

THE NYSFAAA CONNECTION

A newsletter for financial aid professionals in New York!

Winter 2000 - Volume 2/Issue 1

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Dear Readers,

It gives me great pleasure to welcome you to the second issue of the NYSFAAA Connection. The importance of this issue of the webletter is that it pays tribute to the 31st NYSFAAA Conference held this past October in Lake Placid, New York. While Mother Nature tried to steal the show with high winds which knocked the power out and blizzard conditions which made for hazardous travel, the real stars of the show are shown in a pictorial review of the conference. We honor the NYSFAAA award winners who have through their efforts and abilities earned the plaques and praises of the membership. We also show the friendly faces of the participants who every year make the conference a success. A big SALUTE goes out to the conference committee for their hard work and to the establishments of Lake Placid who even in the dark did their best to accommodate.

I wish to express my thanks to all the contributors to this issue. I encourage everyone reading to become an active contributor to the webletter. This form of communication is only successful with the support of its membership. Happy reading and viewing.

Sincerely,

Laura M. Worley

Webletter Editor

Laura.m.worley@citicorp.com

Gaining a Better Understanding of Our NYSFAAA Long-Term Investments

By William Cheetham, NYSFAAA President

I have heard many discussions over the past few years concerning the perceived wealth that NYSFAAA has in our long-term investment accounts just waiting to be spent. I have listened to colleague's pontificate on how we should start using these funds to support activities of the organization. I have heard suggestions that with all this money we should hire a staff to run the organization for us. Even others have suggested we should blow the whole reserve on one annual conference that would be free to all members.

Let me begin to address these suggestions and to attempt to expound upon my understanding of our reserve account. First, as I was not in a leadership role at the time our reserve was established, I am not personally invested (sorry) in these accounts. As president, however, I am charged with the long-term health and prosperity of NYSFAAA and therefore, when questions such as the aforementioned arise, it is my responsibility to address how your leadership is reacting to your concerns. Let me say that I am thankful for your concerns, even if at times they are critical, as it assures me our membership still has a pulse.

In the interest of preserving the long-term fiscal strength of NYSFAAA a reserve account was established. The goal of this initial account was to provide the organization with enough reserve funds to support one year's annual budget. The philosophy was and is that if we were to lose the support of our sponsors, or if any other unplanned fiscal catastrophe were to occur we would have a window of at least one-year to evaluate our potential options.

That's it, no vast right wing fiscal conspiracy, just financially prudent leaders trying to protect the future of our organization. And their proactive approach to securing the fiscal security of NYSFAAA is not a unique idea. Many organizations maintain an operating reserve account for the very same reasons. EASFAA recently reaped the benefits of having a reserve account when they incurred an unfortunate mismanagement of funds by their now ex-treasurer. Had EASFAA not had reserve funds to draw from they would not have gotten back on their feet as quickly as they did.

We have not reached the initial goal for these funds, which was to equal at least one years-operating budget. However, with continued growth at a conservative level we will be there soon. After much thought and discussion, I recommended to the budget committee that we identify a reasonable amount of our earnings from the reserve and use this money to provide regional training. It is my plan to have at least two members from each of our eight regions receive training at a level which will enable them to go back to their region and facilitate the NASFAAA Leadership Training Modules. These members will be trained with the help of EASFAA and all costs for their travel, lodging and meals, as well as the cost of training materials will be covered by funds from our reserve account. This should provide each region with new training opportunities to offer at regional meetings. It is my plan to help revitalize involvement at the regional level by annually providing new training opportunities with these funds.

I strongly believe that strong regional opportunities provide members with the necessary experience to aspire to higher levels of leadership at the statewide level.

So please, the next time someone suggests that there is a bottomless pot of gold in our reserve, just waiting to be spent; or that there really is no plan for these funds they are just being tucked away for a rainy day; or that they wish someone would explain why and how this reserve occurred; try to enlighten them on the facts of how the fund evolved and reassure them that we all will soon be reaping greater training opportunities thanks to the foreword thinking efforts of previous NYSFAAA leaders.

A Statement from NYSFAAA's President Elect

By: Cathleen A. Bellomo, Director of Financial Aid, Wells College and NYSFAAA President-Elect

There are no classes that teach you how to become a financial aid professional. I hardly doubt any one of us grew up thinking this is what I want to be for the rest of my life. But we find ourselves here; whether it's for a short time or like myself a very, long time. There is one thing NYSFAAA can give you that very few professions can brag about-lasting friendships. The people I've met and worked with over the years have provided me with memories that when things look bad back at the office; I know I have friends who are struggling as much as I am and they're only a phone call away.

Message to the Membership

By William Cheetham, NYSFAAA President

I would just like to remind everyone that this is an election year. The following positions will be looking for candidates: Vice President of Membership, Vice President of Training, Secretary, and Treasurer. Nominations should be sent out in February, election should occur in March and results should be available in late April. Tom Dalton will oversee the election as the Past President. The membership should feel free to call me or the present officers for more information. The future of our organization is based on the quality and commitment of those who choose to lead.

FAAM Has Grown into "You CAAN for 2000!"

By: Sharon D. Karwowski, Tompkins Cortland Community College, Co-Chairperson CAAN 2000

FAAM has exciting news. The planning committee has made lots of exciting changes. First we have a new name: **College Aid Awareness Network (CAAN)**, and with that a new logo. We have grown into so many technical fields we wanted a name to take us forward and allow us to add more computer services. We will still provide our normal operations like the toll-free Statewide telephone hotline and our Regional forms workshops and of course the information products that encourage and explain the process. Additionally, we will offer web based chat rooms on the Internet the same time the hotline is in operation. Next year we hope to add e-mail capabilities for the entire year. We will be trying to connect some of our Forms Workshops to the distance learning feeds coming from our campuses. We are experimenting with how to teach FAFSA on the web to large groups. This year there is a major focus on finding at least one **new** Outreach Program in each region.

We have greatly increased our efforts to establish new avenues for advertising. Along this line we are very fortunate to have Al Roker from the NBC Today show as this year's Spokesperson. This is turning out to be one very promising year! If you have not volunteered to be part of this very exciting effort please do. This is a cooperative effort between New York State Financial Aid Administrators Association and New York State Higher Education Services.

