Dear Colleagues,

I hope you are off to a great start in 2018!

The 2018 Annual FASFAA Conference is being held at the beautiful and newly redesigned Naples Grande Beach Resort in Naples, Florida. Join us from May 29 through June 1, 2018, as we Cruise into the Future by Strengthening Our Bond.

Whether you are cruising into your second or 20th year in the financial aid community, building proper bonds will strengthen our entire industry. Please take advantage of the networking opportunities available at our workshops and conferences! We also encourage you to visit the FASFAA website often to keep abreast of upcoming training events and other important news in the world of FASFAA and beyond.

Conference Co-chairs, Tracy Wiles and Maureen Anderson, and Conference Program Chair, Kamia Mwango, have put together an exceptional program for all of our members to benefit from and enjoy at our annual conference. We hope to see you there!

Lastly, we hope to have inspired you to get involved. Please visit our website and complete a volunteer form. We’ll be in contact and will work alongside you as we all give back to the financial aid community.

Thank you for the opportunity to be your servant leader!

Respectfully,

David Alexander, MBA

2017-18 FASFAA President
As a young financial aid professional, I was very curious about the FASFAA organization. This prompted a conversation with the President, David Alexander. I was thrilled to know that he is not only the great motivating manager in the Financial Aid Department, but in addition, he wears many hats. Though we conversed briefly, I garnered a few important pointers from David I believe will be beneficial to the Financial Aid Community.

Born in Boston, Massachusetts to West Indian Parents, David lived briefly in Jamaica with his mother and grandparents whom he hails as excellent teachers of life lessons, strong moral values and integrity, that has helped to shape the individual he is today. He is a committed family man who has been married for 13 years; a union that has produced 4 children. He holds an MBA degree and continuously inspires kids by teaching them how to invest. He spoke highly of his 12 year old daughter’s initiative as a result of his investment education as she has used it to start her own little K-9 relaxation support business, of which he is very proud.

David has made great strides as a 12 year veteran Financial Aid Professional who moved astutely up the ranks to his current role of 9 years, as a Financial Aid Manager. In addition, he holds the role as President of FASFAA for the 2017 - 2018 and upcoming 2018 - 2019 year. He also oversees the Purdue Global Financial Aid Processing Morale Team, called the Student Finance Spark Plugs, which builds morale across various financial aid departments and locations.

Below are a few questions I had for David.

Q&A

1. How do you view your role as President of FASFAA?

It is indeed an honor to be able to serve in the capacity as President of FASFAA. I have been with the organization for 7 years and have served on the board for the past 4.
Continued...

I gracefully accept the challenge to lead this elite group within the Financial Aid community and look forward to spending many more years with this association. I am very grateful that my wonderful organization, Purdue University Global, supports my volunteerism as President and previous roles on the FASFAA board.

2. In what ways do you support the Financial Aid Community?

As President of FASFAA I seek to further support the Financial Aid community through the provision of continuous training. I intend to ensure our members are equipped through workshops on various financial aid processes and as well as networking opportunities with other Financial Aid Professionals through our Annual Conference.

3. What is your vision for the rest of the 2017-18 year and the upcoming year as President?

My vision for this period and beyond will be to honor the great work FASFAA has been doing over the years, embracing the new changes that will further strengthen the Financial Aid Community, to assist other leaders in their growth within the FASFAA and to continue to celebrate and promote association milestones.

4. What advice would you like to pass on to other young professionals within the Financial Aid Community?

I am big on volunteerism and encourage all Financial Aid Professionals to volunteer within the association as much as possible. I believe this will not only provide support to the organization as well as create a great platform to network with members and other support groups.

Through Volunteerism, I have been instrumental in completing projects with the Coral Springs Citizens Police Academy, mentored youths on the importance of investing and supported my wife in her volunteer activities with our local church. I continue to encourage Financial Aid Professionals to go beyond the call of duty to motivate others and get involved as much as possible as we seek to uplift each other.

I wondered how he did it and if he ever got time to relax. He made it clear that time management is the key and he makes time for his family activities. He also finds time to invest in real estate and restore cars. He believes he lives a holistic life as he continues to fulfill his aspirations. I can truly say that this conversation has left me very inspired in my quest to achieve more, to do more and be more. You can too.

