

PRESIDENT'S MESSAGE

*Judi Miladin, Cayuga Community College
NYSFAAA President*

It's been a busy couple of months since the last newsletter!

NYSFAAA has been to Washington, D.C to visit our New York members of Congress.
NYSFAAA has been to the Great New York State Fair.
NYSFAAA Exec Council has been to NYC.
And NYFAAA has been to Long Island for our 37th Annual Conference!

Our trip to D.C. which was coordinated with the Tri-State Region (D.C., Maryland and Delaware) was a great success! We shared our NYFAAA Federal Position Paper with our two Senators and with numerous members of Congress. Not only did we begin the process of forging new relationship with our Senators, Representatives and their staffs, but we began a new alliance with the Tri-State Region which will enable us all to have more of an impact on Capitol Hill.

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And speaking of new relationships with Congress...Congressman Tim Bishop who represents New York's 1st Congressional District on Long Island was one of our guest speakers at the Conference. Congressman Bishop is a former Director of Financial Aid!! Even though the news he had to share was not very up-beat, it is great to know that we have someone "on our side" who really understands the issues that we face.

The Conference Committee did a wonderful job with the conference. In addition to Congressman Bishop, guest speakers for our general sessions included Roberto Clemente, Jr., and NASFAA National Chair David Gelinis (aka Sheriff Dave), EASFAA Past President Tom Dalton and NASFAA Past Chair George Chin. We had a record setting attendance which presented some challenges for the conference committee - but it was a great problem to have! This year's conference theme was "NYSFAAA Lights the Way to Education." NYFSAAA is offered 8 new Mentoring Scholarships which took the form of conference fee waivers for new financial aid folks in order to foster conference participation. We also offered up to 8 Professional Development Scholarships which went first to active members whose institutions were unable to pay for conference participation with second priority going to new members.

Our New York State Fair participation gave us exposure through various avenues - bill boards, loud speakers, signs and our table -- to nearly 100,000 folks at the fair. Current NYS college students could enter a drawing for two \$500 scholarships. Future students received plastic bracelets that read "I'm going to College" and the NYFSAAA website address.

Our Early Awareness Committee was awarded the NASFAA "Award for Service to Students, Parents and Families." The project consisted of attractive bookmarks with the theme "It's sooner than you think." The bookmarks were distributed to libraries throughout the state to promote saving for college. The committee is just wrapping up a new project with a brochure that will be distributed through the New York State PTA Association. The brochure is also on the theme of "It's sooner than you think."

Our High School Counselor Workshops are planned throughout the state for November and December.

We are just beginning our participation as a Gear-up Partner with New York State Higher Education Services Corporation.

In conjunction with NYHESC and the New York State Consumer Protection Agency we are planning a media

blitz this fall to make parents and students aware of the pitfalls and dangers of scholarship scams and unscrupulous financial planners.

Lots of things are happening in NYFSAAA - I hope you are planning to be part of it all!!

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MEMORIES . . .

Ann Barton, NSLP, NYFSAAA Past President

I found myself being quite sentimental over the last few weeks as I prepare for my last NYFSAAA Executive Council meeting. It seems like only yesterday that people were saying "a four year commitment to the presidency - are you crazy?" It sounded like a long time back then - my how time flies!!!! I can't believe that in a few shorts weeks my entire term will be finished. I will surely miss Executive Council meetings - I have been on Exec Council for about nine years in one capacity or another. Serving on Exec Council gives you a unique perspective of the organization - a much broader scope of all the issues we face in this profession. And the support and encouragement of colleagues is something not to be missed - such a treasure of knowledge. It is quite humbling! The support of past presidents is a very reassuring thing - you realize you are not "alone at the top".

I felt compelled to write this to encourage each and every member to consider a leadership role in NYFSAAA. The organization is only as strong as its members. NYFSAAA needs each and every member to be involved in some way.

