

THE NYSFAAA CONNECTION

A newsletter for financial aid professionals in New York!

Summer 2000 - Volume 2/Issue 2

 [salliemae_purple2.gif \(15341 bytes\)](#)

- [Letter From the Editor](#)

- **Presidential Words**

- [NYSFAAA - Yesterday, Today and Tomorrow](#)

- [Moving Forward](#)

- **Hot Topics**

- ["Water Landings" in Customer Service"](#)

- ["Thinking Out of the Debt Box"](#)

- ["99-00 MPN Schools Begin Serial Loan Processing"](#)

- ["HESC Reports Successful Hope Scholarship Tax Form Reporting Service Results for 1999"](#)

 [Need money.gif \(11177 bytes\)](#)

- [Photo Gallery - Novice 2000 just added. More photos coming soon!](#)

- **Committee Updates**

- [Early Awareness](#)

- [Web Site Committee](#)

- **Thoughts from the Membership**

- [EASFAA 2000 Conference](#)

- [On the Move . . . News about NYSEFAAA Collegues](#)

Letter from the Editor

By: Laura Worley, Citibank Student Loan Corporation

Dear Colleagues,

Welcome to the Spring/Summer Edition of the NYSFAAA Webletter Connection. I know that the spring months can be a trying time in the Financial Aid Office, with the closing of one academic year, the packaging of the upcoming one and summer sessions thrown in make your office even more interesting. To add to the situation Mother Nature has seen fit to "reward" us with the rainiest spring on the books. I hope that everyone has the chance to enjoy the summer before the Fall of 2000 is upon us.

There is plenty of room for additional articles in this volume of Connection. If after looking through this issue you have something you would like to add in the way of an article, photos or thoughts for the membership please do not hesitate to send them in. We will be adding a NASFA update to this issue and your submissions will be seen.

I would like to thank all of the contributors to this latest issue of the NYSFAAA Connection. I would also like to thank the readers of the webletter who take the time to come to the NYSFAAA website and support the efforts of the membership.

Thanks again!

Laura M. Worley

Webletter Editor

NYSFAAA – Yesterday, Today, and Tomorrow

By NYSFAAA President William Charles Cheetham

In the early years, very little computerized assistance was available, people answered their phones not machines, and administrators met with families and attended administrative meetings (not one or the other). Paper was the most used method of maintaining data, and the U.S. mail was how data was exchanged. Since NYSFAAA's humble beginning in 1968, when the financial aid profession was in its infancy, it has always been a place to help provide the connections that needed to be made. Whether between public and private, state and federal, large and small, "good and perceived evil," validation or verification, regional or statewide, multi-forms or a single form, etc..., NYSFAAA has always tried to be the bridge to the solution. It has provided frustrated administrators with a friendly "misery loves company" support group of colleagues to help find solutions, suggest alternatives, and in some cases just vent. The origin of NYSFAAA, in many ways, was based on the need to share ideas from differing perspectives on how the evolving aid process would need to be formed to meet the needs of a very diverse set of students and an equally diverse set of institutions they wished to attend.

NYSFAAA, at age 32, is still a young organization. Today, financial aid programs are well established and while the funding may vary from year to year, as well as the guidelines, which govern their dispersal, it is still the function of NYSFAAA to bring together the parties responsible for creating and streamlining these guidelines. Computers provide the foundation for electronic data transmissions, which link federal and state agencies directly with the institutions of higher learning. Video conferences are becoming more common than face to face workshops, and administrator/student contact is governed more by institutional rules of enrollment management, than by the needs of the students and families. The electronically challenged have been given an incentive to grow or an early retirement window to climb through. Truly our lives have changed and we have been expected to evolve or become an artifact. Paperless not paper is the goal for all, and the World Wide Web has replaced "snail mail" and the telephone.

