



NOW LISTEN UP, YOU!

Dan Brent / Citibank

I'm fascinated with the potential role of people in the Financial Aid office as mentors.

It all started one day when I was doing a workshop on customer service at Austin Peay. As part of the introduction to the day, the vice-president for student services challenged the group to see their role as educators, not just as service vendors. "You have the opportunity," he said in substance, "to teach your customers, our students, the skills one needs to solve problems, take ownership of their needs, be proactive in chasing their goals, and relate to others in effective ways." I love the concept. It's the complex role of "mentor" and it includes all the things you'd associate with that. Think about it. Mentors coach, listen, question, challenge, model, suggest, give feedback, encourage, and help to make connections. Sounds like fun.

The problem is that students are not always ready to accept that kind of prompting!

I recently talked to my daughter the psychologist about motivating people to take on new visions of their responsibilities. How do you get students to stop being dependent? She put me on to some interesting insights by Prochaska, Norcross, and Diclemente (*Changing for*

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Good, 1994). The basic theory goes like this. There are six stages involved in moving oneself to proactively adopt change or new behavior patterns. The task of the counselor is not to give advice as though I'd already worked through all six stages. It's to help me get from stage to stage. Here are the stages.

Stage 1: "Pre-contemplation". This is when someone else is convinced that I should change but I'm not yet taking it personally. (I remember the days when my daughters were in middle school and would come home from health class to tell me I should give up cigars!)

Stage 2: "Contemplation". This is when I'm thinking about changing but I haven't reached to point where I'm willing to do something about it. This is the "getting serious" stage.

Stage 3: "Determination". This is when I've decided to make the change and I'm formulating a plan of action to make it happen.

Stage 4: "Action". I implement the plan. I get started. I survive the first few confrontations with myself over my new determination.

Stage 5: "Maintenance". I stick with the plan. This is where the relapses occur when I may rationalize that I've got this mastered and one little act of cheating won't be a problem.

Stage 6: "Termination". This is where I've got the new habit locked in. Maybe the craving to return to my old behavior pattern has gone away. More likely not. But at least it's not a continuous battle of will against habit.

So what?

So suppose that I'm hoping to get this students a bit more willing to take ownership of her need instead of just coming to the office for an answer. A mentoring question is, "How else might you have found this information?" But in the Prochaska scheme of things, this will help her only if she is at stage 2 (contemplation) and ready to move to stage 3 (determination).

If she's at stage 1 (pre-contemplation), maybe the question needs to be, "Do you find it a nuisance to have to come way over to this office to handle this?" You hope to help her see the need to change her dependent behavior.

If she's at stage 3 (determination), maybe the question is, "What would be happening if you'd decided to take ownership of this problem yourself?" You hope to call on her best resolutions and apply her self-reliance to this situation.

If she were at stage 4 (action) or stage 5 (maintenance), maybe the question is, "Are you rationalizing here to avoid tackling this yourself?"

This Proshaska theory does add a diagnostic dimension to the mentoring process. But don't let it discourage you. Mentoring is mostly intuitive. Just tuck this theory in the back of your head. It will insinuate itself into your thinking when it needs to!

Dan Brent is a Professional Development Officer with Citibank. He regularly presents seminars for financial aid office personnel.

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Dear Colleagues:

I'd like to express my thanks and appreciation to all my NYSFAAA friends and colleagues for the Citation of Appreciation award presented to Scott Atkinson and me at the annual conference in Rochester for our work on the NYSFAAA Scholarship Program.

The scholarship project was always a "labor of love" for me from the very beginning. I saw it as an opportunity for NYSFAAA collectively to "put our money where our mouths are" and create an endowed program to benefit the students in our institutions.

I regret not being present in Rochester to receive this Citation and share my appreciation personally, but I don't regret spending a week in the Caribbean!

Best to everyone.

Diane Dixon, NY Chiropractic College



MEMBERS ON THE MOVE . . .

Congratulations go out to Karen Miller who was recently promoted to Financial Aid Counselor at Trocaire College! NYSFAAA would also like to welcome Cathy McNair as the new support staffer at Trocaire College.

Jason Santora, long time representative for Key Bank has been promoted to Northeast Regional Manager, way to go Jason!

Kathleen O'Connell formerly in the Admissions Office at Hilbert College is the new Key Bank Education Finance Specialist who will cover NYSFAAA regions 1, 2, 3.

NYSFAAA Region 2 would like to extend a warm welcome to Ed Gilbert who is the new HESC representative for the region!