Q&A on Changes to the Formula for Calculating Special Allowance Payments to Lenders

By Kathleen Gibbons, Senior Editor and Technical Writer for Nellie Mae

Q: What is the legislation recently enacted regarding special allowance payments to lenders on loans made under the Federal Family Education Loan (FFEL) Program?

A: The Work Incentive Improvement Act of 1999 (HR 1180), signed by President Clinton on December 17, 1999, made changes to the formula for calculating FFEL special allowance payments. Special allowance is a reimbursement paid to FFEL lenders to keep the interest rates charged to students as low as possible. Up until now, the special allowance formula has been based on a 91-day Treasury bill (T-bill) index. Going forward (effective for loans made on or after January 1, 2000), the formula will be based on commercial paper rates. **No changes were made in the formula used to calculate borrower interest rates.**

Q: Why was the special allowance formula changed?

A: The main impetus for switching to a commercial paper index for calculating the special allowance reimbursement was to stabilize the financing of FFEL loans.

Using the T-bill index in the special allowance calculation was identified as a problem during deliberations preceding the 1998 Amendments to the Higher Education Act. Given time constraints, however, Congress could not determine which alternative index should be used. Since July 1998, various options have been examined and the commercial paper index was determined to be the best choice.

Q: What was wrong with the T-bill index?

A: The T-bill index has become an inconsistent measure for financing student loans for several reasons. The main problem with the index is that lenders raise money to make student loans based on private market rates, which frequently don't parallel T-bill rates. Also, T-bill rates are often influenced by global factors, such as the recent economic crises in Russia and Asia. These events typically drive investors to move to safer investments, like T-bills, which in turn reduces T-bill rates and increases lender costs for making loans.

In addition, the balanced federal budget has reduced the government's need to borrow and is shrinking the issuance and supply of T-bills. With student loans statutorily tied to the T-bill, lenders were subject to additional unpredictability within the FFEL Program.

Q: Why is the commercial paper rate more favorable?

A: A commercial paper index will make it easier for lenders to raise the money needed to finance student loans because investors favor the index. Greater financing opportunities will increase lender participation and competition within the FFEL Program, which in turn will benefit students and schools as lenders will be able to enhance servicing and other areas of student loan administration.

Q: How will this change affect borrowers?

A: The only effect this change will have for borrowers is the assurance of a healthier FFEL market with more predictable financing of their student loans. The change will not affect interest rates that borrowers pay on their loans.

Q: How will the change affect schools?

A. Schools will have the flexibility of being able to partner with a broad field of FFEL lenders. This will ensure a competitive student loan market with increased opportunities for innovative loan services that better meet the needs of both students and schools.

Q: Why have some public interest groups and the U.S. Department of Education opposed the formula change?

A: Critics of the formula change believed it would cause the government, and ultimately taxpayers, to bear additional costs if commercial paper rates jump. At the same time, they believed decreased rates would only benefit lenders.

Supporters, on the other hand, point out that changing to a commercial paper index is a necessary adjustment to ensure the viability of future loans made under the FFEL Program. Moreover, an analysis by the Congressional Budget Office (CBO) has predicted that the switch could, in fact, save the government approximately \$20 million over the next five years. Finally, Congressional supporters have promised to monitor the reimbursement rate to lenders under the new formula.

*Kathleen Gibbons is senior editor and technical writer for **Nellie Mae**. She was previously a financial aid officer at Harvard Medical School and writer/editor for the National Association of Student Financial Aid Administrators (NASFAA).*

Nellie Mae Studies Show Major Decisions Not Determined by Student Debt

Meanwhile, Credit Card Use Continues to Rise

By Carolyn Shanley, Nellie Mae

Student debt is on the rise but for the most part, it does not seem to be affecting major life decisions for college graduates, according to recent studies. "The evidence does show that students are borrowing at higher levels than seen in the past," said Diane Saunders, co-author of the National Student Loan Survey, published by Nellie Mae in 1998, "but they are still getting married, still going to graduate school, and still buying homes."

Some students, however, are using a greater proportion of their monthly income to pay student loans than is considered reasonable by most financial standards. Nellie Mae's survey was used to determine both borrower indebtedness levels for all education loans (federal and private), and the effect that debt has on decision making, lifestyles and consumer behavior.

Responses to questions about how borrowers perceive their repayment responsibilities provided clear evidence that the perception of burden has grown over time. These responses, not surprisingly, were correlated with monthly payment-to-income ratios.

Forty-three percent of the borrowers who used more than 15 percent of their monthly income for loan payments reported feeling extremely burdened, compared to 12 percent of those with payment-to-income ratios of 10 percent or less. Only six percent of respondents with ratios exceeding 15 percent said they do not feel burdened, while 26 percent of those with ratios of 10 percent or less gave this response.

Because Nellie Mae also conducted similar surveys in 1987 and 1991, there are comparative data which track changes in both borrower attitudes and behavior. While the 1997 study shows significant increases in borrowers reporting that they delayed decisions and activities, the evidence does not support the idea that debt levels affect major life decisions. Rather, they are determined more often by age, income, marital status, or possibly factors not gathered through this type of survey.

Individually, a majority of borrowers reported that student loans provided critical access to higher education. For the most part, borrowers were satisfied with the education they received and feel that their investment, through loans, was worth it both for personal growth and for career preparation. But while many students were borrowing to pay for college, they were also borrowing heavily with credit cards, creating a new and more complex set of financial problems.

In fact, student loans are often a relatively small part of the debt burden faced by many recent graduates, and borrowers often do not appear to differentiate between the impact of the two forms of debt on their lifestyles. Not surprisingly, those with very high student loan debt are also most likely to have high non-education loan debt. For example, 22 percent of borrowers with student loan debt over \$30,000 have non-education loan payments of over \$2,000 a month, as compared to borrowers with \$10,000 or less in student loan debt, of whom only 13 percent have monthly non-education loan payments exceeding \$2,000.

Another study by Nellie Mae, conducted earlier this year, clearly demonstrates that the credit card debt of undergraduates on college campuses across America remains high.

The survey, which looked at the private loan applications of students aged 18-24, whose parents are the primary borrowers, showed average credit card debt of \$1,843 in 1999, down slightly from the 1998 high of \$1,879. Median credit card debt for 1999 is \$1,288, up slightly from \$1,222 in 1998.