“It is indeed an honor to be able to serve in the capacity as President of FASFAA”
CRAIG D. RORIE

Craig Rorie has been the Federal Training Officer for Federal Student Aid, Region III, with the U.S. Department of Education for the past eleven years, providing training and technical assistance in all aspects of Title IV: Pell, Direct Loan, Campus Based, R2T4, credit and clock hours, and modules. He has also served as training team lead within the Department of Education for national Direct Loan training, online Default Prevention and Management training, and is currently the team lead in developing campus safety and security (Clery) training. Mr. Rorie spent the prior twelve years employed by the Federal Government, working in various capacities in the Office of Federal Investigations involved in national security and suitability investigations, computer security, training, and contract monitoring. Mr. Rorie earned his B.A. in Economics from Belmont Abbey College.

BRIAN UNDERHILL

Brian Underhill has been the Director of State Scholarship and Grant programs for the state of Florida for the past four and a half years. For the nine years prior to joining the Office of Student Financial Assistance (OSFA), Mr. Underhill was an education analyst with the Florida Legislature’s Office of Program Policy Analysis and Government Accountability. Mr. Underhill earned his master’s degree in Public Administration from the University of North Carolina at Chapel Hill.
BILLIE JO HAMILTON

Billie Jo Hamilton is the Associate Vice President for Enrollment Planning and Management at the University of South Florida. She supervises the offices of Admissions, Registrar and University Scholarships & Financial Aid Services. She is a past state president (Kansas) and has held numerous elected and appointed positions in RMASFAA, SASFAA and MASFAA. She has served as NASFAA conference chair, NASFAA Leadership Expo chair, as a commission director, and has presented numerous times at the NASFAA Leadership Conference. She has also held a three year term as a Representative at Large on the NASFAA Board of Directors. She has a bachelor's degree in marketing and a masters in business administration from Pittsburg State University.

DR. PAULA KOHLER

Dr. Paula Kohler is one of the nation's foremost experts in transition education for youth with disabilities. Now a national leader in transition programs for youth with intellectual disabilities, she has spent the past 26 years conducting research focused on preparing youth with disabilities for college and careers. Prior to being selected as the Center’s first Executive Director, Dr. Kohler served as AVP of Research and professor in the Special Education Program at Western Michigan University. Kohler earned her master's degree in Educational Leadership at UCF and earned her doctorate in Special Education from the University of Illinois at Urbana-Champaign.

PAUL PERRAULT, PH.D

Dr. Paul G. Perrault is the Vice President and Director of Research & Evaluation for Helios Education Foundation. Dr. Perrault is charged with the development of a coordinated research and evaluation agenda around Helios’s three impact areas of Early Grade Success, College and Career Readiness, and Postsecondary Completion. Prior to joining Helios, he was a research faculty member at the Institute for Social Research at the University of Michigan where he served as a lead investigator on Arizona’s Move On When Ready evaluation and as principal investigator on Yuma’s Ready Now Yuma evaluation.

Dr. Perrault received his Ph.D. in Educational Foundations and Policy with a specialization in research methodology at the University of Michigan.
KATHERINE SNYDER

A bio will be available at the FASFAA Conference.

RON SCOGGINS

Ron has worked in VA education for over 43 years and is one of two Supervisory Education Liaison Representatives who supervise the compliance and liaison staff for the VA Central Office Southern Region Outreach Offices. In the course of his career, Ron has participated in a number of special VA projects in Washington, DC, including the work team that advised on the requirements for evolved into the current VA school database, WEAMS, and is consulted by VA personnel nationwide on a variety of issues including flight training. He is currently participating in the project to develop training for school certifying officials as mandated by the Harry W. Colmery Veterans Educational Assistance Act of 2017.

Ron is a veteran of the U.S. Army, and his two years of active duty as an artillery officer included a combat tour of Vietnam. He earned Bachelor’s and Master’s degrees in education at Florida State University, earning the latter while using his Vietnam Era GI Bill benefits.
Dear Members & friends:

I hope that this newsletter finds each of you in good health and gearing up for 2018-19.

In this edition of our newsletter, you will find excellent articles from our members. Please enjoy the articles.

You will read about our outstanding slate of candidates in this newsletter. To those candidates, let me say, thank you!

Volunteers are the lifeblood of FASFAA. It is always so exciting for me to see so many people volunteer and get involved. So please take time to volunteer.

During our busy times, we fail to say thank you to those who assist us in making our jobs run smoothly, so let me say thank you to the following:

- All officers and committee chairs,
- All committee members, and
- All our Patrons, Sponsors, and Vendors.

Thank You Members!

