

# PRESIDENT'S MESSAGE

- Robin Fisher, IASFAA President



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Maya Angelou's poem, "On the Pulse of the Morning," reveals the opportunities that change brings to our lives. Poetically, she challenges us to hold on to the things that ground us, seek out new beginnings, and see beauty and hope in change.

There is no question that in the financial aid world we are embarking on a journey of change and a lot of unknowns. We are fortunate that we have one another as a grounding force to deal with the challenges ahead. Collectively, our friends and colleagues in the association make us all stronger. Early in April I was your representative at the West Virginia State Association Conference in Morgantown. The folks from WVASFAA welcomed me and we had a wonderful exchange of ideas. More importantly, they have become good friends and an added source of knowledgeable colleagues. I am looking forward to reconnecting with them in October and introducing them to my Iowa colleagues. The distance between West Virginia and Iowa has narrowed for all of us!

Other challenges are on the horizon for us in our daily work this year. We will be trying to understand and work through the changes from HERA. We are so fortunate to have the expertise of the Iowa College

Student Aid Commission monitoring these issues and keeping us informed about implementation and how it will affect our workflow. The NASFAA Conference June 5-8, 2006 provided another opportunity to understand how HERA has changed our business. There will be additional opportunities to learn about these changes.

One such venue is the [MASFAA Conference](#) in Des Moines, October 15-18, 2006. [The Department of Education Federal Student Aid Conference](#), also known as EAC, in Orlando October 30-November 2 or Las Vegas November 28-December 1 is another option. Because IASFAA will not be having a fall conference, it is important that you set aside time to attend one or the other of these conferences. Fall NASFAA training is still in the planning stages and I will keep you informed about the timing and content of those offerings.

As a state association, we have much to look forward to and be proud of in the next year. The Electronics Services Chair, Nancy Ankeny, and an adhoc committee of IASFAA members, are working diligently to create an enhanced website for you. It will be a professional and friendly product. The Site Committee for the fall MASFAA conference has been meeting frequently to put together a memorable event. *continued on page 8.*

Published by the  
Iowa Association of  
Student Financial Aid  
Administrators

August 2006

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## It's Another Win for IASFAA, the #1 Seed

- Joan Meyer, Program Chair

He shoots . . . he scores!!!! And it's another win for the home team! The Spring Conference, March Madness with IASFAA, the #1 Seed, was a great victory and tipped off with a fabulous motivational pep talk by Steve Siemens from Siemens People Builders. Even weeks later when a group of IASFAA members get together, references from his session are heard being made. The conference continued with interest sessions on Loan Consolidation, Private Loans, Taxation Madness, Fraud and Abuse, AmeriCorps/Education Awards,

Employee Supervisory Skills and a beginner level session. The day ended with a Town Hall style meeting that answered all the questions from last fall's "Hmmm??" session with a rousing round of "Ah Ha's"!!!! The second day concluded with the software meetings, the sector meetings and a very informational general session on HERA by Carolyn Small, policy analyst. There were no bench warmers at this year's spring conference and those in attendance all went home as winners!

## Spring Conference Sponsorship

- Connie Jensen, Sponsorship Chair

The Spring IASFAA Conference "March Madness with IASFAA as the #1 Seed" was a huge success. This can be credited in part to our several sponsors and exhibitors. These friends provide financial and in-kind support to IASFAA. We would like to express appreciation to conference sponsors and exhibitors for their financial support and their helpful services to colleges and students alike.

### Gold Sponsors

*(contributed over \$2000 in financial and in-kind support):*  
Iowa College Student Aid Commission, Iowa Student Loan, Regions Bank, and US Bank.

### Silver Sponsors

*(contributed \$1000-\$1999):*  
College Planning Center, Nelnet, and Wells Fargo EFS.

### Bronze Sponsors

*(contributed \$200-\$999):*  
EFSI – A Brazos Group Company and Commerce Bank.

*Exhibitors (most of the sponsors also exhibited at the conference):*  
Bank of America, Campus Door, Citibank, and MyRichUncle.



## IASFAA Live Auction Raises Money for the "I Have a Dream" Foundation

- Rebecca Feldman, Associate Members



At the Spring IASFAA Conference the Associate Members Committee hosted a live auction, including a professional auctioneer, as Thursday night's entertainment and charity fundraiser. This successful event was made possible because of an outpouring of generosity by our membership. IASFAA members came to the conference ready to donate their talents, treasures, and time all in the name of fun and charity. When the gavel sounded for the last time, IASFAA had raised over \$2200 for the Des Moines "I Have a Dream" Foundation.

The Des Moines "I Have a Dream" Foundation's goal is to provide long term support for student from low income communities so they may achieve their educational goals. The program selects entire groups of elementary school children and structures an intensive program to intervene early and often to help students stay in school and stoke the fire of their dreams of higher education.

At the conclusion of our conference, during Friday's lunch, IASFAA President John Beneke presented Dr. James Work, on behalf of the I Have a Dream Foundation, with a check for \$2250. Dr. Work thanked the Association for selecting the Foundation as the recipient of our generous donation.

# Spring 2006 - IAFAA Auction Raises Over \$2,250



Amy Gaffney, Iowa Student Loan, shows off her auction wins.



Mimi Coenen, Kaplan Higher Education, put her Ebay skills to good use!



Greg Lincoln, auctioneer and father of Mary Jacobsen, got the night off to a great start!



John Beneke, Iowa Lakes Community College, couldn't wait to break in his newly won Blongo game!



John Beneke presents Dr. John Work, of the "I Have A Dream" Foundation with a check from IASFAA for \$2,250!



Ann Heisler, Clarke College, was the lucky high bidder who got to take home the beautiful quilt, handmade by Jan Cordell, Luther College.