What lies ahead are challenges that we can't even imagine at this time. What forms of data transmission will we have available? Will we someday "beam-up" data from place to place as they did on "Star Track". Will we be able to purchase a computer that knows all the guidelines and will not let us make a mistake (like the new federal refund software)? Will we need to learn to repair and load the money-matic machines that will replace us and provide students with their funds for the year by swiping their federal eligibility cards? Will distance learning eliminate the need for colleges?

The aforementioned questions will only be answered as we pass through the time, which is yet to come. What we do know for sure is as technology continues to evolve, while regulations continue to be updated and rewritten, and while our profession continues to change and grow, there will be a need for training. NYSFAAA will be expected to provide this training, and to continually involve an ever growing, and ever diverse membership. Conferences, regional meetings, listserves, and training opportunities will be necessary to provide the support and friendship needed to sustain our profession.

It is true that as time goes on everything changes. But it is also true that as everything changes, the strength and commitment of members of an organization which has been an agent for change, can create the bonds and support that sustain the ideals that endure over time.

NYSFAAA continues to grow and evolve as a living organization, and it is only because of YOU! Like Dorothy in the "Wizard of Oz," YOU have had the power to change NYSFAAA all along. Not by wearing "ruby red slippers," but by continuing to get involved. Don't look back, nor get lost in today. Keep your eye on the future we'll all get there someday! Together in NYSFAAA supporting each other, growing old together like sister and brother.

Moving Forward

By William Charles Cheetham, NYSFAAA President

As we transition into a new administration headed by our new President Elect, Cathleen Bellomo and our newly elected officers, I ask that all of our members consider getting more involved in their NYSFAAA. There is always a need for regional committee members, and next year we will be electing new regional officers, which includes new executive council representatives.

I have served on a regional or statewide committee, chaired a regional or statewide committee, served as a regional executive council representative, served two terms as Secretary to executive council, as your President until October, and then Past-President until October 2001. I have always found my involvement to be fulfilling professionally and personally, as I have met many fine individuals whom I am now proud to call my friends.

I will never be sorry I got involved, however, I might have been sorry had I not got involved. Start small and build until you reach your comfort level. NYSFAAA needs future leaders to take us through the new millennium. Your involvement doesn't judge build your experience, it also builds your resume. Remember, you are never alone when you are involved, and the friend you make today could be the recommendation you need tomorrow.

"Water Landings" in Customer Service

by Dan Brent, Professional Development Officer, Citibank

In his recent book *The Inner Game of Work* (2000), W. Timothy Gallwey tells about how he "trained" customer service operators at AT&T by inviting them to listen for background noises, voice tones, and caller moods in taking calls. His intent was to get people beyond the boring routines of their monotonous jobs and into more personal relationships with their customers. Does that sound like your work sometimes – dealing with long lines of students, for example, in a busy season? Same information, same issues, same questions, same problems, same old, same old.

Apparently Gallwey's techniques worked for the AT&T people. Customer service scores went up, operators reported that they enjoyed their work more, and staff turnover went down.

I thought maybe the experience of AT&T's people was an isolated phenomenon until I became aware recently of a subtle change in my own behavior in air travel. I present development seminars for financial aid office people around the country and so I do a lot of traveling. I've recently become aware that I've moved into a third era of my travel behavior. The first era was when I listened conscientiously to the safety briefings given by the flight attendants before takeoff. Remember, my life was at stake. The second era was after I'd memorized the safety briefings and learned to tune them out in favor of sleeping or reading. They said nothing I hadn't heard many times before. I don't recall what triggered the third era but it began when I discovered how entertaining the briefings can be when you listen carefully. The flight attendants have given them so frequently, for example, that they easily transpose words without realizing it and the results can be quite humorous.

Sometimes they inject humor deliberately just to see if anyone is listening. On a flight last month, I heard a female attendant note, "Smoking in the lavatories is prohibited. Anyone caught smoking in a lavatory will be asked to step outside the aircraft to finish the cigarette." I like a sense of humor.

