

PRESIDENT'S MESSAGE

Judi Miladin, Cayuga Community College
NYSFAAA President

As always, NYSFAAA continues to amaze me with all that we do! I'd like to up-date you on just a few highlights.

As you are all aware by now, the world changed for Financial Aid Administrators when President Bush signed HERA into law on February 8, 2006. Our Government Relations committee, led by Jim Vallee, authored an excellent checklist for Financial Aid Administrators to use as a reference for initial activities related to implementing the Act. Actually the checklist was so good that EASFAA adopted the piece for publication. Good work, Jim!

The Government Relations Committee is planning a repeat visit to Washington, DC this summer to visit our federal legislators as they struggle with student aid appropriations and remaining reauthorization issues.

continued on page 2

INSIDE THIS ISSUE

- 1** President's Message
- 3** Members on the Move
- 4** Student Retention at-a-glance
- 5** The Deficit Reduction Act from a School Perspective
- 8** Streamline Your Loan Processing
- 9** Conference 2006 Update/Welcome
- 11** Higher Ed Day at the NYS Fair
- 12** Membership News and Data

NYSFAAA Executive Council

Judith Miladin, President

Director of Financial Aid
Cayuga Community College
Phone: (315) 255-1743
Email: miladin@cayuga-cc.edu

David M Canaski, President-Elect

Director of Financial Aid
SUNY Cortland
Phone: (607) 753-4717
Email: davidc@em.cortland.edu

Joan D Warren, 1st Vice President

Associate Dean for Financial Aid/NYSFAAA
Membership VP
Juilliard School, The
Phone: (212) 799-5000 Ext: 213
Email: jwarren@juilliard.edu

Maria A Barlaam, 2nd Vice President

Director of Financial Aid
Manhattanville College
Phone: (914) 323-5376
Email: barlaamm@mville.edu

Carolyn R Corcoran, Secretary

Senior Financial Aid Advisor
SUNY Plattsburgh
Phone: (518) 564-4078
Email: carolyn.corcoran@plattsburgh.edu

Samantha J Veeder, Treasurer

Director of Financial Aid
Hobart & William Smith College
Phone: (315) 781-3315
Email: veeder@hws.edu



Your Regional Council Representatives are listed on page 3

Plans are underway for an increased visibility for NYSFAAA and our school partners at the New York State Fair. If you are not aware, NYSFAAA has been the umbrella organization for Higher Education Day at the State Fair for several years. Our primary focus has been early awareness and access activities. Our new location will provide increased visibility and enhance our efforts to educate future students and parents about financial aid opportunities. We will once again be awarding two scholarships to students who register in our drawing at the fair.

Region I is planning to pilot a training program for Admissions staff members to up-date them on the basics of Financial Aid. If this program is successful, we hope to expand it state-wide.

We sponsored three Jim Briggs Intermediate Tax Workshops on February 21, 22, and 23 in Buffalo, Albany and NYC.

After a long hiatus Spring Intermediate Workshops are back!! We held very successful events in Rochester, Albany and NYC. Thanks go out to Maria Barlaam, Vice President for Professional Development and her energetic committee!

Novice Training under the outstanding direction of Lisa Simpson and Bill Mack will be held at SUNY Cobleskill June 3-9. One again attendance was capped at 120 and filled very quickly. I will be attending the banquet on June 8 to welcome 120 new members into our NYSFAAA family.

Our Graduate and Professional Concerns Committee has been resurrected after several years of inactivity and is planning a pre-conference workshop for our fall conference.

Our Early Awareness committee is planning an information packet for middle school guidance counselors. They are exploring the feasibility of holding Middle School Counselor Workshops similar to our highly successful annual High School Counselor Workshops. The wristband project was so successful that we have ordered an additional 3000 bracelets.

Our state coordinator for College Goal Sunday attended the conference in Minneapolis. We were very encouraged by the response to an e-mail requesting volunteers for the new initiative. Wayne Harewood and his committee are hard at work on program development.

We have signed contracts for an additional year of partnership in the New York Gear-up project.

Our applications for the copyright of our logo and

name have been filed, thanks to the efforts of the law clinic at the Franklin Pierce Law School in Vermont.

