

# FASFAA

NEWSLETTER ~ SPRING/SUMMER 2014 | EDITOR: BARBARA DOMBROWSKI

## PRESIDENT'S MESSAGE

As 2013-14 winds down, I look back on this year with a tremendous amount of good memories and great pride in the many successes that our association has had. Florida has proven once again that this is a great place to live and to work due to the large number of financial aid professionals who continue to put students' needs at the top of their priority list. You, the members of FASFAA, open doors for these students every day and I am proud to say I have professionally benefited this year by working with such a group of dedicated professionals.

At the beginning of the year I was able to attend the SASFAA (Southern Association of Student Financial Aid Administrators) annual Transition Board Meeting and learn what the other southern states have accomplished to help students. Florida is the largest southern state and among the most active states in the region. Our accomplishments such as the NASFAA Gold Star Award for our commitment to the FASFAA Clock Hour Workshop coupled with the variety and excellence of FASFAA training programs has gotten the attention of many schools in and outside of Florida. FASFAA numbers for regional training, New Aid Officer Training, Clock Hour Workshop and our Annual Conference continue to increase. FASFAA fall workshops offered great agendas with unique training to more than 200 members statewide and our spring workshops brought in over 230 members. Our New Aid and Clock Hour workshops helped over 150 people, some of whom joined us from other states.

Our Annual Conference will be held May 26 – 30, at the beautiful Renaissance Vinoy Resort and Golf Club in St. Petersburg. Take a moment to check out all the hard work the conference committee has done to put together a great agenda at a beautiful resort. I am very excited at the number and quality of our sessions, speakers, and very excited for Friday's keynote speech. If you are attending the conference, be sure to take some time to network and enjoy your FASFAA friends as we all continue *Charting Your Future*.

FASFAA efforts are paying off and FASFAA is being recognized for their commitment to our financial aid constituents. I have enjoyed this last year as your current president and am excited to continue working with everyone next year as your outgoing president. This commitment has been one of the shining stars of my professional career.

I would like to take moment to introduce you to the brightest star in my life, my son, Malcom Kruger, born on March 25. He was 7 lbs, 4 ozs. My beautiful wife, Lianne, and son are doing well and are excited to meet our FASFAA family at the conference.



Thank you for allowing me to be your 2013-14 FASFAA President.

Wayne

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# 2014 FASFAA ANNUAL CONFERENCE

SUBMITTED BY LEE ANN WOLFENDEN, 2014  
CONFERENCE CHAIR, ST. PETERSBURG COLLEGE

*Make plans now to attend the* FASFAA Annual Conference at the beautiful Vinoy Renaissance St. Petersburg from Tuesday, May 27, through Friday, May 30. This year's theme, *Charting Our Future*, builds on our President's theme of celebrating the first commercial airline flight, which took off just over 100 years ago from the water just south of the Vinoy.

The Conference Committee has been hard at work putting together a great agenda for all members. Training will begin with pre-conference New Aid Officer and Experienced Aid Officer sessions on Monday. The conference will kick-off on Tuesday afternoon with a General Session and end with breakfast on Friday morning. General and break-out session topics include Satisfactory Academic Progress, 150% Direct Subsidized Loan Limit, and Cost of Attendance to name a few. **www.fasfaa.org** has the most current agenda and planned events. Registration and hotel reservations are open now – YOU WILL NOT

## WANT TO MISS!

Scheduled speakers include:

- Dr. Judy Genshaft, University of South Florida President
- Justin Draeger, NASFAA President
- Greg Martin, US Department of Education, Federal Training Officer
- Wood Mason, US Department of Education, Program and Management Analyst
- Zita Barree, SASFAA President
- Ron Scoggins, VA Regional Office, Lead Education Liaison Representative
- Dr. Richard Lapchick, University of Central Florida, Chair, Devos Sport Business Management Program
- Betsy Wickham, Bureau Chief, Department of Veteran Affairs
- Katherine Snyder, Program Specialist, Department of Veteran Affairs



## 2014 FASFAA ANNUAL CONFERENCE (CONTINUED)

While our main focus is FASFAA, it is also important to have fun and network with our colleagues. A welcome reception will be held on Tuesday evening on the rooftop. Returning for a second year is the extremely popular BINGO night on Wednesday. Get ready for a great Thursday evening at the Movies in the Park just across the street. The nice variety of activities will allow attendees to sit back and relax, network with others, make new friends and reconnect with old ones.

The age old question – what should I wear at the conference? Well, we've made it easy, at least for Wednesday and Thursday. On Wednesday, celebrate your REGION by wearing the following:

- Region 1 – Blue
- Region 2 – Yellow
- Region 3 – Green
- Region 4 – Red
- Region 5 – Purple

On Thursday, it's School Spirit Day. Wear clothing that represents your school or company.

Our community service project this year is the **Combat Wounded Veteran Challenge**. This organization improves the lives of our wounded and injured veterans through rehabilitative high-adventure and therapeutic outdoor challenges while furthering the physiological, biomedical and pathological sciences associated with their injuries. In addition the organization does research and studies to help improve the daily quality of life for these heroes.

Conference events for the project include:

1. Notecards – go by the booth and write a notecard or two or three to thank a wounded veteran or a caregiver.
2. FASFAA Family Heroes – have you or someone in your office or your family served in the military? Please share information and a **picture** with us so we can develop a slide show to share at the conference.
3. Raffle tickets – we will be selling raffle tickets for some great prizes. Buy as many as you would like to show the combat wounded veterans how much FASFAA loves our American heroes!

On behalf of the conference committee, we hope to see you in St. Pete!

# FASFAA ANNUAL CLOCK HOUR WORKSHOP

.....  
SUBMITTED BY KIM PHILLIPS, FINANCIAL AID OFFICER  
CLOCK-HOUR PROGRAMS, ST. PETERSBURG COLLEGE

*FASFAA clock hour workshop* was held February 19 through February 21, 2014, at the Crowne Plaza Jacksonville-Riverfront in downtown Jacksonville. The FASFAA Board of Directors was meeting at the same time and was able to share some time with the clock hour group during breakfast and at lunch one day. New members had a unique opportunity to meet with some FASFAA Board members, ask questions and add new names and phone numbers to their networking list.

Some records were set at this year's workshop.

- Eight workshop members were from out-of-state: 4 from Alabama, 2 from Colorado, 1 from Kentucky and 1 from North Carolina.
- Out-of-state guests received Florida oranges to welcome them.
- Over 120 paid guests participated in this year's workshop.
- Participants represented career technical schools, state colleges and private career schools.
- Two sessions at a time were often available in an effort to serve everyone's needs.

- Topics ranged from federal topics to state topics and from verification to reporting to COD.

The tradition for FASFAA Clock Hour training began many years ago when a small group of dedicated Clock Hour Aid Professionals decided to provide needed training to a group that often could not find specific clock hour training at federal or state conferences.

As our financial aid community changes constantly, we continue to add new members. Volunteers are the key to success in any non-profit organization and without volunteers, every organization would cease to exist. This year's Clock Hour committee included Tracy Misner, Cape Coral Institute of Technology; Kim Phillips, St. Petersburg College; Stephanie Watson, Fort Myers Institute of Technology and Robart Whiting, Miami Lakes Educational Center. "Nobody can do everything, but everyone can do something." ~Author Unknown. Help the tradition continue and contact your Region Rep to learn how you can get involved in FASFAA today.



## 2014 FLORIDA LEGISLATIVE SESSION UPDATE

SUBMITTED BY BARBARA DOMBROWSKI  
OSFA DIRECTOR OF INFORMATION AND TRAINING

*The 2014 legislative session is well underway and looks on target to end* timely on May 2. The Florida Department of Education, Office of Student Financial Assistance is tracking over 60 bills that may affect state financial aid.

**Residency** – Eleven bills address various components of Florida residency, public institution in-state tuition and fees for veterans or specified students.

**Data Security** – Five bills address data security and use of social security numbers.

**New Program** – Senate Bill 1710 creates a potential new state program, the Florida National Merit Scholar Incentive Program, designed to award National Merit Scholars and National Achievement Scholars to pursue their postsecondary education at eligible Florida institutions.

**General Appropriations Act** – Both House (HB5001) and Senate (SB2500) are showing steady to slightly increased funding for state programs.

Search by subject or bill number in House or Senate online at <http://www.leg.state.fl.us/Welcome/>.



# CGS!FLORIDA

SUBMITTED BY LORI AUXIER, DIRECTOR OF OUTREACH SERVICES AND  
JAN SMITH, MANAGER OF OUTREACH SERVICES  
OFFICE OF STUDENT FINANCIAL ASSISTANCE

*The Florida Department of* Education, Office of Student Financial Assistance (OSFA) is a strong advocate for College Goal Sunday events in our state. This year, OSFA served as state coordinator in partnership with FASFAA serving as the fiscal agent.

Planning for the 2014 events started in July 2013. With a new website dedicated to College Goal information, the CGS!Florida campaign moved forward with host site selection, volunteer recruitment, training, and marketing.

As February grew closer, everyone involved worked together to ensure that host sites were ready to go. With 44 host sites covering the state in January and February, our preliminary data shows that CGS!Florida was able to serve 1,143 students and families with FAFSA assistance. Records received to date also indicate that 866 FAFSAs were completed with many more in various stages of completion. The 2014 participation nearly tripled last year's attendance, and we are on track to exceed these

numbers for next year. Special thanks to the many sponsors who donated goods and services to assist our host sites with refreshments, office supplies, door prizes, and more: Publix, Subway, Florida College Access Network, Gilly Vending, school districts, universities, and state colleges.

In addition to receiving assistance with FAFSA completion, students also had the opportunity to enter a drawing to win a CGS!Florida scholarship. Via the post-event student survey, 80 students were chosen to win CGS!Florida scholarships worth a total of \$13,000.00. Our gratitude is extended to Gwyn Francis, FASFAA bookkeeper, for her assistance in disbursing the scholarship checks so quickly. Students and families are already sending in their thanks:

*"Thank you so much. Anything counts."* Yadira S.

*"Thank you very much. I am excited to begin my education and will definitely put it to good use at Polk State College."* Lauren R.



**CGS!FLORIDA**  
(CONTINUED)

*“As the parent of Leslie M., I was very excited to see she won a scholarship. In fact, we received the check on Friday....”* Jennifer M.

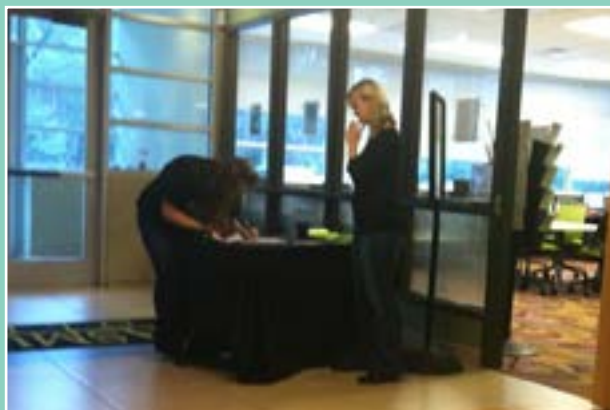
Last, but not least, thank you to the 726 volunteers who dedicated their time and energy into making CGS!Florida a success. Via the post-survey volunteer event, ten volunteers were selected to win a \$25 gift card. Congratulations to the winners!

