

# THE NYSFAAA CONNECTION

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

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Fall 2000 - Volume 2/Issue 3

Dear NYSFAAA Members,

Welcome! I hope you enjoy the Fall 2000 **NYSFAAA Connection**.

It is a time of new beginnings for NYSFAAA. With the installation of new officers in the Executive Council we look to these colleagues to strengthen and guide the organization in the years to come. Our organization is strong from the commitment of people like the members of executive council who make every effort to bring unity and a sense of camaraderie to those of us who work in the field of financial aid. But the effort is not all theirs. You, as a member of NYSFAAA are a large part of how effective this organization is. Training, communicating, and guidance within the NYSFAAA organization happens because of the efforts of our volunteers. Whether you are from a large university or the smallest institution your participation make this organization worthwhile.

Executive Council is making a new start. Why don't you? Please make the effort to get involved in the NYSFAAA organization this year.

As always, I would like to thank all of those who made contributions to this edition of the **NYSFAAA Connection**, you are an excellent example to those who are reading.

Sincerely,

Laura M. Worley  
Webletter Editor

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Volume 2, Issue 3, Fall 2000

## **Financial Aid, Reflection on the Future**

By Cathy Bellomo, NYSFAAA President

I am honored to serve you as NYSFAAA's President for the next two years. I have been asked to share some of the highlights of my message given to members at our annual Conference in Syracuse. The 90s was the "age of delivery" in financial aid. We streamlined our systems and make application and disbursement of financial aid easier and quicker. But I believe that with all change, something is sacrificed. The days of all of us attending College Board meetings to discuss changes with the Financial Aid Form do not occur any longer. We no longer talk about needs analysis but talk of computer systems. We no longer talk about "ability to pay"; instead we talk about "willingness to pay." We no longer talk about "access and choice;" we talk solely of "access." Merit scholarships are not awarded to those neediest of students who achieved academic success. They are used to buy the best and the brightest for our institutions. And if you listen to our executive council representatives talk about attendance at regional meetings, it appears that often we are no longer even talking to each other.

We did not cause these changes. We were swept up in the problems facing our institutions in the 90s. The decrease in the number of college age students made the competition for enrollment goals are main priority on most campuses. But I see light in this next decade. Higher education enrollment is projected to increase by 12% from 1996 to 2008. We will never be able to go back to our "old ways" of doing business but we will need to find new ways of working in this visual, fast-paced, technological world our children are growing up in. What does the future hold? Here is my "Letterman's to 10" for NYSFAAA in the next decade:

- 10) Enrollment management is here to stay. All of us will agree that the data gathering and assessment we have done in the past few years will be in even more demand. If we are to be seen as major "players" on our campuses, we will need these skills.
- 9) Financial aid professionals from non-traditional schools have been members of NYSFAAA for years. These schools serve a purpose in our society and cannot be forgotten by us.
- 8) Our knowledge of tax credits, education IRAs, college savings plans, outside scholarship sources, and alternative loans will need to be stronger. We will need to remind our lawmakers that many of these programs do not assist our neediest populations.
- 7) We will not be able to decrease our pressure for increased funding at the federal and state level. I strongly believe that one of the major roles of your executive council representatives is to assist the Government Relations Committee. This year executive council will be meeting in Albany in February and visiting our lawmakers.
- 6) The "rising cost of higher education" will remain an issue. Tuition increases will always generate an uproar among students, parents, and lawmakers. I believe amidst

this uproar, colleges will come under scrutiny concerning academic progress requirements, retention rates, and graduation rates.

- 5) Students and parents will demand services and they want answers quick, easy, and visual. As an organization we produce a large body of written materials to educate parents, students, and lawmakers. In this next decade, we are going to have to ask ourselves: "How useful are these materials in today's world."
- 4) Training is the cornerstone of our organization. As it gets harder and harder for us to get time away from our offices, we will need to examine how and what vehicle of communication will be used in the future to accomplish state-wide training.
- 3) NYSFAAA will not be able to function in a vacuum in the decades to come. We will need to work with existing organizations to accomplish our goals. There are 2,700 national, regional and state educational organizations in our country. Partnerships will be made with some of these to better meet the needs of our organization.
- 2) We live in a multicultural world. Studies predict that the growth in college age students will come mainly from our minority populations. I do not believe we are ready to target this population. That is why I have formed the Diversity and Outreach statewide committee. They will be reviewing different ways that NYSFAAA can reach out to those students from schools that do not receive your traditional financial aid nights. They will also be seeking to build partnerships with those already existing organizations whose purpose is to provide outreach activities to these students.
- 1) The heart of NYSFAAA has always been its regions. As mentioned earlier there is a growing concern about attendance at regional meetings, not only from the financial aid community, but from our lender community as well. Without strong regional participation, decisions for the organization are being made by a few and not by the majority. Executive Council is asking all regional chairpersons to attend their meeting in December to discuss this issue.

NYSFAAA will survive the 21<sup>st</sup> century and I believe it will renew itself with the same energy and passion that our colleagues experienced in 1968 when they founded our organization. Thank you.

