



President's Message



Chad Olson, IASFAA President

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Happy holidays to you and your family! My holiday shopping was easy this year. My wife told me all she wanted for Christmas was "to have these babies!"

Thanks to everyone who attended, presented, and organized the IASFAA Fall Conference in Cedar Falls! I think all who were in attendance would say they learned something at our latest gathering. From two Pell Grants in a year, to policy and procedure development, social networking and financial aid fraud, there was something for everyone. Special thanks to the Program Committee, chaired by Shelley Brimeyer, and the Site Committee, chaired by Joan Meyer, for all of their hard work and preparation for the conference. Make plans to join us at the Spring Conference on April 6 and 7 in Des Moines at the Embassy Suites!

At the Fall Conference Business Meeting, the association members unanimously voted to increase the 2010/2011 membership dues to \$75. Thank you to everyone who reviewed the Long Range Plan prior to the vote and realized this was in the best interest of the association.

I'd also like to thank everyone who contributed in our charity fundraising efforts at the conference. Both the Iowa Donor Network and the Ronald McDonald House, two very worthy causes, benefitted from your generosity. Please see the article inside this newsletter for more details about our fall charities. Thank you to the Associate Members Committee, chaired by Amy Gaffney, for coordinating our fundraisers.

With all of the constant changes in the financial aid industry, I urge you to stay informed. There are many training opportunities, offered locally and through federal channels, to help keep you educated. I think our profession is very interesting because of the constant evolution of the federal regulations. Never a dull moment in a financial aid office!

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President's Message (continued)

As the financial aid profession is ever changing, so changes your financial aid association. In order to boost attendance and reduce travel costs, the Director's Drive In Workshop and the Legislative Day events will be combined. Stay tuned to the IASFAA Listserve for more details from the Professional Development Committee, chaired by Pam Smith, and the Federal and State Issues Committee, chaired by John Parker.

By the time you read this, the IASFAA elections for 2010-2011 will have taken place. Thanks to everyone who agreed to run for elected office, as well as those of you who took time to vote. I appreciate your dedication to your association and your participation in the election process.

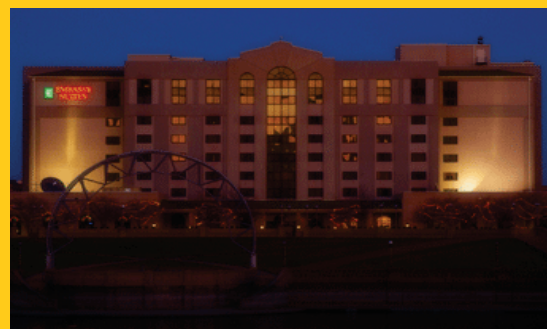
Finally, I hope you all enjoy some well deserved time off with your families and friends this holiday season. Through your efforts, you give tirelessly to students and their families throughout the year. Your dedication in giving students the gift of education does not go unnoticed. Thanks for all you do, and best wishes to you and yours in 2010!

Spring IASFAA Conference- Save the Date!

Mark your calendar now to save the dates for the upcoming IASFAA conference!

Spring 2010

April 6th and 7th
Embassy Suites, downtown Des Moines



IASFAA Goes Green - Harvesting Funds for Students

Fall IASFAA Conference is a 'bin-buster'!



While early November and the fall IASFAA conference may be a distant memory to folks at this point, it gave attendees plenty of information to implement in their offices. The conference kicked off with a general session that provided both Federal and state updates. David Bartlett, a Region VII Department of Education Training Officer, gave us the latest information from Washington and then presented two different interest sessions during the conference about crossover Pell grants and Direct Loan conversion requirements.

Iowa College Aid representatives Brenda Easter, Heather Doe and Todd Brown introduced a new money management initiative entitled “Mission: Money Control,” and gave us the latest state budget information. While not the greatest budgetary news, at least we received it first-hand from a familiar and friendly source!