Sometimes the humor is unintentional. On a recent flight from Birmingham to Atlanta, the safety briefing spent about two and a half minutes explaining what to do "in the event of a water landing." It included details on where to find the life jacket, how to get it out of the packaging, how to attach the rear straps to the front buckle, when and how to inflate it ("after exiting the aircraft and by pulling down on the tabs or blowing into the tubes on either side of the jacket"), how to activate the emergency locator light on the buckle, how to use the exit chutes as rafts, and where to find the extra raft in the aft cabin.

Birmingham is about an inch and a half from Atlanta on the map. The flying time is 30 minutes including taxiing. I'm not sure the plane ever gets more than a thousand feet above Interstate Route 20. The only water between Birmingham and Atlanta is Logan Lake which is about the size of a Dodge Caravan. I figured that, in the event of a "water landing", we will either have been hijacked or a giant tsunami wave will have engulfed the southeastern United States. In either case, I figured, the water landing will be of minor concern.

The point is that, even when you know what's coming, there can be value in listening as though it were all new. What you hear will often surprise you and sometimes entertain you. And, as AT&T found out in the case of Timothy Gallwey's training, the customers will notice the difference. And you will enjoy it more!

Citibanker Dan Brent is a ten-year veteran of the training staff at the Student Loan Corporation. He frequently offers seminars for Financial Aid Office staffs and is a certified quality trainer for Citibank.

"Thinking Out of the Debt Box"

By Kathleen Gibbons

With the abundance of acronyms and financial aid-ese that have characterized our industry since the days of BEOGs (Basic Educational Opportunity Grants), it's easy to see why much of our communication is a jumble of jargon! Even terms as seemingly straightforward as cost of attendance (COA) and expected family contribution (EFC) can be troublesome to new college students and parents—especially when mixed in with FAFSA, SAR, SAP, and MPN.

Not only are many of our industry terms confusing, some just plain don't fit anymore. Take "financial aid," for example. While it's most recognized, the term Financial Aid Office no longer accurately describes the range of services provided by many offices. Increasingly, aid offices are replacing "financial aid" with "financial services" to provide a more broad and inclusive description of the full scope of their activities.

Another term that has outgrown its use is "debt management." It has become a sort of catchall for everything ranging from borrowing to budgeting to credit card use to repayment. That we lump all these topics together under one heading is not a bad thing. The problem is, however, "debt management" really refers to activities that happen *after* incurring debt. The term doesn't accurately describe financial *planning* activities that aid officers so conscientiously try to emphasize to students *before* borrowing.

Debt also carries a negative connotation. Although it's a fact of life for most of us, being in debt still brings a perception of vulnerability. Popular film and literature are filled with characters like George Bailey in *It's a Wonderful Life* and Tom Joad in the *Grapes of Wrath* who, though noble and ultimately heroic, are portrayed as vulnerable and weakened by their indebtedness. It's only when these characters break out of debt and out of the grips of their controlling benefactors that they become empowered. In our society, being in debt is equated with not having control over one's fate.

What's needed in the financial aid industry is to replace our familiar uses of the term "debt management" with a label that more accurately describes the full continuum of planning and paying for one's education. For example, although it's a bit of a mouthful, the term "education planning and financing" suggests something more holistic, proactive and empowering than "debt management." The whole notion of planning brings up a sense of control and desired outcome, which the planner actively makes happen. It communicates positive energy. It makes the planner want to participate.

Changing a name is the easy part. We also need to create new strategies that give students both the motivation and the tools to be active participants in their education planning and financing. This is not news to financial aid officers and many schools have developed creative programs to try to enhance their entrance and exit loan counseling. Brigham Young University's Financial Path to Graduation, a web-based academic and financial planning exercise, is one stellar example.

Lenders and other industry partners can also contribute to these efforts. Nellie Mae's *EDvisor* program at www.nelliemae.eduvisor is another Internet tool that promotes borrower awareness through a simulated mountain-climbing experience. This and many other web sites provide access to customizable calculators that can help students learn about budgeting, compare loan programs and predict repayment outcomes.