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## **YES, IT'S A PRESIDENTIAL ELECTON FOR NYSFAAA TOO!**

By Past President William C. Cheetham

Yes, it's true Cathy Bellomo just became President of NYSFAAA. But this happened after she served one year as president-elect. So now in the Spring of 2001, it will be time to secure nominations and vote for a new president –elect. Let me explain the term of office. If elected, you serve one year as president-elect, two years as president, and one year as past president. As president-elect you have a year to get up-to-speed with council activities, and to develop a comfort level with how council meetings are run, and become familiar with our policies and procedures manual. You would attend executive council meetings, as a voting member, and assume the role of president at the NYSFAAA 34 conference in Buffalo, in 2002. You would serve two years as president, during which you would chair all executive council meetings, represent NYSFAAA at the EASFAA and NASFAA conferences. You serve as the NASFAA contact for all national initiatives. You select and supervise all of the NYSFAAA statewide chairs. You run the annual business meeting and are called on to meet with a plethora of constituencies for a variety of reasons. All of your expenses would be subsidized to enable you to complete all the aforementioned duties. At the 2004 NYSFAAA 36 annual conference (site TBD), you would become the past president, and would serve in this role for one year. It is not too early to start thinking about who might nominate you for this important election. It is not too early to start discussing with your supervisor, whether or not they would support your desire to be a candidate. Don't get caught with a burning desire to run, and no institutional and/or collegial support to help you go the distance. Nomination forms should be out in late January 2001.

### **BUT WAIT THERE'S MORE!!!**

This will also be the year we elect new regional representatives to serve for the 2001-2003 period. Regions will also nominate and elect new regional officers. This coming year has the potential to be one of the most exciting years of the new millennium in NYSFAAA. Don't let the aforementioned opportunities to begin your leadership career pass you by. Regional offices are usually the first step toward gaining the experience necessary to serve as an executive council regional representative or a statewide officer.

Don't wait, participate! Have a discussion with your supervisor to gain their support for your nomination. Have a conversation with a colleague who has served in a position you might be interested in to gain important insight. Call or e-mail me if you have any questions concerning what your responsibilities might be. (315-445-4400, or [cheethwc@mail.lemoyne.edu](mailto:cheethwc@mail.lemoyne.edu)).

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## **President's Annual Report**

By William Cheetham

This annual report represents the activities of the New York State Financial Aid Administrators Association, in our 32<sup>n</sup> year, for the period beginning July 1, 1999 and ending June 1, 2000. It consists of: a Financial Report from our Treasurer, a Membership Report from our VP for Membership, a Training Report from our V.P of Training, activity reports from Statewide Committee Chairs, a presidential "state of the organization" summary, and my farewell blessings.

I would like to thank the officers and region representatives for their dedication and support this past year. The time commitment necessary to attend meetings and to share information with colleagues should not be taken lightly. These individuals have spent time away from their jobs and families, as well as, doing NYSFAAA's work on their own time, and deserve your support for representing your needs in a highly professional and proactive manner. If you see them at the annual conference, take a moment to let them know you appreciate the job they have done. I would also like to thank my committee chairs who organized our very successful major statewide activities.

Let me review with you the major accomplishments for NYSFAAA this past year. Our NYSFAAA 31 Conference was a huge success, even though strong winds knocked out our power and a snowstorm made travel dangerous. I will never forget the courage and resourcefulness displayed by our colleagues in region eight. I am confident that their efforts will serve as an example, for years, to all of us of how cool heads and a positive attitude can successfully overcome whatever life might "blow" our way.

The College Aid Awareness Network (CAAN) made quite an exciting beginning to their newly designed existence, with their live appearance on the nationally televised NBC "Today Show", where they were interviewed by celebrity CAAN spokesperson (weatherman and SUNY Oswego grad) Al Roker. CAAN extended the exposure of financial aid awareness and added the "chat room" to its list of outreach activities. The growth and flexibility of the leadership of CAAN has helped revive this most important outreach activity.

Our reserve funds continue to grow and we are close to reaching our long-term goal concerning these funds. A new and unique training opportunity was provided this year that I hope will form the model for our future. We utilized funding from our reserve accounts to subsidize the cost of training at least two members from each of our eight regions, as trainers, to bring the NASFAA Leadership Modules to our members. This new training event was very well attended and regions have already begun to share what they learned with their peers. While we must continue to prudently manage our reserve, we must take advantage of the opportunities the reserve revenue provides for our membership. We have also hired a public relations evaluation firm to help develop a communication plan, and to review many factors related to the development of our upcoming long-range plan.

Our web site continues to grow and improve. A visit there will help members access our: constitution, policies and procedures manual, membership applications, nominations for awards, regional information on meetings and officers, site search capability, bulletin board, jobs online, web letter, statewide and regional training activities, and many other helpful features. The site is a multi-purpose communication conduit, which we all need to better utilize. Our web letter "The NYSFAAA Connection" is serving us well and providing a necessary opportunity for members to share their views verbally, while the photos that are used provide a different a unique view of our members.

I am pleased to announce that after years of discussion, we will be establishing a service award which will be named to honor a significant NYSFAAA female member or members who the membership has designated is worthy of this outstanding recognition. Hereafter, this award will be given annually to honor a member who has provided outstanding service to NYSFAAA.

The Scholarship committee has, in a very short time, raised enough funds to endow the scholarships we award annually. This is an outstanding accomplishment, as well as, a sound statement of the dedication and support the membership and friends of the membership have in the existence of the scholarship program.

Our annual Guidance Counselor Committee outreach programs continue to educate our guidance colleagues. It also provides a great opportunity to share mutual expertise that will eventually provide students with better service.