Beth Oakes, The University of Iowa, and Ben Rikkels, Upper Iowa University, show off their new hats!

# It's About Registration (for MASFAA)

-Amy Gaffney, MASFAA Publicity Subcommittee Chair

Did you know Iowa is just one of the nine Midwestern states that make up MASFAA?

Did you know that Iowa is the second smallest MASFAA membership state?


Did you know that Iowa has six members on the MASFAA Executive Council for the 2005-06 year?

MASFAA University 2006, where "It's About Students", is expecting a large entering class to make it to our humble state of Iowa this coming October. What a great opportunity to have the Iowa membership come out as the "Big Man On Campus" or, in this case, "Big Membership On Conference!"


You say you want to do more than just attend and have a bigger role in making this MASFAA conference a huge success? Volunteer!! Volunteers are still needed to help the MASFAA Local arrangements committee when the hundreds of attendees hit town this fall. There are several activities and events which will require many hands to ensure it runs smoothly. If you would like to enrich your MASFAA U experience by being an on-site volunteer, contact Debbie Scholz, MASFAA Conference Local Arrangements Chair, at (515) 273-7307, Ext: 7307 OR Email: [dscholz@student-loan.org](mailto:dscholz@student-loan.org).

You can make this happen! Make sure you mark your calendars for October 15 – 18, 2006, and be a part of what the MASFAA membership will be talking about for the next nine years (until IASFAA is host again!)

MASFAA Charity



# Big BROTHERS Big SiSTERS OF CENTRAL IOWA



**Josh Baskin had just one wish - to be BIG!** One fateful New York day his wish came true. Tom Hanks played the part of Josh Baskin in the movie, "Big." You may recall the trials and frustrations Josh experienced on his journey back to reconnecting with his youth. He learned the value of taking time and appreciating the adults in his life.

**Connecting with youth through mentoring opportunities** is the mission of the BIGS - that is the Big Brothers and Big Sisters of Central Iowa (BBBSCI). BBBSCI serves over 1,000 children in central Iowa from a large scope of socio-economic backgrounds. Two highly successful programs are offered, Community Based Mentoring and School Based Mentoring. Each program requires significant contributions through volunteerism and funding.

**Community Based Mentoring** matches children with an adult or family mentor for a minimum of 12 months. The Big meets with their child at least 4 hours each month engaging in positive individual or agency-sponsored activities. The cost of this support for each child is approximately \$1,000.

**School Based Mentoring** matches children with individuals as young as high school-aged in a school setting for an entire academic year. Once a week the Big meets with their child to assist with homework, reading, or sharing in positive conversation to help instill self-confidence and improve their academic success. The cost of this program is nearly \$600 for each child.

**This year, MASFAA has selected Big Brothers Big Sisters** of Central Iowa to support through their charity event and activities at our annual fall conference. Like Josh Baskin, you probably wanted to be BIG at some time in your life. This is your opportunity. Join your colleagues at MASFAA in Des Moines and support this amazing organization. You will see and feel the appreciation of helping these children in a very BIG way!

## MASFAA 2006

Don't Wait - Register Now!

### MASFAA University: It's About Students

Des Moines, Iowa  
October 15 -18, 2006

Registration and Hotel Deadline is September 22, 2006. Rooms at the conference site are already full, but two other options for those in need of rooms are still available:

**Renaissance Savery**  
401 Locust St  
Des Moines, Iowa 50309  
Phone: 1-515-244-2151  
Fax: 1-515-244-1408  
<http://marriott.com/property/propertypage/DSMBR>

**Hotel Fort Des Moines**  
1000 Walnut Street  
Des Moines, IA 50309  
Toll Free: 1-800-532-1466  
Phone: 515-243-1161  
Fax: 515-243-4317  
<http://www.hotelfortdesmoines.com>

# Remembering Spring 2006 - IASFAA: The #1 Seed



There were a record number of newcomers at the conference.



Past, Present, Future

Past President, John Beneke, Iowa Lakes Community College  
Current President, Robin Fisher, Luther College  
President-Elect, Aaron Steffens, Mount Mercy College



Dan Mann, MASFAA President, is welcomed by IASFAA's President, John Beneke.



Luther College staff congratulates their own Robin Fisher on her first day as IASFAA President.



2006-2007 IAFAA Executive Council

**Front row:** President Elect Aaron Steffens, Mount Mercy College; President Robin Fisher, Luther College; Past President John Beneke, Iowa Lakes Community College.

**Back row:** Delegate-at-Large Jean VanderWert, Central College; Delegate-at-Large Brenda Easter, Iowa College Student Aid Commission; Delegate-at-Large Gary Adams, Iowa Student Loan; Treasurer Elect Clare Campbell, St. Ambrose University; Secretary Michele Dunne, Grand View College, Vice President Pam Perry, Cornell College, and Treasurer Gretchen Zimmerman, Grinnell College.

## New Look for IASFAA's Website

- Nancy Ankeny, Electronic Services Chair

IASFAA is getting a new look! The Electronic Services committee of IASFAA is in the process of having [iasfaa.com](http://iasfaa.com) redesigned. The current web site was designed and programmed by Captain Jack Communications. We recently made a decision to switch to ATAC for our web needs. ATAC currently hosts over 30 state and regional association web sites (including MASFAA). This change should not only allow for a user-friendly site but also offers more electronic services to our members.

Some of the enhancements to look forward to are:

- Professional design
- Job Postings
- E-commerce (pay for your membership and conference fees on-line with a credit card)
- Printable membership directory
- Improved access to information for committee chairs
- More secure listserv to protect members from viruses and spam

As part of the new web site design, the committee would like to include photos of college campuses in Iowa. If you would like to see your campus featured on the web site, please email a photo to [nankeny@studentloan.org](mailto:nankeny@studentloan.org). Please be sure that you have official permission from your school to use the photo for this purpose.