Other interest sessions were presented by experts in the field, and for the first time ever (we think!) at an IASFAA conference, off-site experts presented in a webinar format with very favorable reviews from participants – which only proves we are not completely technologically inept! (SHHHHH... just don't tell our IT people!) “Live” from the East Coast, Clearinghouse representatives provided tips and tricks about reporting students' enrollment both to Clearinghouse and NSLDS, which should prove beneficial during school audits next year.

Two Federal agents from the Inspector General's Office conducted a general session about financial aid fraud, giving participants information about identifying suspicious and fraudulent activities and asking for our help in preserving the integrity of the Federal financial aid programs. Exposing frauds in our industry is only possible through a partnership between financial aid officers and the Inspector General's office.

The conference charity selection was the Iowa Donor Network, and our former IASFAA colleague, Chris Keahi, gave a very emotional appeal for everyone to become an organ donor. Did you know that every day, 74 lives are saved by organ donors? You have three ways to donate: transplant, research or both. Curious? Then log onto www.IowaDonorNetwork.org and register TODAY! In conjunction with our charity, conference attendees were asked to donate items that children can use while in the hospital waiting for an organ donation. IASFAA's generosity knows no boundaries – it didn't take very long at all to fill a huge banquet table with reading and coloring books, crayons and colored pencils, playing cards and games of all sorts! Knowing that our contributions put a smile on a child's face is what it's all about... and truly a wonderful way to begin the holiday season.

Planning is underway for the spring conference at the Embassy Suites in Des Moines. Mark your calendars and join us on the river April 6 and 7, 2010!

IASFAA Student Success Story

Susan Ladd, Drake University



Rob Johnson from Drake University was the winner of the 2009 Student Success Story Award. This award is intended to honor a student who represents all aid recipients through their achieving success with the assistance of financial aid. Rob was unable to attend the fall conference because of his class schedule, however, he and Susan Ladd put together a short video. Following is Susan's written nomination:

I have written numerous award nominations in my seventeen years in financial aid but this is the first student I ever nominated for IASFAA's Student Success Story. But then, Rob Johnson is somewhat a person of firsts.

He was the first student who ever scheduled an appointment to meet me on the first day of his first semester just so he could see me in person and I could see him. He later explained that he knew how hard he had worked to get here and how hard he was willing to work to stay, but he needed to check me out to see if I seemed equally committed. If I had not measured up, I feel certain he would have politely looked for someone else who did.

On that same day, he became the first student to ever hand me a business card. He encouraged me to call him "any time"; his card reads, "building a winning legacy". I still have that card in my middle desk drawer. Whenever I get discouraged, I look at Rob's card since it reminds me of why I am a financial aid officer, and why the work we do is so important.

Rob was the first student I knew who was a product of the Chicago Boys Hope/Girls Hope program that mentors inner city youth and provides scholarships to Chicago's suburban high schools. Through this program, Rob graduated from Loyola Academy. He fell in love with Drake when he was in 8th grade and attended a summer leadership program on campus. Rather than just dream of a Drake education, he got in touch with a member of Drake's Board of Trustees who was also active in Boys Hope/Girls Hope and they began to work on a plan for Rob's future as a Bulldog. He always knew that financial aid was the only way he could ever hope to attend college, and trust me, he has maximized every single dollar.

Rob was the first, and so far the only, student to give me a hip-hop lesson. He is passionate about music and was the first host of a hip-hop radio show in Des Moines. He now uses that expertise to help support himself by working for Warner Brothers/Atlantic Records in marketing and promoting music.

He was the first student I knew who flew to Washington D.C. to testify before Congress. At age six, Rob was placed in foster care. His family worked tirelessly to bring him home, and by age 9, he was part of a new program of subsidized guardianship which allowed his mom and aunt to work together to keep the family intact. Rob shared with Congress his experiences as foster care child and became an advocate for all foster children and the programs that assist in reuniting families.

This spring, Rob will become the first male in his family to graduate from college. I predict he will also be the first student to cause me to cry when he walks across the Knapp Center stage.

Lastly, Rob started his student career by being our guest speaker at the MASFAA conference in Des Moines. It would be great if he were the first student to bring that financial aid connection full circle and was selected as this year's IASFAA student success story. If it will be your first time meeting him, I know you will consider yourself lucky.