- Tiffany Givens
- Summerlea Rimmer
- Jan Mohr
- Gia Davis
- Yulonda Bell

- Corey Baden
- Julie Valdes
- Ketsia Alexandre
- Kirsten Gamboa
- Arminta Johnson

The experience has been a rewarding one. Feedback has been positive with many great suggestions for next year’s events. OSFA looks forward to serving in this capacity again for the 2015 events and will work diligently to expand the initiative in effort to provide the best access for our students and their families.

Together, the CGS!Florida host site coordinators, volunteers, and sponsors made a difference in the lives of Florida families!



# RASMUSSEN COLLEGE COLLEGE GOAL SUNDAY 2014

SUBMITTED BY IMAN P. JOHNSON, MBA  
SENIOR DIRECTOR STUDENT FINANCIAL SERVICES  
RASMUSSEN COLLEGE

*To comply with Secretary Arne Duncan and Governor Scott's FAFSA Initiative*, several members from the Student Financial Services teams at the Fort Myers, Land O'Lakes, and Ocala campuses of Rasmussen College heeded the call. On February 22 – 23 we assisted potential college students and their families with the intricacies of applying for federal student aid. In true Rasmussen College spirit, members from other departments joined the financial services team to ensure that any student or parent walking through the doors of the three Rasmussen College campuses were greeted with a smiling face as they began the necessary financial preparations to take that next step in the pursuit of higher education at the college of their choice.





# OTHER COLLEGE GOAL SUNDAY EVENTS

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SEMINOLE STATE  
COLLEGE OF  
FLORIDA

STATE COLLEGE  
OF FLORIDA  
MANATEE- SARASOTA



# OSFA NEWS

.....  
SUBMITTED BY LEVIS HUGHES  
CHIEF OF STUDENT FINANCIAL ASSISTANCE  
FLORIDA DEPARTMENT OF EDUCATION

***OSFA participated in two*** national initiatives: **National Training for Counselors and Mentors (NT4CM)** and **College Goal Sunday (CGS!Florida)**.

NT4CM provides free training and support for counselors and mentors who assist students and their families in preparing financially for college. OSFA has participated for the past 5 years, and the 2014-15 training was provided at 15 sites (50% more than last year) throughout Florida to over 500 participants, a 20% increase in participants over last year.

OSFA was the state coordinator for the 2014 CGS!Florida initiative – the free, on-site program that helps students and families complete the Free Application for Federal Student Aid (FAFSA). This year's event was held on February 22 and 23 at 44 sites in 22 Florida counties with the assistance of many of the FASFAA community.

OSFA also wants to remind schools of the following spring activities:  
Look for the announcement of April 23rd regarding the opening of the 2014-15 **Renew-**

***al Application for Institutional Participation in State Programs*** on May 1. The drop-dead deadline is June 6.

The **2014 legislative session** began March 4 and OSFA is tracking over 60 bills containing proposed legislation that will potentially impact OSFA and the financial aid world.

**Students may select up to 5 institutions on their Florida Financial Aid Applications.**

The state application follows FAFSA's example. In addition, all 5 institutions will be able to view student information for eligibility on the Master Eligibility List. The school designated by the student as the "primary school" will see the student on the Disbursement Eligibility Report.

OSFA continues to **tighten security requirements** and requests that all institutions utilize available File Transfer Protocol (FTP) processes when transmitting data to and from OSFA. Financial aid directors should review employee access on a frequent basis to ensure that it is appropriate for their job and to terminate access when employees leave.

# 2014-15 SLATE OF CANDIDATES ANNOUNCEMENT

*The Nominations Committee is* pleased to present the Slate of Candidates for open positions on the 2014-15 Executive Board. These individuals have accepted nominations to run for elected positions and have been approved unanimously by the current Executive Board. We are excited that so many members have decided to give back to FASFAA by serving on the Executive Board and wish all of our candidates the best of luck.

2014-15 FASFAA Executive Board Slate of Candidates:

## **President-Elect**

Ryan McNamara, Director of Financial Aid, Clearwater Christian College

## **Vice President of Training**

Maureen Anderson, Director of Financial Aid, Santa Fe College

Alysia Pearsall, Sr. Student Experience Financial Aid Associate, Florida State College at Jacksonville

## **Region II Representative**

Kamia Mwangi, Financial Aid Technical Coordinator, Santa Fe College

Tiffany Givens, Financial Aid Specialist, Florida Gateway College

## **Region IV Representative**

Nadine Bailey, Sr. Director of Student Finance, Ultimate Medical Academy

Dameion Lovett, Associate Director of Financial Aid, University of South Florida

Tara Karas, Director of Financial Aid, New College of Florida

Within the next couple of weeks, information on each of the above-mentioned candidates will be posted to the website. To help you, the membership, make an informed voting decision, candidate biographies, photos, and rationale for service will be included.

Please join the Executive Board in thanking those who have volunteered their service for the upcoming year and remember to vote!

# MAUREEN ANDERSON



*I am honored to have been nominated for Florida Association of Student Financial Aid Administrators (FASFAA) **Vice President of Training**. I have worked in financial aid for over 20 years and have been a member of FASFAA for my entire financial aid career. I have served FASFAA in various capacities including: training committee and special projects committee member; program chair for the conference committee; executive board member as the vocational/ technical school liaison; executive board member as the membership and early awareness chair; and, an executive board member as your Vice President for Training in 2003-04. I have also served the Southern Association of Student Financial Aid Administrators (SASF AA) on several committees and as a board member. In addition to the above service, I have been a presenter at a number of FASFAA conferences, as well as, an instructor for the SASF AA New Aid Workshop and a decentralized trainer for the USDOE.*

*I believe training is the most important benefit of our professional associations, and a close second is the networking and friendships that are forged during our involvement. If elected to serve as your Vice President, I will commit to providing the membership with meaningful and useful*

*training opportunities in a manner that is beneficial to you and to your institution. In an effort to be brief, I will not gush about the impact FASFAA has had on my career and my personal life, but suffice it to say, I owe a great deal to this organization and I hope to ensure that all members feel the same.*

*A little bit about me..... As stated above, I have worked in financial aid for just over 20 years (award year 1993-94 when the SARs were green). I currently serve as the Director of Financial Aid at Santa Fe College in Gainesville, Florida. I am currently pursuing a Doctorate in Higher Education Administration at the University of Florida; I am officially ABD ("all but dissertation" and/ or "all but done"), however, my advisor tells me those are not the initials you want to put after your name. I am married to a man I met through FASFAA and we have a wonderful child, an aging dog, two mini horses, and two pygmy goats.*

*I look forward to serving you. If given the opportunity, I welcome your input and feedback to ensure FASFAA meets your professional needs.*

# NADINE BAILEY



*I am excited and honored to accept the nomination as candidate for **Region IV Representative** of the Florida Association of Student Financial Aid Administrators (FASFAA). I have been a member for many years and have always had a keen interest in sharing with fellow Administrators, I always have “take-aways” for every conference attended. The ability to be a part of an association that focuses on their members and our shared interests is a membership that I maintain with great pride. I have been in the industry for many years and have seen a lot of changes within financial aid, I embrace each change with a renewed attitude that in the long run, it is to better our students. That has always been my main focus, our students.*

*If I am elected, I will ensure that my region is well-represented and that its members will know that they have someone that they can turn to if they need help with best practices, development and trainings. Communication will be tantamount as the financial aid world is ever-changing. I know that I have big shoes to fill as I have seen the work done by prior representatives, and I hope that I am given the opportunity to represent Region IV and continue our good work.*

*I have the full support of my management to pursue this endeavor and will be able to provide my eagerness and passion to the region, FASFAA board and all FASFAA members.*

## **Professional Background:**

Senior Director of Student Finance, Ultimate Medical Academy, 2013 - Present

Director – Student Finance, Ultimate Medical Academy, 2010-Present  
Financial Aid Director, International Academy of Design & Technology, 2007-2010  
ProEd Solutions, Consultant, 2009 - Present  
Financial Aid Director, Le Cordon Bleu, 2006-2006  
Associate Director of Financial Aid, International Academy of Design & Technology, 2005-2006  
Financial Aid Officer, International Academy of Design & Technology, 2002-2005  
Internal Financial Aid Auditor, Toronto School of Business, 1997 – 1998  
Financial Aid Officer, Toronto School of Business, 1992 - 1997

## **Education:**

Advanced Certificate – Public Administration, Ryerson University, May 1997

## **FASFAA Service:**

Conference Moderator  
Conference Volunteer  
Member 2003 to present

Thank you for your consideration.

Nadine Bailey  
Senior Director Student Finance  
Ultimate Medical Academy  
[nbailey@ultimatemedical.edu](mailto:nbailey@ultimatemedical.edu)  
813-532-8054

# TIFFANY GIVENS



*It is with excitement that I submit my name as a candidate for Florida Association of Student Financial Aid Administrators, **Region II Representative**. I have seen firsthand how a strong state organization can improve the lives of our students and Financial Aid professionals. During my attendance and networking, respect and collaboration amongst financial aid professionals, OSFA and Department of Education ensures that our state remains and strives to be the greatest organization of all associations.*

*In my 8 years of financial aid I have never seen a more enthusiastic network for enhancing our profession. And with many changes, we need to continue our tradition of excellent training and molding for leadership within the state organization. If elected, I will continue to express eagerness to learn, promote, influence, and develop resources/tools for the advancement of financial aid professionals.*

## **Professional Background:**

Financial Aid Specialist, Florida Gateway College  
2005- Present

## **Education:**

M.A. Human Services Administration  
Walden University, 2013 - Present  
B.A. Human Services Administration  
Saint Leo University 2010

## **Organizations & Activities:**

Member, Florida Association of Student Financial Aid Administrators 2006-2013  
Moderator 2013  
Ambassador 2013  
Member, Association of Florida Colleges 2001-2014

## **Presentation Experience:**

College Goal Sunday  
Florida Gateway College, 2008 -2009  
Tallahassee Community College, 2014

Tiffany Criswell Givens  
Financial Aid Specialist  
Florida Gateway College  
[tiffany.givens@fgc.edu](mailto:tiffany.givens@fgc.edu)  
386.754.4272

# TARA KARAS



*It is with great enthusiasm that I submit my name as a candidate for **Region IV Representative** of the Florida Association of Student Financial Aid Administrators. Since my first introduction to FASEAA through a New Aid Office Workshop, I have found the association to be an incredible resource in assisting me to gain the knowledge necessary to successfully perform my financial aid responsibilities. With the Federal and State governments changing what is required from individuals in our profession on such a regular basis, the trainings and support from other members have proven to be invaluable.*

*If elected, I will continue to build on the work done by those that served before me by offering training opportunities that best serve our region while assisting the Executive Board with promoting the mission of the association.*

## **Professional Background**

Director of Financial Aid, New College of Florida  
2011-present  
Assistant Director of Financial Aid, New College of Florida  
2010-2011  
Financial Aid Coordinator, New College of Florida  
2008-2010  
Administrative Assistant – Office of Admissions & Financial Aid, New College of Florida 2007-2008

## **Education**

Bachelor of Science, Saint Joseph's University, May 1998

## **Organizations & Activities**

Member, Florida Association of Student Financial Aid Administrators 2008-present  
Member, Southern Association of Student Financial Aid Administrators 2011-2013

Thank you!