It is all of you that make this association one of the best.

Enjoy the newsletter! See you in May at our Annual Conference!

Best wishes to you all,

Nathan
It’s election time again for FASFAA and the polls opened May 7, 2018. Visit our website, www.fasfaa.org to view the candidates, their bios and candidacy statements.

As chair of the nominations and election committee and on behalf of the committee, we are pleased to announce the candidates for the upcoming Executive board:

**President-elect:**
- Mr. Daniel Barkowitz, Assistant VP of Financial Aid & Veteran’s Affairs, Valencia College
- Mr. Sean Johnson, Financial Aid Manager, Hillsborough Community College
- Ms. Tracy Wiles, Associate Director of Financial Aid, the University of Tampa

**VP of Training:**
- Ms. Nadine Bailey, Vice President, Student Finance, Ultimate Medical Academy, Tampa

**Region II Representative:**
- Nicole Crowley, Director of Financial Aid, Keiser University, Jacksonville

**Region IV Representative:**
- Ms. Kylie Gross, Assistant Director of Financial Aid, The University of Tampa
- Mr. Peter Panoulias, Associate Director of Financial Aid, Hillsborough Community College

Thanks to each of the above individuals for stepping up and wanting to serve FASFAA.
Dear Members & Friends:

July 5, 2018 I will begin a new chapter in life’s journey. After 38 years at Florida State University I will say farewell. It’s been an exciting journey, and I look forward to enjoying many if not all things below:

Relax and
Enjoy the ride
Try something new
Imagine the opportunities
Remind myself to play
Expect Adventures
Make new plans
Entertain a few wild ideas
Nap without guilt
Take time just for Me!
I am not a student. I have never attended college. I do have a high school diploma. So why am I writing a success story?

I want others to know how important it is to get an education, and to commend the financial aid profession for working to ensure that students and their families can achieve their educational dreams.

I have been employed with Florida State University for over 38 years. I have had the opportunity to work in the office of financial aid for most of those years.

My dedication and commitment to the financial aid profession has allowed me to help hundreds of students and their families in achieving their educational dreams.

As a financial aid professional, I work to ensure that advocacy is continued to remind all of the importance of financial aid.

I have had the opportunity to serve my state association FASFAA in many positions and as president for three different terms. That opportunity gave me the chance to work with all the financial professionals in the state of Florida and members of our association to continue training opportunities in order for all financial professionals to better serve students and parents in the financial aid process. Having the opportunity to serve the Florida Association led to opportunities to serve in my regional Association of SASFAA. In serving in those two great associations, I was able to take part in our national association, NASFAA.

By having the opportunity to serve at the state, regional, and national level I feel I have been able to make a difference in many of the lives of students and parents we all serve each day.

My success story is simple: I did not take the opportunity to receive a post-secondary education, but I have dedicated my life and service to ensuring that funds are available for all students and parents so that they can achieve their educational goals and dreams if they so desire.
FASFAA recognizes Puerto Rico’s hurricane devastation and Marjory Stoneman Douglas High School’s shooting tragedy. To express our solidarity and condolences, FASFAA’s board approved a motion to donate $500 to the Puerto Rico Association of Student Financial Aid Administrators (PRASFAA) and $500 to Marjory Stoneman Douglas High School. We hope that these gestures assist our friends and colleagues as they rebuild and heal.

- Kristopher Hatcher
Bonnie L. Pirkle

By Tracy Wiles, 2018 Scholarship Chair

Have you heard of FASFAA’s Bonnie L. Pirkle Scholarship Fund?

Bonnie L. Pirkle was a committed and longtime FASFAA member, whom exemplified the spirit of FASFAA. Bonnie began her career in financial aid at Daytona State Community College, now Daytona State College, and moved on to Director at Central Florida Community College and Seminole Community College. In 1994, Bonnie was taken away from us.

Board members at the time quickly saw a way to continue her mission to serving students through the creation of this wonderful scholarship opportunity. Since 1997, FASFAA has been assisting Florida students, when the Bonnie L. Pirkle Memorial Scholarship Program was officially formed. Since 1998, we have awarded $38,400 in scholarships. Each year, FASFAA awards scholarships annually to students earning their college degrees here at our institutions. In 2017, we began awarding seven scholarships to students throughout the state of Florida.

The funds that we collect through conference, raffles and donations afford FASFAA the opportunity to continue this memorial fund. Today you can contribute to this wonderful opportunity at our upcoming annual conference, your region workshops or donating online. It is through your giving and support that FASFAA can continue.

