

# THE NYSFAAA CONNECTION

*A newsletter for financial aid professionals in New York!*

## Summer 1999 - Volume 1/Issue 1

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# Letter from the Editor

*Laura Worley, Director of Financial Aid, Daemen College*



Hello Readers and Welcome to the first issue of **The NYSFAAA Connection**! This first issue of Connection is the jumping off point of what we hope will be a productive, informative and unifying part of the NYSFAAA organization.

With the demise of the paper newsletter we lost a bond that an organization as large as ours needs, a venue to express ideas, share concerns, and be reminded that you are not alone in your profession. But, a project like this can only succeed with the participation of it's members. It only takes a few short moments and strikes of the keyboard to put your thoughts down. And yes, people want to know what you think and what your doing.

I wish to thank everyone who wrote for this first issue. I think what we have put together shows the kind of articles and information that needs to be shared throughout the membership. I would also like to thank Vince Scalise the NYSFAAA Webmaster for all his hard work in this adventure called Connection. The webletter is in it's infancy and we will be revising and tweaking it as we go along. Any and all suggestions are welcome. If you have a suggestion of what you would like to see in your webletter or have something for the fall issue, please don't hesitate to contact me. Thanks for checking out **The NYSFAAA Connection**, and next time let the byline have your name on it.

Sincerely,

Laura M. Worley, NYSFAAA Webletter Editor, [lworley@daemen.edu](mailto:lworley@daemen.edu)

## STAYING CONNECTED

*By: President William C. Cheetham (Bill), LeMoyne College - June 1999*

My NYSFAAA colleagues, we live in an information age. A time when a keystroke can be read around the world at a speed we never could have dreamed of. While we continue to be fascinated by technological advances, we need to make sure our new connection with technology does not lead to a major disconnect with our membership.

The establishment of our website, with webpages for several interest areas, regional & statewide listserves, and now our webletter, provides us with state-of-the-art potential for communication. We must use this new technology to streamline and efficiently provide opportunities for our members to exchange ideas, review pending legislation, formulate organizational proposals, provide training and other supportive efforts to keep our message flowing.

We must continue, however, to attend regional, statewide, national meetings and training sessions and to share ideas face-to-face. We are an organization of members, and our strength lies in our diversity, a diversity of individuals from a plethora of personal and professional backgrounds. Based on our knowledge of this important fact, we need to diversify the very means of communication we use to disseminate our information amongst our members and to the parents, students, and others outside our membership boundaries that can benefit from and support our message.

Our new webletter will provide an opportunity for us to share a wide range of ideas and developments in an organized and timely manner, and I challenge all regions to join in this effort. We are also considering the development of a network of regional media contacts to get the NYSFAAA message out to the rest of the world. If we establish a network of regional contact individuals, they will distribute NYSFAAA press release information to their local media representatives. Of course, all members should continue to share our message with their own institutional public relations person and their student newspaper editor. This potential enhancement should establish a media connection that will facilitate the distribution of our message for all activities, especially during annual state budget deliberations.

There may come a day when we will be able to exclusively use the internet to communicate with each other, parents, students, and all other potential "players" who would benefit from our message. Our goal until then is to not leave anyone behind and to "stay connected."

## **The Election of a President-Elect**

*By: President William C. Cheetham (Bill), LeMoyne College - June 1999*

We will soon elect our next President of NYSFAAA. They will serve a one year term as President-elect to familiarize themselves with current issues and to smoothly transition into the role of President.

The election process is your opportunity as a member to select the individual who will lead our organization. As this is a very important process you should make sure you exercise your right to vote. Our constitution requires the winner of an election to carry a majority of votes cast. Participate in the future of your organization and vote.

## **Preparing for the Master Promissory Note**

*By: Ambrose Price, Marketing Director for USA Group - June 1999*

In late 1998 federal authorities approved a multiple-year promissory note. The U.S. Department of Education issued a regulatory notice, and the Congress affirmed the Master Promissory Note as part of its reauthorization of the Higher Education Act.

A simplified loan origination process using the FAFSA, school-specific financial aid documents, and the new Master Promissory Note will replace the existing common application and promissory note for Stafford loans over the next year. Students will fill out the Free Application for Federal Student Aid (FAFSA) and the MPN the first time they seek a Stafford loan under the new process. The school will then use the FAFSA information along with the school's financial aid award process to initiate the MPN.

If students attend a school that is eligible to use the multi-loan feature of the MPN (four-year and graduate schools as currently defined by the Department of Education) and if they keep the same lender, students need only submit a FAFSA each year thereafter, along with the school's financial aid documents and requirements. Students attending proprietary or two-year schools will use the MPN as an annual note.

The MPN is designed to support students who transfer to and from MPN eligible schools and changes in guarantors without the need for a new note. Only if the lender changes does a new MPN need to be filled out and signed. Any school or student may choose not to use the paper-free serial loan process of MPN and may instead use a new paper MPN.

An MPN is good for 10 years from the date the note was signed and can be used for any loan period that begins within the 10-year time frame, providing the first loan was issued within 12 months of the signature date on the note. Students, schools, or lenders can choose to revoke an MPN for various reasons. For example, schools may want the yearly contact for counseling purposes, or lenders may repeal the MPN after a borrower declares bankruptcy.