Tara Karas  
Director of Financial Aid  
New College of Florida  
[tkaras@ncf.edu](mailto:tkaras@ncf.edu)  
(941) 487-4463

# DAMEION LOVETT



*I greatly appreciate the nomination to serve your FASFAA Region IV representative. I have been an aid officer for the past 15 years at the University of South Florida. As financial aid professionals, one of our jobs is to help our students realize the dream of higher education. Being able to provide support and partnership to schools as they assist both traditional and non-traditional students is a privilege that cannot be taken for granted. In my current position at USF, I am responsible for our new financial education office as well as document intake and outreach for the main financial aid office. I have served on numerous committees, presented at FASFAA, SASEFAA and NASFAA. I also volunteer my time to serve as an advisor to the students of the USF chapter of Enactus. The team has been nationally recognized as has won 28 awards in the past 9 years. It is an honor to work with such dedicated professionals and I am resolved to do all that can be done to help each of the Region IV institutions as well as contribute to the success of FASFAA's goals. Thank you.*

Associate Director, Financial Education & Outreach Programs  
University Scholarships & Financial Aid Services  
University of South Florida

## **Education:**

B.A. Psychology, University of South Florida, 1996  
B.A. Sociology, University of South Florida, 1996  
M.Ed. Curriculum & Instruction, Concentration in Student Affairs, University of South Florida-1999

## **Professional Appointments:**

Assistant Director, Intake & Outreach Programs, University of South Florida, 2002-2013  
Outreach Coordinator, University of South Florida, 1999-2002  
Senior Financial Aid Officer, University of South Florida, 1999

## **Aid Administrator Organization Service:**

SASFAA New Aid Officers Workshop Site Committee—1999  
Presenter, FASFAA Conference, “Using Technology in the Financial Aid Office”—2000  
FASFAA Conference Site Committee-2002  
Member, SASFAA Diversity (20/20) Committee—2009-2011  
Presenter, FASFAA New Aid Officer Workshop, “Student Confidentiality in the Financial Aid Office”—2012  
Presenter, FASFAA Workshop, “Financial Literacy From a School’s Perspective”—2013  
Presenter, NASFAA Conference, “Consortium & Contractual Agreements”—2013  
Presenter, FASFAA Conference, “Tampa Bay Loan Consortium”—2014  
Presenter, FASFAA Conference, “It Can Be Done! Establishing a Financial Literacy Program on Campus”—2014  
Presenter, SASFAA Conference, “Tampa Bay Loan Consortium”—2014  
Presenter, NASFAA Conference, “Developing a Strategy and Strategic Partnerships for Student Debt Management, Financial Literacy, and Default Aversion”—2014  
Presenter, FedLoan Servicing ‘Financial Literacy Bootcamp’—2014



# RYAN MCNAMARA



*I, Ryan McNamara, accept your nomination to be the next **President-Elect** of the Florida Association of Student Financial Aid Administrators. For as long as I have been in financial aid, I have been involved in FASFAA. I have remained faithful to the Association and have seen many changes throughout the years. As President-Elect and eventually President, I will continue to serve the Association by involving new members. An Association is only as strong as its new members. Seeing new faces on the Executive Board and various committees brings new ideas to the table. Diversity of opinion creates a strong Association, as long as we keep the purpose of FASFAA as our primary goal. Our members pay dues and I want to make sure they get something in return. Training will always be a cornerstone in FASFAA. Our Association needs to come along side financial aid professionals that are in need of training and assistance. FASFAA is Florida's financial aid community and it is important that we all work together. There is a saying out there that says, "Individually, we are one drop. Together, we are an ocean." That is true on any team and, if elected, I will be sure to involve as many people as I can to make FASFAA a stronger Association.*

## **Professional Experience:**

Director of Financial Aid, Clearwater Christian College, 2011 - Present  
Assistant Director of Financial Aid, Clearwater Christian College, 2007 - 2011  
Financial Aid Counselor, Clearwater Christian College, 2004 - 2007

## **Education:**

M. Ed. Educational Leadership, Clearwater Christian College expected 2014  
B.S. Business Administration: Clearwater Christian College 2003

## **Professional Accomplishments:**

Chair, Bonnie Pirkle Scholarship Committee, FASFAA, 2013-2014  
Secretary, FASFAA (Florida Association of Student Financial Aid Administrators), 2007 - 2013  
Committee Member, SASFAA (Southern Association of Student Financial Aid Administrators), 2011  
Certified in CBMI's (College Business Management Institute) three year program, 2009  
Leadership Symposium, SASFAA, 2008

# KAMIA “MIA” MWANGO



*I wholeheartedly and enthusiastically submit my name as candidate for **Region II Representative** of the Florida Association of Student Financial Aid Administrators. Though new to the financial aid profession and to FASFAA, my communication and project management skills can definitely be an asset in service to the organization!*

*I offer my candidacy with the full support and confidence of my Director Maureen McFarlane. I also bring with me exceptional research, analytical, technical and interpersonal skills as the Financial Aid Technical Coordinator for Santa Fe College, where I also coordinate and provide training for our financial aid staff.*

*My first opportunity for direct involvement with FASFAA was as presenter for the recent Region II workshop. I enjoyed it and experienced first-hand the important work that FASFAA does to train and nurture professionals as we embark on a mission to administer financial aid while balancing the needs of students, institutions, federal government and state government.*

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

## **Professional Background:**

Santa Fe College, Financial Aid Technical Coordinator, 2013-Present  
City of Gainesville, Technical Support Specialist, 2012-2013

Department of Transportation, Project Manager, 2007-2012

## **Education:**

Master of Business Administration, University of Florida, 2013  
Bachelor of Business Administration, Stetson University, 2007

## **Organizations and Activities:**

Member, Florida Association of Student Financial Aid Administrators, 2013- Current  
Member, Southern Association of Student Financial Aid Administrators, 2014  
Member, Association of Florida Colleges, 2013-Current  
Community Volunteer & Advocate, Ongoing

## **Financial Aid Presentation Experience:**

FASFAA Region II Workshop  
Workshop/ Presentation for Alachua County High School Counselors  
Upward Bound FASFA/Financial Aid Presentation  
Cross-Training Santa Fe College Contact Center  
Financial Aid Staff Training

# ALYSIA PEARSALL



*It is with great honor and enthusiasm that I submit my name as a candidate for **Vice President of Training** of the Florida Association of Student Financial Aid Administrators (FASFAA). Serving as the current Region 2 Representative for the last two years now, I have come to understand how a strong state organization such as FASFAA can improve the lives of our Financial Aid Professionals, which in turn helps our student's lives. This is because of the outstanding training opportunities that our Vice President of Training and Region Representatives are able to provide to our Financial Aid Professionals. The position of Vice President of Training requires diligence, thoroughness and organization; all of which are qualities that I possess and feel have demonstrated throughout my tenure as Region 2 Representative. The next step for a Region Representative is truly to go on to Vice President of Training. As a Region Representative, I have gained a wealth of understanding for the training needs of you, our members.*

*If elected, it is my promise to you that I will work hard to maintain the quality that FASFAA Members are used to and expect from your Vice President of Training. I will provide you with the most current practices needed to perform your duties as Financial Aid Administrators. Being an elected member of FASFAA does require the support of fellow employees and supervisors; as it takes time to prepare and continue such great training opportunities necessary to effectively perform financial aid duties on a daily basis. I can say with certainty and pleasure that I have the full support and approval from my supervisors and fellow employees. It would be a great honor and privilege to have the support and approval from you our FASFAA Members as well.*

## **Professional Background:**

2013-Present: Sr. Student Experience Associate for Financial Aid, Florida State College at Jacksonville  
2011-2013: Financial Aid Processor, Florida State College at Jacksonville  
2007-2011: Financial Aid, Admissions, Advising and Bookstore Manager, Valdosta State University  
2000-2002: Operations Manager, Dial America  
1999-2000: Web Designer, Web Site Pros

## **Education:**

Bachelor of Science-Human Resource Management, Capella University, Anticipated Graduation-February 2015  
Associates in Science-Office Administration, Florida State College at Jacksonville, August 2012  
Associates in Applied Science-Office Administration, Florida State College at Jacksonville, August 2012  
Technical Certificate-Office Management, Florida State College at Jacksonville, August, 2011  
Technical Certificate-Office Specialist, Florida State College at Jacksonville, May 2011  
Technical Certificate-Office Support, Florida State College at Jacksonville, December 2010

## **FASFAA Service:**

Region 2 Representative  
Fiscal Concerns Committee Member  
Nominations Committee Member  
Conference Moderator

Alysia Pearsall  
Sr. Student Experience Associate for Financial Aid  
Florida State College at Jacksonville  
[apearsal@fscj.edu](mailto:apearsal@fscj.edu)  
904-633-5911



# A MESSAGE FROM NATHAN BASFORD

SUBMITTED BY NATHAN BASFORD  
IMMEDIATE FASFAA PAST-PRESIDENT

Dear Members & Friends,

Thank you so much for allowing me to serve this great association for three (3) terms. I have enjoyed each and every term, and will continue to support FASFAA in the years ahead.

I will begin a new adventure July 1, 2014, by serving our regional association, SASFAA, as President. I look forward to the challenges and will strive to continue the mission of SASFAA. That mission is to be committed to developing future leaders by actively involving the members, offering personal and professional development opportunities, and embracing sound principles and practices of aid administrators.

The theme for SASFAA the coming year: Uncovering Our Purpose, Passion and Power. As financial aid professionals, we redefine our **Purpose** almost daily. We strive to ensure that we are aware of current federal and state regulations in order to award our students and families the financial aid that is needed in order for them to achieve their educational dreams and goals. We have the power as financial aid administrators to change the lives of so many students. With that **Power** comes **Passion, The Passion to listen!**

Members get ready to uncover your purpose, passion, and power! You may ask **how?** The answer is very simple: **By Volunteering.**

Again, thank you for your encouragement and support over the years.