Not everyone is fortunate enough to work for an employer that is willing or able to grant you the opportunity to serve as President. I am sure Samantha had her doubts at the start - but it all worked out. I think I became a better employee and definitely a better financial aid administrator as a result of my service to NYFSAAA. But everyone can serve in some capacity - volunteer for a committee - at the regional or state level. Agree to chair a committee when asked - and by all means, seek the opportunity to serve on the Executive Council - you will NEVER regret it!!! Serving NYFSAAA does not always mean "time out of the office". There are jobs for everyone!

Well, I don't want to bore everyone with my memories - volunteer and make some of your own!!! I just want to thank each person who has played some role in my reaching this current phase of my professional career. You know who you are - I don't want to list names, because I am sure to forget someone - forgetfulness comes with age!!! But I do want to say thanks to all for the privilege of serving as your President. I know I said that at last year's conference when Judi took over, but this will be my last opportunity to "say it again". God Bless - you are a terrific family!

MEMBERS ON THE MOVE . . .

Nellie Mae is pleased to announce the hiring of Amy Sipher formerly at SUNY Potsdam as the new Regional Account Executive for NYSFAAA regions 4, 5 & portions of 8.

Steven Dwire, Director of Financial at The College of Saint Rose, and Jennifer Dwire, Key Education Resources, are the proud parents of Megan Elizabeth born on May 28, 2005. In addition, Jennifer is back to work as Key's New York State Team Leader. Congratulations to the Dwire's!

David Lynch joins AFC as Senior Vice President for the Eastern Region and will manage a staff of twelve account executives, supporting colleges and universities from Massachusetts to Florida.

Sean Rafferty, formerly of Great Lakes, joins College Loan Corporation as Director of School Relations in New York. He is responsible for NYSFAAA regions 1, 2, 3, and portions of 8.

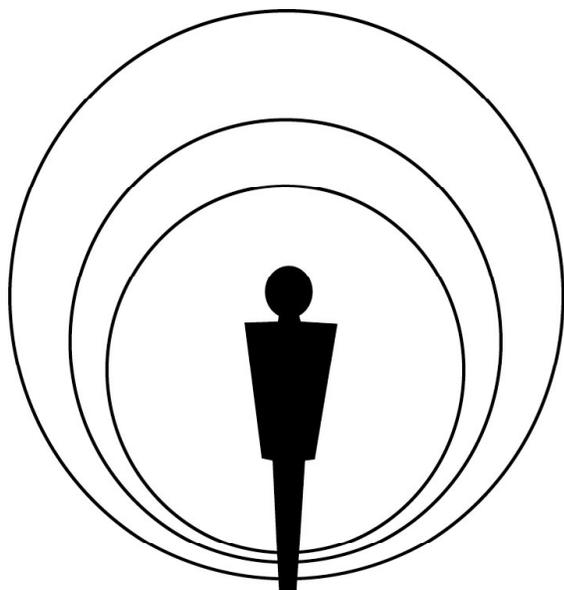
Dawn Langdon formerly at Keuka College is the new Assistant Director of Financial Aid at the University at Rochester.

Carolyn Corcoran of SUNY Plattsburgh fame has recently joined the fine folks at SUNY Potsdam.

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 8 & 9, 2005

Breaking Down Barriers Building an Effective Team Culture

By Allyson Wynne – Citibank – The Student Loan Corporation

Most Financial Aid offices require teamwork to get the work done. If you compare your job description to what you actually do, you'll discover that much of your work also requires the support of other team members.

Teamwork is creating a culture in which collaboration is valued. To create a workplace culture that is rooted in teamwork, the following characteristics of well-functioning teams are critical:

Recognize and respect differences in others: If every member of the team were the same and had the same opinions, it wouldn't be a very productive team - and it would make for a pretty boring team, at best! Though we may get frustrated with different members of our team at different times (which is all part of human nature), it is the diversity of the team that will move you from good to great!

Value the ideas and contributions of others: Nothing is more important in a teamwork environment than to show you care and value your teammates by listening to what they have to say. There may be valuable information to be gained by simply listening to another's perspective. In teamwork it is important to have open ears and an open mind.