"With average credit card debt nearing \$2,000, it is clear that we must continue to educate students about credit card use," said Nellie Mae President Lawrence W. O'Toole. "Many students using credit cards are already carrying high student loan debt. This can affect the ability of recent graduates to repay student loans and access other credit after graduation, such as car loans or a mortgage."

The survey showed that average credit card debt for graduate students (aged 21-54 and still in school) applying for private loans from Nellie Mae is \$5,179, up slightly from \$4,925 in 1998.

Other findings from the Nellie Mae credit study include:

- 60 percent of undergraduates and 96 percent of graduate students have credit cards
- The 1999 median credit card debt for undergraduates is \$1,283, up from \$1,222 in 1998
- The 1999 median credit card debt for graduate students is \$2,678, down from \$2,834 in 1998
- The average available credit card limit for undergraduates is \$3,683
- The average available credit card limit for graduates is \$15,721

The two studies provide useful information for the financial aid community on student loan borrowing patterns and suggest areas for further research. The data also highlights the importance of ongoing debt counseling for students, including during pre-college and postgraduate years.

Increasingly, there are tools, workshops and publications aimed at helping students rein in their consumer borrowing, and learn to manage their debt. Nellie Mae offers customized budgeting and borrowing tools on its web site at www.nelliemae.com, as well as several publications aimed at educating borrowers about credit card use and student loans.

For more detailed information about the National Student Loan survey and other publications, visit Nellie Mae's web site at www.nelliemae.com or call 800-EDU-LOAN for a copy of *Stay the Course, Nellie Mae's Guide to Repaying Your Student Loans*.

Carolyn Shanley is senior writer and public relations manager for Nellie Mae, a leading national provider of federal and private student loans. She has written extensively about planning and paying for higher education.

New York State Announces Internet College Planning System

By: Aleah Wendell, New York State Higher Education Service Corporation

Students in New York State will now find it easier than ever to plan for and apply to college. NY Mentor, a free, Internet-based information system sponsored by the New York State Higher Education Services Corporation will help prospective students prepare for college admission, seek information about financing, and find the college of their choice among most of the state's degree-granting institutions.

From the NY Mentor website (www.nymmentor.edu) prospective students can take campus tours, match their needs and interests with specific institutions, e-mail campus representatives, search for scholarships, complete the federal financial aid application, and take advantage of many other features, including a comprehensive section on financial aid, all on-line and free of charge. Once students have narrowed down their campus choices, NY Mentor will provide on-line admissions and financial aid applications for them to complete and submit over the Internet.

"We believe that NY Mentor is going to be a tremendous help in getting the word out about the higher education opportunities available in New York State," said Peter Keitel, President of HESC. " In fact, one of the most appealing aspects is that the system will be customized to benefit students of different ages and academic backgrounds." For

Example, high school students can use NY Mentor beginning this spring to plan their current curriculum so that they meet college admission requirements. At the same time, a prospective graduate student may use the system to apply for graduate admissions on line, and adults returning to college may obtain information on how to complete a degree they started years earlier. Students of any age can also use NY Mentor to get the information and help they need to fund their college expenses.

With an impressive range of features, NY Mentor should not only help students prepare for college, but simplify processing for schools and lenders. Among the highlights:

Student-campus matching assistant. Using personal data, the assistant matches each student with campuses that meet his/her requirements.

Financial aid estimator. Prospective borrowers can estimate loan eligibility, tax deductions and benefits from government programs.

Financial aid planner. The planner outlines estimated costs and matches students with available aid.

Family Tuition Savings Accounts. In the future, families will be able to enroll in New York's College Savings Program through NY Mentor.

On-line applications. Students can not only fill out the FAFSA and other financial aid applications on-line, but also apply directly and electronically to the college of their choice. Every NY Mentor student will have an e-mailbox on the system



Cathleen A. Bellomo

Director of Financial Aid

Wells College

I listened recently to our career planning director tell our students that they will have on an average (5) career changes in their lifetime. So I thought I'm right on course; I experienced financial aid in the 1980s, financial aid in the 1990s, and will begin financial aid in the 2000s. I have seen many changes over the years in this chosen field of mine. We have gone from talking about "financial need" to talking about an eligibility index number and many of us have gone from talking to students to mumbling at our computer screens (and what we are saying is not nice). As we begin this new century filled with technology wonder, I can't help but ponder if we have made sacrifices to our "roots" as a profession. The 1990s will surely be remembered as the age of student aid delivery and it was the time to accomplish these goals. We have streamlined our systems and made application and disbursement far easier. But as we concentrated on the use of technology, have we fallen behind in our role as major players on our campuses, with the state budget process, and with our friends in Washington.

NYSFAAA is an organization whose members are educators. It is our responsibility to educate students, parents, colleagues on our campuses, state and federal elected officials, and each other. Training has always been a number one concern of our members. We have done this well: through our Novice Training Workshop, Intermediate and Advanced Workshops, telecommunication conferences, and regional meetings. But I asked myself -have we trained each other to be informed with the major issues that will be facing our institutions in the next century? Can you sit at your President's conference table and speak intelligently about these issues or are you not even asked, as is the case at many of our institutions? Our workshops not only need to train us on computer systems and federal and state policies but need to train us on: strategic planning for enrollment management, defining retention & graduation rates as it relates to the accessibility of financial aid funds, the financial aid office's role in early outreach programs, diversifying our student populations while maintaining our budgetary goals, student employment programs as it relates to experiential learning, and the role of financial aid in distance learning to name a few. Many at our institutions were the forerunners in our use of computers but we do not want to be seen as only the "technocrats" down the hall but as professionals who can see the "bigger picture" on our campuses. We cannot talk to state and federal officials about increasing aid without speaking about its effect on accessibility, retention, and diversity. We cannot talk to Albany or Washington about the clear link between educational attainment and economic growth without doing our homework.

The "big word" in higher education today is assessment. This is the other major issue facing NYSFAAA in the next century. We need to assess our own existing programs. We may have to revamp the way we are doing business today. For example, is the way we structured FAAM, Guidance Counselor's Workshops, and Novice Training meeting the needs of our participants for this coming century? Are we reaching the students and families that most need our help? How can we revise these programs to meet those needs and if needed, what new programs should be devised? We have available to us forms of communication we did not have at the creation of these programs. How can we better utilize these communication options? And most important, we must not forget to ask- do our lowest income students have access to these communication tools? NYSFAAA was successful in being a "major player" in the reform of financial aid delivery and I am confident it will be a "major player" in the next century with the creativity and dedication of its volunteers.