# FASFAA HAPPENINGS

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*The University of Miami's Financial Assistance Office celebrating St. Patrick's Day at the monthly staff meeting.*

*From left to right: Octavia Gibbs, Lori Giese, Candy Jackson, Susanah Owens, Anh Do, Kelly Hui, Judith Villiers, April Norelus, Tony Espinosa, Tania McLaws, Aida Echazabal, Nichole Antilla, Natosha Hamilton, Joanne Brown, and Suzie Roggiero*



*SASFAA conference state meeting*

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- Attend a webinar or listen to an event recording.
- View our presentation handouts for high-level details.
- Watch one of our tutorials for step-by-step instructions on specific tasks.
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- The FedLoan Servicing Experience
- Repayment Plans
- Creating a Default Prevention Plan



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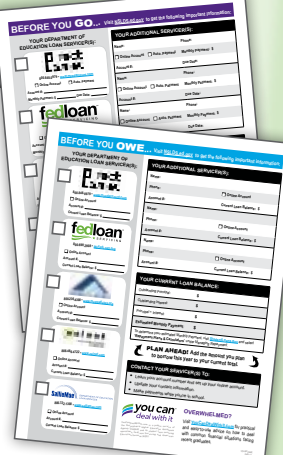
Register now for our live or recorded webinar training sessions:

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- FedLoan Servicing Experience



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- Promoting Financial Literacy on Your Campus
- PSLF for Employers
- Resolving Student Loan Delinquencies
- Leading Change in the Financial Aid Office



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## TAKE A LOOK AT WHAT YOUR COLLEAGUES HAVE SAID ABOUT FIVESTAR TRAINING!

### MANAGING YOUR CDR PANEL DISCUSSION

*"I love hearing other schools' ideas and strategies on default management."*

### SAP FOR GRADUATE & PROFESSIONAL SCHOOLS

*"When this is made available on recording I will be certain to have members of other departments watch it. This was great."*

### UNDERSTANDING YOUR CDR

*"Excellent job covering a lot of detailed information. The presenter really did a great job of getting through questions and still getting everything covered. 5 stars! :)"*

### EFFECTIVE PARTNERSHIPS IN COMBATting STUDENT LOAN DELINQUENCY

*"Best presentation I've seen on this topic! I'm telling everyone about this!"*

### REPAYMENT PLANS

*"It was really great and very informative. I learned a lot and look forward to helping my students."*

### CREATING A DEFAULT PREVENTION PLAN

*"It was very thorough. There are a lot of take-aways I got from this. Great Job!"*

We would love to hear **YOUR** feedback. Let us know what you'd like to see next on the FiveStar Training schedule.

Visit [MyFedLoan.org/register](http://MyFedLoan.org/register) today to sign up!



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If you have attended five or more training sessions with FedLoan Servicing, you could be one of the FiveStar Training Councils' inaugural members!

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Building on PHEAA's 50-plus years of student aid experience, FedLoan Servicing was established to support the U.S. Department of Education's ability to service student loans owned by the federal government. FedLoan Servicing is one of a limited number of organizations approved by the Department of Education to service these loans and is dedicated to supporting borrowers with easy and convenient ways to manage their student loans. For more information, visit [MyFedLoan.org](http://MyFedLoan.org).



A Department of  
Education Servicer

# USING THE GRACE PERIOD TO DELIVER JUST-IN-TIME FINANCIAL EDUCATION

SUBMITTED BY CARISSA UHLMAN  
INCEPTIA VICE PRESIDENT OF STUDENT SUCCESS

*When it comes to tackling a project* with directions, how many of us prefer to jump right in, believing that the instructions are too abstract at the outset, but will make more sense to us as we proceed through each step? If you raised your hand, you're a believer of just-in-time learning (JIT), a delivery method that provides education when it's most relevant.

Although not a new concept, the recent application of JIT learning to financial education has **proved** to be a powerful tool to inspire real changes in money habits. For college students, there is truly no better example of this than the student loan grace period: Those glorious months of freedom before the first loan payment is due and when students are the most receptive to hearing repayment words of wisdom. With that in mind, here are some critical pieces of just-in-time information to help students make the most of their grace period and avoid devastating student loan mistakes.

## **Know what you owe, to whom, and when**

Since the grace period is an ideal time to proactively create a repayment plan, the first step is to compile a complete list of all loans, the loan servicers and when payments are due. If students are unsure of whether or not they have private loans, they can request a free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). This will allow students to view any loan account in his/her name, and contact those private lenders if they have not already received repayment information. For federal loans, the National

Student Loan Data System (NSLDS) is the one-stop-shop for finding information on all federal loans taken out in a student's name. The University of Florida has created a helpful guided tutorial for navigating NSLDS, which can be found **here**. It is important for students to note the repayment status and date of **each** loan, as those who dropped below half-time enrollment may have already exhausted the grace periods on previous loans.



## **Make a list, check it twice, and be sure to add your loan servicer**

A rule of thumb for anyone with a new phone number or change of address is to create a list of all the people, utilities, magazines subscriptions and credit card companies that need to be updated with this new information. Yet for many students in their grace period, they may forget to add their loan servicer to this list leading to missed payment reminders, late notices or even changes in lender information. The grace period is the ideal time for students



## USING THE GRACE PERIOD (CONTINUED)

to provide updated contact information to each loan servicer to ensure that important communications are received in a timely manner. As an added bonus, directing mail to the correct address is an important step in preventing identity theft!

### **Make the largest loan dent you can**

Just because payments are not yet due does not mean that you cannot make any! Any payment made during the grace period will help to reduce the amount of time and money spent in repayment, a piece of advice that is much more effective when students can apply this to their own financial circumstances. Therefore, it can be helpful to use a grace period **payment calculator** to determine for themselves how these early payments will benefit them in the long run.

Additionally, I have found that students are eager to use their grace period to make interest-only payments on their federal loans once they understand that the accrued interest will be added to the principal amount of the loan (capitalized) at the grace period's end. Any reduction in the accrued interest is better than none and will make that capitalization sting a little bit less. At [www.finaid.org](http://www.finaid.org), students can read more about the **benefits** of interest-only payments, and **calculate** the cost of interest capitalization.

### **Explore your options**

When it comes to federal loans, students have multiple repayment plans to consider when choosing the one that is right for them, as well as the option to consolidate loans. Yet many do not take the time to learn about these options, and only do so after they have run into trouble with the default Standard repayment plan. Before finding out the hard way that their repayment plan is a poor fit, it would behoove

students in their grace period to explore all options to choose the one that works best for their current financial situation.



A description of each plan and a repayment estimator is available on the Federal Student Aid **website**. Students can choose plans with longer repayment periods, a plan with fixed payments that start low and increase every few years, or even plans with payments that are based on how much they earn rather than how much they owe. Those with public service jobs may even have the opportunity to have a portion of their loans forgiven under the **Public Loan Service Forgiveness** program. Whatever a student chooses, it is important for them to know that they have options, that they can always pay more than the minimum monthly payment and that they should always proactively contact their loan servicer(s) if their chosen plan is not working.

If you are interested in providing just-in-time repayment information to your student population, Inceptia can help. Through our default prevention services, we offer grace counseling outreach to help students understand how to navigate repayment, at a time when they need it most.

For more information on how Inceptia can help you educate students in their grace period, or create a default prevention strategy of your own, visit **Inceptia.org** or contact Inceptia at 888.529.2028 or [inceptiacs@inceptia.org](mailto:inceptiacs@inceptia.org).



## SIX STEPS TO A DEFAULT MANAGEMENT PLAN

SUBMITTED BY DOUG SAVAGE  
TG SENIOR REGIONAL ACCOUNT EXECUTIVE

*If you're worried about cohort* default rates (CDRs), you're not alone. Many schools are concerned about 3-year CDRs, given a sluggish job market. What are the consequences? A series of high CDRs or one very high rate can push a school closer to sanctions, including provisional certification or even a loss of Title IV eligibility.

Whatever your rate, there are things you can do now to tackle default. First and foremost, draft a default management plan. If you have a plan already, consider how to make your plan even better. Default prevention is a major task for most schools, and a good plan can do multiple things to boost your effort. It can work as a blueprint for your default management activities, help establish accountability, and document your work on behalf of borrowers. It can also be useful in persuading campus administration to devote more resources to the default prevention cause.

How can you go about creating this all-important document? Here is a high-level summary

of steps.

**Get management on board** — Persuade your campus management team of the need for a plan, and you've got some instant credibility in the eyes of the rest of the campus. If management isn't already enlisted in the default prevention cause, schedule a meeting with senior administrative staff and work up the chain as you can. The objective is to make your case quickly and succinctly, showing how default affects your students and even the financial viability of your institution. You should also show how effective default prevention practice can improve the student experience and help safeguard your institution's long-term educational mission.

**Gather staff feedback and form a committee** — Talk with campus departments that affect students, which could include the registrar, bursar, admissions, enrollment management, faculty, career placement, and financial aid or student services, to name a few. From these areas, you should draw representatives and form a team. Once your team is formed, make explicit

## SIX STEPS (CONTINUED)

the ramifications of default and start building consensus on how to help borrowers succeed in repayment.

**Understand borrowers' needs and assess school practice** — Analyze borrower data related to default. Generally, an effective statistical analysis will look for trends among borrowers whose loans enter default. For example, borrowers who leave school prematurely without a degree may be prone to delinquency and then default. You should also perform an institutional self-assessment. Ideally, the assessment will provide a baseline for your school's default prevention efforts, showing what your school does to tackle default and how well it performs. To find this baseline, you could consider how effectively your school helps students graduate on time ready to manage loan repayment. You might put together a history of your institutions' default rates. And you could talk with students on what your school can do to better engage students so they feel supported and prepared when repayment comes due.

**Appoint a default prevention point person** — Along with setting such goals, you should consider focusing at least one person on your school's default aversion efforts and training that individual in the details of CDRs, financial aid, and the consequences of default. This person will manage the day-to-day work of default prevention, including monitoring rates. He or she should also be responsible for drafting the body of the report using input from campus assessments, staff interviews, default data analysis, and other information.

**Establish goals** — In creating a plan, be sure to set goals that meet the S.M.A.R.T. objectives. You've probably heard of this business management acronym for setting goals that are Specific, Measurable, Attainable, Relevant, and

Time-bound. You have a ready measure in your school's CDR, but you should set other objectives — for example, providing a given number of student workshops on managing debt or completing an analysis of a borrower cohort. Remember: you'll have to keep pace with the changing needs of your students and the priorities of your campus.

**Outline, then draft a plan** — Create the structure of your school's plan and then draft, revise, and rewrite as needed. The heart of the plan should be tactics and strategies for addressing weak points in borrower support. But what if your school doesn't have the staff to write a plan? Or perhaps you'd like to tap into the knowledge and resources of an institution devoted solely to default aversion? In this case, your school might consider outsourcing at least some of your default aversion responsibilities, including creating a default management plan, to a third-party servicer. Third-party servicers can be affordable given what they can offer, including consultation and a focus on strategies for delinquency prevention and default aversion.