Thank you for your generosity!
Dear Colleagues —

It is with deep sadness that I share the news of the passing of Ernest E. Smith, Jr. on Monday, April 30, 2018.

Ernest was an integral part of the financial aid community prior to his retirement in 2006. In reflecting back on his career, Ernest worked in a variety of roles in the financial aid office, with a few student loan providers and for the Florida Department of Education, Office of Student Financial Assistance (OSFA). Ernest was one of the first two employees at OSFA and was instrumental in the agency becoming a guarantor for the Federal Family Education Loan Program (FFELP). FASFAA awarded Ernest the Distinguished Service Award in 1984 for his work at OSFA. Ernest was also involved in creating FASFAA and awarded a Lifetime Membership in 2007.

Please join us in sending thoughts and prayers to his wife, Joanie (Buchanan Smith, former director of financial aid of Brevard Community College/Eastern Florida State College).

Condolences may be mailed to:

Joanie Buchanan Smith
714 Hummingbird Drive
Over 25 Region I members met on Friday, March 30th at Tallahassee Community College. Bills Spiers presented NASFAA’s, *U’s Return to Title IV (R2T4)* workshop and those in attendance will receive access to the corresponding credentialing test. Other presentations included state financial aid from Florida’s Office of Student Financial Assistance (OSFA), an update on the PROSPER Act, and an interesting PowerPoint on ‘Working With Millennials.’ Rachel Robinson won the 50/50 Bonnie Pirkle Scholarship raffle and graciously contributed her half, bringing Region I’s total donation to $165!
The Spring 2018 Region III Workshop was Friday, April 20, 2018 at the Valencia College, District Office. The workshop was a great success and we had 20 attendees.

We had many interesting topics covered at the workshop including: Exercising Professional Judgement Post PPY; Customer Service vs. Customer Experience; Sharpen Your Pencils – A History of Needs Analysis; Sharpen Your Pencils – Needs Analysis Applied; and State Updates.

We announced the winner of the 50/50 raffle for the Bonnie Pirkle Scholarship Fund and we raised $64 toward the scholarship fund. The 50/50 raffle winner was Teriann Wright from Orange Technical College. Congratulations Teriann!

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, District Office for the use of the 5th Floor Conference Room.

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!
On Friday April 27, 2018, I hosted the Region IV FASFAA Spring workshop at St. Petersburg College (SPC) District office. There was a 50-50 raffle for the Bonnie Pirkle scholarship fund, Lorna Holden of St. Leo won the raffle and donated her winnings to the fund. Thanks Lorna! We also had a raffle for this year’s charity, the Christopher Misner Firefighter Scholarship Fund, Lara Dunaway of UT won the “movie night in or movie night out” basket.

During the workshop we received NASFAA credentialed training on 17-18 Verification by Terry Hamilton from HCC. We also learned more about our responsibility on cybersecurity and student loan repayment options. I would like to thank all the presenters who took the time to share more information and training with us during the workshop. I couldn’t have done any of this without your willingness to help! An extra special thank you to SPC district office, for the use of your campus and extremely helpful staff.

Please ensure you are on the Region IV listserv on FASFAA so you will get the email updates. If you’re not sure how to join the listserv, please email me and I will point you in the right direction. Region IV members, don’t forget to send me your milestones in FA so we can post it to the website. Anything else you’d like to see on our page? Please send me your suggestions/information.

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 couldn’t be successful without you. I hope to see you at the annual conference in Naples!
Financial Aid Night/FAFSA Lab Coaching:

OSFA staff will continue to work with high schools, community groups, and organizations to review our financial aid night and FAFSA lab online toolkits located at our website: NavigatingYourFuture.org.

Train-the-Trainer Sessions:

If your institution, department, or staff members are willing to be presenters at upcoming events, 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. In addition, OSFA will continue to assist in answering any student questions.

Navigating Your Financial Future:

Navigating Your Financial Future (NyFF) is a website created by OSFA to strengthen financial skills of young adults at all Florida postsecondary institutions 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 provide great free resources for you through NyFF and other partnering entities. To access, visit NavigatingYourFuture.org.
The 2018-19 Renewal Eligibility Application for Institutional Participation in State Scholarship and Grant Programs is available online until June 8, 2018. The June 8th deadline is just around the corner, don’t wait!