NYSFAAA welcomes the new Citibank Account Manager for regions 1,2,3,8 Debi Mansour. Debi comes to NY after 3 years as a Citibank Account Manager in Northern California.

Jim Morrison has joined Vince Scalise, VP of School Relations and Patty Herbst, Director of School Relations at College Loan Corporation. Jim will be working with schools in Region 1, 2, 3, & 8.

Darcie Stephens (former DFA at Mansfield University, PA) joins the Bank of America sales team as the representative for NYSFAAA regions 1, 2, and 3.

NextStudent announces the promotion of Ingrid Capron to Regional School Relations Director. Good job Ingrid!

Elisabeth Rankin (former Director of Financial Aid at Harvard Law School) is the new Director of Financial Aid at St. Bonaventure University. NYSFAAA sends a warm welcome!

CALENDAR OF EVENTS

Visit our Website for all the latest information on events happening in your Region.

Go to: www.nysfaaa.org

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Executive Council Meeting Schedule

- December 9 – 10, 2004
- February 6-7-8, 2005
- June 15-16-17, 2005

GRACE-PERIOD FOLLOW-UP STEPS HELP KEEP BORROWERS INFORMED

Submitted by: Linda Athearn and Ambrose Price, USA Funds Services

Federal Stafford-loan borrowers generally have a six-month grace period after they leave school, during which the borrower is not required to make payments. Toward the end of the grace period, the borrower and loan servicer establish repayment schedules and review alternative repayment plans. USA Funds®' online "Best Practices in Debt Management Manual" recommends that financial-aid administrators contact borrowers during the grace period to encourage them to begin repayment on time. The following are some tips for keeping students up-to-date about their education-loan-repayment status:

- Send at least two letters during the grace period to all students who have received Federal Stafford loans. The purpose of the letters is to help ensure that borrowers begin repayment on time and are informed of the options available if they are unable to begin or continue to make payments on a timely basis.
- Keep copies of all letters mailed during the borrower's grace period in the borrower's financial-aid file. Mail all correspondence in envelopes stamped "Forwarding and Address Correction Requested."
- All letters should provide a date — two weeks from the day the letters are sent is a good time frame — by which the student borrower must reply. Financial-aid staff should contact borrowers who do not reply, and document all telephone contact
- Seek more-current contact information for borrowers whose letters returned are unopened. Contact other offices on campus to determine if their files indicate different addresses for those borrowers. If necessary, send letters and make follow-up calls to the addresses of parents and all references in an effort to contact the borrower.
- Update school records with any new data obtained regarding the student's address, telephone number, e-mail address and other contact information. Advise the borrower's lender of new information received.
- Send letters with language that is appropriate for borrowers' specific length of time before repayment begins.

More information and sample grace-period follow-up letters to borrowers are available in the "Best Practices in Debt Management Manual." To access the manual, visit USA Funds' Web site, www.usafunds.org, and select "Financial-Aid Professionals," "Debt Management" and "Best Practices in Debt Management Manual."

Just For Laughs . . .



EASFAA CONFERENCE, MAY 2004

By Dan Sistarinek, SUNY New Paltz

"Spelling Success" was the conference theme for the 38th annual Eastern Association of Student Financial Aid Administrators held recently in Providence, Rhode Island.

I was fortunate to attend as the New York State Scholarship recipient as part of EASFAA's efforts via the Leadership Development Committee to promote interest and involvement of new members in the association. I wasn't sure what to expect at my first-ever EASFAA conference, but I assumed it would probably be a much bigger event than the traditional smaller-scale NYSFAAA and SUNYFAP events I have attended the last 29 years in NYS. Well, it was much bigger and rather impressively organized and extremely well run with 12 eastern seaboard states represented. What impressed me the most was that each member association had such pride and sincere passion about their own state yet had banded together via EASFAA to produce a superb professional development and networking event. It was professionally "comforting" to know that there are so many compassionate, talented and "seasoned" aid professionals out there which endorses my NYS-bred training that aid administrators are truly "special people". I was proud to see so many NYSFAAA colleagues in leadership positions and the high regard and mutual respect exhibited by each association to others. Our president, Anne Barton, gave attendees a delightful and warm description of NYSFAAA and a welcome from the "Empire State". Anne was also awarded the 2004 "President's" award which demonstrated how lucky we are in NYS to have such dedicated colleagues.