In 1999 schools, lenders, and guarantors can prepare for the mandatory shift to the Master Promissory Note in 2000. The Master Promissory Note will be the only form permitted in the FFELP for loans certified on or after July 1, 2000. The list below offers some suggestions on how schools can get ready to use the new Master Promissory Note.

### **How to get ready to use the Master Promissory Note**

Schools should decide how they want to transition to the Master Promissory Note. Schools should develop a timeline that blends their needs with the deadlines imposed by the U.S. Department of Education.

Schools will need to find out how their preferred lenders and guarantors are changing to accommodate the Master Promissory Note and when these changes will be complete.

When lenders use third-party origination and/or servicers, schools will also want to understand when those organizations will be "Master Promissory Note ready."

Schools may want to consider modifying their packaging and/or loan delivery processes to take full advantage of the processing efficiencies built into the Master Promissory Note. For example, schools that use a paper process today may want to transmit the MPN electronically and allow their originator and/or servicing partners to print/collect the MPN and follow up with borrowers. In renewal years, this electronic process will allow disbursements to be delivered within days or hours of the MPN transmission.

If schools use WhizKid™ or another school-based software and CommonLine<sup>sm1</sup>, minimal changes will be required. CommonLine will be updated to handle the Master Promissory Note in CommonLine Release 4.

Schools that use mainframe-to-mainframe or unique proprietary transmission formats should review these formats with their partners to ensure that Master Promissory Note data can be appropriately exchanged.

<sup>1</sup>CommonLine is a service mark of the National Council of Higher Education Loan Programs, Inc.

## **Teaming Up to Prevent Student Loan Defaults**

**By: Ambrose Price, Marketing Director for USA Group - June 1999**

The recent announcement that the national student loan default rate has declined for a sixth consecutive year—to a record low of 9.6 percent—is certainly cause for celebration. However, there is still room for improvement. The recent record of declining default rates is a tribute to teamwork by colleges and universities, student loan program administrators, and federal policymakers. An ongoing team effort will be required to further reduce student loan defaults.

As key players on the team, lenders and student loan guarantors have intensified their default prevention activities. For example, USA Group®'s 200 default prevention employees last year increased by 40 percent their volume of calls to borrowers who had fallen 60 days or more behind in their loan payments. USA Group default prevention staff made more than 13 million calls to borrowers during the year. As a result of these efforts, nearly nine of every 10 delinquent accounts were restored to repayment prior to default, averting \$7 billion in potential loan defaults for the year.

Improved counseling of borrowers by their colleges and universities is another factor contributing to lower defaults. Student loans often are the first credit experience for many students. Counseling of both prospective borrowers and borrowers who are entering the post-school grace period helps to reduce student loan repayment problems. Student loan program administrators are supporting these efforts by providing schools with software and Internet-based counseling programs. For example, USA Group provides a Web-based entrance counseling program that includes an optional quiz and e-mail verification to the school of the borrower's completion of the counseling program. Additionally, USA Group is developing a Web-based exit counseling program that is expected to be available by December 1998.

Student loan program administrators also contribute to lower defaults by providing life-of-the-loan service options and by offering financial incentives to reward good repayment habits. Borrower confusion about the status of education loans is reduced when loans are administered by the same organization from origination through repayment. In addition, Web-based access to loan account information helps student loan borrowers keep closer tabs on the status of their accounts. Borrower benefit programs that provide interest rate discounts to borrowers who conscientiously repay their loans are effective default prevention tools. Many discount programs reward borrowers who select automatic payment options. These automatic payment plans promote timely loan payment. Borrowers who have a consistent record of on-time payment, usually over 48 months, are rewarded with additional discounts.

Working together, schools and student loan administrators help prevent defaults by sharing information about delinquent student borrowers. For example, USA Group offers schools the option of receiving a list of borrowers who are delinquent in their loan payments. Schools can also receive a list of borrowers in default.

Since failure to graduate is a key factor associated with student loan defaults, student retention efforts are another key to successful default prevention. Colleges that develop strong retention efforts—whether they are developed by campus staff or with the assistance of an outside consultant—have taken another step toward lower default rates.

All parties—borrower, school, lender, guarantor and taxpayer—lose in a student loan default. All parties will benefit by teaming up to extend the current default prevention "winning streak."

## **New Study Reveals Shift in Who Pays for College and How**

*By: Ambrose Price II, Marketing Director for USA Group - June 1999*

A new report reveals a shifting landscape of who pays for college and how they are paying for it. Parents over the last decade are covering less of the growing price of their children's college education. While the average price of attending a four-year institution has risen by an inflation-adjusted 38 percent in the last 10 years, parental support has actually dropped by 8 percent in that period.

Overall, parents are relying on current incomes more, saving at far lower levels than needed to pay for college, and—for those who take out loans—borrowing higher amounts.

The report states that parents on average contribute 55 percent of the price of attending college, a decline from 69 percent in 1986. Student loans and other sources are making up the difference. Two-thirds of parents rely mainly on current income to finance college. The average total amount now saved for a college education is \$9,956, or only about one year of the average price of a public, four-year college. For the 25 percent of parents who borrow for college, the average loan amount is up 50 percent over the last five years.

The study indicates that most parents are not going into debt to pay for their children's college education, but do contribute substantially: two-thirds supply cash gifts and 10 percent extend loans to their children. A full 80 percent of parents provide food, clothing and transportation. The report also shows a high level of involvement by parents in their children's efforts to select, enroll, and plan financially for college.