I wish to be a part of this change and feel I can initiate discussions that need to be faced in the next century. My role in NYSFAAA has been rewarding to both my professional and personal development. I have provided a list of my activities: NYSFAAA Treasurer 1998-Present, Chairperson Budget Committee 1998-Present, Region III Guidance Counselor Workshop Panel Presenter 1998, Co-presenter on Federal Program Reviews at the 1995 NYSFAAA state conference, Vice-Chairperson NYSFAAA Novice Training Workshop 1984-86, editor NYSFAAA newsletter 1989-91, co-chairperson for registration NYSFAAA state conference 1989, small group leader for Guidance Counselor Workshops 1992,1993, Chairperson Region III Staff Development Committee 1989, and participant in numerous

FAAM workshops and hotlines. NYSFAAA Honors: 1990 Service Award.

NYSFAAA Photo Gallery

Members at work & play

(To save a picture to your computer, use your right mouse button and 'click' on it. Choose "Save as")

1999 Lake Placid Conference Committee
NYC



"You CAAN for 2000" Committee with "Later Today" hosts in



1999 Conference Sessions





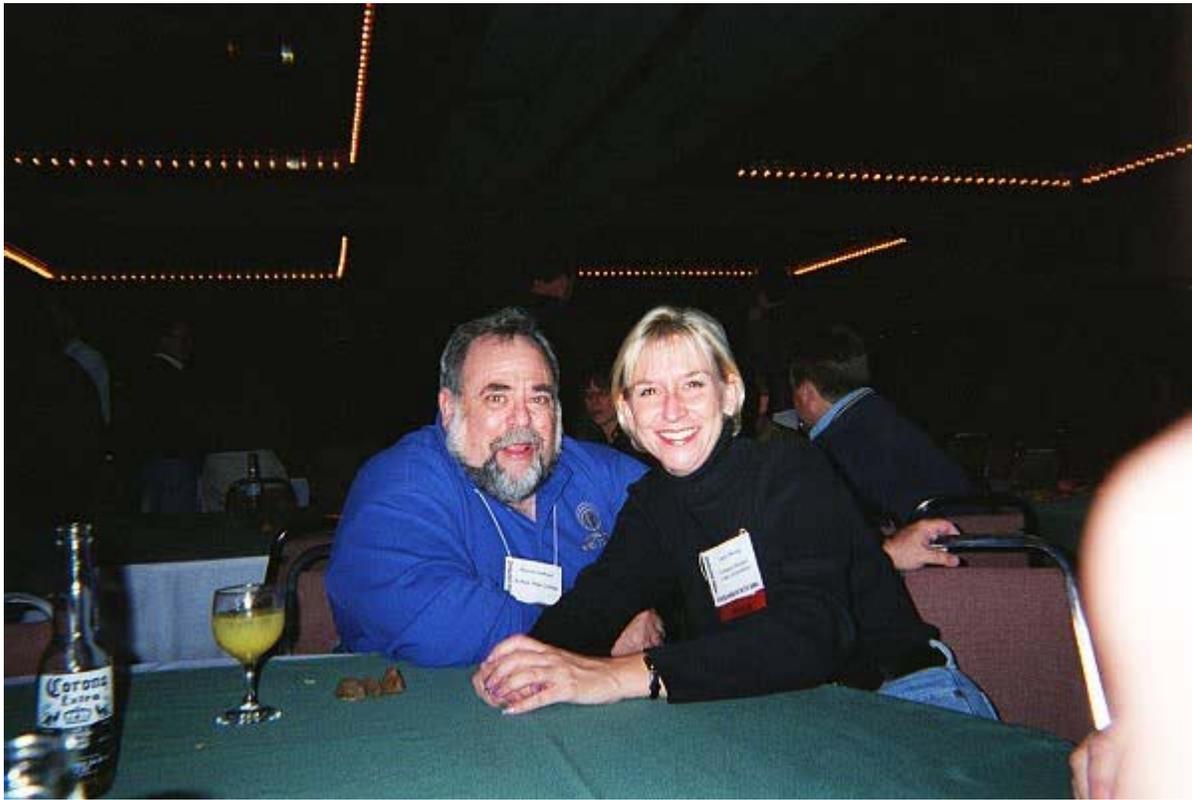
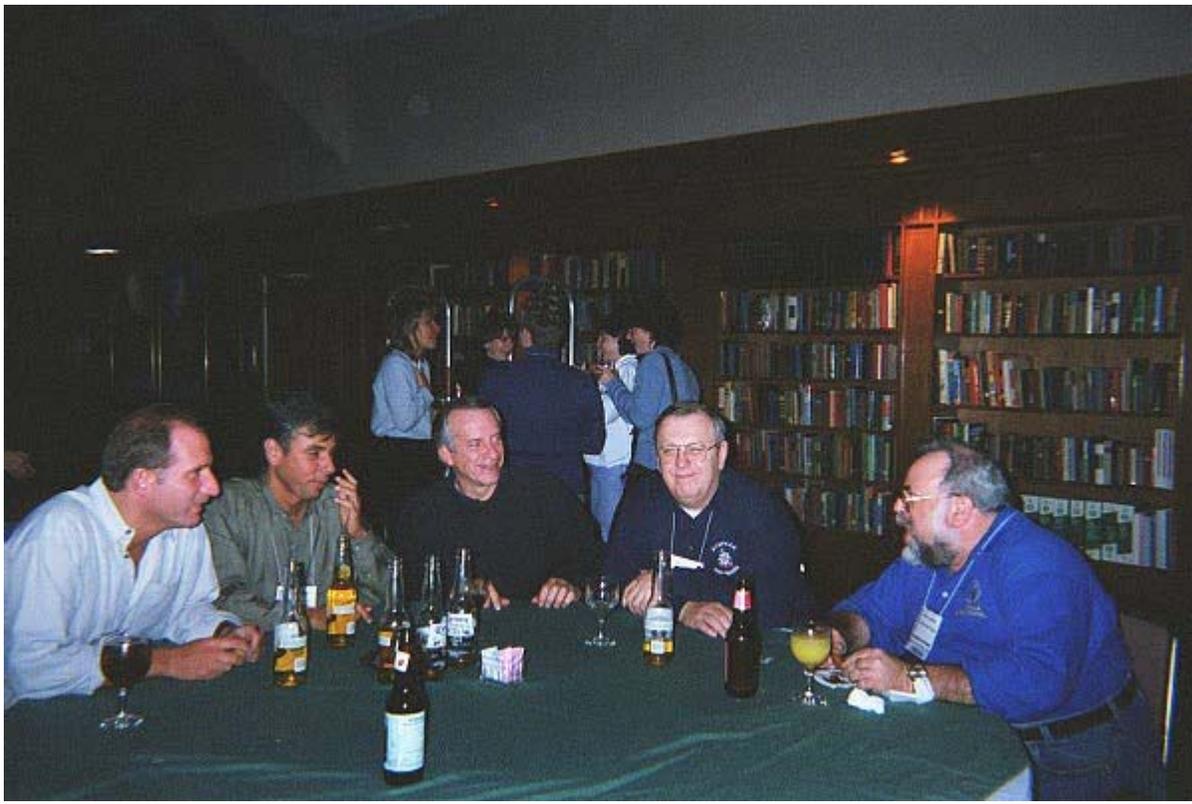
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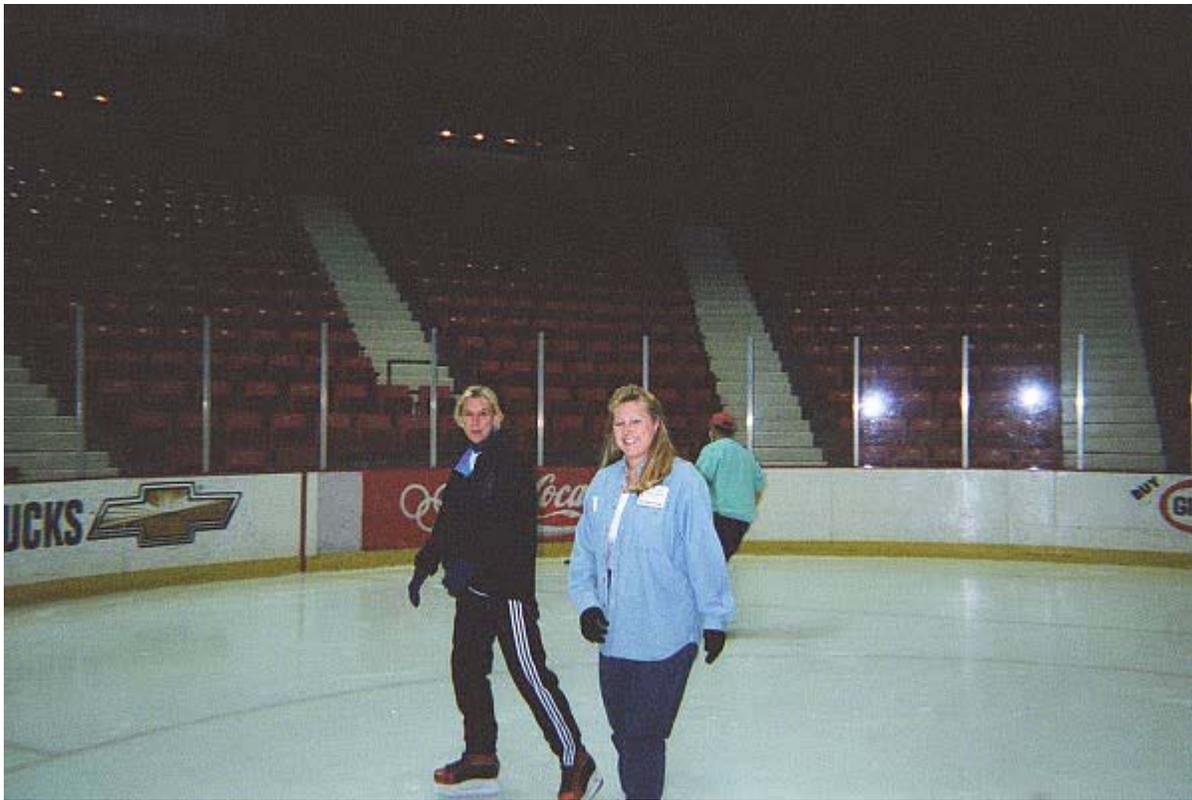
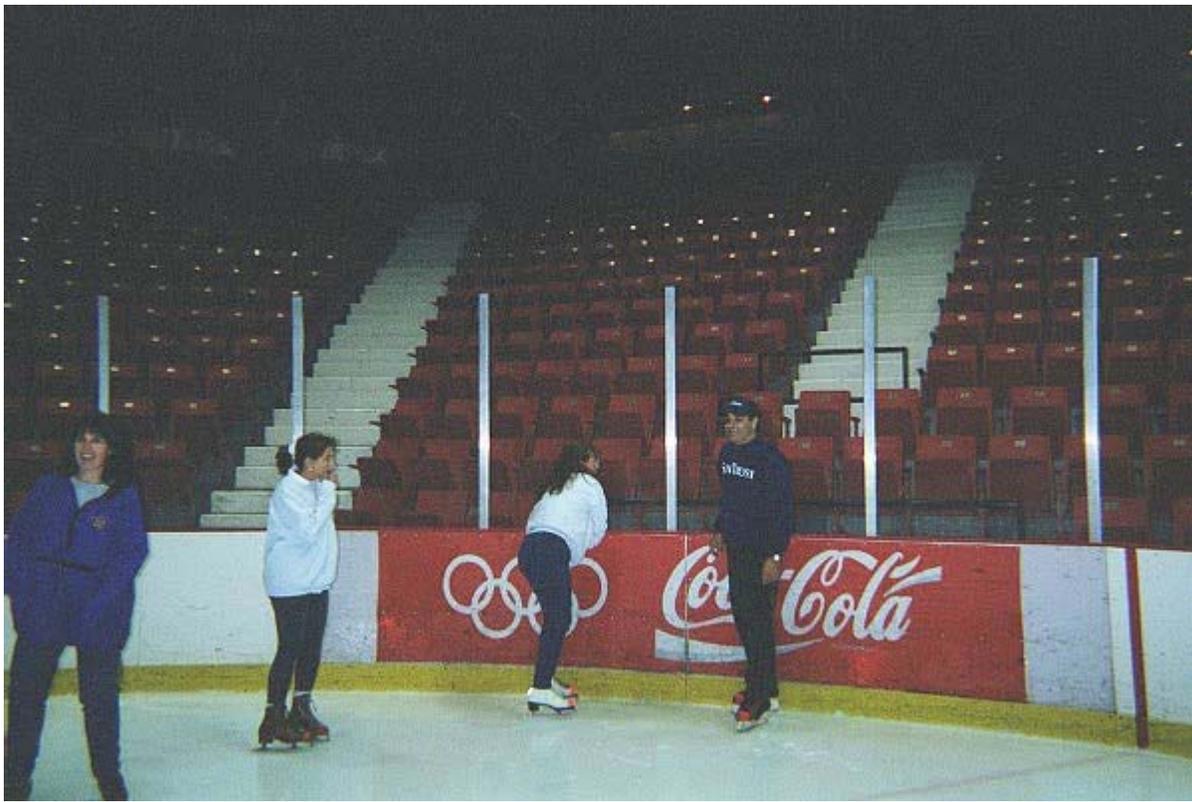