We reaped the benefits of years of hard work in educating our New York State Legislators by our Government Relations Committee. The connections formed by; this committee, our leaders, and you the membership, provide the foundation for change. The TAP enhancements of this past year, while long over due, are advances we can all be proud of.

Our Novice workshop continues to draw strong numbers and provide a much-needed educational opportunity for new members of the financial aid profession. This is one of the most successful and enduring programs of our 32-year history, and we need to continue to support and expand its exposure.

Our membership numbers have stabilized after a few up and down years, and a new member directory has been completed and distributed.

Lastly, we received the NASFAA State Award for Service to Students, Parents and Families, due to the development of the brochure which was created by our Early Awareness Committee and distributed to all registered daycare facilities in New York. The brochure suggested starting a savings account with the funds you have available once your child leaves daycare to help fund their college education.

Yes it has been a very productive and successful year. As I write my last annual report as President, I hope the progress we have made the past two years in moving NYSFAAA issues, programs, perspectives, and members forward will continue and that you will provide the same respect and support to my successor Cathleen Bellomo. Let me close by thanking you all for your hard work and support. The past two years have gone by very quickly, and I am thankful for the opportunity granted me by the membership to share my passion for leadership and the advancement of our profession. Though I may miss the nights and weekends completing reports and preparing for meetings, and traveling to Albany and New York City to represent our organization, I will never forget the warmth that you, my friends and colleagues, have afforded me each

day I had the privilege of representing all of you. Keep the faith, as thanks to you, my financial aid friends, our profession continues to evolve and the strength of our organization continues to grow.

Respectfully Submitted,  
William Cheetham, NYSFAAA President - 1998-2000

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## **HESC Update**

As we moved into the new millennium, those of us in the financial aid field saw many changes. Last year, many enhancements were made to the basic structure of the FFEL programs, resulting in a challenging year for us all. This year, HESC and its partners are reaping the benefits of early implementation of the Master Promissory Note. Schools are saying that the MPN is now saving them time and work, multi-year processing is in place for TAP, online changes are reducing backlogs of paper changes, and we continue to improve HESC's electronic services. Here's a look at what HESC has in store for you.

## **E-COMMERCE**

A total of 563 e-commerce/e-government services and transactions were reviewed last month for consideration by the Office of Technology (OFT) for inclusion in Governor Pataki's e-commerce/

e-government Initiatives. Of those entries, 75 were designated as the State's top priorities. Two of the entries submitted by HESC were selected among the 75 priority services and transactions. The two entries selected are the TAP application and the Loan Application/Promissory Note.

## **WWW.HESC.COM ENHANCEMENTS**

HESC has taken a leap in electronic processing by moving some processing features to the Web. As a first step, we began offering Internet file transfer in December, 1999. Students are now able to view online the status of their TAP and loan information. They may also make address and college code changes to their TAP records and request duplicate TAP forms. Financial aid administrators can report loan cancellations, reinstatements, rescheduled disbursement dates, reissues, and Hold and Release transactions online.

## **IMPROVED GRANTS AND SCHOLARSHIPS SERVICES**

Over the past two years, HESC has aggressively set out to modernize the TAP processing environment. HESC has consistently reached out to the financial aid community in order to establish clear priorities as TAP modernization efforts move forward. Many new features and improvements have already been accomplished. The HESC Web site now offers online TAP award status inquiry, online college code and address changes, and an online TAP estimator. The TAP application (ETA) layout has been improved, and now includes pre-filled data derived from the FAFSA. HESC's Automatic Application Renewal Process (AARP) went into production for the 2000 academic year, which nearly eliminates the need for returning TAP-eligible students to fill out an application.

Bursars, who long advocated a simplified accounting system, will now be able to reconcile TAP payments by term, which went into production for the fall 2000

term. Roster and remittance advice downloads are now available from the Web site, which represents the first step in eliminating this paper-heavy process. Certification transactions sent to HESC will now be easier for schools to check and correct, if necessary.

Other notable new TAP processing features include the ability for schools to print duplicate ETAs and Change Forms from [www.hesc.com](http://www.hesc.com), and a searchable, online TAP manual, with all relevant TAP-related notices and bulletins now available on the Web.

## **INCREASED CUSTOMER INPUT**

In an attempt to keep in contact with you and receive feedback regarding your concerns, HESC has strengthened its communication by conducting focus groups and holding committee meetings. These efforts providing a forum to discuss outstanding issues as well as plan for upcoming enhancements.

During this year, HESC has held many standing committee meetings such as the EFT Users Group, Loan Advisory Subcommittee, EFAN Focus Group, College Savings Focus Group, TAP Modernization Focus Group, and the FFEL Consortium. We also held the first annual Lender Training Conference where we met with the operational staff in the lending and servicing community.

## **TESTING**

HESC continues to encourage institutions to test with HESC for any changes in processing, including coming online for the first time, changing software providers, or upgrading to new versions. This year, many institutions avoided processing problems or loan disbursement delays by testing with HESC and other FFEL partners. HESC also continues its service commitment by working closely with its FFEL partners to facilitate loan processing. On a weekly basis, we have conference calls with most of the large lenders, servicers, and software providers.

Please contact HESC's Solutions Team at 1-888-NYSHESC before you incorporate new processing methods.

## **E-TRAINING**

As a new initiative, HESC began e-training at our site in Albany which has proven to be quite popular. When sessions were initially posted, they filled within 72 hours. The second offering was filled within 36 hours, highlighting the desire for related training. Additional sessions are to be scheduled as demand continues.