However, despite the many tools and programs available to help students successfully finance their education, we're still somewhat missing the mark. The majority of students still borrow with little forethought and enter repayment unprepared for the extent of their debt. Financial planning must become more integrated into the educational experience so that all students take part. The challenge for partners in the financial aid industry is to begin "thinking out of the debt box" by transforming existing uses and approaches to debt management into a comprehensive framework for education planning and financing.

Kathleen Gibbons is an editor for Nellie Mae, a national student loan provider. She worked previously as a financial aid officer at Harvard Medical School and as writer/editor for the National Association of Student Financial Aid Administrators (NASFAA).

"99-00 MPN Schools Begin Serial Loan Processing"

By Kathleen Gibbons, Nellie Mae

This is the second in a series of articles profiling schools that implemented the Federal Stafford Loan Master Promissory Note (MPN) in 1999-2000. The schools are members of Nellie Mae's Financial Aid Advisory Committee. Nellie Mae thanks the respondents for their participation. For questions or comments, please contact Nellie Mae at 800-EDU-LOAN or www.nelliemae.com.

Despite having different loan processing formats and financial aid populations, each of the five schools surveyed for this article (Mary Baldwin College, VA; Skidmore College, NY; UCLA, CA; University at Albany, SUNY; and Westfield State College, MA) plan to use "active confirmation" as part of their 2000-2001 serial loan processing under the MPN. In most cases, the schools will require students to sign and return their award offer letter to confirm acceptance of the serial Stafford Loan amount prior to the school certifying the loan.

The issue of active confirmation versus passive (notification) relates to borrower awareness. With serial loans, because students will no longer be completing a new application/promissory note each year, the requirement to accept a specific loan amount (for example, by signing and returning their award letter) is expected to reinforce students' understanding that they are taking out a loan. Many schools also believe that the active confirmation process will help reduce the amount of loan adjustments necessary later in the year.

With a passive notification process, on the other hand, borrowers are informed of the loan award and must respond only if they want to reject or adjust the loan amount. Currently, both forms of confirmation (active and passive) are acceptable by the U.S. Department of Education; however, schools must document their processes.

Another point of agreement, for the most part, among the schools is that they plan to remind their upper-class borrowers about the serial MPN process (i.e., not needing to sign a new promissory note) via the award letter mailing. Skidmore College also plans to rely on e-mail communications to their students. "We've found that providing important information to our students via e-mail is much more effective than sending paper mail," explained Financial Aid Director Bob Shorb.

While large-scale serialization won't be widely tested until later this year (for the 2000-2001 academic year), a few of the schools surveyed for this article have already processed "add-on" loans (additional subsidized or unsubsidized amounts) for 1999-2000 with great success. For Tommie Clemmer, Coordinator of Student Loans at Mary Baldwin College, being able to certify additional unsub amounts electronically this year without having to wait for students to complete a new promissory note has made things much easier. "Instead of sending a 'print and guarantee' request to USAF [the guarantor], I just tell them to 'guarantee,'" Clemmer explained. The funds are then sent to the school within a few days.

UCLA has experienced similar benefits, both for the financial aid office and for students, through serializing add-on loans. "The students are definitely in favor of having less paperwork to keep track of and they appreciate the faster delivery of funds," explained UCLA's Student Loan Coordinator Ina Kaniowska.

Faster funds transmission is one of the main highlights of serialization. For a school the size of University at Albany, SUNY, this resulted in approximately \$5 million more in direct tuition receipts retained by the school as of December 1999 compared to the previous year. "We're way ahead in cash flow as a result of the MPN and serialization," commented John Dornbush, Assistant Director for Lending Services.

Other benefits that schools are experiencing as part of the MPN process include enhanced tracking and reporting capabilities. These features have given financial aid offices the ability to keep their bursar's offices better informed about anticipated disbursements, thus releasing registration "holds" in a more timely manner.