### **Resources to tap now**

TG's HigherEDGE™ Default Aversion Solutions can help you draft a default management plan tailored to your school's needs. HigherEDGE consultants can evaluate your campus default aversion practices and provide a fresh perspective on empowering staff to reduce default. Together, you can incorporate these ideas into a succinct document on your school's default prevention initiatives, one that shows how seriously your school takes default prevention and how you have a concerted plan to reduce it. *Doug Savage is a senior regional account executive with TG serving schools in FASFAA. You can reach Doug at (800) 252-9743, ext. 6711, or by email at [doug.savage@tgslc.org](mailto:doug.savage@tgslc.org). Additional information about TG can be found online at [www.TG.org](http://www.TG.org).*



# A LOOK BACK ON FINANCIAL AID HISTORY REFLECTS ASTUTE PERSPECTIVE

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SUBMITTED BY SARA WHITWER  
INCEPTIA MARKETING DIRECTOR

*In 1643, Lady Anne Radcliffe* Mowlson gave Harvard College 100 English Pounds to support needy scholars. With that, the first financial aid event was recorded in what is now the United States.

Three hundred and seventy-one years later, college-bound students still need assistance to help pay for college. The events that took place between Lady Anne's gift and 2014 shaped our present-day financial aid offices.

So, what were the major moments in financial aid history? Inceptia takes a look back to

reflect on the events that shaped the financial aid industry in an **interactive timeline**.

Add your favorite moment in financial aid history by tweeting to hashtag **#FinAidHistory**. Was it the signing of the Higher Education Act in 1965 or was it the day you paid off your own student loan? One of Inceptia's favorite moments was in 2011 when school partners began benefiting from performance-based pricing.

Join the conversation and make your own indelible imprint on **Financial Aid History**.

# USE GRACE PERIOD COUNSELING TO REINFORCE EDUCATION VALUE

SUBMITTED BY PAM BECKMANN  
INCEPTIA DIRECTOR OF CUSTOMER SERVICE

*“Is college worth all that debt when I probably won’t find a job anyway?”* These words could be echoing the halls of high schools across the country. Student loan debt. Graduate unemployment. The media hasn’t been kind to higher education lately.

Despite the statistics quoted in news stories, a college education is still a sound investment. Unfortunately the economic downturn has impacted recent college graduates who are experiencing 8.9 percent unemployment. But according to a 2013 study by the Center for Education and the Workforce, unemployment rates are even higher for job seekers with a recent high school diploma at 22.9 percent, and devastating for high school dropouts at 31.5 percent. Plus, the potential for earnings are far greater for college graduates as detailed in *Education Pays* by the CollegeBoard.

When a family considers investing in a college education, often their decision hinges on who will provide the best value for their future college student. In addition to quality of academics, living arrangements, payment options and placement opportunities, a family wants to know how an institution will nurture their student throughout his or her tenure.

Grace period counseling is one way to demonstrate you care about the success of your students. This low cost program has a high rate of return for students’ peace of mind. Even if you have a low cohort default rate, prospective students and families will be impressed with your level of commitment to student success.

Often overlooked, grace period counseling fills the gap between exit counseling and the borrower’s first student loan payment. Although graduates and withdrawn students learn about repayment options during exit counseling, grace period counseling reinforces accurate communication during a time of uncertainty.

By having highly trained counselors reach out to the students who graduate or are no longer enrolled at least half time, you can prevent potential issues that may come up during this crucial period. Their grace period is the perfect opportunity to help them understand their:

- student loan status
- repayment start date
- repayment options
- rights and responsibilities

Plus, grace period counselors can answer repayment questions and direct them to resources like NSLDS. When considering a grace counseling outreach service, be sure they are up to date on regulations and abide by the Fair Debt Collection Practices Act (FDCPA) for your own protection.

No matter what the media says, a college degree still delivers a lifetime of value. By offering grace period counseling, you’re adding one more benefit that you can promote to future students and families. Grace period counseling can be that final, caring touch point that reassures students on how to navigate the repayment process as they transition from your institution to their future careers.

For more information about grace counseling outreach, visit [Inceptia.org](http://Inceptia.org).



# FINANCIAL AID A MARATHON: HOW TO STAY FIRED UP, PUMPED UP, AND INSPIRED

SUBMITTED BY MATT JONES  
3X CANCER CONQUEROR  
RUNNER 5 MARATHONS ON 5 CONTINENTS  
LIFE CHANGING INSPIRATIONAL SPEAKER/THOUGHT LEADER/AUTHOR

*Financial aid, like a marathon, can* be an endurance event. The first time I spoke in the industry was 2007 and every year since a new challenge has arisen. Ralph Waldo Emerson said, “Nothing great was ever achieved without enthusiasm.” Everyday as a financial aid administrator you have the opportunity to make a difference and impact in the lives of students. In order to do be your best you need

to stay energized to cross the finish line. In this article you will learn how you can remain fired up, pumped up, and inspired as a financial aid administrator.

On September 11, 2002, my life forever changed. At the age of 23 I was told by my doctor, “You have cancer.” When the cancer spread to the fluid in my brain, I slipped into an unconscious state. Doctors did not think I

## FINANCIAL AID A MARATHON (CONTINUED)

would live. Against all odds, I recovered and had a successful bone marrow transplant. Due to brain damage, I had to relearn how to walk and from that went on to run five marathons on five continents. Below are three victory strategies that helped me and that you can use to stay fired up, pumped up, and inspired in the marathon.

### 1. Visualize Your Victory

When it comes to your victory as a financial aid administrator, it's not the outside stuff that matters but the inside stuff that counts. It is easy to get discouraged with changing regulations, learning new software, and disgruntled students. To stay fired up, pumped up, and inspired, it is essential to be clear on the victory you want to achieve. Once you can see it, and believe it's possible, then you can do it. While lying in my hospital bed I visualized myself crossing the finish line of a marathon. The key is focus on the victory you are striving to achieve instead of focusing on all the challenges.

“*T*o stay fired up, pumped up, and inspired it is essential to be clear on the victory you want to achieve.”

### 2. Take Action

How do you run a marathon? One step at a time. In order to fulfill your vision, you must take action every single day. It does not matter how small it is. The key is to do something ev-

ery day that moves you closer to your vision. This builds momentum. Think back to science class and inertia. Objects at rest tend to stay at rest, while objects in motion stay in motion. Remember it is not enough to stare up the stairs, you have step up the stairs.

### 3. Check Your Attitude

In order to complete a marathon, I had to believe it was possible. Daily I had to check the negative self-talk and the self-defeating inner dialogue- the little voice that says it is impossible. Once you have the attitude that your vision is possible, you will take the necessary action.

Being a financial aid advisor like a marathon is an endurance event. It is a roller coaster with ups, downs, and surprising turns. Crossing the finish line was one of the greatest victories in my life. Through Visualizing your Victory, Taking Action, and Checking your Attitude you will be able to cross your finish line by staying fired up, pumped up, and inspired.

Matt Jones is considered the top leadership keynote motivational speaker in financial aid. From three-time cancer conqueror to now, life changing inspirational speaker, audiences love Matt. Visit Matt at [www.MatthewDJones.com](http://www.MatthewDJones.com).



## SIX TIPS FOR CONNECTING WITH MILLENNIALS

SUBMITTED BY MIRAN SARIC  
INCEPTIA MARKETING INTERN AND GRADUATE STUDENT

*When it comes to communicating* with the millennial generation, you may be flooded with an abundance of communication channels that could simultaneously set you up for misunderstanding.

Because many millennials are at a key point in their lives—college and post-college years—it is critical to reach out to them in order to assist them in a period where many important financial decisions need to be made. Millennials themselves are often misunderstood and viewed as an age group that’s difficult to connect and communicate with, but by taking the right steps to contact them you can develop a healthy and successful relationship.

Here are some suggestions to effectively reach millennials and start discussions on their finances and student loans.

Don’t water down your message. Due to the instant messaging and 140-character-limit age we live in, one might be tempted to scale down their message to the bare minimum in order to grab millennials’ attention. However, this is

an ambitious and intelligent generation that appreciates intelligent discourse. As the Pew Research millennial study states, “Millennials are on course to become the most educated generation in American history, a trend driven largely by the demands of a modern knowledge-based economy, but most likely accelerated in recent years by the millions of 20-somethings enrolling in graduate schools, colleges or community colleges in part because they can’t find a job.” This is why discussions with them must be of intelligent nature.

Embrace social media. Reports vary in stats, but the majority state that at least 90 percent of millennials use social media and well over 50 percent use smartphones. This is a rich environment for fostering dialog that allows for two-way conversation and an opportunity to engage with your organization. Not only can you start a conversation, but by posting links and flexible content you give millennials the opportunity to further share your posts and increase your following and exposure.

Reach out at all hours of the day. Millennials





## SIX TIPS FOR CONNECTING (CONTINUED)

are plugged-in 24/7 thanks to mobile technology and social media. If you have any updates, reminders and information to share, then schedule them on social media at all hours without any hesitation. However, be prepared to respond in a reasonable amount of time to keep the conversation going.

Don't overload this age group with information. You're not the only one who has social media available to them 24/7, so be aware that millennials' attention spans will be put to the test. If you feel that you're posting too much information, target individuals who need the most attention and instant message them. Nearly every social media platform allows for individual, private messages, so use them to your advantage.

Interactive media is a must. Rather than telling millennials about the grace period process, for example, show them what to do through a short video. Include infographics as often as possible and photo sharing sites such as Instagram are booming in popularity. The best

thing about interactive and rich content is that it's usually inexpensive to create and is easily shareable.

Remember millennials are career and future-oriented. When reaching out to them, seek to aid them, show them how your program or services cannot only help them in the immediate sense but also how it can set them up for future successes. Focus on the gratification aspect of your relationship and what you can do for them.

When reaching out to millennials to discuss finances and financial educations, do not be afraid to use all methods available. Millennials are receptive to communication as long as you employ their preferred methods and in a manner in which they'll appreciate. For more research on this generation, visit the Pew Research Millennial Generation research center. It's slightly dated but still provides excellent data on this generation.

For more information about grace counseling outreach and financial education, visit **Inceptia.org**.



# STUDENT LOAN SYSTEM NEEDS AN OVERHAUL

SUBMITTED BY NATASHA LABOS  
DIRECTOR, BUSINESS DEVELOPMENT, CEANNATE CORP  
WRITTEN BY BALAJI RAJAN  
PRESIDENT AND CEO, CEANNATE CORP

*The student loan system is broken*, and we need new ideas for fixing it.

Student debt now totals more than \$1 trillion, and students are borrowing some \$113 billion a year. With this year's college graduates owing \$32,500 on average, these debts threaten to be dead weights on their financial futures.

The nation is moving toward a mobile information and transaction paradigm, with purchases and payments online. Students bank electronically, shop electronically and study electronically. They should be able to repay their loans electronically, especially the large percentage of borrowers who are non-banked or under-banked.