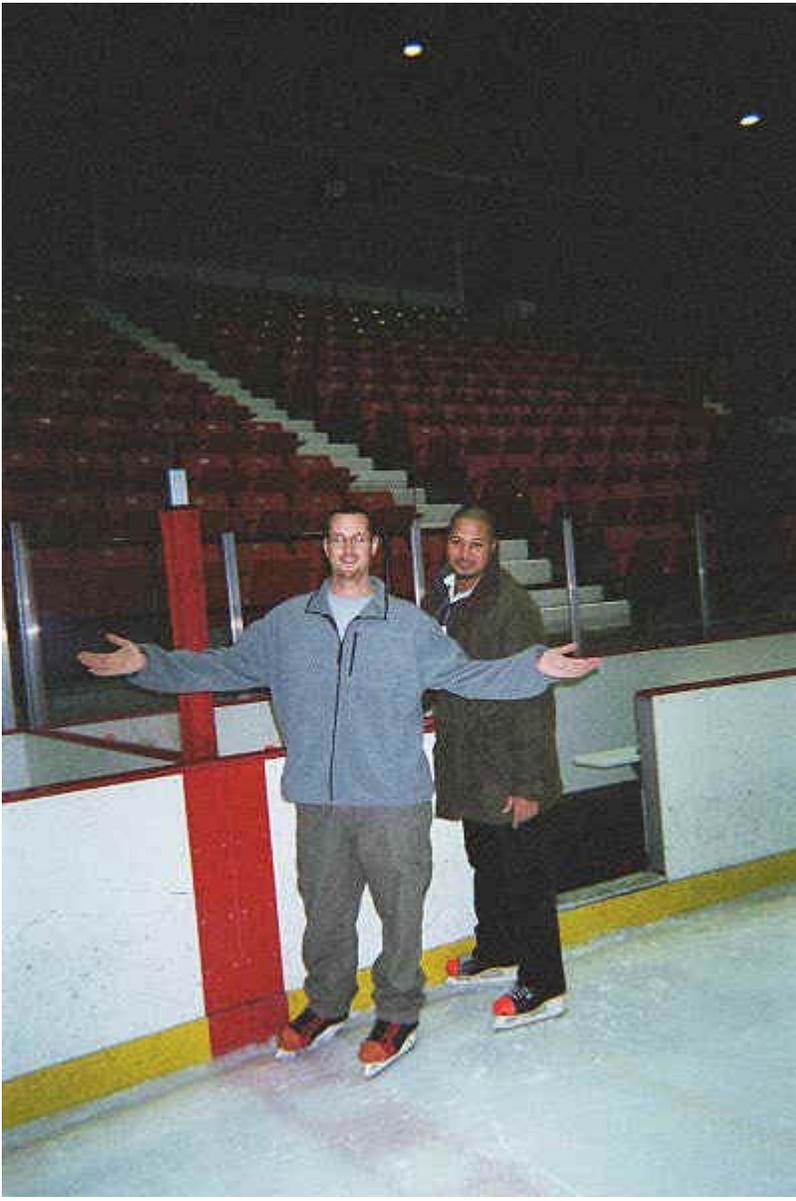
Good Times













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.

nysfaaa.org & the [Web Site Committee](#)

by Vince Scalise, SunTrust Education Loans

As many of us know, our Web site won an award from NASFAA in 1995. We are pleased to report that the NYSFAAA Web site is still one of the best sites available and improving all the time! Now that some Y2K concerns have passed, we are making many exciting improvements to *your* Web Site. As always, member input is the key to making this site a success. Your comments and suggestions are encouraged. Here are just a few things we have been doing to upgrade and improve the site:

During late December 1999, NYSFAAA.ORG moved to a new server. Simply put, this is the computer server where we store our website so that visitors can find us on the Internet. The new server offers us many new options and features that previously were not available.

First of all, we now have a "Chat Room" that is being used to answer questions for students and parents in real time! This is being used by the CAAN 2000 Committee during our College Aid Awareness Network Efforts in January and February. It is available the same hours as the Hotline and is staffed by college aid professionals either at the Hotline site or from a home or office computer. We are one of the first state associations to offer this feature during our awareness efforts. Although it was programmed specifically for CAAN 2000, it can be brought up any time throughout the year that we may want to use it. Any NYSFAAA Region can use the chat service throughout the year for specific events. We believe this will be a great benefit to the students and families we serve. Contact the [Web Site Committee](#) to arrange a preview or schedule usage times in your region.

Next, we re-designed the [Financial Aid Advisors Center](#), the [Student and Family Center](#), and the [School Counselor Center](#) to be a little more user friendly. Each of these Centers has been organized to allow the user to find what they need very quickly.

We began offering advertising and sponsorship on the Web site in the fourth quarter of 1999. Although this has had a slow start, it is becoming an increasingly popular option for lenders, servicers, colleges and universities to reach there audiences. Banner ad spaces are available to all NYSFAAA Members to promote the products and services related to financial aid. Of course we reserve the right to refuse any organization that does not promote the ideals and missions of NYSFAAA and its membership. With over 2000 "hits" to the site per month, we believe this advertising venue will become even more popular in the coming year. For more information on advertising with NYSFAAA, visit the following page of the Web Site: <http://www.nysfaaa.org/sponsor.htm>

Our Regional List Serves had many difficulties during 1999. Since our move, the Regional Lists are up and running again. With the new service, our Web Master is in full control of the lists. This means no more waiting for a third party to correct any problems with the lists. Instructions for subscribing to list serves can be found at <http://www.nysfaaa.org/nysfaaa/listserv.htm>. List serves provide the membership with a fast and efficient way to communicate information to the masses. Since the new regional lists we added to the site, over 400 members have signed on!