## **COLLEGE SAVINGS**

New York's College Savings Program continues to grow rapidly. As of October 20, more than \$519 million had been invested in 100,603 accounts. Progress continues with the development of fund disbursement procedures. A series of focus groups was recently conducted, where financial aid administrators and business officers favorably evaluated the proposed disbursement process. An overview of fund disbursement issues will be included in the upcoming HESC Administrative Workshop series.

## **NYGEAR UP**

NYGEAR UP is a project to help low-income students get prepared to earn their Regents Diploma and go to college. HESC has been designated by Governor George E. Pataki as the lead agency for GEAR UP in New York.

## **DEBT MANAGEMENT INITIATIVES (DMI)**

The U.S. Department of Education invited HESC's Debt Management Initiatives staff to present at the national Student Loan Repayment Symposium. HESC staff described intervention strategies to help student loan borrowers avoid default and enter repayment. The Symposium featured focus groups on a wide range of student loan repayment issues.

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## **What to Expect from the 2001-2002 FAFSA and FAFSA on the Web**

By Kathleen Gibbons, Nellie Mae

Following a major redesign of the FAFSA in 1999-2000, the 2001-2002 form provides few significant changes outside of overall refinement. According to representatives from the Department of Education, the changes are based on feedback from students, parents and financial aid administrators, including seven rounds of testing with students and parents.

### **Layout and Design**

One of the first changes noticeable on the 01-02 paper FAFSA is the masthead redesign. Borrowed directly from the web-based version of the form (FAFSA on the Web), the revised masthead sports a new typeface along with a row of small circles that frame the word, "FAFSA." Other design-related changes pertain to the layout on the first page, where numbers (in circles) have been added to the instructional paragraphs on the left-hand side to encourage sequential reading; and the state aid deadlines are now boxed off in a column on the right. The overall effect of these changes is a cleaner, more "peppy" look. The FAFSA colors for 01-02 are green for the student section and purple for the parent section.

Several minor changes have been made to the layout of the form itself. For example, on page 3, additional space is provided for the applicant's first name and street address, and preparer's information is now contained in a separate box on page 6.

One major layout change is the creation of an additional worksheet. For 01-02, Worksheet A collects information about selected untaxed income and benefits, including Earned Income Credit (EIC). Based on results of the Department's testing, EIC was moved to Worksheet A to create more space due to the low volume of respondents who complete the EIC question. Nonetheless, some schools that enroll large numbers of students from low-income families have expressed concern that families will miss the question, which was the reason for moving it previously to a more prominent position on the form.

Worksheet B on the 01-02 FAFSA collects information about remaining untaxed income and benefits; and Worksheet C collects income exclusions (including Hope and Lifetime Learning tax credits).

### **Content Clarification**

Several other changes to the 01-02 FAFSA have been made to clarify wording on the form. For example, in Step Three, question 53 has been revised to read: "Will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD or Ph.D.) during the school year 2001-2002?" This wording was changed because participants in the testing group were often confused by the terms, "graduate" and "professional" programs that were used previously. The revised wording yielded the greatest number of correct responses from testers.

Other content-related changes include questions 36 and 70 on tax filing status, which now ask respondents to identify whether they have "completed" (01-02) rather than have "filed" (00-01)

an IRS income tax return.

Question 35 (formerly question 28 on the 00-01 FAFSA) about conviction for drug offenses also has been reworded. The question now collects a “yes” or “no” response and cautions students not to leave the question blank. A blank response will automatically trigger the FAFSA processor to send a worksheet to the student, with instructions to help the student accurately complete the question. (The worksheet is for the student’s use and will not be returned to the processor.)

The 01-02 paper FAFSAs have been available for bulk ordering by schools since October 2000 at [www.ifap.ed.gov](http://www.ifap.ed.gov)

## **FAFSA on the Web**

In its ongoing effort to promote electronic filing, the Department has cited several processing advantages of FAFSA on the Web, including a less than 1 percent reject rate in 00-01 compared to 7.6 percent for paper FAFSAs. The Department has developed a promotional tool kit for schools to help spread the good word about FAFSA on the Web that includes brochures, posters, tip sheets and instructions for linking a banner ad from a school’s web page.

In addition to current features such as instant submission, electronic signature options and a one-week processing time frame (compared to four weeks for the paper FAFSA), the 01-02 FAFSA on the Web includes several improvements. Most notably, the electronic form has been reduced from two versions to one form-based version, since testing revealed that most web applicants complete a paper FAFSA first before entering data electronically. A Spanish version of FAFSA on the Web also has been added for the upcoming year.

The new web application features a revised screen design with tabs for easier navigation and a progress bar illustrating how far along the applicant is in the process. Enhanced status checking allows applicants to view all applicant data and comments. And, if applicants provide an e-mail address, they’ll automatically receive an electronic confirmation when their FAFSA record is processed.

Also new for 01-02, a “shopping cart” approach has been developed for processing electronic corrections. After entering a PIN, the student’s FAFSA record will be displayed and the student will mark the fields for correction. The selected fields will then be presented, helping to streamline the correction process by reducing the amount of click-throughs.

Finally, the start-up schedule for 01-02 electronic application processing has been accelerated, allowing students to complete FAFSA on the Web, Renewal FAFSA, and Corrections on the Web as of January 1, 2001. The Central Processing System will begin processing on January 2, 2001.