The Obama administration is starting to make student loans more transparent and repayment more affordable. The new online "scorecard"

measures colleges based on tuition, graduation rates, debt levels and graduates' earnings. The Department of Education is reaching out to struggling borrowers, informing them of their options. The Consumer Financial Protection Bureau is scrutinizing the largest loan servicers. And Congress is holding hearings on the student debt crisis.

Still, we need to do more to consumerize and democratize student lending practices. As the founder of a company that has helped more than 2 million current and former students to avoid delinquency and default, and talks to students daily about their financial situations — and as a parent who has put children through college — I have offered federal policymakers new ideas that are Web based, user friendly and money saving.

The entire system must stress servicing student

## STUDENT LOAN SYSTEM (CONTINUED)

loans from origination and not begin when all the stakeholders — students, recent graduates, adult learners, colleges and universities, bankers, loan servicers and federal agencies — should devise a brand-new system that works. In that spirit, I suggest six initiatives: First, help all students, including the non-banked, repay their loans. Every student loan holder, even those without adequate banking services, should benefit from new repayment methods. The federal government should let every student use the Treasury Department's **Pay.gov** portal, at no cost. If this is not possible, the private sector should be encouraged to provide payment portals directly to the servicers. Multiple access points provide better services. This will help students make payments at any time during their school years and after graduating. Let's also provide a portal for parents to help repay loans on behalf of their children.

Second, let the non-banked share in interest discounts. Currently, only borrowers who make six consecutive loan repayments electronically through Department-approved federal servicers receive a quarter-point discount. Students and graduates without bank accounts who use money orders to repay their loans, or those who use their own financial institutions to make payments, should share in this discount.

Third, lower interest rates by letting students "Keep the Change." Let's create a student checking account "Transfer the Change" program through banks and other financial depository institutions. With the account holder's consent, purchases would be rounded to the nearest dollar. The accumulated difference would be applied directly to the student's federal student loan account on a monthly basis.

This would reduce the balances that students must repay, with interest, for years to come. Fourth, encourage smart spending through an FSA debit card. Loans covering education costs, such as tuition and textbooks, should have lower interest rates than loans covering other expenses. Federal Student Aid (FSA) should issue a debit card to students through their schools or any U.S. bank for tuition and other education-related expenses as a lump sum to the college. But the extra amount for other expenses would be disbursed monthly, like a paycheck, and, similar to other federal assistance programs, will automatically exclude the purchase of luxuries, alcohol and tobacco, and limit cash withdrawals.

Fifth, streamline student repayment. Students in school with loans have a hard time making payments on their loans. Those in repayment are required to go through servicers and other entities, now numbering more than 20. The FSA should provide an electronic mechanism for loan holders to sign up voluntarily and make payments through payroll deductions. This, too, will help the non-banked avoid unnecessary fees for money orders and mailing costs. It is also less costly for the department to process electronic payments than paper checks.

Lastly is "Just-in-time financial education." Just as high school students are offered college counseling, they need financial education about bank accounts, credit cards and auto loans, as well as earning, saving, spending and borrowing. Students consume information when they need it on the Web. Financial education for post-secondary loans should be "just in time," not limited to entrance and exit counseling, videos and printed brochures. Student debts can hobble graduates for the rest of their lives, making it more difficult to get new and better jobs, form families and own homes. Fixing the student loan system is an investment in their futures — and America's.



## HELP STUDENTS NAVIGATE THE 150% LOAN LIMIT RULE WITH THESE FIVE KEY TAKE-AWAYS

SUBMITTED BY AMY GERBER  
SENIOR MARKETING ASSOCIATE  
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*Policy changes such as the 150%* limit rule regarding federal Direct Subsidized loans can be confusing for students, and can cause additional counseling inquiries and work for your financial aid office. Here are some key take-aways and resources to help you in assisting students.

As of July 1st, 2013, any first-time borrower, (which is defined as someone who has no outstanding balance on a FFELP or Direct loan when receiving a Direct loan on or after July 1, 2013), will only be able to obtain federal Direct Subsidized loans for a maximum of 150% of the published program length in which they are enrolled. Additionally, the subsidized loans that had been borrowed up to the 150% point will lose further government subsidy and interest will begin to become the student's responsibility if they do not graduate by the 150% point (and continue to be enrolled in the same or a shorter undergraduate program). From that point forward, these subsidized loans will become *unsubsidized* loans.

Here are five key take-aways to keep in mind when counseling students:

1. Students may receive Direct Subsidized loans for no more than 150% of the length of the current academic program. For example, a student enrolled in a two-year program will have three years' worth of subsidized loan eligibility and a student enrolled in a four-year program will have six years' worth of subsidized loan eligibility.

"As of July 1st, 2013, any first-time borrower will only be able to obtain federal Direct Subsidized loans for a maximum of 150% of the...program length in which they are enrolled."

2. Once a student reaches the 150% mark in a particular program, their future



## HELP STUDENTS NAVIGATE (CONTINUED)

subsidized loan eligibility in that program will end. They may, however, be eligible for unsubsidized loans.

3. A student who reaches the 150% limitation will have their interest subsidy end for all outstanding subsidized loans if the student does not graduate and continues to be enrolled in the same or a shorter undergraduate program. Repayment does not begin, but like unsubsidized loans, the student (rather than the government) would become responsible for interest that accrues from this point forward.

Unlike other measures in determining continued aid eligibility, this provision is not affected by the total dollar amount borrowed. Any and all periods of subsidized

loan borrowing will count against the 150% time limit.

This policy is in addition to, and not in place of, the lifetime aggregate loan limits that are currently in place.

### More Information

Federal Student Aid offers a three-page **Direct Subsidized Loan Eligibility resource**. You can also check out the **150% DSL Limit presentation** that the U.S. Department of Education (ED) used at the July 2013 NASFAA conference, which contains a number of helpful examples. These documents, which open in Adobe PDF, are available on the **Information for Financial Aid Professionals website**.

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# MANAGING YOUR COHORT DEFAULT RATE: CONTACTING STUDENT BORROWERS

SUBMITTED BY DAVE MACOUBRIE  
INCEPTIA VICE PRESIDENT OF REPAYMENT SOLUTIONS

*Each February the U.S. Department* of Education issues draft cohort default rates. For some this is good news as their hard work has been validated by a lower cohort default rate. However, for others this is the first time they may be concerned about the trajectory of their cohort default rate.

For those concerned, the following questions may come to mind:

- What am I going to do about it?
- Should I increase and/or enhance entrance and exit counseling?
- Would it be beneficial to offer financial education to my students, increasing their possibility of successful repayment?
- For both withdrawn and graduated borrowers, would calling them during their grace period reduce their delinquency and prevent default?
- For those that are already delinquent or at risk of becoming delinquent, what type of default prevention program should I put in place?

Budgets, campus-wide participation, staffing or other concerns may make it easier or more difficult to address some, all or none of these. However, if you're considering default prevention, what are your options?

1. Do it yourself;
2. Hire an expert vendor;
3. Use a combination of efforts.

If you've decided to perform default prevention, it's important to know what the road ahead looks like. Working with delinquent

borrowers has its own unique set of challenges. When they first came to the school they were excited and eager to attend. Now they have left school through withdrawal or graduation. They may have forgotten about their student loans or may not even know they are delinquent; but if they do, they may be apprehensive to communicate out of fear, embarrassment, or other emotions. Each borrower's response is based on his or her unique individual experiences.

**The first step is to locate the borrower.** One of the first things many students do after leaving school is change addresses. Your ability to locate the student and speak with them has a direct impact on your ability to counsel students. As such, skip tracing is an important function of any default prevention effort. This can be done by calling references, online web searches, social media, or hiring a service. Each of these has pros and cons from cost to staff commitment. However, they are all necessary if you want to connect with students.

**Determine your contact strategy and formulate a plan.** Will you be mailing letters, sending emails or making phone calls? Once you decide on a contact strategy, make sure your letters, emails and scripts for phone calls are legally sound by consulting your legal counsel.

Before getting started, here are a few questions you might want to consider:

*Who will perform this service on your campus?* If you are planning on having staff do this, there are secondary questions which should be answered:

## MANAGING YOUR COHORT (CONTINUED)

- How many staff do I need to execute my strategy? If you have a small portfolio, one person may be enough, but what do you do when that person is sick, on vacation or moves to a different department?
- The best hours to contact students may not be between 8 a.m. and 5 p.m. on weekdays. What hours will this person or staff work, and will it include weekends?
- How will I train the staff which will be calling? To be effective, each counselor will need to be equipped to answer all repayment plan, deferment, forbearance, discharge, and forgiveness options.
- Does my staff have the proper skills? Your staff must have good phone skills, be organized and be highly structured to ensure all letters, emails and calls are done according to your established contact strategy. Even if they have been working on the telephone regularly, these will be different types of calls. The counselor will have to convince the borrower to talk with them and be able to motivate them to do something, all while abiding by all rules and regulations related to privacy.

**Counselors can only provide information, but they can't solve the issue.** As such, many vendors use a "warm transfer" process where you, the borrower and the servicer are on the line at the same time, and the servicer helps with the resolution before anyone hangs up. While this is more expensive and takes more time on the call, this effort creates a significant increase in the number of borrowers who complete the resolution agreement.

**Quality control and continuous evaluation will help to prevent future liability.** By recording all calls and randomly reviewing a percentage of selected calls, you can evaluate

compliance. Many vendors use a form of batch tracking to track when accounts become delinquent and how many were resolved.

In addition, this system also tracks the history of conversations, letters sent and calls made. This can be done using a spreadsheet if you have a low number of borrowers. However, a more sophisticated system is needed if you have many borrowers.

As one might imagine, counseling borrowers who are delinquent on their student loans can be a challenge. There are many things that need to be considered to properly tackle default prevention. These are just a few of the questions that should be considered:

- Are their goals aligned with yours? In other words, are they incented to resolve delinquencies for the long term, and keep them current?
- Do they have experience working with delinquent borrowers?
- Do they have a reporting package that clearly and easily presents results?
- Do they have the ability to record calls and provide those recordings to you?
- What type of data security technology do they use? Are they FISMA compliant?
- Can you see what efforts are being done on a specific borrower?
- Is there a limit to the number of attempts they make to resolve a borrower?
- Do they warm transfer calls to the servicer when they get the borrower on the line?

Performing successful outreach not only requires the right strategies and processes, but it may also require working with a partner to help you achieve your goals and objectives. For a comprehensive checklist to contacting borrowers, **click here**. More information can be found at **Inceptia.org**.

# TAKE A PROACTIVE APPROACH TO DEFAULT PREVENTION



SUBMITTED BY MARY JARETT WHISLER  
USA FUNDS ACCOUNT EXECUTIVE

*As you evaluate your school's draft 2011 cohort default rate*, you may be seeking ways to improve your rate — now and in the future.