The widening gap between higher prices and the levels of support provided by parents, according to the report, is the result of prices climbing faster than available funds. In addition, other factors, such as low saving levels for college, increased reliance on current income, and widespread availability of student loans may be impacting this trend. Parents also may not be realistic about how and how much they expect to pay for college, suggests the report. Although parents rely mainly on current income to pay for college, recent studies indicate that parents of high school students anticipate using savings and grants as their primary source for paying for college (current income was a distant fourth choice).

The report, "It's All Relative: The Role of Parents in College Financing and Enrollment," was commissioned by the USA Group Foundation, a research and philanthropic organization, and prepared by The Institute for Higher Education Policy, a non-profit education research group in Washington, D.C.

Findings also show that 83 percent of parents discussed their children's career and degree interests with them, 72 percent helped fill out applications, 65 percent gave advice on applying to schools, 57 percent spoke with an admissions officer, and 50 percent helped in the final choice.

The study blends recent research on the parental role in higher education with a new, nationally representative survey of 750 parents who had at least one dependent child enrolled in college during the 1997-98 academic year. The study examines the role of parents in higher education financing in order to help clarify fiscal responsibilities among the federal government, states, institutions, philanthropy, parents and students.

The USA Group Foundation is the research and philanthropic arm of USA Group, a non-profit company based in Indianapolis, Indiana, and the nation's largest administrator of student loans. The Institute for Higher Education Policy is a non-profit education research group based in Washington, D.C.

"It's All Relative: The Role of Parents in College Financing and Enrollment" is the first monograph published in the USA Group Foundation New Agenda Series. It is also available on USA Group's Web site, [www.usagroup.com](http://www.usagroup.com), in the General Public & Media section.

# NYSFAAA Photo Gallery

"Photos of NYSFAAA members at work and Play"



Sunset - EASFAA Style



Mike Friedman, American Express being "Mike"



Tom Lustig, PNC Bank, Carrie Newman, Univ. of Buffalo, Jim Handley, HESC, Joe Kakaty, FastWEB at NYSFAAA '98



Bill Goodhue, SUNY Oneonta(front), Jow Kakaty, FastWEB(back left), Joe Bailey, Genesee Community College(back right) at NYSFAAA '98



"Really, I have a secret to tell you!" Kim Downs, Hilbert College, Mike Friedman, American Express at NYSFAAA '98



"You weigh how much?!?!?!", Vince Scalise, Crestar bank, Laura Worley, Daemen College at NYSFAAA '98



Kim Downs, Hilbert College - NYSFAAA '98

"The Greaseband" plus two! Laura Worley, Daemen College,

More NYSFAAA '98 Memories . . .



## **The 1999 Novice Training Workshop - It's That Time Again!!!**

*By: Ed Quirk, Director of Financial Aid, North Country Community College - June 1999*

The 1999 Novice Training Workshop will be held from June 5 through June 11, at the State University College at Plattsburgh in Plattsburgh, New York. This is the twenty-ninth annual workshop which makes it one of the longest continuously running novice workshops in the country.

The workshop has been designed for financial aid personnel with less than one year's experience, admissions and enrollment management personnel, as well as, others who would like to gain a complete, comprehensive, understanding of financial aid administration. The program provides six days of intensive training on the administration of financial aid. Training is structured in formal large group presentations and informal small discussion groups. This gives the participants a detailed overview of each topic, followed by the opportunity to discuss special points of interest and to apply their knowledge through the use of case studies.

The full cost of the workshop is \$545 for participants who were members of NYSFAAA as of April 1, 1999 and \$580 for non-members. The good news is that the cost of the Novice Workshop to the participants has not increased in the past five years. It remains one of the best values for your training dollar.

Your transportation worries have been taken care of by the workshop committee. Participants traveling to Plattsburgh by plane will be provided free transportation from the Clinton County Airport to the college. For participants traveling to the workshop by train, there is good news and bad news. The good news is that we will provide free transportation from the AMTRAK station to the college. Just sit back and enjoy the ride through some of the most picturesque scenery of the Hudson and Champlain Valleys. The bad news is AMTRAK only has one train a day to Plattsburgh so participants must travel on Friday, June 4th in order to arrive before the workshop begins. Accommodations at the college for Friday night are an additional \$50 per person.

The faculty and staff of the workshop are working hard to insure an interesting and exciting workshop. In addition to requesting sunny days in the mid 80s with gentle breezes, the staff has added sessions to the workshop to introduce participants to the federal EDExpress software. We will learn how to request ISIRs on line, process changes of school codes, and do verifications on line. Also added are sessions on how to use the on-line services of the Higher Education Services Corporation website, including both grants and scholarships and loans.

The Novice Workshop brochures and registration forms are in the mail to all schools. If you need additional copies of the forms, have any questions, or need additional information, contact the co-chairs, Tom David, 800-626-5844, or Ed Quirk, 518-891-2915, ext 219.

## Government Relations Committee

*Holly Goodsell, AFSA Data Corporation, NYSFAAA Government Relations Committee Chair - June 1999*

The Government Relations Committee is pleased to introduce our page on NYSFAAA's Web Site. As I have been visiting schools and Regional Meetings across the state, many of you have shown an interest in learning how to begin establishing a relationship with your local state representatives. Remember, you don't have to visit them in Albany. Every Senator and Assemblyman in your district does have a home office. Whether you meet with the Representative or his/her legislative aid, making the connection is important. You will discover that such a relationship not only benefits NYSFAAA and consequently our students and families, but it can be a positive step up your own career ladder.