Serving IASFAA- Years of Service Awards

5 Years

Angie Dickinson
Ean Freels
Jen McDivitt
Marie Pleggenkuhle
Danise Remmenga
Pam Smith
Deborah Wanzek
Sharon Willenborg

Pictured: Pam Smith and Marie Pleggenkuhle.



10 Years

Gisella Baker
Heather Doe
Lynda Hendrickson
Ann Johnson
Georgeann Lucewich
Tara Miller
Carmen Nugent
Chad Olson
Susan Stevens
Michelle Swinehart
Lynette Van Donselaar
Cloe Webb
Linda Younger

Pictured: Chad Olson, Heather Doe, and Gisella Baker.

15 Years

Luann Beckel
Kendra Heaton
Christina Hlas
Barb Hoffman
Karna Hofmeyer
Joan Meyer
Lois Mulbrook
Amy Woods

Pictured: Karna Hofmeyer, Joan Meyer, and Lois Mulbrook.



20 Years

Michael Arp
Amanda Colehour
Linda DeGeeter
Christine Ditter
Tracy Havener
Beverly Hickman
John Holland
Robin Knight
Steven McCullogh
Carolyn Schwendeman
Jolaine Sweiger

Pictured: Christine Ditter, John Holland, and Carolyn Schwendeman.



25 Years

Kim Diercks
Teresa Thiede

30 Years

Julie Dunn
Steve Loven
John Parker

35 Years

Pete Sidwell

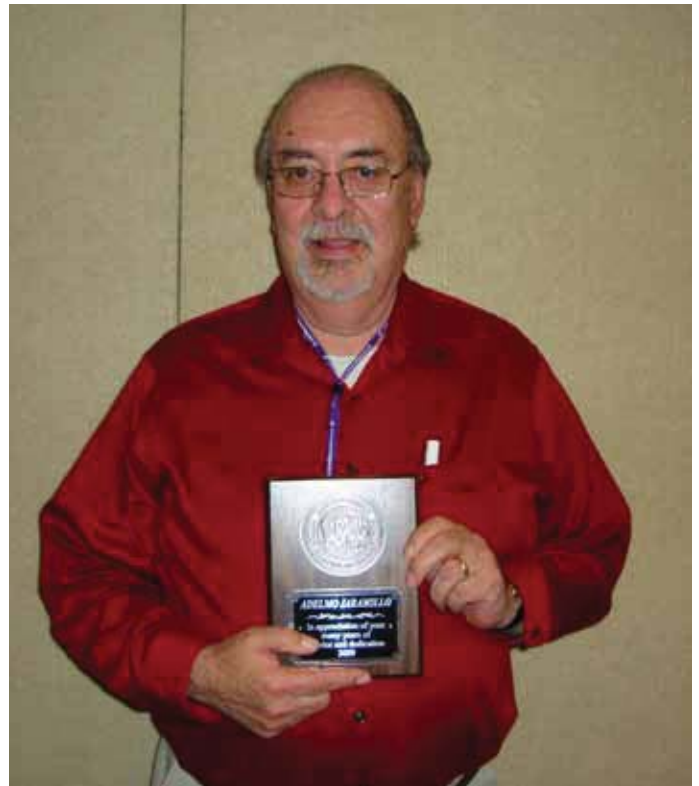


Pictured: John Parker and Teresa Thiede.

2009 Fall IASFAA Retirees

Del Jaramillo is a Financial Aid Counselor at the University of Northern Iowa. After 16 years in financial aid he retired on December 31, 2009. Del's hobbies are fishing and collecting old cookie jars. His wife is still working so they won't be doing much traveling at this time. Del and his wife have four grandchildren (two boys and two girls).

Congratulations Del!



