

OCTOBER 2019

FLNEWS

THE OFFICIAL FASFAA MEMBER NEWSLETTER



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An Interview with Daniel Barkowitz

We sat down with Daniel Barkowitz, FASFAA President and Assistant Vice President of Financial Aid and Veterans' Affairs at Valencia College to discuss all things financial aid.

-- Carolyn Morris, Earnest

Where did you go to college and what did you study?

I was born in Panama and lived there until I was 14. We then moved to South Carolina, where I attended high school, and then went to Boston for college. I started at Brandeis University, where I met the love of my life during my freshman year. We got married my sophomore year and I started working full time and moving to part-time school.

I transferred and earned my Bachelors of Science in History at Northeastern University, which I guess means I can BS my way through History! I then got a Master's degree in Human Resource Education from Boston University.

How did you get started in financial aid? Your background does not directly link to that career path.

My work experience prior to my freshman year at college had been McDonald's and a local record store. When I got to college I was primarily looking for a job that let me stay in Boston over the summer. I went to the careers office on campus and started looking through all the job listings.

One of them was working for a company called Knight Tuition Payment Plans, which was a parent loan and monthly payment plan processor. They were looking for an assistant account manager, someone to do data entry, put mailings together, and I thought, "oh I can do that."

I wound up working for them for two summers, and after my sophomore year, they approached me about working full time while I finished my degree. They even offered to help pay for my tuition, and that was an offer too good to

pass up! That wasn't quite a financial aid job, but I got to meet a lot of people in financial aid working in loan servicing.

When I was graduating with my undergrad, I knew someone at Boston College was looking to hire an Assistant Director of Financial Aid. Because of the contacts I had made, I was able to apply and get a job there. Since then I like to say that I've worked on all sides of financial aid: I've worked in an aid office, I worked for a lender, for a loan servicer, and as a technical consultant.

What are some common questions that you get in your financial aid office?

It is often "what income is too high to qualify for aid?" which presupposes that there is an income cut off. Or, "why don't I qualify for this program or that program?" or "why am I being



asked to contribute so much?"

I would also say we often hear "why was I selected for verification and what does that mean?" I find that a number of schools have gone above and beyond the federally mandated requirements when reviewing a family's eligibility for Federal financial aid, and sometimes that is to the detriment of the family.

"Our financial aid system is designed so that you have to prove that you are poor, and then prove it again, then again a third time."

Our financial aid system is designed so that you have to prove that you are poor, and then

prove it again, then again a third time. How many barriers are we putting in the way that we don't need to put in the way for families? If we are trying to catch the 5% of folks that are misbehaving, how much are we hurting the 95% who are doing everything we asked?

With student debt at \$1.6 trillion dollars in the US alone, have you noticed any changes in the questions that students or families have when they come into the financial aid office?

Absolutely, I would say we work with families all the time who are debt averse—the conversation there is around "what is a reasonable expectation for students as they graduate for income?" If you are going to be graduating and earning \$35k a year, you should not be taking on more than \$35k in total debt. That's kind of a rule of thumb that we apply—don't take on more in total debt than your starting salary.

"More and more we are seeing parents who are still paying off their student loans, bringing on more debt for their child's education."

There is also conversation to be had with parents about overborrowing for their students. More and more we are seeing parents who are still paying off their student loans bringing on more debt for their child's education. That can be difficult to manage.

We are doing some really interesting things at Valencia to manage student debt. In eight years we have cut the amount of borrowing at Valencia in half. One of the ways has been not automatically accepting loans every year for students. We make students actually go in and tell us how much they need this year. We give them an annual debt letter that tells them how much they borrowed against their total availability and how much repayment will be based on their total borrowed to date.

College can often be an emotional decision, not just a practical one. Do you have any advice for parents or others supporting a high school student about taking on that debt?

Part of the challenge is that if you are starting the conversation at 16 or 17 you are almost too late. We need to be offering better and more education with students in elementary, middle and high school about their personal finances.

As a parent, are you sharing info about how you manage your own finances? Do you have a family budget, are you sharing that with your

kids? Do your kids know what it means to file income tax, or plan for retirement, or pay life insurance. What kind of financial conversations are you having with your kids before the college conversation, because that is the wrong time to start.

I'm curious if more students are utilizing the aid office than before, or if they are turning more to the internet for scholarship and loan info. We do see that people get advice from a number of places. Family, friends, high school guidance offices, and then we do see some in our office. We are about 68k students at Valencia and about half of the students have some financial aid of some kind. We have a lot of staff but not enough to counsel every single student.

What advice would you give to someone starting in financial aid?

One of the first people I would consider a mentor in my career was Linda DeGradi, she was the director of financial aid at Springfield College. She would say to me early on, to be a successful financial aid officer, you have to balance the science and the arts.

We are in a math and science-driven field, there is a formula, there is an outcome, there is money, a ratio—all these things that make it seem like it is math and science-driven. At the same time, it is about heart. No formula will ever encapsulate the experience of every single student, so how do you find the heart where the math and science just don't work?