"Making visits to legislators was a lot easier than I thought it would be. They are more than willing to listen – that's their job! I am amazed the progress that can be made, one visit at a time." Cindy Kohlman, Assistant Director of Financial Aid at SUNY Brockport.

So, don't hesitate. Call one of the committee members for suggestions on how to get started. Check the Legislative Advocacy Tips posted on our web site. Pick up the phone and schedule an appointment just to introduce yourself and offer yourself and NYSFAAA as a resource for information. Ask a member for a copy of our NYSFAAA Government Relations brochure that you could leave with your representative during a visit. The important thing to keep in mind is that you can help that representative by providing information that they need to better serve their constituents – the people that vote and keep them in office! Let's begin looking at State government as part of the team rather than the enemy. The wheels do turn slowly in politics so we need to persevere and not lose sight of why we are in this crazy world of financial aid – the children of New York State are depending on us.

# Meet the Membership

## Vince Scalise, Crestar/Sun Trust Bank - NYSFAAA Web Master



Vince in Puerto Rico at EASFAA '99

Vince Scalise resides in Utica, NY where he works from a home office for Crestar Educational Loans as AVP of Student Lending. He has been working in financial aid since June 1994 working with AFSA Data Corporation, also in Utica. Vince became a member of NYSFAAA in January of 1996 after a territory re-alignment with AFSA. With Crestar/Sun Trust Bank, his territory includes New York and Pennsylvania.

Since 1994, Vince has become a strong supporter of NYSFAAA and spends many hours in cyberspace maintaining our Web Site at [www.nysfaaa.org/](http://www.nysfaaa.org/). Scalise says "As Web Master, I look at the position as being an extension of *every* NYSFAAA Committee from Exec. Council down. I try to attend meetings or at least keep in touch with all committee chairs in order to keep the Web Site up-to-date. With out current information, the Web Site becomes 'cybertrash' instead of a useful resource to our membership."

Besides being our Web Master, he also is a member of several committees within NYSFAAA. Currently, Vince holds a position on the following committees:

Conference '99, Conference 2000, Government Relations, and Region 3 FAAM Coordinator.

NYSFAAA would like to thank Vince Scalise for his work on the Web Site.

If you would like to have a member of your region featured in The NYSFAAA Connection, contact the Editor, Laura Worley at [lworley@daemen.edu](mailto:lworley@daemen.edu).

## ***A REFLECTION ON TWENTY YEARS IN THE TRENCHES***

**by Warren Hoffman, SUNY College at Buffalo**

As many veterans of the financial aid wars might tell you, it seems like it was just yesterday that they enlisted. It does to me. With youthful enthusiasm I walked into my first day of a new job. I had just returned from Novice Training. I was luckier than most. Many of our colleagues have to start their jobs without the benefit of Novice. That is like a person going to war without Basic Training. Knowing all there was to know, about the profession, my confidence level was soaring on that day.

OK, let's be honest, I was nervous as hell! Did I really understand "Uniform Methodology?" Was I going to be able to explain to parents our packaging philosophy? What the hell is the FISAP anyway? So much information, so little experience. Only three years out of college myself, I was more like them (students) than the older folks the student's called "the Administration".

Some things felt real good. A paycheck was nice. No more substitute teaching or part time jobs. Finally I could feel like a real person with a steady income and health benefits. With my wife's income from teaching and mine, we were making close to \$20,000.00 together and we were on top of the world.

So in spite of being nervous, the first few weeks on the job actually felt pretty good. My own little office (accent on little) was nice enough. All those office things were new and cool. With a phone line of my own, secretaries to >type for me and real coffee breaks, I started to feel like a grown up. The paperwork was going well enough. Besides, I had colleagues to help when I needed it. If Bill Troy and Dan Hunter didn't have the answer, who did?

Then there were students. America was starting to deal with the "ME" generation. The hippie years were over; young people were starting to think about their future. Sure the financial aid process was confusing, and needed to be explained to students and their parents, but with a little advice and a few grumbles, they did what they had to do to get the aid they needed to go to college. They were somewhat interactive and in most cases, didn't want their parents to do it for them. In some cases, they didn't even want their parents to know what they were doing!

I must admit that I have seen a change in students over the years. The "ME" generation has turned to the "DO IT FOR ME" generation and that has become a frustration. It is difficult to teach young people to do things for themselves when they expect others to do things for them. That is however a lesson they MUST learn. However frustrating when we fail to make a dependent young person into an independent adult, it is also very rewarding to know we have played a part in the maturation process of those we have reached.

The hardest thing that FAP's need to learn that isn't taught at Novice Training was how to say "NO". After all, in our profession you will never make everyone happy. When we say no to a student's request for aid, we usually have to say it at least twice; once to the student and a second time to their parents. There is no guarantee that it will stop there. Often times a third no is required after they have visited the President's office and we are required to listen to one more appeal.

There is an art to saying no. You know when you have mastered this art when you tell a family no and they respond with the phrase, "Thank you!". Once this has been mastered, a job in financial aid is so much easier.

Now saying "yes" can be wonderful. The hard work is always worthwhile when you are able to fund a student's educational needs and they also use the phrase, "Thank you!" Helping a truly needy family, or getting someone out of a financial logjam is truly the warm and fuzzy part of this profession.