The 2018 Florida Legislature enacted legislation that will affect state financial aid programs. Approximately $1.1 billion has been appropriated by the 2018 General Appropriations Act to fund OSFA state scholarship, grant, and other programs during the 2018-19 academic year. Be sure to visit the State Programs website to view all memorandums related to program changes and reporting requirements.

Florida Bright Futures Scholarship Program

For the 2017-18 academic year, Florida Bright Futures Academic Scholars (FAS) received an award equal to 100 percent of tuition and specified fees at public institutions. Students who attended a nonpublic institution received a comparable award amount. In addition, FAS recipients received $300 per semester (fall and spring) for books or other college-related expenses and are also eligible to receive funding for 2018 summer enrollment.

The 2018 Legislative Session passed Senate Bill 4 which will allow FAS to continue receiving 100 percent of tuition and specified fees, $300 for fall/spring books or college-related expenses, and summer funding. In addition, Florida Medallion Scholars (FMS) will receive 75 percent of tuition and specified fees beginning with the 2018-19 academic year, and summer funding beginning with the 2019 summer term.

Additional OSFA News

The 2018 General Appropriations Act proviso language requires institutions that received state funds in Fiscal Year 2017-18 to submit two reports by December 1, 2018, in the format specified by the Florida Department of Education. A report of the following information must be provided by each institution:

- Federal loan information, including the total federal loan amounts disbursed and total number of students who received federal loans; and
- Student level data for all grants, scholarships, and awards to students who applied for and/or received state-funded tuition assistance and aid.

As OSFA’s Chief, I want to thank each of you for supporting our efforts to support you and your students.
2018 Florida Legislative Session Update
for State Scholarship and Grant Programs

Senate Bill 4: Higher Education,
Chapter 2018-4, Laws of Florida (L.O.F.)

The bill establishes the “Florida Excellence in Higher Education Act of 2018” which, among other modifications, expands merit-based and need-based financial aid funding available to students to help address the financial needs of students and their families.

Specifically the bill:

- Modifies the Florida Bright Futures Scholarship Program to allow:
  - Florida Academic Scholars (FAS) award amount to cover 100 percent of public postsecondary education institution tuition and specified fees, plus $300 per fall and spring for textbooks or college-related expenses.
  - Florida Medallion Scholars (FMS) award amount to cover 75 percent of public postsecondary education institution tuition and specified fees, beginning in the fall 2018 semester.

- Expands the Benacquisto Scholarship Program for qualified students from out-of-state who enroll in a baccalaureate degree program in the 2018-2019 academic year or thereafter; and who meet the specified requirements to qualify for the scholarship. The bill exempts students from the payment of out-of-state fees and specifies that the award amount for the students is equal to the institutional cost of attendance for a Florida resident less the student’s National Merit Scholarship.

- Creates the Florida Farmworker Scholarship Program for farmworkers and the children of farmworkers, who meet the specified scholarship eligibility criteria. The bill requires the Florida Department of Education to award up to 50 scholarships annually. The recipient is eligible for an award equal to 100 percent of tuition and specified fees at a public postsecondary education institution in Florida. Undocumented immigrants are not eligible for the award.

- Expands the First Generation Matching Grant Program by revising the state to private match requirements from a 1:1 match to a 2:1 match, and codifies the inclusion of Florida College System institutions as eligible program participants.

- Renames the William L. Boyd, IV, Florida Resident Access Grant (FRAG) Program as the William L. Boyd, IV, Effective Access to Student Education Grant Program.

House Bill 5003: Implementing the 2018-19 General Appropriations Act, Chapter 2018-10, L.O.F.

The bill authorizes 2018 fall term awards for University of Florida Innovation Academy students, when summer funding is provided for other Bright Futures recipients, for off-campus or online coursework.

You may access the 2018 Florida Legislative bills via Online Sunshine. We look forward to working with you for a successful 2018-19 academic year.
A father of five children, making approximately $32,000 a year was in good standing with his federal student loan repayment process. He had paid approximately $200 to get into a “plan” where he could pay $49.00 a month going forward. The problem, unbeknownst to him however, is that it was a scam. None of this money was going to his student loan. He had engaged a ‘debt relief company’ he thought was giving him a good deal to lower his monthly loan payment.

His student loan servicer; however, discovered the scam, and was able to walk him through the process of disengaging the scam artists, and getting him into a payment plan based on his situation, and possibly get reimbursed by the student loan scam artist. He did qualify for a zero payment per month plan, for free of course.