Nancy Boleyn is the Assistant Director of Financial Aid at the University of Northern Iowa. She has been in the profession for 22 years and also retired on December 31, 2009. Nancy's hobbies are reading (which she says she seldom has time for unless it has something to do with REGS) and she is a church choir director, which takes some time but is a lot of fun! After her husband retires, they may travel but have no immediate plans to do so. Nancy has 6 grandsons!! 3 – twelve year olds, 2 – eight year olds and 1 - seven year old. All single births, but she says it seems like they came in litters!

Congratulations Nancy!

Understanding the Iowa Donor Network

Amy Gaffney, Associate Member Relations

This fall, the Associate Member Relations Committee (AMRC) chose to support two great causes. Our featured organization was the Iowa Donor Network (IDN) which is a nonprofit 501(c)(3) agency certified by the United States Centers for Medicare and Medicaid Services. To fulfill their mission, IDN works with more than 100 hospitals across the state of Iowa. They integrate their work in organ/tissue recovery and organ distribution with a leading role in public education, hospital development and family support services. IDN also works closely with the Iowa Lions Eye Bank to promote eye donation.

Here are some additional points to better understand the concept of being a donor:

Question: What organs and tissues can I donate?

Answer: Eyes/Corneas, Lungs, Heart, Liver, Kidneys, Pancreas, Fascia, Skin, Cartilage/Tendons, Bone, Small Intestine. Brain tissue for research may also be donated to help unlock the mystery behind Autism*. (*Coincidentally, the Autism Society of Iowa was an IASFAA sponsored charity during the 2008-09 year.)

Myth: Signing a donor card is pointless.

Fact: Donor cards are not the most important way to consent to organ and tissue donation. The best way to make your wishes known is to register with the Iowa Donor Registry. You should also mark “yes” on your driver’s license when you get it renewed. If you choose to carry a separate donor card, that is also acceptable. Discussing your decision with your family members is also encouraged.

Myth: Donation is painful for the donor’s family.

Fact: Studies show that donation most often provides immediate and long-term consolation for grieving family members.

The IASFAA community was fortunate to have a special contact who works for the IDN as the Public Affairs Coordinator. Mr. Chris Keahi completed his graduate work at the University of Northern Iowa (UNI) in Student Affairs, and worked in the Financial Aid Office. Upon graduation, Chris worked for Iowa College Aid, and moved on to become a representative for a student loan company. As its Public Affairs Coordinator, one of the IDN’s goals for Keahi’s position is to increase awareness and expand its efforts with Iowa’s college campuses. You can help spread the message on your campus or for more information on the benefits of being a donor or information on how to become a donor in Iowa, go to www.iowadonorregistry.org.

A special guest speaker graced us with their own personal story of being a liver transplant recipient. The speaker, Adelmo “Del” Jaramillo is a long standing IASFAA member, who worked in the financial aid office at UNI. Mr. Jaramillo retired in December 2009 after 15 years of serving students with his wisdom and comforting counsel.

The AMRC chose to help the many children who are waiting for organ or tissue donation by collecting items to use during their multiple hospital stays. IASFAA members rallied, as usual, with their generous spirit and brought reading books, card games, craft kits, coloring books, colored pencils and crayons, etc... These items will be provided to the University of Iowa to give Pediatric Unit patients some fun distractions during hospital stays.

Fall Charity Efforts (continued)

Another effort resurfaced for IASFAA's support again this fall. That is the collection of pop can tabs for the Ronald McDonald House. Several sandwich bags of tabs were donated and these will be given to the local McDonalds to be forwarded to the Ronald McDonald House organization. The Ronald McDonald House of Iowa sells the pop tabs for scrap metal and earns anywhere from \$4,000-\$5,000 each year. This popular fundraiser not only brings awareness of the Ronald McDonald House to the community, it also helps pay for lodging for families with seriously ill children in the hospitals.

On behalf of the Associate Member Relations Committee, thank you, IASFAA, for your heartfelt support of both of these events. I think everyone felt a connection to both of these fine organizations and was moved by the good work they do. If you have not yet been directly impacted, chances are you are not more than "6-degrees" from someone who has.

Director's Drive-In Workshop and Legislative Day: "Two for the price of one!"