Although tracking MPN guarantees and disbursements appear to be relatively smooth processes so far, it's not yet known how other tracking issues—such as with transfer students—will pan out. As a result, most of the schools surveyed plan to require transfer and incoming graduate students to complete a new MPN, even if these students had completed an MPN at their previous schools.

Despite all the positives, however, MPN implementation in 1999-2000 has not been without problems for some schools. Westfield State College, for example, has yet to experience the efficiency of serialization because the school's guarantor continues to print new MPNs for add-on loans. As a result, the school is trying to avoid awarding additional loans for the spring semester and is trying, instead, to stretch some recently freed-up grant money. "We've found that a lot of it [MPN implementation] is by the seat of your pants," commented Associate Director of Financial Aid Catherine Ryan.

During last fall, the University at Albany experienced some difficulty with their guarantor processing loan adjustments through ELM. The school also had problems as a result of incorrect lender codes communicated between their servicer and guarantor. For these reasons, Assistant Director Dornbush strongly advocates that schools "do their homework," in preparing for the MPN in 2000-2001. Specifically, Dornbush recommended that all partners (schools, lenders, guarantors and servicers) practice open communication and be forthright with each other when problems surface. He also suggested that schools preparing to implement the MPN in 2000-2001 should talk to their major lending partners, find out how they plan to process the MPN, and be sure the school's expectations are clearly communicated.

While the first year of MPN implementation at University at Albany had its rocky times, Dornbush pointed out that the problems should be viewed in context with other events. "We dealt simultaneously with CommonLine 4, Hold & Release, ELM implementation, Y2K, and the MPN, any one of which is a major change," he explained. Nonetheless, Dornbush continued, "We view 1999-2000 as an extremely successful year. The benefits of the serial MPN clearly outweigh any drawbacks. Next year will be even better!"

Kathleen Gibbons is editor in Nellie Mae's marketing division. She worked previously as a financial aid officer at Harvard Medical School and as writer/editor for the National Association of Student Financial Aid Administrators (NASFAA).

HESC Reports Successful Hope Scholarship Tax Form Reporting Service Results for 1999

For 214,070 students enrolled at 57 colleges, meeting the reporting requirements for federal 1999 tax credits, via the Hope Scholarship and Lifetime Learning programs, was made easier by the HESC Tax Reporting Service.

For **55 cents** per form postage paid, HESC collected student information, edited it, produced and mailed the required federal 1098-T forms, and forwarded electronic copies to the colleges and the IRS, on or before IRS mandated deadlines. For colleges electing to have the National Student Loan Clearinghouse forward the student information to HESC on the college's behalf, a 25 cents per record Clearinghouse charge was added, up to a maximum Clearinghouse charge of \$4,000 per college.

Building upon experience gleaned from its Tax Reporting Services pilot project in 1998, HESC in 1999 added several no-cost features including:

1. Data entry and update functions at the HESC.com Web site;
2. OnDemand reprint capabilities from our secure Web site;
3. Double windowed envelopes to facilitate student address updates by the college;
4. Qualified educational expense reporting option on the 1098-T form, precluding a separate mailing by the college, and
5. Customized message lines at the bottom of the 1098-T form.

Customer feedback regarding the HESC Tax Reporting Service has been very positive.

Assuming no changes are imposed by the IRS for the 2000 tax year, HESC plans to offer the service again under the same structure as in 1999. A letter, Agreement form, and input record layout will be sent to college presidents in May, requesting a return of the signed Agreement by **July 7, 2000** to sign up for the HESC Tax Reporting Service for the 2000 tax year. Pre-testing will begin in October 2000 with live production scheduled to begin November 15, 2000.