The friendly atmosphere and warmth exhibited by the EASFAA conference and leadership committees made the state scholarship winners feel comfortable and welcomed. I met many new friends and found everyone extremely accommodating and helpful. I also ran across some old-time colleagues from NYS whom I haven't seen in a few years and it was fun re-newing acquaintances. Many of the national financial aid committee members and officers are from NYS and EASFAA. I became aware of just how influential and important the "east coast" is and the potential for EASFAA input on the national level. I have volunteered to serve on one or two EASFAA committees and hope to encourage my NYSFAAA colleagues (especially Region 5 members) to re-new and re-charge their "professional growth batteries" and get involved in some capacity in NYSFAAA or EASFAA. The rewards in volunteering are plentiful but you have to get off your butt and make the time! Sharing "best practices" necessary to serve our students and institutions is extremely helpful and in my opinion a requirement if you want to elevate your status on campus and keep abreast of the changes in this unique profession of ours.

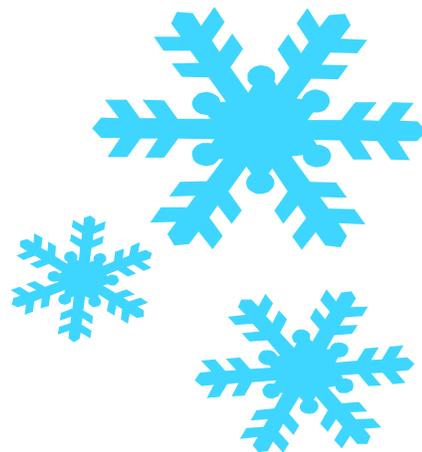
If you want to experience a flavor or two of the EASFAA professional development opportunities, just visit the website at www.easfaa.org. Some of the conference sessions I attended were not only nuts and bolts type sessions but were also lively interactive discussions on how to successfully promote the importance and achievements of your office to your campus community.

I also found a large choice of sessions to attend that focused on "future student demographics" and "communicating with the millennium generation" as well as how our job may change technologically which I can bring back to my office for planning discussions.

Highlights of the program included Dallas Martin (NASFAA President), Jack Reed (US Senator from Rhode Island), Dennard Clendenin (Diversity Trainer) and numerous staff from the US Department of Education. I counted about 12 EASFAA Presidents from NYS listed over the 38 year history of the organization and our own Tom Dalton of HESC assuming the Presidency for 2004-2005. That would make NYSFAAA's batting average at leading EASFAA about the same or better as the NY Yankees playing in the World Series!

EASFAA is doing a great job at expanding the "sharing of expertise" and facilitation of communications amongst state associations which can only strengthen our profession as well as influence national policy makers. I would encourage the continuation of the mentor scholarship program and perhaps expand it based upon state population as it was an enjoyable and worthwhile experience which in turn will strengthen the organization.

Thank you to NYSFAAA and EASFAA!



*Wishing you a
Happy Holiday
Season
From NYSFAAA!*

WHERE DO COLLEGE STUDENTS COME FROM?

by Ken Storms, NYSHESC

How do people choose to become students at your school? Where do the students come from? How (and perhaps why) do they choose to make the financial commitment to buy a higher education at your campus?

Different colleges have different student demographic profiles. Your admissions colleagues will tell you how they assemble each freshman class – how the students “fit” academically and socially. You have to make them “fit” financially.

As the state’s financial aid agency, HESC looks at the situation a little differently. We look not at the students at an individual school but at the whole state of New York and ask, “who needs financial aid information to help them make the decision to go to college?”

This needs-based approach to financial aid information has led HESC in some new directions.

Our responsibility for financial aid awareness has grown over the years – from our first mailing of a few brochures to high school guidance counselors in the 1970s to the creation of a massive publications program in the 1980s, to our present system of total electronic advisement complimented by personal outreach activities.

HESC’s Web sites – hesc.org, NYMentor, and NYGEAR UP-- now offer a complete range of college and career planning services, and the only complete listing of state and federal aid available on the web. HESC also offers links to admission and financial aid applications for New York colleges and federal and state aid.

As in the early years, we continue to focus on the high school-to-college transition. Our NY Mentor web site provides a free, comprehensive student guidance system. We administer the NY GEAR UP program, working with 14 partner schools and agencies to serve over 6,500 students at 17 sites to give them the best possible chance to attend college. We speak with thousands of students and families at college fairs each year, and provide training and instruction to guidance counselors and College Advisors.