We have added a NYSFAAA Publications feature to each of the three Centers in the site. Here you can find copies of publications NYSFAAA distributes like these:

- [FAFSA Wrapper 2000 - 2001 - Printable Text Version](#)
- [Wise Borrower Q & A](#)
- [How to Apply](#)
- [Financial Aid Acronyms](#)
- [Financial Aid Terms](#)

If you haven't seen our [On-Line Workshop for New Students](#) or our [Jobs On-Line](#) areas, we encourage you to do so. These pages are two of the most popular on the site.

In addition to all of this, we now have an [Event Calendar](#) for NYSFAAA where you can find out what is happening around the state and in your Region. The [Regional Pages](#) are being upgraded to include meeting minutes and regional news, regional award winners and much more. Finally, we have brought back the news letter, Team Mates, in an electronic version, ***The NYSFAAA Connection***, in a new format with a new Editor, Laura Worley.

In the next year, we hope to add many more features to the site such as;

- Conference capabilities for meetings
- On-line registration for conferences & trainings
- Credit card payments for registration and membership requests
- NYSFAAA Memories Book

These are just a few of the things we have planned. We hope you find www.nysfaaa.org to be a useful tool in your office. Again, we welcome your suggestions for improvements! Happy surfing!

In Defense of Directors: A Critique of Dilbert!

by Dan Brent, Professional Development Officer, Citibank

In the Dilbert cartoon, Scott Adams has created the ultimate standard in cynicism about the workplace. Managers take an especially hard hit from the antics and observations of the cartoon characters. One series of panels shows Dilbert saying to his boss, "I'd like to talk about my career path." The boss (who has no name but can be easily recognized by the two pointy tufts of hair over his ears) responds, "My plan is to work you until your health deteriorates and your skills are obsolete. Then I'll downsize you." Dilbert's reaction is to moan, "I'm ill." The boss responds, "Really? I've never had a plan work this fast before."

Scott Adams has produced a series of Dilbert books. Reading them, I laughed until I cried. It was the crying part that disturbed me. In the first book of the series, *The Dilbert Principle*, Adams sets out his premises beginning with "Everyone is an idiot, not just the people with low SAT scores." That's on page 2. By page 14, he's gotten to the essence of his thinking on managers: "The most ineffective workers are systematically moved to the place where they can do the least damage: management." That's the dictum that he calls his "Dilbert Principle".

My journey through the world of Dilbert set me to thinking about the gifts and contributions of managers I've worked for. There are four things I've admired in them all, and counted on them for. I don't have first-hand information on directors, but from my impressions in meeting them, I suspect they also make these contributions for their staffs.

The first is that they direct traffic toward a master plan or vision. They see the big picture and help their own group to make it happen. It's teambuilding? – Sure. It doesn't hurt, of course, if they're willing to pitch in sometimes on the details, but I've never wanted one to do my job. I used to tell participants in management seminars, "The orchestra is poorly served if the conductor insists on playing piccolo."

A second contribution I've appreciated is that my bosses have been coaches for me. They've encouraged my strengths and helped me to work with my limitations. Some have been more tactful than others! But all have been honest and constructive about my "development areas". Rather than being threatening, this candor has actually improved my sense of job security.

Another gift I've had from my bosses is that they've campaigned for what I've needed. It's no surprise that enterprises – schools are no different than businesses – are reluctant to increase budgets or reallocate resources. I expect we all have more ideas about good things we could do if "they" would give us the money than there is money to actually allocate. So I don't expect to win all of the budget battles. But, on balance, I'd have to say the success ratio of my bosses has been impressive. Mostly they find the resources I've needed to do my job.

The last thing on my list of priorities for my bosses has been their trouble-shooting contribution. I'm brilliant – notice I keep my own score – but not always wise or creative or tactful enough to resolve all of the problems I've gotten into. That's where the support of my bosses has always been an enormous help. I've been gifted with managers who don't intrude (except sometimes to coach) but who have always been there to help when I get over my head.

So I think the Dilbert take on bosses is both funny and unfair. (Author Scott Adams is equally funny on consultants, marketing, quality, etc. – but that's for another time.) I can't relate to his observations on managers. In fairness to Adams, though, he's trying to put some humor and perspective around the limitations we all have. "I find great humor," he writes, "in the fact that we ever take ourselves seriously. The central tension of business: We expect others to act rationally."

Uh, oh! Here comes my boss. I have to get back to work now.

Citibanker Dan Brent is a ten-year veteran of the training staff at The Student Loan Corporation. He made two presentations at the recent VASFAA conference in Charlottesville.

The Night the Lights Went Out at NYSFAAA

By: Heather McDonnell, Director of Financial Aid, Sarah Lawrence College

Shortly after the dinner hour on Tuesday, November 2, 1999, Lake Placid and surrounding areas lost all power for approximately sixteen hours. Safety lights, powered by precious generators, bespeckled the town and in the midst of this unexpected darkness, were 460 NYSFAAA members. A CONFERENCE COMMITTEE'S nightmare seemed to loom as we began to realize that the power wasn't coming back on quickly. The conference committee, which by the way is every member of Region 8, braced themselves for the worst.

And the worst never came....

Imagine no complaints and everyone still had a great time that evening. In the darkness, we discovered that many of us can sing and a few can even play the piano. While certainly not the caliber of the Mormon Tabernacle choir, voices sang through the evening. Everyone came together, stayed together, and worked together to make the best of the darkness.

The entire conference committee deserves our thanks for persevering through many of Mother Nature's interferences. Thankfully the power was restored just in time for Mike Eruzione's speech at lunch accompanied by the famous videotape of the 1980 U.S. Olympic hockey team's amazing capture of the gold medal. The pride felt in 1980 was present again in the room as we watched Mike score his most famous goal.

Later that evening as the ice and winds began again, the Conference Committee learned that the band's van went off the road with eight of the ten members aboard. While no one was hurt, the state troopers would not let them proceed to Lake Placid to perform for us. Once again, everyone came together and danced the night away to the efforts of a hotel staff member and makeshift CD player.