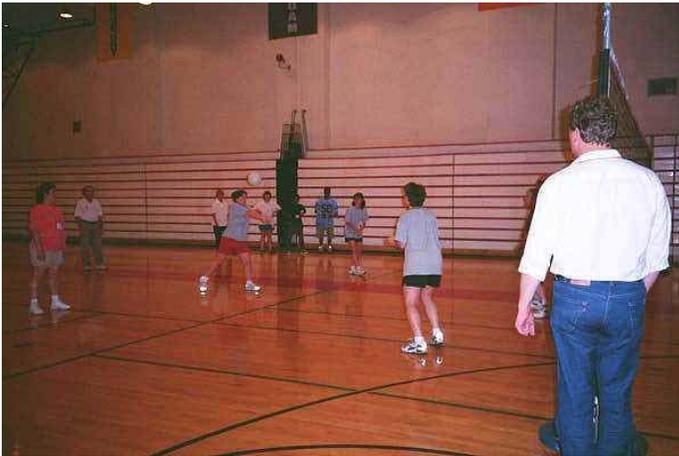
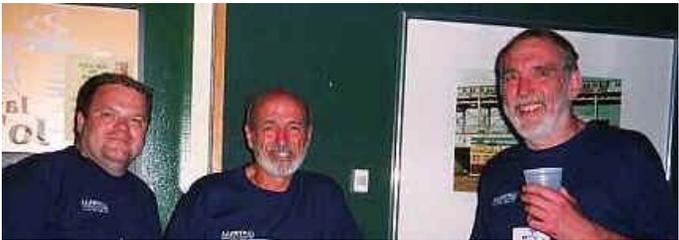
Colleges interested in learning more about the HESC Tax Reporting Service can contact Charles Treadwell (518-402-3371).

NYSFAAA Photo Gallery

Colleagues at work and play

Novice Training 2000 - SUNY Plattsburgh, NY









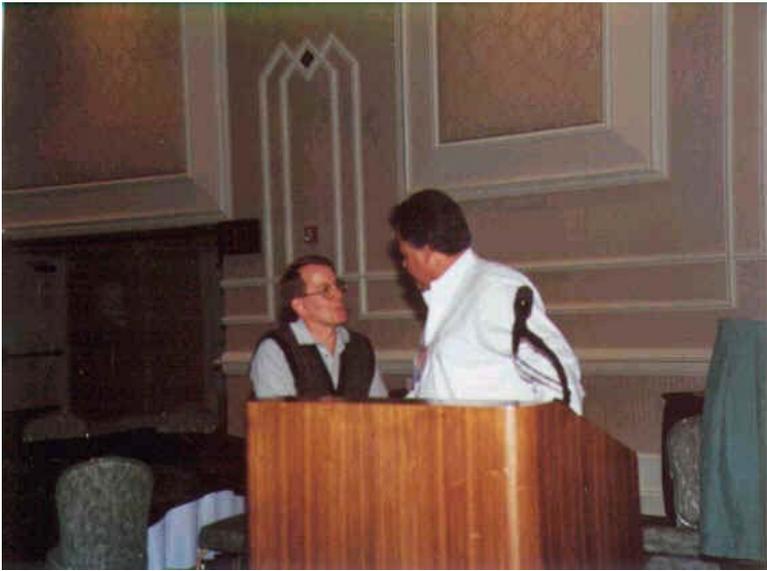
EASFAAA Conference 2000 - Foxwoods Resort, CT.



"How to Power Point" by Jack Joyce and Rand Newell



Bill Cheetham, NYSFAAA President



John View and Michael Benntt, EASFAA President



George Chin and Chris Zuzack

Early Awareness Committee

The Early Awareness Committee has created a power-point presentation for use with junior high students and parents. Two versions of the presentation have been developed. One is geared for a student audience and the other for parents of that age group.

If any NYSFAAA member would like a copy of this, send a diskette to:

Anne Barton
SUNY College at Brockport
350 New Campus Drive
Brockport, NY 14420

It will be copied and sent to you. Feel free to edit and make changes to suit your needs.

Region 2 has done several Early Awareness presentations to date and the need seems to be growing. Let Anne know if she or her committee can be of service to you.

Have a great summer!