Ask questions and get clarification: Because we all come from differing perspectives, it can be challenging at times to see things from the "same side of the coin". Ask questions to gain clarification on issues. Often times what the speaker intended for you to hear may not be what was actually heard.

Have fun and care about the team and the outcomes: Teamwork can be fun and engaging if you choose to see it that way. Take pride in your team and the outcomes that you produce. Set aside time at the beginning of team meetings to do conduct an engaging icebreaker with the group. These activities encourage participants to laugh together and get to know each other - a small investment with large benefits in terms of building team morale.

In addition to the above characteristics, keep in mind the following components of a team:

Purpose: Members proudly share a sense of why the team exists and are invested in accomplishing its mission and goals.

Priorities: Members know what needs to be done next, by whom, and by when to achieve team goals.

Roles: Members know their roles in getting tasks done and when to allow a more skillful member to do a certain task.

Decisions: Authority and decision-making lines are clearly understood.

Conflict: Conflict is dealt with openly and is considered important to decision-making and personal growth.

Personal traits: Members feel their unique personalities are appreciated and well utilized.

Norms: Group norms for working together are set and seen as standards for every one in the groups.

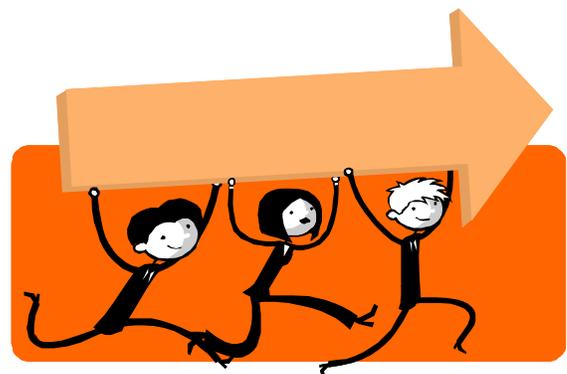
Success: Members know clearly when the team has met with success and share in this equally and proudly.

Training: Opportunities for feedback and updating skills are provided and taken advantage of by team members.

Make it a priority to focus on the characteristics and components of well-functioning teams listed above and you will be well on your way to creating a teamwork culture -- a culture that enables individuals to contribute more than they ever thought possible, together.

Allyson Wynne is a Professional Development Manager with Citibank - The Student Loan Corporation. She regularly presents seminars for financial aid office personnel.

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Region III Honors Jan Klotz

Submitted by Nancy Teodecki, Region 3 Chair

More than 40 friends from Region III gathered June 24th at the Aurora Inn to “roast” Jan Klotz who retired on July 1.

Along with Region III members there were several special guests. Jim Murphy from CUNY Bernard Baruch College made the trip Upstate to share in the celebration. Jim Ross, President of HESC, was able to join us. Also, Cindy Smith from Corning Community College and Janet Whyland, retired director from Cayuga Community College, were a part of the special day.

The roast included “remarks” from Karen Blankenburg (Educaid) , Bill Cheetham (LeMoyne College) , Ken Kogut (Hamilton College) , Michael McGraw (Tompkins Cortland Community College), Jim Murphy (Baruch) and John View (SUNY Environmental Science & Forestry) . Mike Williams on behalf of HESC presented Jan with a plaque honoring his service. Region III also presented a plaque to Jan for the many years of dedicated service that he has given our region.

Although Jan retired from Educaid, he mentioned that there may be “consulting” jobs in the near future. So we hope to continue to see Jan visiting somewhere within the NYSFAAA family!



NYSFAAA Newsletter Sponsor

Membership News

Submitted by Joan D. Warren
NYSFAAA 1st Vice President for Membership

NYSFAAA Membership Reaches New Peak!