FAFSA Express, another electronic filing option, will not be available after the 01-02 processing year due to low user volume.

## **Related 01-02 Processing Changes**

Some related changes have been made to the SAR, ISIR and EDExpress for 01-02 as well. For example, page 1 of the SAR has been redesigned to more clearly identify where students are in the application process. This page also indicates steps taken by the Department and by the school in processing the student’s application. In addition, several comments that are designed for school use only have been eliminated from the SAR, but are retained on the ISIR; and NSLDS history has been condensed.

The 01-02 ISIR contains a few new data elements (such as an additional unsubsidized loan flag for applicants whose parents have been denied a PLUS Loan and for health professions students) and matches (such as a prisoner match with the Social Security Administration). EDExpress software has several enhancements, including the ability to carry forward setups from the

previous year (except fund amounts) and other features related to Pell Grant processing.

A series of Action Letters by the Department (some yet to be published at the time of this writing) provide further guidance for schools on all of the 01-02 application processing changes.

*(Kathleen Gibbons is an editor for Nellie Mae, a national student loan provider based in Braintree, MA. She worked preciously as a financial aid officer at Harvard Medical School and as writer/editor for NASFAA.)*

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## **Agreement combines strengths of the nation's leading education financial service providers: Sallie Mae and USA Group remain dedicated to customer service**

**By: Ambrose Price, USA Group, 317-951-5996, [aprice@usagroup.com](mailto:aprice@usagroup.com)**

Diversified product lines to continue through the 2001-2002 academic year. On July 31, 2000, Sallie Mae<sup>®</sup> announced that it had completed the purchase of USA Group<sup>®</sup>'s guarantee servicing, student loan servicing, and secondary market operations. The transaction combines two of the nation's leading education financial service providers and merges their complementary strengths and product offerings for the benefit of students and schools.

USA Funds<sup>®</sup>, the nation's largest student loan guarantor, was not part of the transaction involving Sallie Mae, and, therefore, it moves forward as an independent non-profit guarantor. USA Funds has set a new course with added focus on its role in support of financial access to higher education.

USA Group will continue to offer its line of products and services as usual during the 2001-2002 academic year. Financial aid administrators and the students they serve can continue to count on NetWizard<sup>™</sup> and WhizKid<sup>™</sup> for the coming year, as well as the high level of customer-attentive service that they have come to expect. Similarly, Sallie Mae's customers can rely on Laureate<sup>®</sup>, LineSS<sup>SM</sup>, Signature Loans<sup>SM</sup> and all of the company's customized products and services.

Sallie Mae and USA Group staff will continue to discuss how they will blend and improve the products and services of these two companies beyond the 2001-2002 academic year. The new organization is committed to creating the premier student loan organization and to extensively communicating with its customers throughout the process. Sallie Mae officials have said that they will rely on customer input to ensure that they combine the best qualities of the two product lines and customer service to further increase value to customers.

Proceeds of the sale, totaling \$770 million in cash and stock, transferred to the USA Group Foundation, now a separate non-profit foundation dedicated to improving access to quality education.

Questions on any aspect of the Sallie Mae and USA Group agreement should be directed to your USA Group or Sallie Mae marketing representative.

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## **Tips for Improving Customer Service in the Financial Aid Office**

**By: Ambrose Price, USA Group, 317-951-5996, [aprice@usagroup.com](mailto:aprice@usagroup.com)**

Whether guaranteeing or servicing loans or serving on the front line at the financial aid office, our shared goal is to help students achieve their higher education goals. Listed below are helpful tips USA Group® has initiated to improve its service to students. These same ideas may be adapted to help improve customer service in the financial aid office. This list was generated from recent presentations by USA Group's customer attentiveness experts at financial aid administrator conferences across the United States.

### **What can you do this week to improve customer service?**

- Managers could work the front line—either on the phones or at the front desk. Through a regular pulse check, you can not only see customer service at work, but also understand the challenges and rewards of working one-on-one with students.
- If you use student employees in your office or if you are continually hiring new staff, develop a list of frequently asked questions, create standard, common sense answers, and train your staff on these answers.
- Send thank you notes to your staff. Recognize exceptional examples of customer service. Encourage your employees to congratulate each other when they notice good customer services.
- Pass on these quick tips to add immediate polish to interactions with customers:
  - ❖ Use your customer's name when speaking to him/her.
  - ❖ Try to smile more.
  - ❖ Give your customer all your attention. Customers can see distractions in our eyes—glancing at your watch—or hear it over the phone, especially if you are typing or listening to music.

### **Three key lessons to maintaining a high level of customer service:**

- Hire the right people who share your dedication to customer service.
- Train your staff in how to provide outstanding customer service.
- Recognize those employees who daily provide exceptional customer service.

**Remember. . .**

- If your staff is satisfied, your students will be satisfied. The number one need of most employees is to feel appreciated.
- Lead by example. Your employees watch how you treat customers and other staff members. If you try to excel at customer service, your staff will follow suit.
- Today's students have a choice. Competition among colleges and universities continues to escalate. The service provided by the financial aid office can significantly impact a student's satisfaction with the institution as a whole.

It takes 5 to 7 seconds to make a first impression, and if that impression is not great, it could take up to seven more encounters to turn that first impression around. Use your time wisely; make first impressions positive.

One final step in your customer service cycle is always to gain feedback from the customer.