I'm sure the committee was disappointed in these unexpected events but I learned a lot about NYSFAAA members this conference. I learned that, inspite of all the kvetching (that Yiddish for moaning and groaning) we do, we are able to go with the flow when the unexpected happens. I also relearned something I have believed throughout my years in NYSFAAA. It really doesn't matter, where we are or what we are doing. It matters that we are together. NYSFAAA's Casually Peaking into the 21st Century conference was a testimony to 31 years of friendship.

Thank you Region 8 for all that you did. And thank you Mother Nature for giving us the opportunity to discover our true meaning.

WHAT NYSFAAA MEANS TO ME

By Anne Barton, SUNY Brockport

For those of you who were unable to attend the recent NYSFAAA conference in Lake Placid, you missed a truly wonderful gathering. A gathering marked by dedication, learning, teamwork and laughter. The region 8 members (our smallest region) worked together to put on a tremendous program. Every member in the region participated. In spite of all their hard work and attention to detail – mother nature took control with a power outage that lasted about 12 hours. Lesser people would have thrown up their hands in despair – did region 8? NO! They banded together, improvised, and the sessions continued with little noticeable disruption to the program.

And what of the conference attendees – did they complain – NO WAY! Everyone rolled with the punches and applauded the efforts of region 8. The conference was a huge success.

This conference experience reflects why I love the organization we call NYSFAAA. I see NYSFAAA as one big happy family. As in any family there are ups and downs. There are differences of opinion. But when all is said and done we are always there for each other. This was never so real for me personally as this past spring when I attended the EASFAA Conference in Puerto Rico. The evening I arrived, I received a call that my daughter was having complications with her pregnancy – my first grandchild – and they would probably be taking the baby 6 weeks early! I had no way to keep in touch – it was Mother's Day and telephone lines were busy. Then when I did get through I was given no information. It was the longest night of my life – but my fellow NYSFAAA "family" stayed with me and helped me through the night. The next morning I found out all was well and mother and baby were doing fine. Again, it was my NYSFAAA family that celebrated with me. What more could anyone ask of colleagues? It is true we work for a common goal for students – access to post-secondary education. But it really is so much more – if you let it be. That takes being willing to get involved.

I feel very privileged to be a part of this organization. I am honored to serve its members. For those of you who were at the award dinner at the conference, you could tell I was dumbfounded at being honored with the Father Joseph Dunne Service Award. Being honored with long time members like Dan Hunter, Dick Oboyski and Carl Bellow is a little overwhelming. I think of myself at the new kid on the block. It is the entire membership who should be awarded for taking me into their fold and encouraging me to become all that I could be. I promise to try to live up to this honor by continuing to serve. And, I will always rejoice at being able to call NYSFAAA my "family". Thank you for this honor.

I want to take this opportunity to extend the offer for all NYSFAAA members to get as involved as you can in this wonderful organization. You will not regret it!

NYSFAAA Conference 1999

"Peaking into the 21st Century"

By Kerrie Cooper, SUNY Canton, NYSFAAA Conference '99 Chairperson

Dear Friends,

Another NYSFAAA Conference is over and everyone is back to work! I hope that you all had a good time and feel as I do that it will be one of the most memorable conferences ever! Lake Placid is a beautiful village and the Adirondack mountains is my very favorite place to be, I am glad that you had the chance to experience them.

We obviously could not plan a power outage if we tried but everyone really took it in stride and carried on. We appreciated your patience while we worked out changes after that little event. We in the north country are used to occasional outages and this was certainly no exception to the rule. During the ice storm in January of 1998 we didn't have power for us to two weeks so this was nothing really! It is all about keeping your perspective. Not having power tends to bring out the best in people and bring them closer together. We had a good time with our impromptu sing-a-long around the piano; NYSFAAA has some real talent!! A special thanks for good sportsmanship goes to the two young ladies from Queens College who where stuck in the elevator when the power went out and had to be rescued by the fire department. Just think what you can tell your grandchildren!

Honesty though, Region VIII would like to thank everyone who attended the conference and everyone who participated in some way, whether as a speaker, moderator, or helping at the registration desk. We couldn't have done it without the generosity of fellow aid administrators and vendors. I have to give special credit to the vendors who helped out with the conference committee; you went above and beyond the call helping us to round out our small numbers.

Thank you everyone and I hope that we get to see you all in Lake Placid again someday

(but certainly not too soon!). Best wishes to Marcelle Tyburski and the next conference committee, we will have lots of words of advice and will talk to you soon. I am going to rest as soon as all of the bills are in!

See you in Syracuse!

Kerri L. Cooper

NYSFAAA '99 Conference Chairperson, Lake Placid, NY

NYSFAAA Members On the Move

Robert Feeman, former Director at Hobart and William Smith Colleges, passed away in June 1999.

Welcome to Brezeida (Brizy) Rios, formerly at NY Podiatric College in the Bronx, to Pratt at Munson Williams in Utica and Region 3!

Lorraine Mothershed has been named Assistant Director at Elmira College.

Kristi Dunn formerly with Elmira College is now the Associate Director at Hobart and William Smith Colleges.

Welcome Jackie Sanborn as a new Assistant Director of FA at LeMoyne College. Jackie is also an alumnus of the college.

Gina Soliz formerly at LeMoyne College has accepted the position of Director of Financial Aid at Syracuse University Law School.

Laura Worley formerly at Daemen College is now an Account Manager for Citibank Student Loan Corporation.

Holly Goodsell formerly with AFSA Data Corporation has accepted a position with SunTrust Education Loan in Washington, D.C. and a marriage proposal from Larry Z. of NASFAA!

Anne Francis (Fleet Education Loans) is now the National Campus Relations Manager with AFSA Data Corporation.

Carol Mulqueen formerly at Marist College has accepted the position of Associate Director of Financial Aid at the Culinary Institute of America.

Welcome Joe Weglarz as Director of Financial Aid at Marist College.

Carolyn Jamison (Medaille College) has taken a position at Erie Community College South Campus.

Ted Jamieson (D'Youville College) will be moving to Virginia to take a position with The College Board.

Leigh Fiorenzo (Villa Maria College) is the new Financial Aid Director at Hilbert College.

Kim Downs former Director of Financial Aid at Hilbert College has been promoted to Coordinator of Student Finance.

Rachel Barker is the new Director of Financial Aid at Medaille College.