Thank you to the members of the Electronic Services committee! Members include: Heather Doe (ICSAC), Craig Sanderson (DMACC), Chris Keahi (Regions Bank), Chris Ditter (Drake University), John Beneke (Iowa Lakes Community College), Robin Fisher (Luther College) and Nancy Ankeny (College Planning Center).

If you have ideas or comments regarding the IASFAA website, please email them to Nancy Ankeny at [nankeny@studentloan.org](mailto:nankeny@studentloan.org).

## Planning Your Child's Future Gets a Makeover

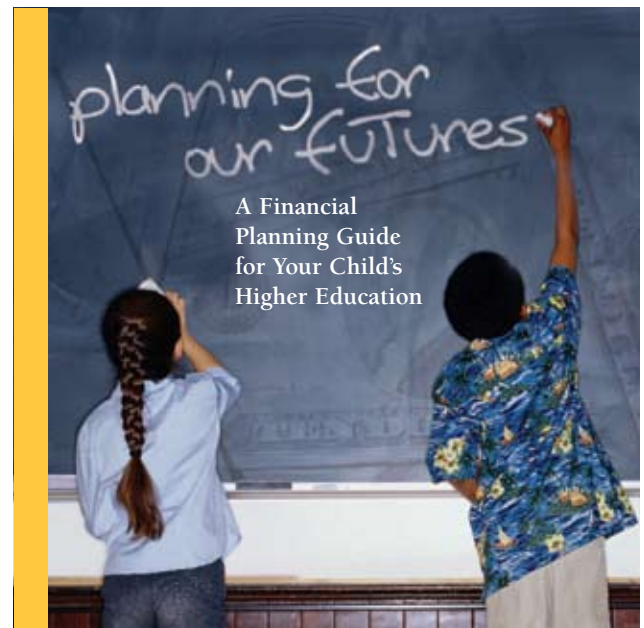
-Kristi Fuller, Community Outreach Chair

Many of you remember the purple book "Planning Your Child's Future" that has been in print for the last few years. During this past year, this book underwent a major revision by the Community Outreach Committee. The book was also translated into Spanish for the first time ever. The finished product, now titled "Planning for Our Futures" is a wonderful addition to the literature that is provided by the Iowa College Student Aid Commission.

In February, 2006, order forms along with a copy of the English and Spanish version were sent to all Iowa elementary and middle schools. To date, 185 schools have placed orders and 35,000 English versions and almost 3,300 Spanish versions have been sent to Iowa schools.



Sample draft of the new IASFAA website homepage.



## Associate Members Geared Up for 2006-2007

-Amy Gaffney, Associate Members Committee

“IASFAA’s Associate Members committee is geared up for the 2006-07 year. As a reminder this committee’s purpose is “To support the charitable activities of the Association and to identify and act upon issues related to the Associate Membership of IASFAA.” Some of the duties include managing the John Moore Award application process; offer training via conference sessions; and coordinate a charitable and/or volunteer event at the fall and /or spring conferences.

As IASFAA is hosting the Midwest regional conference (a.k.a. MASFAA, see article in this newsletter issue on page 4) this October, IASFAA will not be having its usual fall conference. Due to that, the Associate Members committee is considering some new tactics in its duties. For one, the John Moore Award nomination process usually takes place in January... however; it is never too early to start! So we may make more efforts to encourage you to start thinking about how your office deserves to be nominated. Another consideration is that we will not have a fall opportunity to coordinate a charitable event

on behalf of IASFAA in the fall. We are dreaming up new creative ways which would allow you to participate in a charity drive during the year and not just at the IASFAA spring conference. Expect more information to follow!

If you have any ideas or thoughts you would like to share with this committee, please contact myself, Amy Gaffney, Committee Chair at [agaffney@studentloan.org](mailto:agaffney@studentloan.org) OR Faye Heykants, Committee Co-Chair at [faye.heykants1@usbank.com](mailto:faye.heykants1@usbank.com). We are eager to fulfill this year’s commitments, but would enjoy hearing from you on new, innovative ways to accomplish the goals.



## Cards of Care

-Gary Adams, Delegate-at-Large

During the recent Executive Council Summer Retreat, council members discussed the idea of sending cards to support IASFAA members in times of happiness, such as in a job promotion, and in times of difficulty, such as an illness or loss of a family member. All council members in attendance felt that this was an excellent idea and unanimously agreed this is something we would like to do for our members.

Please notify one of the three delegates listed below if you become aware of an IASFAA member that could use such a card.

Jean VanderWert  
(641) 628 - 5336  
[vanderwertj@central.edu](mailto:vanderwertj@central.edu)

Brenda Easter  
(515) 242-3344  
[brenda.easter@iowa.gov](mailto:brenda.easter@iowa.gov)

Gary Adams  
(515) 273-7368  
[gadams@studentloan.org](mailto:gadams@studentloan.org)

We are looking to you as members to notify the delegates of such events and when doing so it would be helpful if you would include any relevant details so that we can make certain that the cards are getting to where they need be.



Do you have an idea for an article or information to share in the next newsletter?

We want to know!

Please email Michele Dunne, Newsletter Editor, at [mdunne@gvc.edu](mailto:mdunne@gvc.edu)

We hope to feature your articles in our next newsletter!