Let's take a longer-term look.

Often a proactive approach, emphasizing debt management and student success, is a more effective way to keep your default rates low. By working to prevent default, you'll help your school enjoy the **benefits of a lower cohort default rate** — while also helping the students you serve to avoid the **consequences of default**.

Here are tips, gathered from USA Funds and the U.S. Department of Education, that can help you ensure your students repay their loans and succeed in their postsecondary education or training:

1. **Communicate with borrowers at key decision points.** From counseling and orientation to ongoing communication and online tools, tailor your default prevention tactics and messages according to each borrower's specific stage in the life of a student loan. Those stages are: application and the first 90 days; in school; final year and program completion; and post-graduation.
2. **Introduce financial literacy programs.** The Department recommends that schools teach students about debt management strategies and tools, loan repayment options, and the potential income for their chosen fields. USA Funds offers financial literacy training tips in our Teachable Moments for Personal Finance Education guide. The guide is available from the Resource Library at [www.usafunds.org](http://www.usafunds.org) under Financial Literacy.
3. **Maintain communication across campus.** Default prevention is not the responsibility of the financial aid office alone. Communicate with other departments on campus about the impact of cohort default rates and the importance of collaborating to manage those rates. Then develop a default prevention plan to guide your team effort.
4. **Focus on retention and student success.** More than 70 percent of defaulted borrowers left school without earning degrees, so consider having dedicated default prevention and retention staff members who focus on fostering student success. Your goal should be to provide services that students will need — even before





## TAKE A PROACTIVE APPROACH (CONTINUED)

they know they need them.

5. **Employ early identification and counseling for at-risk students.** Analyze borrower data to determine which students at your school are most likely to default, and develop interventions that will address their specific barriers to success. Because the majority of those who default are those who withdrew — and typically within their first three terms — default prevention and debt management should begin when the student first walks in the door at your school.
6. **Use timely and accurate enrollment reporting.** Performing this regulatory requirement helps ensure that borrowers can take advantage of their full grace period before entering repayment, and that they receive repayment assistance that is timely and appropriate.
7. **Review NSLDS and repayment information to ensure accuracy.** Regulations also call for regularly

checking report, enrollment and repayment information in the **National Student Loan Data System**. These reviews verify that the Department's cohort default rate data for your school is accurate — and put you a step ahead when preparing draft rate challenges.

8. **Maintain contact with former students.** Encourage those who withdrew from school to return to complete their academic programs. Conduct **borrower outreach**, ideally starting during each borrower's grace period, to ensure successful repayment.

USA Funds offers a variety of resources to help with your default prevention efforts. Contact USA Fund at <https://support.usa-funds.org/ContactUs>, or visit the USA Funds website at [www.usafunds.org](http://www.usafunds.org) to learn more.



SUBMITTED BY **CARISSA UHLMAN**  
INCEPTIA VICE PRESIDENT OF STUDENT SUCCESS

*When I first began working in* financial aid, I was amazed at how much I did not know about the student aid process. My time in academics, records, admissions and student services had never required that I learn anything beyond how to file the FAFSA; the rest of the details were to be covered by the experts in the financial aid office. It was only after I became part of their ranks that I realized what a travesty it was that more offices weren't made aware of financial aid policy, not only to help educate students, but to make the most of our clearly interconnected working relationship.

Fast forward several years, and I now see the same situation playing out as it applies to financial education. Although important to all, the execution of a financial education program almost always falls squarely on the shoulders of the financial aid department. For an all hands on deck approach, such a massive and critical undertaking is daunting and may simply be a system overload for one department to manage alone. Here are the reasons and data as to why financial education is everyone's job, and how to gain buy-in for campus-wide collaborative efforts.

#### **Why: Doing well by doing good**

Schools need students to survive, plain and simple. Thus a renewed focus on retention is a hot topic on many campuses. But seldom do discussions address the influence that external factors (like money) can have on student retention levels. This is surprising, given that financial pressure is the number one reason that students leave school (**Chiang, 2007**). An absence of consideration for this leading cause is presumably because a student's finances are considered to be outside the college's sphere of influence, or too taboo to discuss. However, an ESDA study shows that students disagree and are looking for schools to address this need: 100% of respondents feel their schools should provide financial education, but 79% find school efforts inadequate (**2010**). Clearly, higher education is doing itself a huge disservice by viewing student retention through a purely academic lens and not utilizing a holistic approach.

Additionally, 89% of survey respondents indicated that they would have a more favorable view of schools with financial literacy programs (**NFEC, 2013**). So by addressing the number

## GATHERING INTERNAL SUPPORT (CONTINUED)

one drop-out factor, helping students understand how to manage money while balancing education costs, and providing comprehensive financial education, schools may be able to see an increase in retention rates and a competitive advantage over schools with no financial education programs. All while doing immeasurable good for the students they serve.

### **How: Help create top-down momentum**

Let's face it, your program has a much increased chance of success if your leadership team makes student financial literacy a priority. And yet that support is hard to come by; just ask any financial aid director who has been banging this drum for years.

Fortunately, those at the top are usually motivated by numbers and hard data. Even more fortuitous is the recent focus on shopping sheets, college ratings systems, and other proposed legislation that has put the financial aid office in the spotlight. These developments, in addition to the aforementioned retention facts, can be used to spark an interest at the higher level. Some key points to consider:

- Help upper administration to understand how cohort default rates work, where yours currently stands, and the consequences of an increased rate. It is possible that they are not aware of the effect of CDR on an institution's Title IV eligibility.
- Highlight specific components of your program that would focus on default prevention (i.e. mandatory entrance counseling every year, for every student) and decrease the amount of students who over borrow (i.e. staggered disbursement schedules). With shopping sheets allowing students to compare default rates and median borrow-

ing amounts, it is important for leaders to understand how increasing financial literacy can help to improve those numbers.

- Stress the advantages to be gained from a proactive approach. A number of pending new legislative proposals will continue to require schools to take more responsibility for student borrowing and default management:
  - The college ratings system (**Pay for Performance**) will evaluate factors such as keeping tuition low and helping students avoid excessive loan debt to determine a school's financial aid eligibility.
  - The **Smarter Borrowing Act** would hold schools accountable for entrance and exit counseling requirements.
  - The **Protect Student Borrowers Act** would require schools with high default rates to pay a penalty that represents a portion of their students' defaulted loan amounts.

By forming your argument for a financial education program and presenting your case for approval, you will have taken two big steps in positioning your program for success. In part two of this article, we will address how to inspire and empower other campus departments to become program ambassadors.

If you have tips or suggestions for turning financial literacy into a campus initiative, we'd like to hear your thoughts. Email [carissau@inceptia.org](mailto:carissau@inceptia.org).



# IT TAKES A CAMPUS TO PREVENT A DEFAULT: RALLYING THE TROOPS TO PROMOTE FINANCIAL EDUCATION

SUBMITTED BY **CARISSA UHLMAN**  
INCEPTIA VICE PRESIDENT OF STUDENT SUCCESS

*In part one of this article, we* discussed how to present your case for financial education and gain upper level support. Here, we look at the equally important task of gaining the support of your departmental colleagues, and how to keep them engaged.

## **Who: Self-interest gains the most interest**

Human nature dictates that appealing to one's self-interest is a powerful motivator. With this in mind, by helping other offices to see the benefits of promoting financial literacy, you're likely to win over some enthusiastic ambassadors. Here are some suggested messages to motivate staff and faculty on your campus.

### Admissions

A robust financial education program could be the unique campus resource that sets your school apart from the rest. Work with your admissions team to provide them with program specifics such as how the program is administered, how many students have gone through the program, and the resources you provide. Make a brief survey available to prospective students that measures their level of financial literacy; it may help to drive home the value of the program, and be a factor in the decision making process. Admissions representatives also have the unique job of having the initial conversation about cost and career earnings; make sure your messages are simpatico.

### Student Advising

If your financial education program calls for students to determine how they will pay for college (which it should), what their expected starting salary will be (per DOL statistics), and what they need to do to remain in good standing (think SAP and enrollment status), they will be one step up on Maslow's hierarchy. Having those initial needs met should allow your students to better focus on goal-setting and academic planning. In turn, your advisors will jump for joy at the chance to form a **developmental** advising relationship with students. Additionally, training advisors to incorporate financial aid requirements into academic planning is a form of just-in-time counseling that further enforces the goals of your program, and strengthens the advisor-advisee connection.

### Career Services

Speaking of expected salaries, career advisors know all about gainful employment. Those who assist students in career planning are keenly aware of the unrealized correlation between student loan debt and expected earnings. How much easier would those conversations be if students had already completed this analysis themselves, through your financial education program, and had adjusted their borrowing and/or major accordingly? Your Career Services partners would be a powerful

## RALLYING THE TROOPS (CONTINUED)

ally in reinforcing these concepts.

### Alumni Services

An ASA study links alumni giving to how well students feel their alma mater provided education regarding loans, debt management, and repayment options (2011). Additionally, with graduated borrowers buried under average debt loads of \$29,400, most are too busy treading water to even begin to contemplate giving back to their schools (2013). It should not take great convincing for alumni officers to make

“*M*ake a brief survey available to prospective students that measures their level of financial literacy;...”

the connection between a strong financial education program and strong alumni giving. They may help sponsor an event or workshop, and may even be able to solicit alumni guest speakers. Having former students, especially those within the financial field, carry your message to current students can be quite effective.

### Faculty

Knowing that student stress level and school abandonment are most often related to finances, you can make the argument that financial

education contributes to a more focused and full classroom. As they are often the first to hear about a student's intent, instructors should be encouraged to make referrals as necessary to ensure students can make informed decisions. Faculty in the economics and finance departments may be valuable resources to your program for content development, guest speakers, and to potentially integrate your program into the classroom.

These are just a few examples of how to gain buy-in; a myriad of other reasons can be found to champion departments to your cause. From the business office to records to student life, there is a common link to be found if you focus on what appeals to each.

### **Call to Action: Empower your ambassadors**

Finally, once you have achieved widespread support, you must find ways to keep your team engaged and empowered to carry the message. Provide literature and advertising about your program so they can make student referrals; train appropriate staff and faculty on key financial education concepts that directly link to their job functions; partner with others to sponsor student events and workshops for increased participation. And always provide opportunities to join the movement. Financial education should be a forum open to all. You may be surprised to find many who share your enthusiasm and passion, and are just waiting in the wings for someone to start the movement.

If you have tips or suggestions for turning financial literacy into a campus initiative, we'd like to hear your thoughts. Email [carissau@inceptia.org](mailto:carissau@inceptia.org).

# TOP 10 COMMUNITY COLLEGES IN THE US

SUBMITTED BY PATRICIA HESTER, ACCOUNTANT  
SCHOOL DISTRICT OF HILLSBOROUGH COUNTY  
WRITTEN BY CHRISTINA COUCH, BANKRATE.COM

*President Barack Obama recently* announced a plan to develop a college ratings system to help students make informed decisions about where they can get the best college education deal. Coincidentally, Bankrate undertook the task of ranking two-year community colleges and technical centers around the country to see where students can get the best, affordable start in their college careers.