In working in financial aid, I get to create moments of celebration for our students. I love watching students' faces at graduation, giving them a high-five as they prepare to enter the arena for the ceremony, and knowing that I had something to do with getting them there.

"In working in financial aid, I get to create moments of celebration for our students."

What goals do you have for FASFAA this year?

My mission for us this year is to "Help FASFAA open the door". We want to make sure everyone feels welcome in our association. My vision is to work to change the reputation of our profession from gatekeeper to door opener. Our job is not to hold the door closed, but open it to the opportunity for families. FASFAA is a collection of everyone who works in the financial aid industry in Florida, including school practitioners and vendors/sponsors, so my mission is that we are the voice of our collective profession.

ARE YOU READY TO SERVE?

Dear FASFAA Membership,

It is time to begin preparing for upcoming elections. The nominations committee will be seeking candidates for office for the 2020-2021 year. Whether you are new to service leadership or a seasoned participant, FASFAA needs you in order to provide valuable service to the membership.

Serving FASFAA and its members means you are willing to give of your time, skills and knowledge. Do you possess the following: leadership skills, a drive to complete the tasks assigned, the ability to stick to deadlines and honor commitments, a drive to plan a successful event, the willingness to ask for help when needed? If you can answer yes, then you have what it takes to serve FASFAA as an elected officer.

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

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

The positions that will be open for next year are:

President-Elect, Vice President for Training, Treasure-Elect, Region 2 Representative, and Region IV Representative. Self-nominations and nominations of others is encouraged! Watch out for an email from the FASFAA with more details!

Sincerely,
Dameion Lovett
FASFAA President-Elect

OSFA Update: 2019 Florida Legislative Session

Bright Futures Scholarship Program Updates from the Passing of S.B. 190

The 2019 Florida Legislature passed Senate Bill 190, Higher Education. Governor DeSantis signed the bill into law on June 18, 2019, and it became effective July 1, 2019, Chapter 2019-103, Laws of Florida. As described below, the law revises a number of policies related to the Florida Bright Futures Scholarship Program. Please share this information with appropriate personnel at your institution.

Initial Eligibility

Initial Eligibility Test Score Requirement: Revises examination score requirements for award eligibility to align the ACT® and SAT® examination scores with the SAT® national percentile ranks.

For high school students graduating in the 2018-19 and the 2019-20 academic years, a

student must achieve the following scores:

Florida Academic Scholars (FAS): SAT® combined score of 1290 or an ACT® composite score of 29.

Florida Medallion Scholars (FMS): SAT® combined score of 1170 or an ACT® composite score of 26.

For high school students graduating in the 2020-21 academic year, a student must achieve the required examination scores published by the department before each school year, where:

The FAS award must not be set lower than the 89th national percentile on the SAT®, and

The FMS award must not be set lower than the 75th national percentile on the SAT®.

Midyear Graduate Application Deadline: Extends the annual deadline, from August 31 to December 31, for when a student who graduates from high school midyear must apply for a Bright Futures award.

Misadvised Students: Clarifies that a student who is permitted additional time to meet eligibility criteria may receive funding for the full academic year, including the fall term, only after the student completes the remaining eligibility requirements.

Renewal Eligibility

Bright Futures Scholarship Length: Removes the 2-year timeframe for the eligible student to receive an initial award. Specifically, a student who earns the award may accept funding at any time during the five-year eligibility period after high school graduation.

Religious or Service Obligation: A student who is unable to accept an initial award due to a full-time religious or service obligation lasting at least 18 months must begin such obligation within one year after completion of high school.

Annual Credit Hour: Eliminates the 45-credit hour annual restriction in the award of a scholarship.

Bright Futures Gold Seal CAPE (GSC): Specifies that a GSC student must maintain the equivalent of a cumulative grade point average of a 2.75 on a 4.0 scale with an opportunity for a one-time restoration, pursuant to law. This provision is consistent with the Florida Gold Seal Vocational award.

University of Florida Innovation Academy: A Bright Futures recipient who enrolls in the pilot program at the University of Florida is eligible to receive a Bright Futures award during the fall term for expenses associated with off-campus or online coursework, in addition to the spring and summer terms, if funding is provided by the legislature for three terms for other eligible students during that academic year.

-- **Pedro Hernandez, OSFA**



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Fall Region Trainings

Agenda

OCTOBER 4 - REGION 4

Florida Southwestern State College

OCTOBER 28-30 - CLOCK HOUR

Orlando, Embassy Suites by Hilton

NOVEMBER 1 - REGION 2

St. Johns River State College

NOVEMBER 1 - REGION 3

Valencia College District Office

NOVEMBER 7 - REGION 1

UWF Emerald Coast Campus

NOVEMBER 8 - REGION 5

Keiser University - Pembroke Pines

To register, go to [FASFAA.org](https://fasfaa.org)

2020 FASFAA Annual Conference

We are looking forward to seeing you in Ponte Vedra Beach, Florida May 26-29, 2020!