I am very pleased to report that NYSFAAA membership has reached an all time high. NYSFAAA now has over 1200 members, a 17% increase over last year. Several factors contributed to our re-invigorated enrollment, including:

- Increased and improved programming and other activities at the regional level
- Better communication through the NYSFAAA listservs and website
- Higher attendance at state-wide events
- Increased outreach to former members
- Automated application, invoicing, and collection services
- ***Dedicated volunteers! Please join us! Sign up here:***
<http://www.nysfaaa.org/docs/forms/memVolunteer.html>

Our new membership year began on July 1. A payment grace period is being allowed for members who are attending the annual conference. All membership renewal payments must be received by October 31 to avoid interruption in access to member-only services, such as the listservs, and job postings. Members who are having difficulty with accessing their record on the membership database should contact support@nysfaaa.org or jwarren@juilliard.edu for assistance.



NYSFAAA Webletter Sponsor

MEMBER EDITORIAL

Look in the Mirror

Submitted by J Lentner, SUNY Oneonta

It is more apparent to me every day that, at the higher learning institutions we all work, "it's all about the Benjamins". I could go on and on about how grossly unpaid we all are but that's not what I have in mind. I am referring to students- the cash cows.

I arrived at my school in 1997. At that time we had an approximately 50 financial aid recipients enrolled in summer courses. This past summer that figure was about 500. In fact, just today I received a flyer advertising help for students in finding a course to take in the summer. (Mind you, this is September.)

Why are students pushed so hard to take summer classes? As I understand it, at SUNY campuses, summer tuition is kept here instead of handed over to the state, as it is in the Fall and Spring semesters.

A recent trend on college campuses is "apartment style living". Students are offered newly constructed buildings with single rooms, private bathrooms and kitchens. These halls are priced at a premium to reflect their low student per square foot ratio. At Oneonta, our new residence hall costs 62% more than a traditional double room.

A third change I see is the increase in students studying abroad. I don't need to see statistics to confirm this increase. I meet with students almost daily throughout the semester to discuss international studies. There are even a couple new programs that take students overseas during the time off between the Fall and Spring semesters.

What all of these trends, summer school, luxury dormitories, and overseas education, have in common is that they all separate the students from their money. Worse, given the stagnant grant levels, the effect is actually that students are borrowing more and more.

Now, I am not begrudging any of these opportunities to today's students. Summer school has existed since forever. Today's children of baby boomers may be more likely to succeed in the new residence hall environments. A semester spend abroad can be a life shaping experience.

The problem occurs when the college makes it too enticing, and too easy, to borrow more. Summer school is no longer for those students who fall behind. Students who live in the best accommodations or study abroad are no longer the ones whose parents can afford these costs. (Parents seldom borrow the extra amount, student do.)

It bears repeating that I am not advocating denying these experiences to our students. But we must take some responsibility. Increased borrowing does not translate into more Stafford or Perkins Loans. These are private loans. These are loans with no interest rate cap. Today's students are too young to remember the Prime Rate being a double digit. There is no reason to assume that the Prime won't double or triple during the life of a private loan borrowed today. You've heard of the real estate bubble? Let me introduce you to the private student loan bubble.

Let me be clear about the kind of student I am representing. I am not referring to students whose parents make 100,000 dollars and never saved a nickel. I help students with Pell Grants borrow private loans. This being a SUNY school, many lower-middle class students must borrow private loans up to and above \$10,000 because they get little or no Pell grant money, a minimum TAP award and nothing from the school.

We financial aid people, along with our colleagues, roll our eyes whenever the rising costs of education are called into question. Tuition increases beyond inflation are accepted. We pat ourselves on the backs for helping students obtain an education (and rightly so) and move on to lament the latest threat to federal aid. But we are also the ones burdening students with huge debt.

I have nothing against public and private loans in principle (pun intended). Students who receive the benefits of a higher education *should* be borrowing to a limited extent. The concern is when (at my school) we graduate

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Look in the Mirror (continued from previous page)

hundreds of teachers and music professionals with 30 to 50 thousand dollars to repay. Without action graduates' debt will double in ten years.

The ship has sailed on huge increases in federal and state level financial aid. No one can seriously propose a two- or threefold increase in federal assistance. NASFAA spends most of its time lobbying to keep funding levels status quo. The real financial aid improvements can only come from within the institutions. Financial Aid directors and counselors need to say to their presidents "enough is enough".