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# THE NYSFAA CONNECTION

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

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Volume 2, Issue 3, Fall 2000

## **TIPS (Technical Info for the Puzzled and Stupefied)**

### *Also Known As....*

*Tasty TidBits and TidBytes of Techy, Baudy, Binary, Sometimes Hexadecimal, RAMmed-Down-Your-Throat-Daily, Mouse-Moving, Web-Site-Surfing, Disk-Driving, Mainframe-Mashing Stuff Relished Most Especially By Those Who Peddle Pocket Protectors and Speak in Sentences of Algorithms, But Commonly Abhorred and Otherwise Often Found to Be Distasteful By Normal, Don't-Wear-Horn-Rims, Don't-Do-Windows, Don't-Unzip-Files-in-Public Financial Aid Administrators*

## **FROM THE PASFAA TECHNOLOGY COMMITTEE**

The TIPS listed below are taken from the PASFAA Technology Handbook's "E-Mail, Discussion Lists, and On-Line Etiquette" section. The Handbook is a resource created by financial aid administrators for financial aid administrators, and it is one of the many benefits that accrue to members of PASFAA. Refer to the Handbook anytime you're feeling technically puzzled or stupefied!

### GENERAL

- Keep paragraphs and messages short and to the point.
- Include pertinent subject titles with messages, so users can locate messages quickly.
- Include your "Signature" at the bottom of messages. The signature should include at a minimum your name, position, affiliation, and Internet address, but should not exceed four lines.
- Capitalize words only to highlight an important point or to distinguish a title of heading. \*Asterisks\* around a word can also be used to make a stronger point. Capitalizing whole words that are not titles is generally termed SHOUTING.
- Be professional and careful in what you say about others. E-mail is easily forwarded...
- Cite all quotes, references, and sources, and respect copyright and license agreements.
- Never forward personal e-mail to mailing lists without the original author's permission.
- Be careful when using sarcasm and humor. Without face-to-face communications, sarcasm and humor can easily be interpreted in a negative way.

## LISTSERVES

- When you join a list, monitor the messages for a few days to get a feel for what questions are asked, what questions seem to be off-limits, etc. This is called “lurking”. When you feel comfortable with the group, then start posting.
- See if the list has a “FAQ” (Frequently Asked Questions) resource. Veteran members get annoyed when they see the same questions being asked repeatedly.
- Follow any and all guidelines established by the list’s owner/postmaster.
- Keep in mind that many lists have members from all over the world. Don’t assume that everyone will understand references to TV shows, movies, pop culture, etc.
- Use discretion when forwarding a long message to group addresses or distribution lists. It’s preferable to reference the source of a document and provide instructions on how to access or obtain a copy. If you must post a long message, warn the readers with a statement at the top of the message: WARNING – LONG MESSAGE.
- When posting a question to a discussion group, request that responses be mailed to you personally. Post a summary of the responses to the list (only listing the identities of the respondents with their permission, of course).
- When responding directly to a person, ensure that your message is truly addressed to that person and not to the listserve! There are many cases where people have thought they were sending a “private” message, only to find that thousands of people worldwide saw it!

In the next issue of the Newsletter, we’ll dive into some Internet terminology, like “Archie”, “Backbone”, “Browser”, “Java”, “TCP/IP”, and the like. Be sure to check it out!

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Another thing to look for: The Handbook has a really nifty (and detailed) history of the Internet, dating back to its beginning in the 1960’s. It is very interesting reading.

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By the way, as you’re scanning your computer for viruses (and we all do this on a regular basis, RIGHT?), be sure to be on the look-out for these:

### **New Computer Viruses**

- **OPRAH WINFREY VIRUS** -- Your 1.25 GB hard drive suddenly shrinks to 250 MB, then slowly expands back to 1.25 GB.
- **AT&T VIRUS** -- Every three minutes, your computer tells you what great service you’re getting.
- **MCI VIRUS** -- Every three minutes, it tells you you’re paying too much for the AT&T virus.
- **PAUL REVERE VIRUS** -- This revolutionary virus does not horse around. It warns

you of impending hard drive attack: once if by LAN and twice if by C:>

- **POLITICALLY CORRECT VIRUS** -- Never calls itself a “virus”; rather, it claims to be “an electronic microorganism.”
- **MARIO CUOMO VIRUS** -- It would be a great virus, but it refuses to run.
- **ARNOLD SCHWARZENEGGER VIRUS** -- Terminates everything in its path. If it ever leaves, it will be back.
- **GOVERNMENT ECONOMIST VIRUS** -- Nothing works, but all of your diagnostic software says everything is fine.
- **FEDERAL BUREAUCRAT VIRUS** -- Divides your hard disk into hundreds of little units, each of which does practically nothing, but all of which claim to be the most important part of your computer.
- **GALLUP VIRUS** -- Sixty percent of the computers infected will lose 38 percent of their data 14 percent of the time (plus or minus a three percent margin of error).
- **TEXAS VIRUS** -- Makes sure it is bigger than any other file. Pretends it is unaware of the existence of the Alaska Virus.
- **ADAM AND EVE VIRUS** -- Takes a couple of bytes out of your Apple.
- **CONGRESSIONAL VIRUS** -- The computer locks up and the screen splits erratically, with a message appearing on each half blaming the other side for the problem. Fortunately, this virus takes frequent, long recesses.
- **AIRLINE VIRUS** -- You are in Dallas; your data is in Singapore.
- **OEDIPUS VIRUS** -- Your computer becomes obsessed with the notion of merging with its own motherboard.
- **PBS VIRUS** -- Every few minutes, your computer stops its activity to ask for money.
- **ELVIS VIRUS** -- Your computer runs well for a while, then grows larger, gets slower and self-destructs, only to resurface at shopping malls and service stations across rural America.
- **OLLIE NORTH VIRUS** -- Causes your printer to begin shredding documents.
- **NIKE VIRUS** -- Just does it.
- **SEARS VIRUS** -- Your data won't appear unless you buy new cables, power supply, and a set of shocks.
- **CONGRESSIONAL VIRUS #2** -- Runs every program on the hard drive simultaneously, but doesn't let the user accomplish anything.
- **KEVORKIAN VIRUS** -- If your computer ever becomes damaged, this virus will help it shut down as an act of mercy.