A large caution to the novices among us. If you are in this profession to get those expressions of thanks, then you are in for a shock. There are far more opportunities where you have to say no then there are to say yes. Furthermore, most of the time those who get what they want do not even bother to express their thankfulness to you.

Overall, I would have to say that it is the people contact, students and parents that make this job enjoyable. Working with young people truly does keep you young. Our ability to help many reach their goals carries its own intrinsic

rewards. We must learn to recognize this and take it for what it is worth.

So why are so many of us jaded and burned out? Why does retirement look so good if intrinsic rewards are there for the taking? One does not have to look to far for the answer. It is mostly the federal and state bureaucracies that provide us with our headaches and heartaches and make us old fast.

The expression "regulatory relief" is an oxymoron! We are always caught in a situation where as soon as we educate the public about a process or regulation, the governments change the process or the regulations so we have to re-educate the masses all over again. Over twenty plus years, I would say, that has been the most frustrating of all the problems we have faced. Finding new and challenging ways to educate the public is hard to do when we know we will be doing it again next year all over again.

Paper work, mounds of paper work. This is another of our most common frustrations. It is an occupational hazard that won't go away. The paperless office is science fiction. I understand the need for audit trails and accurate record keeping, but for me the endless paperwork and the attention to endless detail is truly the down side of the job. Others really like paperwork...go figure.

Another major frustration for many in the profession is the lack of understanding of what we do by our superiors and their penchant for piling it on. In general, college Presidents and enrollment managers are clueless. We are not respected as we should be. We are not paid as we should be. We are always called upon to do more with less, and blamed for most if not all of the institution's ills. In twenty years, I have not figured out why this is the case and what we can do to change things.

The cycle of semesters can be both a blessing and a curse. Sometimes one can get tired of doing the same things over and over again in what seems like a vicious cycle. Over time, one grows to appreciate the cyclical nature of our business. The nice thing about the FISAP in October is that it is gone in November and we have eleven months till we have to think about it again. September is crazy, but one then really appreciates the long semester break when things are quiet before they start over again.

Truly the most rewarding part of being a financial aid professional, especially in New York State, are the other professionals who share our headaches and our love of what we do. You will not find a more selfless dedicated group of professionals in any other business. Perhaps it is the misery we share together and that intrinsic joy we know from doing our jobs well that binds us together. For whatever reason, financial aid people share as well as we commiserate. I will leave the innate ability financial aid people have to party hard for another article at another time.

In summary, this job truly is an "in the trenches" profession. We are on the front line at our institutions. We go to battle every day. We fight to establish a sense of right and wrong and fairness in all that we do. We take our jobs seriously and need to draw our sense of satisfaction from the inside out.

While we sometimes suffer from battle fatigue and need some R&R, we always end up back on the front line. I have seen many financial aid soldiers retire. They have been both officers and enlisted infantry. As they sit back and reflect on their careers, they always seem to have a sense that they have done a good and noble job. They reflect on the students they have helped, the institutions they have served and the colleagues they have befriended, and they smile.

I know that whenever I am done, I want to have that contented look and smile that same, knowing smile.

*Submitted by Warren Hoffman, SUNY College at Buffalo*

## HOW TECHNOLOGY HAS CHANGED THE MANAGEMENT OF FINANCIAL AID

*By Kenneth J. Clough, Director of Financial Aid, Maria College - June 1999*

I would like to relate some of the technological changes that have occurred in the financial aid profession to the works of Shoshana Zuboff. In her book, *"In the Age of the Smart Machine: The Future of Work and Power"*. Ms. Zuboff discusses some of the issues that will be encountered by a workforce faced with new technology. Some of these issues will not be new to you, and many of the issues she describes you have lived with, and cursed at, but perhaps you can take solace that you are not alone in your struggle to understand and live with today's technological financial aid office.

There are three issues that apply to today's financial aid office: 1) work is invisible, 2) work is responsibility, and 3) we are subject to continuous and automatic observation and control. Having gone through countless revisions of hardware technology, computer software upgrades, and numerous mainframe system implementations, I have found Ms. Zuboff's interpretations of what happens to people to be stunningly accurate. I would like to share with you my experiences through the lens of her framework.

The first two issues are related: work becomes invisible and work is responsibility. Not so long ago the work that was accomplished in a financial aid office was very simple and very visible. You sat down at your desk with a stack of files, a cup of coffee, hopefully few interruptions, and you began your work. Going through each file you could plainly see and feel the information that was there. It usually took an entire desk to spread out a student aid report, verification documents, tax forms, and other correspondence. At a single glance you could see if anything was missing or if you had any leftover paperwork that needed attention.

Today, with a variety of student information systems, Banner, Colleague, People Soft and the like, it is easy to see how Ms. Zuboff's points have become true. No longer do you sit down with a file and thumb through it to see what is there or what is missing. The pertinent information now exists in some virtual file as part of some computer storage system. SAR's are received electronically from the CPS and are uploaded into the school's computer system. From this point some computer program selects >the SAR's that are in need of additional information and those that can be packaged. Requests for additional information are usually mailed out in some predetermined fashion. Then this pattern repeats. Requested verification materials are entered into the computer and once again a program decides if any action is needed. Our work has become invisible and nothing more than responsibility for this cyber-information.