Historically, IASFAA has sponsored the annual Director's Drive-In Workshop and the Legislative Day on consecutive days in January. In response to member concerns about travel costs and time out of the office, the IASFAA Executive Council has elected to combine both activities into one event.

For 2010, the annual Iowa Legislative Panel discussion will become an "agenda" item during the Director's Drive-In Workshop. In addition to cost savings for members and for IASFAA, the combined format will allow more Financial Aid Directors to interact with selected members of the Iowa General Assembly than has been possible in the past; while at the same time benefiting from the professional interaction and discussion that are part of the traditional Drive-In Workshop program.

So as you think ahead to your activities following the first of the year, think of the "Doublemint Gum" principle and "double your pleasure, double your fun" by planning to attend the combined IASFAA Director's Drive-In Workshop and Legislative Day event. The combined event will be held at AIB College of Business on Monday, January 25th.

Pam Smith
Chair Professional Development Committee

John Parker
Chair Federal and State Issues Committee

IASFAA Fall Conference Photos





IASFAA Newcomers

Marie Pleggenkuhle

This fall IASFAA continued a long-standing tradition by welcoming five first-time attendees to the conference held in Cedar Falls. Each “newcomer” was matched with a volunteer mentor to serve as their guide to the conference and its activities should anyone have any questions or need assistance. Each mentor was asked to contact their newcomer and introduce themselves so that newcomers would feel welcome and have a contact for the conference. The newcomers and their mentors sat together at a reserved table at the conference dinner on Wednesday evening. Newcomers were recognized from the podium and received a portfolio with IASFAA information from the association.

A special conference session, ‘IASFAA for Greenies,’ was held for the newcomers and anyone else wanting to attend, to learn more about IASFAA and to have a little fun getting to know each other. The session started with Chad Olson, IASFAA President, introducing himself and giving an overview of the IASFAA association. Dave Bartlett, Department of Ed, introduced himself, provided information about the DE, and gave contact information if the need for help arises. Heather Norris, Iowa Student Loan, described the IASFAA committees and provided information about our elected officials. Mary Jacobsen, iLink Service Center, gave an overview of the IASFAA website and the information available to members. Marie Pleggenkuhle, Mentoring Task Force, concluded the session with an ice breaker to help everyone learn more about each other.

The first-time attendees for the fall conference were:

Barbara Badger, Des Moines Area Community College
Krystal Crandall, Iowa Central Community College
Judy Deuster, Discover Student Loans
Lupe Hernandez, ICAN-Iowa College Access Network
Robin Jennings, Muscatine Community College

John Moore Award

Nomination forms for the John Moore Award will be available in early January and submissions will be accepted through February 18, 2010. We are looking for an institution that "raised the bar" on customer service this past year.

We strongly encourage you to apply if your office has created new resources for students seeking financial assistance or has developed a strategy to enlighten students regarding financial success (literacy). We know you are working hard to help students, and we want to hear about it!

Please share your ideas and activities. Your success may help other financial aid offices think of ways they can go above and beyond to better serve students through the process.

Achievements

In December 2009, **Brandi Stone-Miller** completed the MPA (Masters Public Administration) program at Drake University with an emphasis in Executive Development.

Baby News

Congratulations to **Courtney Samento**, AIB, and her husband, on the birth of their daughter, Sophia Raye Samento, on July 15, 2009.

Julie Ntem, Iowa College Student Aid Commission, and husband Brian became proud parents of baby boy Ryler Will on October 9. Ryler weighed 7.15 pounds and was 20.5 inches. Ryler has tons of dark hair, his daddy's dimples and a smile and laugh to melt any heart!



Michelle Swinehart (iLink) and husband Mike are the proud parents of a baby girl, Madelynn Denise. Madelynn was born on November 4 weighing in at 6 lbs. and 15 oz. and measuring 19.5 inches in length. Mom and baby are doing well.

Rebecca Bahl (ICAN) and husband Jason celebrated the birth of their second son, Kellan Dale, on December 2. Kellan was 8 lbs. 1 oz. and 20 inches long. Big brother Logan was excited to welcome Kellan home!