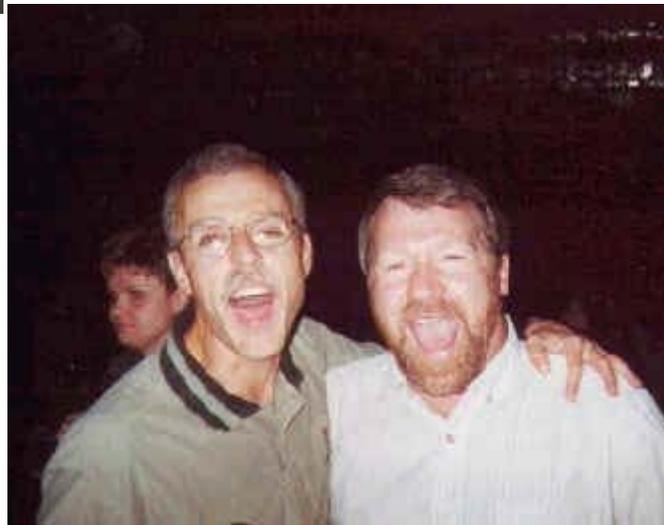
HEALTHCARE VIRUS -- Tests your system for one day, finds nothing wrong, then sends you a bill for \$4,500.

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# *NYSFAAA Photo Gallery*

*Colleagues at work and play*

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Bill Cheetham, Tom Dalton



Irv Bodofsky



Keith Stevenson, Sam Veeder, Bill Cheetham, Joe, Christy Dunn



Kelley Robinson, Abbey Linser









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## **Guidance Counselor Workshop Committee Update**

By Keith Stevenson, Statewide Co-Chairperson

All regional Chair people have set the dates, time and locations for the Guidance Counselor Workshops for 2000-01. They are all posted to the NYSFAAA Website.

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## **College Aid Awareness Network: You CAAN for 2001**

By: Sharon Karwowski

Publicity is the main initiative right now. Many items are at the printers as you read this. The Guidance Counselors Workshops should have the updated version of the "Information Wrap". We have a few changes for this year:

- v **Hotline will run from 4-8pm.**

**1-800-689-1669**

- v **Chatroom will run from 4-8pm.**

[www.nysfaaa.org](http://www.nysfaaa.org)

- v **If you are doing a High School Financial Aid Night or a Forms Workshop you can enter the information on our NYSFAAA web site. Another way to help promote your volunteer efforts.**

[www.nysfaaa.org](http://www.nysfaaa.org)

- v **If you don't know who your regional representative is please check the NYSFAAA web site. Give them a call and give them some of your time...It is worth it!**

- v **If you have any questions, comments, or suggestions please contact:**

**Kerrie Cooper** [cooper@canton.edu](mailto:cooper@canton.edu) or

**Sharon Karwowski** [karwows@sunytccc.edu](mailto:karwows@sunytccc.edu)

The College Aid Awareness Network is only one of many activities sponsored by NYSFAAA, but it represents in a big way what we are all about, helping families and students. Please donate some of your time in your local area, you won't be sorry.

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## **Intermediate Workshop 2000**

By: Tor Shekerjian, Former Vice President for Training & Assistant Dean for Academic and Financial Affairs, Albany Medical College

NYSFAAA produced its 4<sup>th</sup> annual Intermediate/Advanced Workshop titled “NYSFAAA Intermediate – Advanced Training A Capital Investment” on September 20 & 21, 2000 at the Crowne Plaza Hotel in Albany, NY. Evaluative comments from this workshop were extremely positive and the membership agrees that this type of training needs to be continued. 86 persons attended from across the state and from all sectors of the Financial Aid profession.

Discussion during the NYSFAAA Town Hall Meeting included taking Statewide training on the road to different locations. Although it is the opinion of this writer that multiple sites and locations of some programs are not cost effective, it is the purview of the recently elected Vice President for Training, Mike Pede to arrange Statewide training in the future

Discussions are already underway with HESC to put together a series of training modules that could be delivered via the Internet or other electronic means. These modules would be used to enhance, not replace other training venues currently in place.

NYSFAAAs membership is a diverse group with a variety of training needs and a variety of available resources. Time out of the office is a luxury for more and more of this profession. If we are to remain successful in our profession, we need to stay ahead of the training curve. To do this requires looking at all avenues for gathering resources to stay ahead. I am actively committed to assisting Mike Pede in moving forward during the next two years. In order to ensure that NYSFAAAs training venues provide high quality services, every member of this organization needs to get and then remain involved.