Practically speaking, I would like to see some institutional grant money set aside for summer school. I would like to see more scholarships given to students studying abroad. Lastly, when a premium residence hall is opened, I would like to see an institution set up a scholarship for a small number of rooms so that the best students, who otherwise would have to borrow, can live in comfort compliments of the school.

If colleges don't step up to help students, ours will become a profession of naysayers. We will be forced to talk students *out* of spending money on the extra experiences offered. That is asking the impossible. You think students' eyes glaze over now?

Where would all this money come from? Colleges certainly are not filled with overpaid employees. Private colleges, and even many public ones have huge endowments that could be pried open just a little. Then there is the increased revenue from the above programs. And these are just three examples of what colleges do best: make money. It's all about the Benjamins.

Higher Ed Day at the NYS Fair

Submitted by Sharon Karwowski, Tompkins-Cortland Community College



Fifteen of your NYSFAAA colleagues participated in this year's Higher Ed day at the New York State Fair. It is an outreach activity of the Statewide CAAN and Early Awareness committees. We were able to pass out the new bracelets to children that read "I'm going to College" and our Early Awareness bookmarks. Additionally, we were able to distribute FAFSA wrappers and other financial aid literature. We also ran a raffle for two \$500 scholarships to be used at any NYS college this fall. As of this writing the winners have not been confirmed. Cathy Patella and I are co-chairs of the event.

FACT SHEET FOR HIGHER ED DAY AT THE NEW YORK STATE FAIR 2005

- The New York State Financial Aid Administrators Association again acted as the umbrella organization. Higher Ed Day at the Fair was held **Friday September 2, 2005**. Estimated attendance on that day (student day) was approximately 90,000
- Cost for rental of the Chevrolet Pavilion for that day is **\$11,000**. The number of participants determines cost per unit (table.) This years cost was \$ 579.00 for each table requested.
- The Logo that was developed last year (top of page) was used again.
- Use of the corporate room the day of the Fair. Behind the Wiles room in the administrative building. Free cold drinks and a quiet place to take a break was Available from 2-8 p.m.
- Public announcements the day of the event.
- Display on the Marquee outside the main entrance on the day of the event. Sandwich boards both at the main gate and the corner by the Pavilion.
- Use of the Logo at the tram stops the day of the event

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

NYSFAAA Goes to Washington, D.C.

*James H. Vallee, M&T Bank Educational Lending
NYSFAAA Government Relations Committee*

Thanks to the vision of NYSFAAA President, Judi Miladin, and the work of the Government Relations Committee co-chaired by Beth Post and Jim Vallee, NYSFAAA recently made visits to the Washington offices of New York State's Senators and Representatives. One of Judi's goals as President is to increase NYSFAAA's influence on financial aid-related legislation on both the federal and state levels. This marks the first coordinated effort in recent memory to lobby Congress about Reauthorization issues.

Partnering with the Tri-State Association of Student Financial Aid Administrators (Maryland, Delaware, and D.C.) NYSFAAA's delegation of twelve traveled to D.C. July 20 - 21 2005. Participating, in addition to Judi, Beth, and Jim, was Bill Cavin, Dan Sistarenik, Janet McGrath, Rachel Barker, Christine Sears, Wayne Harewood, Holly Zaglaniczny, Karen Taylor, and Shane Rauh. Bill Cavin and Jim Vallee were doing double duty as representatives of EASFAA's Government Relations Committee, having been deputized by its chair, Betty Davis of Pennsylvania.

Here's what one participant had to say:

The NYSFAAA contingent slightly outnumbered our Tri-State hosts, which was led by Government Relations co-chairs Taisha Winters and Beth McSweeney. They had also invited a group of students from the area to visit their legislators. Was D.C. ready for 20-some pumped up financial aid folks and students to storm the hallowed hallways?

Taisha and Beth had set up instructional how-to sessions for us on July 20th, but these were scrapped when it turned out the House Committee on Education and the Workforce would continue working on "marking up" HR 609, the Reauthorization of the Higher Education Act of 1965, as Amended. Mark up includes the presentation of the proposed legislation, the offering of amendments, and votes on those amendments. The final product would be the House bill.