Web Site Committee Update

By Vince Scalise, SunTrust Education Loans

A complete redesign of the site began on June 19, 2000. The site is pretty much complete. The end result is a more uniform, more useful and easier to navigate site. Quick Links to other financial aid sites have been added to the Home Page. The Home page is going to be updated no less than weekly and is reserved for important NYSFAAA & industry announcements, new items/features added to the site, etc. You will notice a [brief survey](#) that has been to the Home page. This survey will take about 20 seconds to complete and is very important! The Web Site is only as good as the membership allows it to be. Please take a moment to complete this survey so that we may better serve you. Comments and suggestions are welcome during this period of redesign and throughout the year.

Many have asked for statistics on the site. How many hits are we receiving? Which pages are visited most frequently, etc. The following is an overview of NYSFAAA.ORG activity:

Statistics:

Hits year to date – 31,617

Busiest time of day – 9:00am – 10:00am Avg. 75 hits (last year, 12:00pm – 1:00pm was the busiest time of day)

Busiest day YTD – April 6 – 3627 hits

Busiest day in June – June 19 – 2023 hits

Frequently visited pages (Hits for May):

FAO Center – 1472

Student Center – 878

HS Counselor – 301

Regional Pages – 517

Jobs On Line - 580

On Line Workshop – 878 hits – (361 actually followed through all 42 slides)

Webletter – 461

Novice – 334

Conference – 287

Exec. Council – 213

Sponsor Info. – 79

Guestbook – 49

Regional Pages visited (Month of May):

Region 1 – 97

Region 2 – 29

Region 3 – 41

Region 4 – 40

Region 5 – 43

Region 6 – 35

Region 7 – 27

Region 8 – 20

Longest visit was 151 minutes – (This was probably me while editing)

Average visit is 25.2 minutes – (This is increased because of the time I spent on the site)

44 Novice Training attendees registered on-line with no difficulty reported from the Novice Committee or attendees. This option is available for all "registration required" events for NYSFAAA.

Jennifer Hales of Key Bank will be joining the Web Site Committee during July 2000 and will have the ability to update pages. This should ease the burden on any one person and give reliable back up to the current structure.

A complete list of current committees and [chairpersons](#) is needed to complete the [FAO Center](#). Also, Committees should be in contact with the Web Master more frequently.

The Web Site is an association tool that is under utilized today. *Increased communication between the Web Master and NYSFAAA Committees is required to keep the site current and to keep our members up to date on NYSFAAA activities.*

We have the ability to add the NYSFAAA Directory to the Web Site quickly and easily. This area can be password protected with Members only access. MASFAA (Massachusetts) conducted a survey of the 650 members asking how they would like to receive their directory. 600 members voted for putting the information on MASFAA.ORG. 50 members requested paper copies. They printed 75 paper copies and still have 25 copies in storage. In addition, the hits per month went from 5000/month to over 20,000/month when the directory went live.

During late June, those using Netscape Navigator experienced difficulties accessing the site. This has been corrected.

[Regional pages](#) have not updated as often as I would like them to be. Information is slow in coming from Regions and is often never sent. Regional Meeting minutes are being sent from Regions 1, 2 & 3 regularly. No other Region is supplying Minutes at this time. Please remind Regional Secretaries and Web Site Liasons to forward information to nysfaaa@nysfaaa.org.

YTD Sponsorship of the NYSFAAA.ORG remains at \$9425.00. Sponsors are:

Educaid, SUNY Brockport, ASAP/Union Bank & Trust, Key Bank, Chase, Nellie Mae, Sallie Mae, Wells Fargo.

Sponsorship for this edition of the NYSFAAA Connection comes from Sallie Mae and Chase.

Vince Scalise of SunTrust Education Loans is the NYSFAAA Web Master. Any questions or comments regarding our Web Site should be directed to Vince at nysfaaa@nysfaaa.org.