Chad Olson, Iowa State University, and his wife Emily, welcomed Catherine Hope and Carter Dale Olson to their family on December 21. Catherine weighed 6 lbs 6.5 oz and Carter weighed 6 lbs 4 oz. Both babies measured 18.5 inches. Big brother Connor is very proud of his brother and sister!

Paula Mitchell (Indian Hills Community College) is a GRANDMA!! Margaret Elizabeth Plantenberg arrived on January 2, 2010 in Bend, Oregon. She weighed in at 5 lbs., 13 oz and is 20 inches long. Her parents, Michelle and Eric, are very proud of their daughter and Grandma and Grandpa can hardly wait to see her on January 19.



Career Moves

Natalee Girardi resigned from Iowa College Aid on November 13, 2009.

Retirements

Del Jaramillo and **Nancy Boleyn** both retired from the University of Northern Iowa on December 31, 2009. Congratulations!

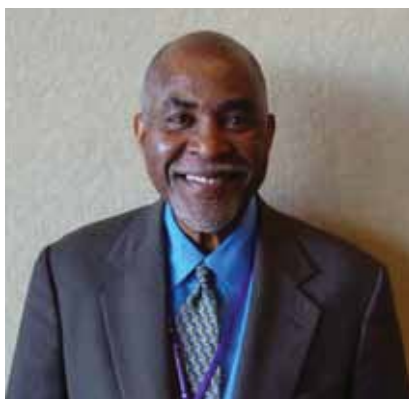
Sad News

The Office of Student Financial Aid at Iowa State University is sad to report that our colleague, **Terry Rodgers**, passed away Saturday, October 31, after a courageous battle with cancer. One of Terry's job duties was to complete consortium agreements for students and in this capacity she had the opportunity to interact with staff at several IASFAA institutions.

MASFAA Award Recipients

Chad Olson, IASFAA President

Many of our IASFAA members were recognized at the recent MASFAA Conference in Minneapolis. Arnold Woods, Grinnell College, received an Award of Appreciation for his work with the MASFAA Reality Store. Aaron Steffens, Luther College, received the MASFAA State Leadership Award for his contributions on the state level. John Parker, Iowa Student Loan, was recognized as the MASFAA Regional Leadership Award recipient for the MASFAA region.



Pictured: Arnold Woods, Aaron Steffens, and John Parker.



In addition, the following Iowans received MASFAA Years of Service Awards:

20 Years of Service

Chris Ditter – Drake University
Tracy Havener – Iowa College Student Aid Commission
Peg Julius – Kirkwood Community College

Pictured: Christine Ditter and Peg Julius.

30 Years of Service

Julie Dunn – Loras College
Steve Loven – Iowa College Access Network
John Parker – Iowa Student Loan
Catherine Wilcox – University of Iowa

35 Years of Service

Pete Sidwell – University of Iowa

Roland Carrillo, University of Northern Iowa, and Becky Parker, Iowa Student Loan, received the MASFAA Recognition of Retirement Award.

Congratulations to all of our Iowa colleagues on their recognition at MASFAA!

Candidly MASFAA



Campus Credit

Laura Archuleta, Senior Account Executive, Sallie Mae

Sallie Mae's latest study on collegiate credit card use provides insight into the trends and spending habits of college students. "How Undergraduate Students Use Credit Cards" indicates that swiping plastic has become a rite of passage for today's college students—but should they use a card to pay for college? Despite the many other lower-cost paying-for-college options available, a growing number of students are covering a portion of college costs with credit cards. A campus conversation about credit card risks and rewards is paramount to protect students from unanticipated debt.

Credit cards give students the opportunity to build credit, earn rewards, and utilize convenient spending. When a credit card is used responsibly, balances are paid off at the end of each month instead of carried over. But large charges on credit cards can be financially hard on students and should students fall behind on payments, they could accumulate a larger debt than the original amount charged. The new Sallie Mae® study shows that 9 out of 10 undergraduates paid some education expenses with credit cards; nearly one-third of those students put part of their tuition on their card. Credit cards don't offer as much protection to students from overcharging and accumulating greater debt. If cardholding students have tapped out scholarships, grants, and federal loans, private student loans can fill the gap. This product is designed specifically for education costs, and interest payments may be tax deductible.