So instead of spending our first day learning how-to, we went and did. It was fascinating to be in the huge hearing room, with the committee members spread out before us on a tiered dais. The Republicans were on the right, the Democrats on the left, as always. The sides of the room were occupied by the aides and the press, while we civilians had chairs and standing room in the back. There was a constant flurry of activity as papers and people circulated. HR 609 was almost exclusively a Republican product. We watched as the Democrats on the Committee offered amendment after amendment, with all but one or two being voted down by the majority Republicans. We were delayed on our way back to our bus by a bomb scare in the parking lot - apparently a fairly common occurrence.

We returned the next day and kept our pre-scheduled appointments with New York Representatives on the Education and the Workforce Committee, as well as Representatives from our home areas, whether on the Committee or not. Visits were also made to Senators Clinton and Schumer. Whether we were able to meet with the Congress person or an aide, we found everyone friendly, respectful, interested, willing to talk, and forthcoming about the legislation and the hoped-for outcome. Armed with copies of NYSFAAA's Reauthorization Position Paper, we were able to speak with one voice about what we would like to see in the legislation.

There is no question that those of us who went would do so again. Its fun and we really felt we had the potential of making a difference. It has become a goal of the Government Relations Committee to establish an annual visit to Washington as a new NYSFAAA tradition. In addition, we will be expanding the annual Executive Council visit to our legislators in Albany to include more participants.

It's clear that NYSFAAA can have an impact on legislation affecting financial aid. We are working toward the time when they will begin to ask US what changes are needed rather than NYSFAAA reacting to what others propose. Want a piece of this? C'mon and join us!



NYSFAAA Webletter Sponsor

HESC Grants and Scholarships Update

Submitted by Mike Williams, HESC



As highlighted in HESC Financial Aid Services Bulletin 2005-019, HESC now offers a "TAP Change Form on the Web", the latest enhancement to the student electronic TAP application process.

HESC anticipates elimination of paper award notices as well as change forms and RFIs in the near future for students who have valid e-mail addresses.

The online Change Form and/or the RFI can be accessed by visiting www.hesc.org, and selecting: "Managing your Loan or Grant", then "Your Account."

New Nursing Scholarship/Loan Forgiveness Program

HESC recently announced the signing of new legislation creating 2 new programs to increase the number of educators and adjunct clinical faculty teaching nursing in New York State. Both of the new programs will be administered by HESC:

- **Senator Patricia K. McGee Nursing Faculty Scholarship Program**
- **New York State Nursing Faculty Loan Forgiveness Incentive Program**

For more information on these new programs, including eligibility requirements, please refer to Financial Aid Services Bulletin 2005 - 016, which can be viewed on www.hesc.org's "College Administrators and Lenders" link.

New Publications

HESC is pleased to offer new publications describing financial aid opportunities for New York students.

New TAP fact sheets including, HESC's "How You Can Pay For College" and "How To Apply" brochures can now be ordered online. These free publications can be used at various outreach and public events including college nights. Publications can be ordered by using the [online order form](#) at www.hesc.org

HESC Loan Symposium a Success

HESC's inaugural Loan Symposium, which was held in Saratoga Springs on September 15-16, was a huge success. The event provided a platform for statewide financial aid and lending colleagues to address student loan industry issues as we approach Reauthorization of the Higher Education Act. HESC would like to thank the more than 175 attendees who joined us for this inaugural two-day event. Session information can be viewed by visiting www.hesc.org

NYGEAR UP Update

HESC has received \$21 million in federal funds that will allow the State to continue its successful six-year NYGEAR UP program that helps thousands of at-risk students prepare -- both academically and financially -- to attend college.

HESC administers the NYGEAR UP grant program for nearly 7,000 current New York 7th graders. NYGEAR UP students will continue to receive intensive academic help during the next 6 years as part of the federal GEAR UP program that will be run by 11 groups of colleges and school districts across the state. HESC looks forward to working with NYSFAAA on this early awareness initiative.