But like many of you, we are also working to help students coming from other, less-traditional places. We do this by reaching out and training professionals and volunteers who serve these populations, at community organizations, Department of Labor Employment Centers, Cooperative Extension offices, VESID offices, Economic Opportunity centers, and at faith-based and other organizations around the state.

These training and outreach activities, along with our more traditional support of early awareness activities, guidance counselor training, and NYSFAAA’s CAAN initiatives, are all part of our effort to provide a need-based information program that truly supports our need-based financial aid programs. Our goal is to reach all potential college students, traditional and non-traditional. All New Yorkers who need financial support for higher education need to know that help is available and how they can get it.

If you’d like to learn more about HESC’s statewide outreach, including the possibility of being part of an awareness program, contact Outreach Coordinator Bettye Zeringue at (518) 474-2991, or bzeringue@hesc.org.

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NEW YORK’S PELL, CAMPUS-BASED AID EXPANDS BY 44% OVER 5 YEARS

by Kent Wolfe, Research Unit
National Student Loan Program

Stafford loans are the largest source of federal financial assistance for postsecondary students in New York and other states. Yet administrators of student loan programs still want to see the Pell Grant and campus-based programs remain strong so low-income students will not rely so heavily on debt to attend college. Given this, NSLP monitors all Title IV aid awarded to students at the nation’s institutions.

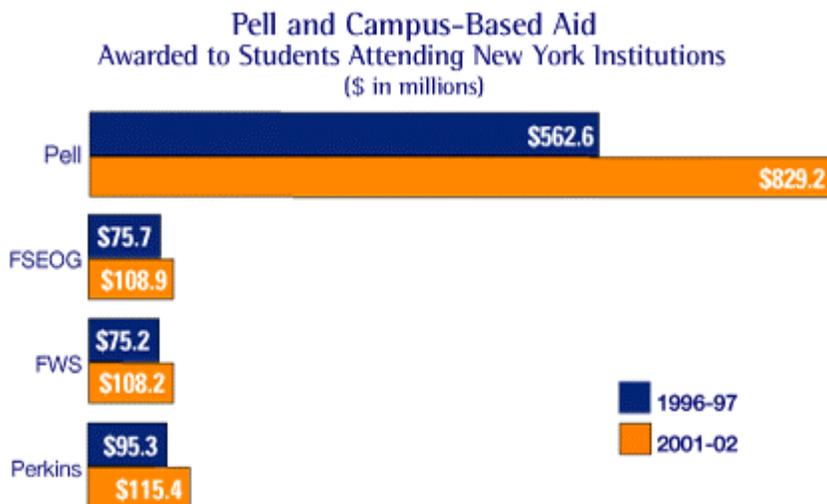
In 1996-97, postsecondary students in New York received about \$809 million in federal Pell Grants and campus-based aid. Over the next 5 award years, these need-based programs collectively expanded over \$352 million, or 44%, to more than \$1.16 billion in 2001-02. (See table on next page.)

(Continued from page 6 *NEW YORK'S PELL, CAMPUS-BASED AID EXPANDS BY 44% OVER 5 YEARS*)

Program	\$ Awarded (in millions)*			
	1996-97	2001-02	Change	
FSEOG	\$75.7	\$108.9	\$33.2	44%
Work Study	\$75.2	\$108.2	\$33.0	44%
Perkins	\$95.3	\$115.4	\$20.1	21%
Total Campus-based	\$246.2	\$332.5	\$86.3	44%
Pell	\$562.6	\$829.2	\$266.6	47%
Total	\$808.8	\$1,161.7	\$352.9	44%

* Due to rounding, column sums might not equal actual totals.

The following graph highlights financial aid New York students received through these programs.



Source: U.S. Department of Education

Whereas many other states had notable increases in Pell and relatively small increases in Perkins volume, New York's Pell and campus-based programs all had fairly equal increases. In 1996-97 and 2001-02, New York received roughly 70% of total federal non-repayable aid from Pell, while the three campus-based programs accounted for about 10% each.

The data demonstrates that Pell and federal aid other than Stafford and PLUS loans were integral in helping needy New York students access postsecondary education in the late 1990s and early in this decade. Current data about the programs is unavailable, so the impact of recent federal budgetary decisions on funding for the state's students is not yet determined.

For more information about the expansion of New York's Pell and campus-based aid, contact Kent Wolfe at 800-735-8778, ext. 6940 or Mark Krings at ext. 6835.

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If you would like to contribute to the NYSFAAA Connection
Please contact Laura Worley at laura.m.worley@citigroup.com
or Vince Scalise at vscalise@collegeloan.com
