reached at the time the information was provided.

Postsecondary institutions will not incur liability for providing the specified information.

Students may use this information to consider various financial aid options including borrowing student loans and in planning to pay for education-related expenses.

CS/HB 7069 Education

On June 16, 2017, Governor Scott signed into law CS/HB 7069, an act relating to education (Chapter 2017-116, Laws of Florida). The eligibility criteria for participation in the Minority Teacher Education Scholars (MTES) Program were revised. Specifically, the bill:

- Revises the eligibility requirements for the minority teacher education scholarship program to include a student who is enrolled in one of Florida’s public or private colleges or universities.
- Removes the requirement that a student enroll in a qualifying program in his/her junior year; and instead, specifies that a qualifying student cannot already have earned more than 18 credit hours of upper-division-level courses in education.
- Allows a student to use the scholarship to pursue a graduate degree with a major in education.
- Requires that the annual budget projection, submitted to the Florida Department Education by the Florida Fund for Minority Teachers, Inc., conform to the new scholarship eligibility requirements.
- Removes the requirement that new scholarships must be granted to students who are in their junior year and that renewal scholarships be granted to rising seniors.

Upcoming 2018 Legislative Session

The 2018 Legislative Session will begin January 9, 2018, and the last day of regular session will be on March 9, 2018.
Should Financial Literacy be a Financial Aid Office Initiative?
Submitted by Lynda McNair, Student Connections

Whenever I am working with faculty and administrators on student success plans, as soon as I bring up financial literacy, everyone turns to the financial aid office for ownership, development and delivery. There are many reasons why. Often, we assume that financial literacy efforts are related to default prevention or that only students receiving financial aid need money management education. I would argue that financial literacy efforts need to be a campus-wide initiative and would be better served with their own structure or owned by a cross-functional task force.

Here are some reasons why:

In July 2016, Fortune Magazine reported results from the National Capability Study that found nearly two-thirds of Americans can’t pass a basic test of financial literacy. This includes information on how to calculate interest payments and basic questions about financial risk. Given this data, you want to make sure that your money management education efforts are available to all students. In fact, you might even want to make sure that financial literacy education is available to all members of the campus community.

The Coalition of Higher Education Assistance Organizations (COHEAO’s) Financial Literacy Awareness White Paper, March 2014, states, “Financial Literacy programs do not necessarily fit exclusively within the mission of any single department or division.” The authors suggest that a wide net of potential stakeholders and advocates will enhance the probability of launching and sustaining a program. Representatives from offices such as academic deans and advisors, bursars, career services, enrollment management, admissions and first-year experience, alumni relations and Development, and financial aid have similar interests in ensuring students develop money management skills. Other departments, such as the library, information technology, and institutional research may be helpful in providing resources and helping to track participation and outcomes. And do not forget to include students in your planning efforts!

Anecdotally, higher education administrators repeatedly tell me that information delivered in the classroom carries more weight with students than information from workshops or administration-led efforts. It makes sense that faculty are better equipped to bring innovative pedagogical methods to bear on financial literacy topics. Perhaps students take it more seriously if money management education is part of their coursework. Maybe it is related to the ability to apply theoretical concepts to real-life situations.

Do you find this to be true on your campus?

So, while financial aid administrators must be key players in developing and delivering money management education, the odds for a successful effort are greater when that education is developed and delivered by a campus-wide coalition of faculty and administrators. Each brings a unique perspective to the effort and creates multiple opportunities to provide students and community members with information that will help them be successful in school and life.
Want to beef up your Satisfactory Academic Progress (SAP) communication strategy for students? Consider one or more of these tips for students on Financial Aid Warning or Financial Aid Probation:

1. **Send notification via more than one method** (i.e., email, snail mail, and notifications in your student information system) to notify students on Financial Aid Warning or who are disqualified for financial aid because they failed to meet SAP. This emphasizes that the school wants the student to understand this important information.

2. **During the first 2 weeks of the enrollment period, remind them of the student success services on campus.**

Highlight tutoring, learning communities, disability resources, library hours, and more.

3. **Monitor if these students drop classes and re-direct them to academic counseling.** Intervention is key. You want to ensure that they don’t falter again, so point them in the direction of someone who may be able to help them keep the course load they need to maintain SAP.