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## **Building an Optimistic World!**

By Bill Cheetham, Director of Financial Aid, Le Moyne College

As I traveled around New York the past two years, I had the opportunity to observe and be a part of many training activities. Training activities that often were designed to help parents and students complete the application process, or to help train the guidance community on how to help their families complete the aid application process. And while I must commend all my colleagues for their dedication and commitment of personal time to help others, I feel obligated to share some advice that I hope will be taken in the constructive vein that I am offering it.

We in the financial aid community are clearly the most understanding of the application process that must be completed for families to successfully receive aid. We know how each item of each application interacts with others to reflect the final expected family contribution. We know which reauthorization year provided each change to the system. We know the names of each needs analysis assessment used since aid began. We know how many pages of directions are included to complete how many pages of questions. We know where the form is processed, and by what subcontractor. We know all the potential negative reject messages that may appear on the returned SARs. We truly are the experts on this subject, as we should be.

But how much of our knowledge truly needs to be shared with those we are trying to help. At what point do we “over share” what we know and do more harm than good? Don’t get me wrong, I am not promoting the continuation of the myth of the mystery behind financial aid, I am suggesting that as we try to convince others of the simplicity of the application process, perhaps we need to simplify our approach.

We need not refer to the FAFSA as a document similar to a tax return, as invoking this comparison only serves to create more uneasiness about the process. We need not continually refer to the application process as being another federal system, and therefore one should expect errors, delays, and problems. We need not imply that we are distrustful of the federal process and so they should be too. We need not suggest how unfortunate it is that they must do this every year. We need not pessimistically suggest that after they complete all the forms they may just be eligible for a loan. Whether we like it or not our own skepticism may be sending the wrong message to those who are looking to us for optimism.

And in my view, by accentuating the negatives we may be feeding the fear that is sending our families’ to those in our society who are charging them to complete free forms (quite ironic, don’t you think).

It is my belief that we must work hard to evaluate our delivery. We must strive to provide a confident presentation that instills confidence by families in us and the system. We must fight the urge to use sarcastic innuendo that is based on our own historical bias. If we ever wish to instill confidence by consumers in the student aid process, we must first accept the fact that we have not been good messengers.

There is a widely accepted concept, which is commonly referred to as a self-fulfilling prophecy. This concept suggests that whether something is true or not, is not the issue, but rather your belief in the certainty of a specific outcome. If we do not begin to offer our constituents the confidence necessary for them to participate freely in the aid application process, we will soon be faced with a society that expects someone else to complete the process for them, and at an ever-increasing cost.

It is true that we are fighting an old American premise that “you get what you pay for,” and so if applying for aid has no cost then there most certainly will be no success. We know this is not true. Yet it is up to us to turn the tide of this old adage. It is up to us to work hard to gain back the confidence of our families in a free application process. It is up to us to put aside our personal bias, and to be supportive of the system. It is our duty to educate students and parents on how easy it is to apply for aid, and how easy it is to correct mistakes. It is our duty to inform them that not only is the process free, but we are there to answer their questions and help them every step of the way.

We have and continue to diligently fight to keep families from having to pay an exorbitant amount to get their applications completed. I am only suggesting that while we continue the fight we may want to reassess how consistent our words are with our actions. We often have the ear of the families and the guidance counselors in very controlled settings. We must make sure we cease the moment and consistently educate those who can best learn from our experience. Let’s make everyday the first day toward a new understanding of how easy the application process is. Let’s use our own negative bias, built up over many years of frustration, to fuel the strength of optimism for the sake of future generations.

Thanks for listening!

(This article is meant to invoke an interest in self-evaluation. It is meant to stimulate the growth of new ideas. Please do not take personal the criticism that this article uses in an attempt to open your eyes. While you may not agree with some of the points raised, I hope you grasp the cynicism inherent in our profession and the desperate need for more optimism!)

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## **Where are they now....**

Anne Barton formerly at SUNY Brockport is the new Associate Director of Financial Aid at Hobart and William Smith Colleges in Geneva.

Kim Downs (Hilbert College) has taken a position as Manger of Undergraduate Processes at Boston College

Rebecca Swart formerly at The College of Saint Rose is now Coordinator of Financial Services at Fulton-Montgomery Community College.

Joe Kakaty (Fastweb) is now the Vice-President of Business Development with the College Loan Corporation.

Vince Scalise formerly with SunTrust Education Loans has taken a position with the College Loan Corporation as Regional Director of Business Development.

John Vecchio has been appointed the new Director of Financial Aid at Trocaire College.

Jeff Pagano is the new Director of Financial Aid at Daemen College.

Melissa Barbara formerly at Monroe Community College has taken a position as Financial Aid Advisor at SUNY Brockport.

Jessica Brandi is the new Director of Financial Aid at the New York Institute of Massage.

Sue Sheehan, former Director of Financial Aid at SUNY Orange County Community College has been named Assistant Vice President for Student Affairs. In addition to overseeing Financial Aid, Sue's duties have been expanded to include Career Services, Counseling and Guidance, Title IV Support Services, College Success Center and EOP.

Rosemary Barrett, former Assistant Director of Financial Aid at Dutchess Community College has now assumed the duties of Coordinator of Financial Aid at SUNY Orange County Community College. Christine McGraw, formerly at SUNY New Paltz has also joined the office as Financial Aid Technical Assistant.