*Editor's Note: A special thank you to Heather Doe, Iowa College Student Aid Commission. I could not put the IASFAA newsletter together without her.*

# Higher Education Reconciliation Act 2005 - HERA

- Michele Dunne, Newsletter Editor

Many changes are occurring now and in the future. On February 8, 2006, President Bush signed the Higher Education Reconciliation Act of 2005 (the "HERA"), Pub. L. 109 171, which made significant changes to the Higher Education Act of 1965, as amended (the "HEA"), and reauthorized the Federal Family Education Loan (FFEL) Program. DE has posted many Dear Colleague letters and electronic announcements. Do you know what a SMART Grant is or who can get an Academic Competitiveness Grant? When does the Sophomore Federal Stafford yearly loan amount change to \$4,500? Did you know the exemption of institutions with low cohort default rates from certain multiple disbursement requirements has been reinstated in the law on the day the President signed this bill into

law? Can a graduate student get a PLUS loan? Are you confused? Do you want to know where to get the information you need? A few good sources are Federal Government IFAP HERA links, NASFAA news letters, MASFAA federal issues section, & ICSAC Bulletins.

- <http://www.ifap.ed.gov/IFAPWebApp/currentHERAPag.jsp?p1=c>
- <http://www.nasfaa.org/Home.asp>  
[http://www.nasfaa.org/Categories/Category\\_RegulatoryNews.asp](http://www.nasfaa.org/Categories/Category_RegulatoryNews.asp)
- [http://www.masfaaweb.org/docs/toc\\_fedissues.html](http://www.masfaaweb.org/docs/toc_fedissues.html)
- <http://www.iowacollegeaid.org/faa/bulletin/bulletins.html#sec3>

## President's Message

*continued from page 1.*

"It's About Students" has been a fun theme to work with. You will need to think back a bit to recall some common school rules – Do not be caught in the hall without a pass – Early Bird PE is not for sissies - It's not a good thing if you are on a first name basis with the truant officer! As you can see, the committee is very creative and is committed to inspiring you, providing information, and showing you a great time. Be sure to be there with your Iowa friends and colleagues to show the strength of our membership.

Our desire to help students reach their dreams brings us back each day to deal with the challenges and changes we face. Watching students grow and become successful and productive is the beauty of all of our efforts. We are privileged to be a part of such positive change. And while we may hear from only a fraction of the individuals we help, we can see the inspiration and hope in the faces of our graduates and their families at commencement. At that moment, you realize that we are a part of a profession that represents strength, knowledge and beauty. So, just in case you don't know, we do good work!

## How Should I Answer, if I am Ever Asked?

- Lois Mulbrook

This past year I was fortunate to serve as one of the trainers for the fall NASFAA training on Administrative Capabilities: Campus-Wide Compliance. Jan Cordell, Director at Luther College, and I traveled to Washington DC in late September to attend the training of trainers. It is a daunting experience knowing that you need to gather, in one weekend, all the knowledge of the subject matter so you can then come back to the state and train others. NASFAA has been doing this for so long that they make the process flow smoothly. The topic had its strengths and weaknesses from a trainer's prospective. It was more of a "best practices" type of training so we did not have to worry about lot of regulatory issues that might arise during the training. However, because it was "best practices" the training consisted mostly of lecture and had few breakout sessions for participant involvement. Jan and I decided that our goal for the training was to attempt to train



without reading all the materials to the participants. For those of you in attendance, we hope that was accomplished.

NASFAA training is an excellent opportunity. It is a great learning experience and it is a chance to interact with a wide range of financial aid administrators from across the nation. If you are ever called upon to serve as a trainer by IASFAA, I would recommend that you strongly consider the opportunity. Just be aware that it does take a lot of time and you need a GOOD co-trainer!



# Commission Update - ACG and SMART Grant Programs

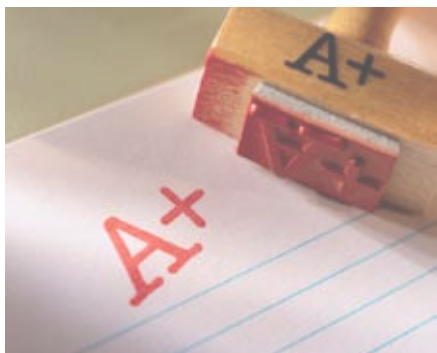
-Carolyn Small, Policy Analyst - Iowa College Student Aid Commission

On Wednesday, August 2, 2006, the U.S. Department of Education provided an update on the Academic Competitiveness (ACG) and SMART Grant programs, sponsored by the American Association of Collegiate Registrars and Admissions Officers. The USDE's powerpoint presentation can be access on the ICSAC's web site at [www.iowacollegeaid.gov](http://www.iowacollegeaid.gov) under "What's New". You may wish to review this presentation, as it includes some important, updated guidance. Most notably, the USDE's position appears to have changed as it relates to first-year ACG eligibility for students who finished high school and were previously enrolled in an undergraduate program (see slide 8 in the presentation):

## Previous Enrollment Restriction:

- **While in High School --** Not eligible if enrolled as a "regular student." Can be eligible if not enrolled as a "regular Student." Regular student means accepted for the intent to earn a degree or certificate.
- **After High School -- No previous enrollment restriction for a student enrolled after high school.**

This new guidance may have the greatest positive impact for students who transfer from one college to another during the 2006-07 academic



year, qualifying transfer students to receive a first-year ACG grant (or the remainder of a first-year ACG grant award) at the new institution. It is important to remember that, to qualify for a first-year ACG, a student must have completed his/her rigorous secondary school program after January 1, 2006.

Other notable guidance and clarifications include the following:

## Program Implementation (slide 25):

The USDE recognizes that postsecondary institutions will face significant challenges in implementing these new programs with virtually no lead time for the 2006-2007 award year. These facts will be considered during reviews of an institution's implementation of the programs (slide 25).