Estimating the full amount of education costs and planning how those costs may be covered is important. Sallie Mae's Education Investment Planner® is a free online resource that helps students and families prepare a funding plan to cover their college costs. Both current and prospective students can forecast how much money might be needed to pay for education expenses, including projecting their estimated post-graduation monthly student loan payment if loans are part of their funding plan.

Estimating college costs is one step in lowering credit card debt among college students. However, these students also need to be educated about the risks and the rewards of credit card usage. Credit cards can be a convenient method of payment for some purchases when used by informed, financially savvy students. When asked if they would like more information now on financial management topics, 84% of students said they were interested. Starting the conversation about credit cards will position students to make better decisions when selecting which card to use. They should understand how a poor credit history could negatively affect their ability to make future purchases, or borrow money, including student loans. Many colleges have started incorporating financial literacy workshops and materials into financial aid offices to inform students about credit. Credit cards are not going away—and they can be useful tools—but we need to educate students on how to use them responsibly.

Visit SallieMae.com/CreditCardStudy. Sallie Mae's "How Undergraduate Students Use Credit Cards" is the latest analysis of credit card usage among college students at both undergraduate and graduate levels.

Sallie Mae's Ten Tips for College Students

1. Build your plan to pay for college. Plan how you will cover the full cost of attendance for your degree program.
2. Follow Sallie Mae's *1-2-3 Approach to Paying for College*. First, look for financial aid that does not have to be repaid, like scholarships and grants. Second, explore low-cost federal student loans. Third, fill any gap with private education loans.
3. Limit yourself to one low interest rate (APR) card. Use cash or a debit card for daily use.
4. Charge only what you can afford to pay in full each month. Don't end up paying interest on pizza and iPod downloads.
5. Don't accept increases in your credit limit.
6. Keep your card in a safe place where it's not easy to use for impulse purchases.
7. Pay the highest interest rate card first.
8. Pay your bill before it's due.
9. Keep copies of sales slips and compare them to charges on your bill.
10. Remember that a credit card is a convenience—not a source of spending money.

The Need for Financial Literacy

According to the study, non-educational spending with credit cards includes food, clothing, cosmetics, and travel. Seventeen percent of students pay off their credit cards monthly and one percent of students have the card paid off by someone else—the rest, 82%, carry a balance. Casual credit card spending paired with a high percentage of balances being carried over indicates the need for financial literacy. Sallie Mae offers two free online tools for monitoring and managing debt, and another that rewards eligible purchases with participating partners with rewards that can be used to pay college tuition or pay off student loans.

The *bedebtsavvy* program promotes credit awareness with valuable information and tools that help students properly manage debt. Advice and guidelines on the Web site is appropriate for students at a wide range of enrollment levels. Visit SallieMae.com/bedebtsavvy.

The Education Investment Planner helps develop a personalized plan to save and pay for college. This free online tool offers easy-to-follow guidance on paying for school for over 5,500 schools and programs, based on a wide variety of funding options. Visit SallieMae.com/plan.

Upromise®, Sallie Mae's college savings program, is a valuable tool for students and parents. Members earn rewards that can be used for college through everyday spending at Upromise affiliates. Earnings accumulate in a Upromise account and can be used to invest in a 529 plan, help pay down eligible student loans or assist with college expenses. It's free to join and there are thousands of Upromise partners nationwide. Visit Upromise.com.

Offsetting Merchant Fees

Many colleges and universities started charging a convenience fee for those paying for tuition with a credit card. Like anyone else, schools were being charged fees by credit card companies. With the number of students paying by credit increasing, the fees charged to schools were becoming burdensome. The convenience fee offsets the merchant fee that the school is charged when tuition is paid with a credit card. Other colleges and universities have decided not to let students pay with credit cards because the merchant fee was growing too large.

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