“I didn’t call you last week, I have never spoken with you,” retorted one woman to her student loan servicer counselor. However there was a recording of a woman calling the servicer to change her demographic details, to qualify for a lower monthly payment. The servicing agent realized it was a completely different person and was able to uncover the scam. As proof, the voice recorded was distinctly different from the real borrower’s voice.

In many cases these scam companies reach out to students through TV, radio, or direct (sometimes illegal) phone calls, to present themselves as “debt relief” agents. Sometimes they say they are the Florida Department of Education, or a servicer, or an entity that “works with” them.

Often they talk the student into giving up their FAFSA ID, Social Security number, then create a new credit line and a limited power of attorney. They change their address, phone numbers, and emails with the servicers to redirect all communication to them through phony email and mailboxes. In short, your students can be completely disconnected from their federal servicer and the Department of Education and don’t know it.

In some cases the doc prep companies fill out documents changing the borrower’s income or number of family size so the student will qualify for a “zero payment” plan — while charging the borrower a monthly repayment amount. In other cases, the student is on track for one of the loan forgiveness programs and the doc prep scam companies talk the student into a consolidation loan which they don’t qualify for, and which will disqualify their existing payment history toward loan forgiveness.

Although these companies can close and reopen rapidly, government agencies like the Federal Trade Commission (FTC) and the Department of Education are taking scam artists seriously.
What can financial aid professionals do? Although it seems like common sense to not give out your FAFSA ID and other personal information, sometimes the promises of a lower monthly payment seems worth the risk. These phone scam agents are well trained, are very convincing, and are highly compensated for bilking your students with reportedly some compensation reaching $120,000.

There are three things financial aid offices can do: 1) Make sure your students know who their servicers are and remind them to open their mail from that servicer, 2) Remind them to never give out personal information to unknown parties, and 3) Tell them that they never have to pay.... to pay their student loans. All payment plans are free and some students may even qualify for a zero monthly payment plan. Remember, as financial aid professionals, we do have some responsibility for these students even after graduation. Their student loan obligation they may pay for 10 or 20 years, may have paid for their courses, but were also was part of our paychecks.

(Michael is the Chair of the newly created VASFAA Student Loan Repayment Scam Task-force.)

Here is an excerpt from a recent suit:

DEFENDANTS’ DECEPTIVE
STUDENT LOAN DEBT RELIEF OPERATION

11. Since 2014, Defendants have operated an unlawful debt relief enterprise to bilk consumers out of millions of dollars. Preying on widespread anxiety and confusion around student debt, Defendants misrepresent the cost and features of federal student loan repayment programs in order to extract fees from the struggling consumers these programs are designed to help. After reaching consumers through an aggressive outbound telemarketing campaign that includes illegal calls to consumers on the National Do Not Call Registry, Defendants work to gain consumers’ trust by falsely claiming they work for or are affiliated with the U.S. Department of Education (“ED”). Defendants then entice consumers with false promises that they qualify for federal programs that would permanently reduce their monthly loan payments to a fixed amount. To access these free government programs, Defendants tell consumers that they must pay an advance fee of up to $1047. In addition to these illegal advance fees, Defendants also collect and retain monthly fees that consumers believe are being applied to pay down their loans. Finally, Defendants also instruct consumers to ignore future communications with their loan servicers and ED, and to communicate only with Defendants, who many consumers believe will now be servicing their loans.
Conveying the importance of a new expense to the folks who hold the purse strings can be a tough task. To get the attention of your upper management, keep the large scale goals of your institution at the core of the proposal. When you’re trying to illuminate a need within your office, do so in light of how it ties into those high level institutional goals and draw clear connections between spending and your unit’s role in helping the school achieve its objectives. Effectively demonstrating these connections in a black-and-white manner using the concept of Return on Investment (ROI) converts what you know into something your leadership can understand, embrace, and justify to their counterparts.

To begin, set aside your specific expenditure, and imagine yourself in the shoes of a president, chancellor, or dean. You’ve got many students to serve and a limited amount of money with which to do it; good ROI is the ultimate justification. While each institution is different, there are conversations happening at campuses across the nation about many of the same topics, and below are a few of the most common ways to illustrate the potential for return on your investment.

**Persistence & Retention:** A focus on keeping students in the crucial first-to-second year transition and continued re-enrollment are popular topics around meeting tables these days. Can you show how granting the request will help you keep students engaged? Could it help the school identify and address “at risk” students?