## Academic Year – Weeks of Instructional Time (slides 38-39):

For the 2006-2007 award year, institutions may determine for each student the number of weeks of instruction that were included for the student to complete the number of credit hours in the institution's Title IV academic year definition, or assume that there was 30 weeks of instructional time for each increment of credit hours that comprise the institution's Title IV academic year definition (e.g., 24 credit hours equals 30 weeks of instruction).

## Dual Majors for SMART Grants and Secondary School Coursework Taken Below Grade 10 for ACG (slides 42-43 & 45-47):



Additional information about dual majors for SMART grant eligibility (slides 42-43), secondary school coursework taken below grade 10 for ACG eligibility (slides 45-47), and alternative courses that do, or do not, fulfill the rigorous program "English" component for ACG eligibility (slide 49), and the treatment of remedial coursework for eligibility and GPA calculations in both programs (slide 44).

## USDE Website Resource:

The USDE has provided a site on its Higher Education Reconciliation Act (HERA) web page that includes a number of recently posted questions and answers about both the AC and SMART Grant Programs. This is an excellent resource for obtaining the most up to date information and clarifications.

On the HERA web page at <http://www.ifap.ed.gov/IFAPWebApp/currentHERAPag.jsp?p1=c> click on "Frequently Asked Questions on AC and National SMART Grants" at the top of the column on the left to view question and answer topics. Then click on each topic to view the applicable Q/As on that topic.

# Heather Doe in the Know

## Promotions

Shelly Brimeyer, Loras College, has been promoted from Counselor to Assistant Director of Financial Planning. Congratulations!

Peggy Cuperus, Briar Cliff University, has been promoted from Operations Coordinator to Financial Aid Administrator. Congratulations!

Mimi Coenen, Kaplan Higher Education Corporation, has been promoted from Midwest Region Loan Education Manager to National Loan Education Manager. Mimi will be responsible for default prevention and loan education oversight for all campuses across the nation. Congratulations!

## Career Moves

Lois Mulbrook, former director of financial aid at Mount Mercy College, has accepted the position of Director of Financial Aid at Hawkeye Community College.

Matt Brown, formerly with Iowa College Student Aid Commission, has recently started a new position as Website Communications Specialist at Iowa Student Loan.

Carla Gilson, former financial aid advisor at AIB College of Business has accepted a position with the Simpson College Office of Financial Assistance.

## Welcome

Erica Cook has recently started a new position as Financial Aid Advisor at AIB College of Business.

Kevin Prior has recently started a new position as Financial Aid Counselor at St. Ambrose University.

Allison Schmidt has recently started a new position as Communications/Publications Specialist at Iowa Student Loan.

Heather Norris has recently started a new position as Financial Literacy Officer at Iowa Student Loan.

John Olsen has recently started a new position as Affinity Marketing Officer at Iowa Student Loan.

## Weddings

Megan Hills, Iowa Wesleyan College, will be getting married on August 19, 2006.

Duane Polsdofer, Director of Financial Aid at Waldorf College, married Tamara Hjelman on June 3. The couple was married in the gazebo by Waldorf College's Lund Pond and honeymooned in St. Louis. For now, Tami continues to commute to her work at Hormel Corporate Office in Austin.

## Farewells

Farewell to Brian Will, Director of Financial Aid at Hawkeye Community College. We wish him good luck in his future endeavors.

Rebecca Feldman, former communication specialist with Iowa College Student Aid Commission, has

accepted a position with the juvenile court division of the state judicial branch.

## Accomplishments

Peggy Cuperus, Financial Aid Administrator at Briar Cliff University, received her Baccalaureate degree in Human Resources this spring from Briar Cliff University.

Congratulations to Ron Schardt, a member of the Student Aid Transcript Board. He is a member recipient of the NASFAA 2005/2006 Committee of the Year award.

## Well Wishes

Our thoughts go out to Cathy Remekel and her family as she was diagnosed with breast cancer on 6/22/06. She underwent a double mastectomy and the beginning phase of reconstructive surgery on 7/6/06. She will have her second of 8 chemotherapy treatments on 8/11/06.

## Condolences

Our thoughts are with Bob Redman, College Planning Center, on the loss of his mother, Dorcas Redman, this past June.

Our thoughts are with Kathie Walters, Director of Financial Aid at Allen College, on the loss of her father, Roger Toillion, this past June.

Our thoughts are with Clare Campbell, St. Ambrose University, on the recent loss of her father.

Our thoughts are with Linda Gernes, Receptionist at Drake University, on the loss of her husband, Fred, this August.

## **Mimi Coenen: National Loan Education Manager**

Mimi previously served as the Midwest Region Loan Education Manager for the Hamilton Colleges in Iowa/Nebraska and Kaplan University-Residential in Davenport. She will continue to work from the Hamilton College-Cedar Falls, IA campus. Mimi's credits include creating the program for the Midwest Region Default Prevention activities in accordance with the Department of Education and KHEC standards and implementing an aggressive campaign to reach the Midwest Region's delinquent Federal Student Loan borrowers.

Mimi joined Kaplan Higher Education Corporation in September, 2001 as a Financial Aid Officer for Hamilton College-CF. She was promoted to Midwest Region Loan Education Manager in September 2003.

Mimi Coenen has accepted the position of National Loan Education Manager for Kaplan Higher Education Corporation and will be responsible for default prevention and loan education oversight for all campuses across the nation.

# NASFAA News

## 2006 Marks 8<sup>th</sup> Year for Financial Aid Review Program

Since 1999, NASFAA's Standards of Excellence (SOE) Review Program has helped member institutions across the country work towards the highest standards in the administration of student financial aid.

"It was great to get affirmation of the things we are doing well and also to learn ideas to help us become even better," stated Jim White of Seattle University whose institution was reviewed in 2005. SOE Reviews have been conducted at many types of institutions including 2-year public and private, 4-year public and private, and through a unique partnership with the United Negro College Fund, several private Historically Black College and Universities.