Our work is invisible. The paper files that I previously described no longer exist. In the old paper system, you could track how much work you accomplished each day - just look at the stack of files on your desk. You could happily proclaim - I verified and packaged fifty students then mailed out their award letters. Today, it is much harder to identify and describe what you have accomplished - I uploaded twenty files from the CPS, executed the verification and packaging routines, and began the correspondence program. In the latter example, you have no idea how many students you helped, nor do you have any feel for their individual family circumstances. The students have disappeared (except for the ones that keep showing up in your office).

Our work is responsibility. There was a time when being a financial aid administrator meant participating in the ideals of access and equity. You went through every single financial aid file, reviewed every piece of paper that went into that file, and had a very keen understanding of that family's financial picture. In fact it was such a clear picture of their family financial circumstances that when they finally walked into your office, you felt as if you had known them for a long time. The work that is done today does not allow this intimate contact. No longer are you responsible for knowing about families or creating access and equity, you are now responsible for managing information, you are now responsible for executing the proper processes in the proper order, and you are now responsible for entering and maintaining data. Your responsibility to the student and family has been engulfed by your responsibility to the information you are required to maintain.

Lastly, we are subject to continuous and automatic observation and control. In the paper world, observation and control of our work was slow and tedious. To determine compliance each file had to be reviewed individually. Today, in our automated world compliance is much easier and much more immediate. Now computer routines can be executed

in seconds to check thousands of students for information that is missing or needed. This can be a positive outcome of computer automation. The danger as Ms. Zuboff, describes it, occurs when this level of observation and control is used to monitor employee performance. Imagine your performance evaluation occurring in real time. As you enter verification or other data into the computer, your accuracy and speed are calculated and transmitted to your supervisor who then determines if your rate is acceptable. Fortunately, this does not happen that often in financial aid, yet.

So where have we come with our technology in financial aid and what can be learned from this context we discussed? First, we cannot escape technology. Some technology has been mandated to us by outside agencies. Some technology we have imposed upon ourselves as staffing levels have decreased or as efficiency needs have increased. Whether we want it or not technology is here to stay. Second, knowing that our work is changing and how it is changing, we must be prepared to manage differently. For some financial aid administrators is it difficult to have their work environment transformed from a visible paper office to a virtual paperless office. This will affect their workflow and productivity. We must accept this and help them in this transition. Third, and most difficult of all, senior administrators of the institution must be made to understand this transition. As the nature of financial aid work changes, so to must the expectations of the office be adjusted. If management expectations of a financial aid office are not kept in line with these technological advancements this can deepen the rift that often exists between senior administrators and financial aid officers. Financial aid is confusing enough to others without having to add the new component of technology management.

<sup>1</sup> Zuboff, Shoshana, (1988). *"In the Age of the Smart Machine: The Future of Work and Power"*. Basic Books, Inc.

Kenneth J. Clough is a candidate for the degree of Doctor of Education at the University at Albany, Department of Educational Administration and Policy Studies.

# **That was Then; This is Now**

*By Jim Murphy, CUNY Baruch - June 1999*

A number of years ago, I wrote an article about all the changes, which occurred in financial aid during my first 11 years in the profession. It is hard to believe, but, another 11 years has now passed, and here I am once again writing another article.

If you are good in math, you would be able to figure out that my career in financial aid began in 1977 (1999-22). Many of you know that in 1977 Jimmy Carter was President, a fellow named Wilson was Governor of New York State, Ed Koch was mayor of New York City, Eileen Dickinson was President of HESC, John Reeves was President of NYSFAAA, and the annual Conference was at Grand Island. Most of you don't know that in 1977 Tom Dalton was running track in high school, Bill Cheetham was running for class President, Doug Bucher opened his first consulting business in which he showed kids how to better operate their lemonade stands. Also in John View had just been elected to his first NYSFAAA Executive Council, George Chin & Carl Bello were "FEDS," John Curtice had a full head of hair (not really), and April Reed was about to begin grammar school. In 1977 Joe Sciamè learned that the fellow who had caused him nothing but aggravation during the prior four years had entered the financial aid profession, and Evelyn DeStio had no idea she went to grammar school with him.

Since 1977 there have been three Presidents, three Governors, two mayors, four HESC Presidents, 12 Presidents of NYSFAAA and 22 Conferences (although we have never been back to Grand Island). Tom Dalton is still running track, Bill Cheetham is running

NYSFAAA, Doug Bucher still does a little consulting, John View has held almost every NYSFAAA Office, George Chin and Carl Bello are the best friends a financial aid professional could have, John Curtice hasn't aged at all, April Reed has grown up to realize her life long dream of working in financial aid, and for some unknown reason Joe Sciamè and Evelyn DeStio still talk to me.

If you remember in 1977 gas was .71 a gallon, bellbottoms were in, the Yankees were World Champions, and few people had cable TV, never mind a home computer. In fact, most of us didn't even have computer in our offices. The article I wrote was for a printed newsletter.

In 1999 Gas is about \$1.20 a gallon, but, bellbottoms are in, most of us have computers at our desk, some even have a computer they can carry around, and the Yankees are once again World Champions. The article I am writing is for a "webletter."

The major Federal financial aid programs back in 1977 were BEOG, SEOG, NDSL, GSL, and CWS. The Department of Health, Education and Welfare was responsible for administering these programs, but Jimmy Carter had decided we needed a separate Department of Education. Someone developed the "BEOG Wheel" to help aid administrators figure out awards, and the Department of Education decided to implement a program which would verify the accuracy of income information. They announced that they would do it themselves and it would have no effect on the College Financial Aid Offices.