**Progression:** Are your leaders seeking to increase the pace with which students move from admission through completion, or the percentage of students who do so? It’s not just about keeping students around, but making sure they move toward completion. Maybe time spent serving students comes into play; if your office is better able to meet student needs in one area, have you freed up essential resources in another?

**Underserved Groups:** Colleges nationwide are evaluating their success in supporting students’ distinct needs. Are there other offices or resources in your institution that would also benefit from what you’re asking for? Would it allow you to support the work of others on campus who share some of your mission?

**Sharing Resources:** With institutions weighing the cost of staff time and administrative burden against shrinking funding, can you make an argument that this request covers multiple areas, goals, or purposes? The more ground you can cover with these funds, the more successful you’re likely to be. Are there other stakeholders in your institution who might be interested in partnering to share resources, time, or the execution of a new plan?

Outline and clearly demonstrate the ways in which your objective helps the institution meet these high-level goals, and you’ll have built your decision makers’ justification for them.
Lessons of the Heart....

February is the month of love. The one date most people circle, and prepare for, is February 14th - Valentine’s Day. It is estimated that $18.2 billion is spent just for Valentine’s Day, a day when love is typically depicted by a heart. The heart is significant as it is a vital piece of our anatomy. A heart is defined as a hollow, muscular organ that pumps blood through the circulatory system by rhythmic contraction and dilation. Valentine’s Day is not the only day in February that is dedicated to the heart.

February was also Heart Health Month. February 3, Wear RED Day raises awareness of women’s heart health. What is heart disease and why is that important? Heart disease describes a range of conditions that affect the overall health of your heart. The term "heart disease" is often used interchangeably with the term "cardiovascular disease." Cardiovascular disease generally refers to conditions that involve narrowed or blocked blood vessels that can lead to a heart attack, chest pain, or stroke. Did you carry forward from February a plan to protect your own heart health? It's not too late to make healthy choices for now and the future.

When I reflect, I see that my once active lifestyle has ended and a new, sedentary lifestyle has begun. I see that food choices made when I was in my twenties no longer work for me in my forties. I see that I make time for almost everything except daily exercise, even if it’s just a walk around the block with the dog. Sound familiar? You are not alone. As a financial aid community, we assist one another immediately with the ever changing rules and regulations of financial aid. I think it is time that we use that same energy to promote a healthy lifestyle in our offices and our financial aid community.

Many forms of heart disease can be prevented with healthy lifestyle choices. Take the time to create a group at work as groups can keep each other accountable. Start a walk, run, or bike after work club. Take one day a month to showcase heart healthy recipes at an office breakfast or luncheon. To help get you started I am going to include a heart healthy breakfast idea from that can prepared at home and taken on the go.
Banana Bread Baked Oatmeal

Banana bread baked oatmeal boasts the delicious flavor of banana bread, but it’s made with wholesome oats, pecans, and coconut oil for a healthy, filling breakfast!

Ingredients

- ½ cup pecans, chopped (plus additional for garnish)
- 1 cup mashed banana (about 2 large or 3 medium bananas)
- 3/4 cup milk (or almond milk, or another dairy-free milk)
- Room temperature 2 eggs, at room temperature
- 1/4 cup coconut oil
- Melted and slightly cooled 1/4 cup pure maple syrup
- 1 1/2 teaspoons pure vanilla extract
- 2 cups rolled oats
- 1 1/2 teaspoons ground cinnamon
- 1/4 teaspoon salt

Instructions

Preheat oven to 350°F. Lightly grease or spray with nonstick cooking spray an 8-inch square baking dish. Spread chopped pecans on an ungreased baking sheet and toast for 4 to 6 minutes or until fragrant and light golden brown. Set aside to cool on baking sheet. Add the dry ingredients in a medium bowl and stir to combine. In a separate large bowl, whisk together the milk, banana, egg, oil, and vanilla. Slowly pour in the melted syrup, whisking constantly. Add the oat mixture to the wet ingredients and stir to combine. Transfer to the greased baking dish and bake for 25 minutes. Sprinkle the toasted nuts on top of the baked oatmeal and cool slightly before serving. Yields 6 servings.

Take a moment and verify that you are moving forward with a healthy heart. Create a transcript of the activities and healthy choices that you are making. Award yourself after making healthy lifestyle changes. Chose not to return back to your old ways as they will no longer be satisfactory.