All aspects of aid administration are examined during an SOE Review including: student service and satisfaction; program compliance, operations, and delivery; systems automation and technology utilization; and human resources and facilities. "The SOE review is one of the best 'peer-study' evaluations an institution can invest in. It is comprehensive, non-threatening and confidential. This is a grand opportunity to discover best practices as well as provide solid recommendations for improvements and compliance concerns that may need campus support to resolve," states Lois Kelly, SOE peer reviewer and Director of Financial at California Polytechnic State University. There are currently 58 peer reviewers in the SOE program. From this pool, the program coordinator hand-selects individuals with specific institutional experience and qualifications to be part of the institution's peer review team.

### Trends and Best Practices Uncovered

While the results of SOE Reviews are confidential, several recent trends have been uncovered:

**Institutional Strengths:** Surprisingly, the number one compliance issue five years ago – the lack of written policies and procedures – has reversed and now emerges as the number one strength for 2005. Many institutions have developed written policies and procedures that they review and update on a regular basis. The manuals go beyond the areas required by Title IV regulations to include all aspects of Title IV program administration, customer service, technology, and office policies and procedures.

The recommendations made most frequently by peer reviewers fall under the category of administrative capability. Training, organizational structure, staffing, and facilities have been identified as areas that often need attention across all types of institutions. In particular, financial aid training is needed in all aspects of Title IV program administration as well as financial aid systems software usage and functionality. There also continues to be a need to dedicate staff to financial aid systems support. If these areas of program administration are left unaddressed, the compliance risk at the institution will continue to increase.

**Compliance Issues:** Consumer information provided by the institutions, in many cases, was difficult to read and understand and often did not meet the minimum regulatory requirements for providing annual notices and disclosures, institutional information, and financial assistance information. Failure to provide proper cash management disbursement notifications and improper disposition of stale-dated financial aid checks were also areas where schools were noncompliant. A number of processing errors were identified in the areas of application processing and file review. When viewed individually the errors ap-

peared insignificant; however, when viewed in the aggregate, the errors were symptomatic of administrative capability issues related to training, staffing, and organization structure.

### How Does the Standards of Excellence Review Program Work?

- A formal cost estimate is provided using demographic information specific to the institution.
- Upon finalization of the cost estimate, the scope of the review is established in a letter of engagement between the institution and NASFAA.
- The institution submits demographic data and other information to NASFAA and a preliminary institutional assessment is conducted.
- NASFAA then selects a customized peer review team composed of trained student financial aid administrators who visit the institution and perform an in-depth, on-site review of the financial aid operations. The review team spends two days to one week on the campus.
- Following the on-site review, the team will compile an objective evaluation of the institution's financial aid program and present its findings in an exit interview to administrators designated by the institution.
- Finally, NASFAA will prepare and submit a confidential written report summarizing the peer review team's observations that identifies the institution's good financial aid practices and suggests improvements.

For more information, visit [www.NASFAA.org/SOE.asp](http://www.NASFAA.org/SOE.asp) or contact Susan Luhman, program coordinator at 202-785-0453 Ext. 147 or [excellence@nasfaa.org](mailto:excellence@nasfaa.org).

## Wartburg Seminary Hurricane Response Trip

- Michele Dunne, Newsletter Editor

When I developed the first newsletter for the 05/06 year, I was deeply impacted by the devastation of the Gulf Coast by Hurricane Katrina. We have all watched television reports and read newspapers accounts describing the disaster. We may have had friends, families and financial aid colleagues who we worried about. We may have helped families who came to Iowa. Many of us donated money and supplies. Some of you may have had displaced students on your campus. Ron Schardt, our colleague from Wartburg Seminary in Dubuque traveled to Biloxi, Mississippi to donate his time to help families in need. He is sharing his experience with us in words and photographs. Thanks Ron.

If you have ever taken a leisurely Sunday afternoon drive through the city landfill, then you will have an impression of what it looked like on the Gulf Coast when, after our first week of work, we took a Sunday afternoon drive between Biloxi, MS and Waveland, about 30 miles to the west, in the direction of New Orleans.

We were 12 volunteers from Wartburg Seminary in Iowa who had come to help as needed for two weeks. Though we had already been in Biloxi for a week, the further we drove in our 15 passenger van, the more silent and depressed we became at what we were seeing. It was over 4 months since the hurricane hit that area, yet everything looked as if the storm had raged just yesterday. Even though much clean-up work had already been done, the destruction was so vast that the effort made in these months was hardly noticeable.

Hwy 90 runs right along the coastline for miles and miles, from Mobile to New Orleans. It used to be a beautiful 4-lane, tree-lined promenade in many places, with beautiful civil war era homes and properties overlooking the beaches where many tourists used to enjoy the sunshine during spring, summer, and fall seasons—even at times during the winter months. Casinos, restaurants, fast-food shops, night clubs, and a variety of other businesses also used to line sections of the highway, mainly on the inland side of the road.

But now, there was nothing but rubble. Trees left standing, dead or nearly so, were strewn with litter and belongings from homes that had disappeared. Inland from the road for 3 blocks or more virtually nothing was left



Ron Schardt and his merry band of workers from Wartburg Theological Seminary.

intact. Structures that remained, even of brick construction, were just rubble, collapsed walls with parts of their roofs missing. Many buildings had completely vanished, having been swept out to sea by the huge ocean swell that engulfed the area, allegedly up to 30 feet high in some parts. Cement slabs, parts of block walls, steps going up to nothing, a broken shower, sink or toilet, a few pipes, an incredible amount of broken trees and shrubs, furniture and other items from inside the homes, lay for mile after mile in silent testimony to the disaster that struck that area at the end of August.