Despite numerous attempts to cut back, cut out, or eliminate programs each of them still exist today. Of course, politics being what it is most are now named after some former Congressman or Senator. They all have been enhanced over the years, but more funding especially for BEOG (now Pell) is needed. In the late 70's (or was it the early 80's) the Department decided that verification would be less complex (for them) if it was done by the Colleges. Congress has reauthorized the Higher Education Act four times.

HESC was still trying to recover from the workload created by CUNY's decision to implement tuition. Frank Hynes once told me (half-joking) that he was never really sure that everyone actually got paid. The tuition at CUNY was \$287.50, and the average Independent College tuition was about \$3,200 a year.

HESC's major workload problems these days stem from the States inability to pass a budget, and the fact they are forced to use a computer system that is 25 years old. Tuition at CUNY is \$3,200 a year while the average private school

tuition is well over \$10,000 a year.

It was the "good old days". Most of us had no intention of being in the profession at the end of the 20<sup>th</sup> century, but here we are. We have been on quite a ride in the ensuing 22 years. We all have made a lot of friends, had more than one cup of coffee or beer together, have attended more conferences and meetings in more cities than we will ever be able to remember. We have had more than one knock-down drag-out argument but, we always left our differences at the table and always were able to go into the bar together for a drink and that in itself says a lot about us. There was never a time we were not there for each other. We have fought many battles in the war to help all students to have the funds necessary to attend the College of their choice. Although we never achieved total victory, we certainly have won far more battles than we lost. There are many individuals, most with very good jobs who would not have the opportunity to attend College without our help. Each one of us has the right to be very proud of our accomplishments.

# 1998 NYSFAAA 30<sup>th</sup> Anniversary Conference

## "PEARLS OF THE PAST LEAD TO GEMS OF THE FUTURE"

Uniondale, New York, October 13-16, 1998

*By: Evelyn DeStio, LIBS & Joe Kakaty, Fast Web - NYSFAAA "30" Co-Chairs*

We are pleased to report that 670 members registered for our 30<sup>th</sup> Anniversary Conference hosted by Region VI. We wish to thank the following members of the conference committee for their time and expertise in making this conference a joyful celebration of 30 years!

### REGISTRATION:

GEORGE CHIN, CUNY CENTRAL

JOHANNA KELLY, BRIARCLIFFE COLLEGE

### PROGRAM:

JOE SCIAME, ST. JOHN'S UNIVERSITY

### FACILITIES:

JANET GRAY, FLEET BANK

### VENDORS:

VERA SENESE, DEVRY INSTITUTE

### PUBLICITY:

TOM KOKIS, SALLIE MAE

### ENTERTAINMENT:

JIM MURPHY, BARUCH COLLEGE

MARION TWITCHELL, EDUCAID

### TRANSPORTATION:

VINCE SCALISE, CRESTAR/SUN TRUST BANK

### TECHNOLOGY:

HOWARD LESLIE, SCHOOL OF VISUAL ARTS

We also wish to thank their committee members for the long hard hours they devoted to making it all come together. Special thank you to all the VENDORS who so generously contributed to the Conference and its activities. The Vendors are the lifeblood of our association and should know how grateful our members are to have so many of them participate!

The Highlights of the conference were many. REGISTRATION was very organized, despite the large amount of last

minute registrants. The PROGRAM was full and catered to the different levels of experience for each and every member of NYSFAAA. The TECHNOLOGY training and TECH FAIR were among the busiest of all sessions. The trip to the UN was a huge success. Approximately 500 members were transported to Manhattan via bus, without one person getting lost. That, in itself, was a tremendous feat! The cocktail reception overlooking the East River was a beautiful affair. The FACILITY was perfect, meals delicious and the ENTERTAINMENT excellent. The President's Reception was a wonderful way to wind down the conference followed by a banquet dinner that was superb!

The highlight of the last evening was the Presidents Tribute headed by the Master of Ceremonies, Michael J. Scarpelli, NYSFAAA's first President. Special commemorative plates were awarded to each of the past presidents of the last 30 years. We were pleased that all but two of them were present.

Joe Kakaty and I were honored to be Co-Chairs of such a special celebration of 30 years of NYSFAAA. Working so closely with many of the members who were around 30 years ago, "THE PEARLS OF THE PAST" made the conference that much more noteworthy for us. The memories of planning and coordinating such an event will always stay in our minds as being a special time during our membership in NYSFAAA.

Now we look forward to the next decade of our association's existence and sincerely recommend that our newer members, "THE GEMS OF THE FUTURE" get involved, as we did. They too will experience the special feeling of having been part of such a great group of professionals!

Thank you all once again for the honor of having brought to you a very special and memorable 30<sup>th</sup> Anniversary Conference! We look forward to seeing you in Lake Placid!

## **"Peaking Into the 21st Century" at the 1999 NYSFAAA Conference**

### **Casual Dress Required!**

***By: Katrina DelGrosso, Nellie Mae - June 1999***

Mark your calendars! The 1999 NYSFAAA Conference will be held November 1st- 4th, 1999. The members of Region VIII are planning an exciting conference this year. Please plan to join them in the Adirondack region of New York-beautiful Lake Placid. The dress code will be casual-no suits, no ties, no heels! Everything is within walking distance and there will be plenty of safe, fresh mountain air.