2000 EASFAA Conference

by Dan Hunter, Past Conference Chair (1999)

This year's EASFAA Conference was held at Foxwoods in Connecticut during May 21 to May 24, 2000 and was chaired by Doug Bucher of New York University. The conference theme was "Realities of our Future: Seeing the light from Inside the Woods". Approximately six hundred (600) members of the financial aid community attended the conference. After opening remarks, the keynote address was given by Mr. Carl Boyd who is currently the Vice President of Urban Education for the National School Conference Institute. His comments were well received and were thoughts for additional discussion during the rest of the conference. This was followed by a reception and an opportunity to visit the Mashantucket Pequot Museum and Research Center. The museum is spectacular and should be on everyone's "places to be visited" whenever in the area.

On Monday, we began with a discussion of the Realities of Reauthorization. The panel included Dallas Martin, NASFAA; Kathleen Smith, Education Finance Council; and Brett Lief, National Council of Higher Education Loan Programs. The program for the rest of the morning included a number of interest sessions on many important topics.

At lunch we were both entertained and challenged by Norm Bossio. He has a very important message for the members of the financial aid community. This was one of the highlights of the conference.

The afternoon concluded with an ice cream social after the presentation of a number of interest sessions. Before dinner we were entertained by a group of young ladies known as "Proof of the Pudding" from Yale University. They made the time very delightful with the presentation of a wide variety of songs. We ended the evening with dancing and entertainment by "Souled Out", a special group of singers and musicians.

Tuesday began with a series of interest sessions. This gives the participant an opportunity to participate in a small group setting. A sample of topics for the interest sessions included: Community Service (America Reads, America Counts), Diversity: Recognizing and Valuing Difference in People; Credit Counseling / Evaluating Alternative Loans; Developing a State Web Page; Ability to Finance versus Ability to Pay: New Concepts in Providing Financing Options for Graduate Students and Professional Students; and Legal and Compliance Issues Pertaining to Technology.

At the Luncheon / Business Meeting, John View of the SUNY College of Environmental Science & Forestry received one of the EASFAA Leadership Awards presented by Mike Bennett, President of EASFAA. The Conference Committee chaired by Doug Bucher, New York University, shared the "Committee of the Year Award" with the Development Committee. Irv Bodofsky, SUNY Upstate Medical Center and Chair of NASFAA, presented a NASFAA Leadership Award to Rachel Lohman of Pennsylvania.

On the last day, after the introduction of Pamela Gilligan, EASFAA President for 2000-2001, we were given a Federal Update by Jeff Baker, U.S. Department of Education.

Next year's conference will be held in Baltimore, Maryland on May 20 – 23, 2001.

Hope to see you there.

Dan Hunter is the former Director of Financial Aid for SUNY College at Buffalo. Dan retired from that position and is now working with NYSHESC as a Regional Field Customer Service Representative.

Where are They Now?

Jerome St. Croix and his wife, Heather had a boy, Roman Christopher St. Croix, 7 lbs. 6 oz, 21 inches long, on May 27th. Both mother, baby (and dad!) are doing fine. Jerome says the baby looks just like his brother, Noah. He's back to work at Monroe Community College if you want to congratulate him!

Greg Stevenson is working as the Associate Director of Financial Aid at Brooklyn Law School. He is recently married and is now pursuing his Masters degree at NYU. Greg says that he has not forgotten his NYSFAAA friends and looks forward to seeing everyone at the conference this fall. Greg can be reached at GSTEVENS@pcm.brooklaw.com

Dawn MacIntyre Sohns (SUNY Delhi) and her husband are the proud parents of a bouncing baby boy named Braxton Robert Sohns born May 13, 2000. Everyone one is doing well!

Kevin Michaelsen, Hamilton College, and his wife had a baby girl. Her name is Emma Rose Michaelsen. She was born on June 28, 2000 at 2:22 p.m. Her weight was 7.6 lbs and she was 20 inches long. They went into the hospital at 11:30 pm on Tuesday and after 14 hours of labor and one c-section we had our little bundle of joy. All are doing well. Kevin and his wife are trying to deal with sleep deprivation as best we can. Kevin's e-mail address is kmichael@hamilton.edu for anyone who would like to send along their congratulations for the birth of Emma Rose or condolences for all the lost sleep.