We wondered about the people that used to call all those places home. Thankfully, most people evacuated. A few decided to ride out the storm, and some of those are still unaccounted for. But others survived the ordeal, and now have to deal with the resulting, lingering trauma. Many people returned to the Gulf Coast soon after the storm, though some still have not and may never return. Those who stayed, and those who returned all have a story to tell—stories of loss, grief, uncertainty of what to do, hassles with insurance companies, hassles with FEMA, and the task of trying to rebuild a home and a new life. Some people are still experiencing difficulties in getting basic necessities such as food, water, clothing, and medi-

cal treatment. Many of these are the people whose places of employment were destroyed. Other people are still waiting to receive a FEMA trailer in which to live.

Luther Disaster Response (LDR) assigned our group to work under the direction of Bethel Lutheran Church in Biloxi. As the storm approached, the congregation largely disappeared, however, roughly half (50) of the members eventually returned. Located about 5 or 6 blocks from the sea, the church building did sustain some roof and rain damage during the hurricane, but it was not flooded as so many buildings were. The church has become home base for about 2500 volunteers who have come to help, providing sleeping quarters, showers, and meals for over 100 people at times. A free walk-in medical clinic operates from Monday to Saturday at the church where people can come to see a nurse, or doctor, to get medications and free medical care. Volunteers help with intake procedures, and by listening to people's stories of woe. An important part of their healing is simply having someone to listen to them and empathize with them in their situations of need.

The church also distributes limited food and clothing supplies that have been donated from all over the country. People who come in can also fill out work requests for assistance in clean-up or repair of their homes. These requests are then passed on to teams of volunteers, such as our group, who go and carry out the work requested,

provided the people are able to purchase the supplies needed for building or repair. Some people have received insurance money, or funds disbursed by FEMA, which they can use for initial home repairs, and in other cases the church helps people with gift cards that can be used to purchase needed items. Our group gave Bethel nearly \$1000 worth of gift cards that had been donated by various Iowa contributors.

**The family was living in a FEMA trailer parked in their front yard. These trailers were single bedroom trailers, with small kitchens, a bathroom, and a tiny table for eating. It would be a comfortable camping trailer for two people, but not for a family.**

Our seminary group of 12, together with 12 others from Holy Trinity Lutheran Church in Dubuque was housed at a large campground less than 2 miles from Bethel Lutheran Church. Four very large tents had been set up not long before we came, two for sleeping about 60 volunteers on bunk beds in each tent, one for a dining hall, and another for a distribu-

tion center for food and clothing. Several smaller tents served for food storage, and for volunteers to change clothes. In addition, a semi-trailer housed 12 shower stalls, and 6 sinks, divided in the middle by a large plastic curtain separating the men's and women's sides. Ten "port-a-potties" completed the necessary facilities for volunteers who resided there. It was camping, but not really uncomfortable. A kitchen-trailer, parked beside the dining tent, produced nutritious meals. Finally, a half dozen shipping containers were parked on the property for bulk storage of donated food supplies, a couple of them refrigerated. Various companies and businesses in many states sent semi-trailer loads of food and other supplies on a regular basis.

Groups of volunteers were coming and going all the time, but when the camp was full, there were a lot of people there. We met people from North Carolina, South Carolina, Washington, Minnesota, Wisconsin, Illinois, and California. One group of AmeriCorps workers came to stay for three months. Groups from Yale and Harvard law schools came for one week, and some groups only stayed for a weekend.

Houses that sustained extensive rain or flood damage had to be "mucked out,"



The aftermath of the hurricanes was visible everywhere we looked.

## Hurricane Response Trip: *continued from page 13.*

which usually meant washing out the house with a power washer to remove mud, grime, and all sorts of stuff left by seawater, including dead fish, etc. All furniture, appliances, and most personal belongings had to be removed prior to the cleaning, and most of those things had to be thrown away. Such items were just piled by the curb along the streets. Then, drywall and insulation, wiring and ductwork all had to be removed because of damage due to water and subsequent mold. Many houses had to be completely gutted down to the studs, while others only had to be stripped half way up the walls. After that, any part that had been flooded or water damaged had to be treated for mold, usually by washing with a mixture of water and bleach. Then the house had to sit empty for some time before reconstruction or repairs could be started.

Our group first went to a home in Gulfport, half an hour away, owned by a woman and an extended family that included several grown children and some grandchildren. Other volunteers had previously completed roof repairs, cleaned out the house, and replaced most of the drywall. Our job was to complete mudding of joints, sanding, and painting. The residents were living in a FEMA trailer parked in the front yard. These trailers were rather small, single-bedroom trailers, with small kitchens, bathrooms, and a tiny table for eating. It would be a comfortable camping trailer for a two people, but not for a family.

Another project we took on was a cinder-block house where the kitchen had been damaged when a tree fell on the roof, and torrential rain had poured in for a couple of days during the hurricane. Another crew had already repaired the roof and the kitch-

en ceiling. Our crew began by tearing out the walls and kitchen cabinets. Because there had not been flooding other than rain, there was no mold to contend with. Those who worked on this house simply had to replace furring strips, and drywall. New cabinets were on order, but had not arrived. By the time our workers were finished, the kitchen had new walls and was painted. Our crew also replaced two windows in the house, and painted the outside of the house as well.