The conference will be held at two hotels. The main hotel is the Lake Placid Resort; the overflow hotel is the Best Western Golden Arrow. Breakfast at the hotel will be included in the room rate. Room reservations will be accepted later this summer, so watch for more information on the NYSFAAA website and future mailings from the Conference Committee! There will also be more information regarding transportation to Lake Placid from your areas.

# 1999 EASFAA Conference -

*Dan Hunter, HESC, 1999 EASFAA Conference Chair -June 1999*

This year's conference was attended by over five hundred seventy members of the financial aid community. It was at the Hyatt Regency Cerromar Beach Resort in Dorado, Puerto Rico. The hotel, surroundings and the weather, after Wednesday, were delightful. The participants included the financial aid professionals, members of the U.S. Department of Education and representatives of the lending community and related agencies. Our conference theme of "Reauthorization & Reaffirmation: The Shifting Sands of Student Aid" was highlighted in the opening remarks by George Chin, President of EASFAA, Dallas Martin, President of NASFAA and Greg Woods, Chief Operating Officer, Office of Student Financial Assistance, U.S. Department of Education. The evening was culminated with a reception honoring a fellow New Yorker, George Chin, President of EASFAA.

On Thursday, we began with an extensive federal update given by Jeff Baker, Director, Policy Development Division of the Student Financial Assistance Programs in the U.S. Department of Education. This was followed by six concurrent sessions in the morning, lunch and six concurrent sessions in the afternoon. The concurrent sessions dealt with a wide range of topics of interest to the conference participants. Late in the afternoon we boarded buses for a ride to Old San Juan. There was a limited amount of time for sightseeing and shopping. At 6 pm the Puerto Rico Association of Student Financial Aid Administrators (PRASFAA) organized a Puerto Rican Night in Old San Juan. It included Salsa dancing classes, a display of Puerto Rican handicrafts from a select group of artisans, delicious food and beverages, a folkloric ballet and an opportunity for dancing. It was a superb evening and enjoyed by all.

Friday began with a challenging presentation by Tom Mortenson, a Higher Education Policy Analyst and Senior Scholar at the Center for Study of Opportunity in Higher Education, and Editor of the "PostSecondary Education Opportunity". Later in the morning there were seven concurrent sessions followed by the annual awards luncheon. Susan Allen of the University of New Hampshire, Irv Bodofsky of the SUNY Health Science Center at Syracuse, Dave Myette of Champlain College and Gary Spoales of Bank of America were honored for their contributions to the financial aid community and EASFAA. The conference committee was selected as the "Committee of the Year". In the afternoon there were five concurrent sessions and a chat session with the staff of the U.S. Department of Education. The evening activities were capped with a reception and music by a Puerto Rican orchestra, singers and dancers which highlighted the stay in Puerto Rico.

On Saturday, the annual business meeting was conducted followed by a presentation by Bob Fisher, Vice President of Academic Affairs at Arkansas State University. He reviewed the research he and a colleague conducted in which a number of prominent people were interviewed on what it takes to build a "Real Dream Team". It was well received and provided us with some very important concepts as we develop our financial aid team.

This conference was a tribute to the planning of the conference committee, the general and concurrent session presenters, PRASFAA and our sponsors. Next year's conference will be held at the Foxwoods in Connecticut. Hope to see you there.

## **On the Move . . . News about your NYSFAAA Colleagues!**

*By: Laura Worley, Daemen College, Webletter Editor*

### **On the Move . . .**

**Xavier Miranda (Wells Fargo Bank) & Amy Miranda (AMS)** - Announce the birth of their first son! John Robert was born on July 6th at 5:27 PM. He weighed in at a pristine 5lbs. 6ozs. and measured 18 inches long. Amy & Xavier also have a beautiful three year old daughter - Olivia. Many of us may remember her from EASFAA '99 on the beach and by the pool. Congratulations to the family!

**Carlos Adrian** - (formerly of SUNY New Paltz, former NYSFAAA Web Master), Recently promoted with NSLDS and has relocated to Falls Church NSLDS Program office as Senior User Applications Liaison. Additionally on a personal note, Carlos is a new father to his first son, Armando Miguel Adrian, born March 9.

**Dan DeStephano** - (formerly with KeyBank) is the new Regional Marketing Manager for Chase Education First.

**Tom Zarkos** - (formerly at Marymount Manhattan College) is now a Regional Marketing Representative for HSBC.

**Joe Kakaty** - (formerly with PNC Bank) is now a Program Director at FastWEB.com.

**Rick Ross** - (formerly with Citibank) has taken the position of Customer Relations Manager for M&T Bank, Educational Lending.

**Kevin Ryan** - (formerly at Hilbert College) is now a Financial Aid Advisor at SUNY Buffalo.

**Tom Kokis** - (formerly of Educaid) is now a Regional Market Manager with Sallie Mae.

### **Welcome to . . .**

*Caitlin Borland as the new Education Loan Service Manager for Lockport Savings Bank.*

### **Announcements**

*Congratulations go out to Tony Goodwin of M&T Bank and his wife Barb on the birth of their son, Jason Anthony on February 17<sup>th</sup>!*

*Congrats to Kevin McKeown of USAGroup and his wife Elaine on the birth of their son,*

*Justin Donald (aka: J.D. I won't stop you) born February 24<sup>th</sup>!*