Get involved and get active!
Nudging Students Toward Smart Borrowing

*Using loan summaries to help borrowers better understand their loans.*

As students increasingly rely on loans to finance part or all of their college education the need for relevant, timely information to help make informed borrowing choices has become more critical than ever.

Students themselves are indicating a need for such initiatives, as demonstrated through a number of surveys that uncover numerous confusing concepts for loan borrowers. Consider the following:

- 48% of borrowers either don’t know or incorrectly estimate the amount they have borrowed.\(^1\)
- 28% incorrectly believe they have no federal loans at all.\(^1\)
- 94% of student borrowers do not understand their loan repayment terms.\(^2\)

The ramifications for borrower confusion can be significant. When students do not invest in or avail themselves of existing loan counseling resources, those students, as well as schools and society at large, suffer from the effects of over borrowing, lower degree attainment, increased attrition, and student loan default.

A number of schools and states, however, are using a simple yet innovative approach to help students actively manage loan debt as they progress toward degree completion. These institutions use loan summaries, sometimes called “debt letters,” to supplement loan counseling practices and expand on financial education outreach—keeping students apprised of their individual borrowing levels and allowing them to make informed choices about future repayment scenarios.

Loan summaries/debt letters are a simple, low-touch effort to keep student borrowers engaged in the active management of their loans while in school. While letters can vary among institutions, commonalities include a summary of current aggregate borrowing, estimated monthly repayment amounts, and resources for learning more or obtaining help. These
summaries are strategically scheduled to be delivered at times when students are making financial aid and/or course registration decisions, thus providing a highly-effective, just-in-time intervention for borrowers.

Inceptia’s newest research brief, Loan Summaries: Nudging Students Toward Smart Borrowing, examines how three different universities administered their loan summary initiatives and the corresponding results on student behavior. The results offer support that this simple, low-cost practice can impact not only borrowing behaviors, but also academic performance and enrollment persistence. Furthermore, the brief offers best practice considerations for schools looking at implementing loan summaries as to support student success.

The research brief and a recorded webinar diving deeper into the brief’s findings and offering insight and strategies on how loan summaries help borrowers better understand their loans can be viewed at inceptia.org/smart-borrowers.


Training to keep you up-to-date

ECMC is pleased to offer webinars that provide you with timely, up-to-date information in a concise format — giving you the right amount of information in the right amount of time. Our webcasts are at no cost to you and include topics such as identity theft and how to repair your credit, student loan counseling strategies, and more! To learn more about ECMC’s upcoming webcasts, visit our training website (https://www.ecmc.org/schools/training.html).

FAB Life

ECMC is pleased to offer FAB Life, a financial literacy simulation geared to high school juniors, high school seniors, and college freshman. It is a fun, exciting way to teach students about how to manage their budget. To learn more (or to order your FREE copy), visit our FAB Life website (https://www.ecmc.org/schools/FAB-Life-game-pieces-downloads.html).
Julie Finn is the new lender contact for SunTrust Private Student Loans in Florida. Julie has been representing SunTrust Bank for six years and is excited to meet and begin working with the members of FASFAA. She can be contacted at jfinn@cogfin.com.
Private Student Loans designed to fit their needs.

Your student’s future self will thank you.

Connext is becoming futri
POWERED BY RELIAMAX
NOT ALL STUDENT LOANS ARE CREATED EQUAL

Our customers agree. That’s why they’ve given us a 5-star rating. See what they’re saying at collegeave.com/reviews

For additional questions, please contact your campus representative Bill Ayers at bayers@collegeave.com or (813) 833-0599.

© 2018 College Ave Student Loans. All Rights Reserved
Ascent can help your school power bright futures.

With proven service offerings and a team of student loan industry experts, Goal Structured Solutions, Inc. (GS2) engineered Ascent Student Loans. We provide distinct private loan products to match your school's precise funding needs, close gaps in funding and maximize tuition revenue. Meet us at the 2018 FASFAA Conference to learn more about:

**AscentIndependent**
A non-cosigned loan for full-time Juniors, Seniors and Graduate Students at eligible schools with a satisfactory academic performance. Students may qualify based on their future earning potential, credit history and other eligibility requirements. Learn more at: AscentIndependent.com

**AscentTuition**
A cosigned loan designed with families in mind that sets students up for financial success. Learn more at: AscentTuition.com

Stop by the Goal Structured Solutions table at the FASFAA Conference May 29 - June 1 in Naples, FL or email Partner@AscentProgram.com to learn more.