Ron Schardt works on one of the homes

The third project was a brick home owned by a single mother with a 16 year old daughter. Three feet of water had flowed through their home, and a couple of rooms had been damaged by falling trees and rain. She and her daughter had removed drywall and insulation up to four feet throughout the house and garage, and removed ceilings and insulation in two rooms. What a mess that must have been. Then they power-washed the whole house and sprayed it with the bleach mixture. Then they washed it all again and left it to dry. Other workers had already repaired the roof. Meanwhile, the owner had received a FEMA trailer that was parked in the front yard where they were living. This woman was fortunate to still have her job and income. We began attaching

drywall, and stuffing insulation where needed. We then taped and mudded all of the joints, and when dry, sanded and mudded them again. Finally, we applied two coats of primer to the walls, and left the inside of the house looking quite nice. The owner might complete the final painting herself, and after that another crew of volunteers will need to replace doors, install kitchen cabinets, and do other finish work before the owner will be able to reoccupy the house. I suspect it may take several weeks or more than a month to complete the project.

Everyone for whom we worked was very appreciative. Volunteers unanimously reported that gratitude was not in short supply among people receiving help. Some grateful recipients even rewarded their volunteer laborers with food and other tokens of their appreciation. For all of us, just to be a part of the recovery effort was a gratifying experience.

The need for more volunteers and more assistance on the Gulf Coast continues. The local people estimate that it will take eight years to mitigate the destruction that occurred in the eight days of terror they experienced. People with all kinds of skills are needed, and even unskilled people who are willing to work and help are also needed. Groups of people from churches are needed as well as individuals. I'm thinking of trying to organize another group to go to the Gulf Coast, so if you're interested in sharing in a great and helpful experience, please let me know.

Dr. Arden Mahlberg, in *Psyche & Spirit*, January 17, 2006 wrote: "It is curious that the formula for the Kingdom of Heaven is not just compassion for the poor and weak, it is actually that they will be elevated above the rest of us. ..." I read those words while serving in Biloxi, and it surely gave me something to ponder while doing that work.

# Credit Cards: The Gift That Keeps On Giving

- Lisa Mitchell, President, Sallie Mae Central Region Sales

The start of a new academic year means students everywhere will be greeted by more than just their new roommates. Credit card representatives are likely to be on hand as well, setting up shop on college campuses as they hand out freebies such as T-shirts or water bottles in exchange for the signature of students who sign up for a credit card.

College students, particularly freshmen, are a prime market for credit card companies. While the majority of college students are in fact responsible users of credit, credit cards can spell trouble for some young consumers.

A study conducted by the U.S. Public Interest Research Group (PIRG) revealed that students who obtained a credit card at on-campus tables have higher unpaid balances than those who do not. Many of these same students pay only the minimal balance each month, which can quickly lead to incurring excessive debt. Moreover, students who abuse credit cards at the onset of college may unknowingly suffer long-term consequences—from damaging their credit to lessening future chances of purchasing big-ticket items such as a car or home or even securing student loans for additional education.

“Although many students understand and manage the responsibilities of borrowing, there is some apprehension that some students are setting themselves up for financial failure even before graduation,” says Marie O’Malley, Vice President of Marketing for [Nellie Mae](#), a leader in helping students borrow responsibly and manage debt. “Without assistance, these students may not have the know-how to borrow wisely on the front end nor the income to honor their credit obligations after they’ve borrowed.”

According to Nellie Mae’s 2005 report [Undergraduate Students and Credit Cards](#), 43 percent of undergraduate cardholders obtained their cards freshman year. Today, the average college freshman has more than \$1,500 in credit card debt. By the time that student graduates four years later, the amount has increased two-fold.

A newly released study from the American Council on Education (ACE) on credit card ownership and college students offers further insight. Findings from [Credit Card Ownership and Behavior Among Traditional-Age Undergraduates, 2003-04](#) showed that the likelihood of owning a credit card increases as students progress through their academic careers. While 43 percent of first-year undergraduates owned credit cards, the figure rose to 74 percent for fourth- and fifth-year students. Further, students became more likely to hold multiple cards as they advanced through college. In the first year of college, only 8 percent

of all undergraduates owned three or more cards. By the fourth or fifth year, 24 percent of students held that many cards.

Interestingly, the ACE study found that students with credit cards were not significantly more or less likely to borrow student loans than those who did not have a credit card. Students who carried a balance on their card were somewhat more likely to also have borrowed a federal student loan than those who paid off their credit card balance each month (42 percent, versus 34 percent), suggesting that these students may have turned to credit cards to augment what they had borrowed through student loan programs.

A number of colleges and universities have taken on the issue of on-campus credit card marketing, offering money-management and financial literacy programs during freshmen and parent orientation or providing similar information in bookstore shopping bags, to help students fully understand the ramifications of credit. Some schools, including Lehigh University and the University of Wisconsin, ban on-campus credit card marketing altogether.

“Students should expect to be deluged with credit card offers while at college, particularly at the start of the new academic year,” says Nellie Mae’s O’Malley. “These offers will be mailed to them, will pop up on Web sites and will also be on campus. It would be ideal if credit card companies agreed to take a more conservative lending approach to students to prevent them from getting too deeply into credit card debt while in school.

“More practically, however, students need to learn how to manage financially. Credit cards and other borrowing options will continue to be available to them while they are in college and after they graduate. Credit card use and borrowing money have become common practices in American society and aren’t going to cease. The wisest course is to teach students to limit credit card usage and to borrow wisely.”

For more on credit and college students, visit these consumer and education Web sites:

- Sallie Mae’s College Answer, [www.CollegeAnswer.com](http://www.CollegeAnswer.com)
- Federal Trade Commission, [www.ftc.gov/bcp/online/edcams/credit](http://www.ftc.gov/bcp/online/edcams/credit)
- FTC’s Project Credit Smarts, [www.ftc.gov/credit-smarts](http://www.ftc.gov/credit-smarts)
- Consumer Bankers Association, [www.cbanet.org/issues/financial\\_literacy/financial\\_literacy.html](http://www.cbanet.org/issues/financial_literacy/financial_literacy.html)