Community colleges serve nearly half of all U.S. undergraduate students and play a crucial role in both workforce development and as a springboard to a four-year education. But few are recognized for just how far they go to serve students.

Using data from the National Center for Education Statistics, we ranked more than 900 public two-year institutions to determine the best and brightest schools. Our rankings were based on six criteria: graduation rate; student retention rate; the student-faculty ratio; the school's in-state tuition and fees; the percentage of full-time first-time undergraduates receiving financial aid; and the average amount of grant aid they received from federal, state and private sources combined. The data cover full-time freshman students who entered college in fall 2008.

Our survey did not include private institutions, schools that did not report information on all six criteria to the National Center for Education Statistics or schools with fewer than 100

full-time students.

Following are the top 10 community colleges in the country based on Bankrate's criteria.

## **10. Colby Community College**

Sliding into No. 10 on our list, Colby Community College in Colby, Kan., wins our accolade as one of the top community colleges because of its 10-1 student-faculty ratio, low in-state tuition of \$1,824 per year (\$2,944 with fees), and the fact that 97 percent of full-time first-time students receive some grant or scholarship aid. In addition to getting a cost break, students also receive direct attention from their instructors. Besides maintaining a low student-faculty ratio, Colby makes an effort to accommodate students who may not be able to make it to the main campus by offering courses through 24 locations spread throughout 14 surrounding counties.

### **Read More: 10 Best Colleges for the Money**

While Colby offers programs of study ranging from broadcasting to massage therapy to solar photovoltaic studies, the broad array of agriculture programs really make this institution shine. Colby's 60-acre agricultural center acts as a living laboratory, provides students with real-world farming experience and offers the perfect place for the school's agro-centric programs, including agronomy, farm and ranch management, and agriculture economics. The school also maintains strong programs for students who want to work with four-legged friends, including programs in equine science,

## TOP 10 COMMUNITY COLLEGES (CONTINUED)

animal science, and a robust veterinary technology program that can be completed on campus or online.

### 9. Mayland Community College

A 9-1 student-faculty ratio, low tuition and high retention rate landed Mayland Community College in Spruce Pine, N.C., a spot on our list of top community colleges, but the school also gets high marks for its emphasis on teaching soft skills in addition to providing technical and academic education. “(We treat education) like a job. At a job, you just don’t say, ‘Well I don’t feel like going today’ or ‘I’m going to be late,’” says Mayland President John Boyd, adding that the school maintains attendance and tardiness policies. “Students need to understand that there’s no less expectation of their behavior at school as there would be in the workforce.” With more than 10,000 credit and noncredit students, the school is robust enough to support 27 academic and technical programs spread across the main Spruce Pine campus and two satellite learning centers. Nursing, electronics engineering, cosmetology, welding and horticulture are the most popular programs, says Boyd. The National Center for Education Statistics reports that the average Mayland student receives more than \$4,600 in federal, state, local and institutional grant aid.

### 8. Charlotte Technical Center

While some four-year institutions struggle to offer students any financial aid, the average student at Charlotte Technical Center in Port Charlotte, Fla., receives nearly \$1,000 more in scholarship or grant aid per year than the cost of tuition. The school boasts one faculty member for every seven students and prides

itself on offering real-world experiences to supplement in-class learning. Charlotte Tech’s carpentry program, for example, partners with Habitat for Humanity to give students the opportunity to work on construction projects. The dental assisting program works in tandem with the American Dental Association to open a pop-up dental facility that provides services for more than 200 neighborhood children



*Charlotte Technical Center*

every February, and the school’s culinary program serves an all-you-can-eat community meal to approximately 300 area residents every Thursday throughout the school year. “We work very hard in getting our students intern experiences or even jobs while they’re going to school,” says Charlotte Technical Center Director Barney Duffy. About 85 percent of Charlotte Tech students find work within a year of graduation, Duffy adds, and if you can’t find a job while in school, the school still has your back. Alumni are welcome to use the school’s career placement services after graduation.

## TOP 10 COMMUNITY COLLEGES (CONTINUED FROM PAGE 49)

### **7. North Central Kansas Technical College**

Nationwide, only about 20 percent of students graduate from two-year institutions within three years of enrolling. At North Central Kansas Technical College in Beloit, Kan., 81 percent of full-time students leave campus with their credentials in that time frame, according to the National Center for Education Statistics. North Central Kansas only offers technical programs -- 24 between two campuses -- and students may be required to collaborate with those outside of their degree program. Every year, students from the school's various programs -- carpentry, bricklaying, residential electricity, telecommunications, electronics engineering technology, and plumbing, heating and air conditioning -- work together to build a house from the foundation up. "It really has been a great culmination and a great collaboration between a lot of different programs," says North Central Kansas Tech President Eric Burks. Proceeds from selling the house help fund the school's career technical programs. North Central Kansas' technology studies program also works in tandem with the local four-year institution Fort Hays State University and provides transferrable credits students can apply toward a two-year degree program at North Central Kansas Tech or toward a four-year degree at Fort Hays State. All North Central students, regardless of program of study, receive direct attention from their teachers thanks to the school's sweet 10-1 student-faculty ratio.

### **6. Linn State Technical College in Linn, Mo.**

Practical experience is the focus of Linn State Technical College in Linn, Mo. The reason this school boasts a 95 percent job-placement rate is because it goes to significant lengths to develop close ties with area businesses and industry leaders. Linn State boasts one of 11 Caterpillar dealer service technician programs in the country, and its commercial turf and grounds program was recognized as one of the top six in the U.S. by the National FFA Organization, also known as Future Farmers of America. Even if students are applying for jobs outside of Linn State's area, the school still looks good to employers. In addition to receiving an academic grade, students also receive a grade on job readiness and classroom attendance for each and every course they take. Upon graduation, the school also provides a list of competencies grads can show an employer to prove their skills. "If a company should find that a graduate cannot do what we say that that graduate can do ... the student can come back free of charge to retake a class or a portion of a class," says President Donald Claycomb. "We have not had anyone take advantage of that opportunity, but it does exist."

### **5. White Mountains Community College**

As tuition prices skyrocket across the nation, community colleges in New Hampshire have frozen theirs for the fourth time since 2006. About 9 out of every 10 first-time full-time undergrads at White Mountains Community College in Berlin, N.H., receive financial aid, and once tuition is paid, students get access to a wide range of programs that aren't available at many other two-year institutions. The school's environmental science program is one of seven research partners alongside schools



## TOP 10 COMMUNITY COLLEGES (CONTINUED)

such as Dartmouth and the University of New Hampshire that participate in the state's National Science Foundation-funded Experimental Program to Stimulate Competitive Research, or EPSCoR. "Our students are out in the field doing the work and then sending the data back to the University of New Hampshire for data input," says White Mountains President Katharine Eneguess. The school also offers an innovative program that allows future teachers to start their studies in high school, transition to White Mountains for an associate degree in teaching, then complete work for a four-year degree by taking courses under Plymouth State University instructors on White Mountains' campus. White Mountains has also added a cybersecurity and health care IT certificate program.

### 4. Flint Hills Technical College

Located in east-central Emporia, Kan., Flint Hills Technical College is dedicated to hands-on education and partnering with local businesses. Seventy percent of learning time is spent in labs or in practical training. The Flint Hills construction technologies program, for instance, recently partnered with Kansas State University to build an office and classroom space on Flint Hills' campus. **Read More from Bankrate: 5 Colleges You Can Go to For Free** The building is partially powered by solar and wind power. The construction technology program also worked with Habitat for Humanity last year to build a new house, while Flint Hills' multimedia program partners with local manufacturers to design marketing materials. "We pride ourselves in every one of

our programs to have cutting-edge technology," says Flint Hills President Dean Hollenbeck. "It's a challenge for us to make sure that our students, when they come into any of our programs, that the equipment they're using is exactly the equipment, exactly the software" that they'll be using in the real world, he says. Nearly all -- 94 percent -- of graduates find work or continue their education after leaving Flint Hills.

### 3. Altamaha Technical College

This Georgia peach of a school lands on our list thanks to its low 12-1 student-faculty ratio, rock-bottom tuition of \$2,100 per year and the fact that 97 percent of first-time full-time students receive financial aid. The price at Altamaha Technical College in Jesup, Ga., is even more affordable in light of how much scholarship and grant funding full-time students receive. According to the National Center for Education Statistics, full-time beginning undergrads receive average scholarship and grant packages of nearly \$5,500 to help cover educational expenses. The school also wins big points for offering a wide array of degrees, diplomas and certificates, ranging from crime scene fundamentals to paramedicine. Altamaha is also committed to helping students succeed. The school offers tutoring, personal counseling, academic advising and job placement services, which includes help connecting with local employers and interview workshops.

### 2. Erwin Technical Center

This technical school offers more than 20 post-secondary training programs, but James Rich, principal of Erwin Technical Center in Tampa, Fla., says practical nursing is Erwin's secret weapon. Fully 92 percent of Erwin

## TOP 10 COMMUNITY COLLEGES (CONTINUED FROM PAGE 51)

nursing students pass their licensure exam, and across all programs of study, the school maintains a job placement rate of more than 80 percent. The school also does a fantastic job of keeping students enrolled in their programs year after year. Nearly 90 percent of full-time students return to campus after completing their first year, and 85 percent make it to graduation. Students also leave campus with a boatload of practical training. Many of the school's industrial programs run working shops that give students a chance to test their skills with actual customers before getting unleashed into the real world. **See the Full List on Bankrate.com: 25 top 2-year public colleges in the US** "Every program that we have has to have



*Erwin Technical Center*

an advisory committee (with) the majority of those members (being) industry people," says Rich. "They have to review our curriculum every year to make sure things are current ... but many of those are employers that hire our graduates. It's a real unique situation to have that tie to industry."

### **1. East San Gabriel Regional Occupational Program**

East San Gabriel in West Covina, Calif., claims the No. 1 spot on our list because 100 percent of first-time full-time students receive financial aid, the average student receives a grant package topping \$3,500, and at 87 percent, the graduation rate for full-time students is more than four times the national average.

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East San Gabriel also has an 80 percent to 90 percent job placement rate, in part because internships or practical experience are required for all students, and many of the school's programs are designed to emulate small businesses, says Superintendent Laurel Adler. For example, East San Gabriel's microcomputer repair and maintenance program operates a computer repair shop that serves the local community. If running your own company is the ultimate goal, this is the place to be. In addition to teaching the basics of starting a company, the school's small-business management program also helps students get off the ground. "Once they get that degree, the school ... will actually pay for the student's business license and assist them in getting started," says Adler. "In other words, get their cards printed, help them set up their website and literally pay for the business license." *This work is the opinion of the columnist and in no way reflects the opinion of ABC News.*

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