4. **Consider adding a financial literacy component to a SAP Academic Plan.** You have an excellent opportunity to provide students with a series of recommendations and pertinent information by personalizing academic plans for students on Financial Aid Probation. Suggest completion of the U. S. Department of Education’s Financial Awareness Counseling Tool on studentloans.gov, an online financial literacy workshop, or completing a grade point average (GPA) or budget calculator.

5. **Prior to midterms, cheer them on.** Congratulate them on their success thus far.

*Continued on page 22.*
Summarize student success services that can help them prepare for midterms and gently remind them of the consequences of failure. This is also a great opportunity to remind students to make an appointment with your office if they have any questions or concerns regarding their current progress towards re-establishing SAP standards.

6. **Remind them they are on home stretch prior to finals.** Inspire them to maintain their academic progress. Consider an inspirational message from your institution’s President, a Dean, or the Director of Financial Aid. It’s also another great opportunity to recap the student success services.

7. **Congratulate those who make it.** When you run SAP again, make certain that you “high five” those students who succeeded. Let them know that the financial aid team supports their educational goals.
Governor Rick Scott has worked tirelessly to ensure we have the resources and assistance needed to accommodate the needs of families impacted by natural disasters when they come to Florida. This is particularly important for displaced Puerto Ricans who are staying with family here while officials work to restore schools and other essential infrastructure in their communities.

In Florida, we take great pride in the world-class public education system we offer our state’s families, and we are pleased to welcome Puerto Rican students displaced by Hurricane Maria into our schools, colleges and technical centers. Our district superintendents and college presidents have demonstrated tremendous leadership by accommodating displaced students and going above and beyond to make their transition as smooth as possible. To make it easier for our districts and colleges, I have signed a series of orders waiving certain statutes and regulations related to residency and records, and colleges and technical centers have offered displaced students in-state tuition. I am thrilled that we are able to help others in their time of need, and I encourage each of you to continue to welcome warmly displaced families.

Informational Links:

- Emergency Order Relating to the Impact of Hurricane Irma (PDF)
- Emergency Order Related to the Impact of Hurricane Irma - Office of Early Learning (PDF)
- Emergency Order Extending Prior Orders to Accommodate Victims of Hurricane Maria (PDF)
- Florida College System Supplemental Order (PDF)
- Adult and Postsecondary Programs (PDF)

You can access the orders and other hurricane-related documents online at www.fldoe.org/hurricaneinfo.
**Winter Squash Recipe to Try This Fall**

**Mexican Quinoa Stuffed Butternut Squash**

**Vegetarian, Gluten-Free**

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**Cook Time** 40 minutes  
**Total Time** 40 minutes  
**Servings** 2  
**Calories** 416 kcal

**Ingredients**

- 1 butternut squash  
- 1/2 cup black beans  
- 1/4 cup dry quinoa  
- 5 mini peppers chopped  
- 2 Tbsps. cilantro chopped  
- 6 grape tomatoes chopped  
- 1 small avocado  
- 1/4 cup shredded cheese  
- 2 Tbsps. plain Greek yogurt  
- 1 tsp crushed red pepper

**Instructions**

- Preheat oven to 425 degrees.  
- Cut the squash in half, then scoop out the seeds.  
- Cover the bottom of a baking tray with a layer of water, then place each half of the squash facedown. Bake for 30-40 minutes (time will depend on the size of the squash). Squash should be soft enough to cut into with a fork.  
- While the squash is baking, cook the quinoa according to directions. When the quinoa is done, add in the beans, chopped peppers, cilantro, and chopped tomatoes. Mix together until everything is heated up. Set aside.  
- Using a fork, scrape the middle of each squash half to create a "bowl", leaving the squash in the center. Fill each half with the quinoa mixture.  
- Top each half with shredded cheese, then put back in the oven for about 5 minutes to melt the cheese.  
- Remove from oven and top with avocado slices, plain Greek yogurt, and crushed red pepper.  
- Serve immediately and enjoy!
The Florida Association of Student Financial Aid Administrators (FASFAA) is a not-for-profit educational corporation comprised of over 700 financial aid professionals. These individuals represent all sectors of the financial aid community, including post-secondary institutions in Florida, lending institutions, state governmental agencies, loan servicing agencies, and other organizations that support financial aid administration.