An ad-hoc committee of prior conference chairs and facilities chairs was appointed to develop minimum specifications for conference hotels. Don Taylor of IMN Solutions will now survey NY hotels to determine which facilities are capable of accommodating our growing group. This report will be used in determining conference locations for 2008 and beyond.

And speaking of growing numbers...for the first time in the history of the organization we have exceeded 1400 members! Thanks go out to Joan Warren, Vice President for Membership.

We have just begun receiving payments by credit card. Our Novice Training event in June is the first major test of this new capability.

Exec Council, at the April meeting, completed an extensive up-date of the NYSFAAA Policy and Procedures Manual. The up-date is posted on the web-site. As a part of this up-date, we have agreed to begin enforcement of a long standing (but long ignored) policy that all fundraising and sponsor solicitations be done at the state level in our one annual sponsorship opportunity. We welcome your questions and input as the Development Committee works to develop guidance, and procedures to implement his policy while still ensuring adequate funding for Regional meetings, training and mentoring activities. This policy enforcement will take effect with our new fiscal year beginning July 1.

Recently I have been delighted to represent NYSFAAA at SUNYFAP, EASFAA and the Tri-Regional. I'm looking forward to doing the same at NASFAA in Seattle in July.

I'm also looking forward to seeing many of you at our annual Conference in Lake Placid in November!! Region 8 has been working very hard, under the direction of Conference Chair Beth Turner to bring you, what we anticipate to be an outstanding event. And they promise to keep the lights on for you!!

MEMBERS ON THE MOVE . . .

KeyBank, N.A. is pleased to announce that **Jerome Moss** has joined the New York Team. Jerome will be the Key Relationship Manager for Regions 1, 2, and half of Region 3. Please welcome Jerome to the Region.

Bill Bufkins from Chase would like to announce the arrival of Myles Parker Bufkins was born on 5/15 weighing 8 pounds 10 ounces and measuring 19.25 inches long. Mom, dad, and big brother are all doing well.

Janet McGrath, Director of Financial Aid at Trocaire College has volunteered to replace Rachel Barker (new to AFC) as the Executive Council rep for Region 1.

Our own NYSFAAA President **Judi Miladin**, has been named a full professor at Cayuga Community College. Congratulations!

NSLP is pleased to announce the addition of **Brian Ghanoo** as Regional Director of Business Development for the New York City area. Previously the Senior Associate Director of Financial Aid at Fordham University.

Dan Dunn is the new Upstate New York rep for Student Capital Corporation. Welcome to NYSFAAA Dan!

CALENDAR OF EVENTS

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

Go to: www.nysfaaa.org



Janet McGrath, Reg. 1 Council Representative
Director of Financial Aid
Trocaire College
Phone: (716) 827-2432
Email: mcgrathj@trocaire.edu

Stephen D Dodds, Reg. 2 Council Representative
State Grant Coordinator
Rochester Business Institute
Phone: (585) 266-0430 Ext: 139
Email: sdodds@cci.edu

Sharon Karwowski, Reg. 3 Council Representative
Assistant Director of Financial Aid
Tompkins Cortland Community College
Phone: (607) 844-6581 Ext: 4454
Email: karwows@sunytccc.edu

Brenda L Wright, Reg. 4 Council Representative
Director of Financial Aid
SUNY Albany
Phone: (518) 442-2572
Email: bwright@uamail.albany.edu

Heather McDonnell, Reg. 5 Council Representative
Director Financial Aid
Sarah Lawrence College
Phone: (914) 395-2570
Email: hmcdonn@sarahlawrence.edu

Angela VanDekker, Reg. 6 Council Representative
Asst. Vice President Student Financial Services
Fordham University - Rose Hill Campus
Phone: (718) 817-3994
Email: avandekker@fordham.edu

Sheryl Mihopulos, Reg. 7 Council Representative
Director, Student Financial Services
Adelphi University
Phone: (516) 877-3365
Email: mihopulo@adelphi.edu

Susan Aldrich, Region 8 Council Representative
Director of Financial Aid
SUNY Potsdam
Phone: (315) 267-2162
Email: aldricsc@potsteam.edu

***NYSFAAA wants to hear from you.
Contact you Regional Chairperson or
Executive Council Representative with
questions, ideas, or to get involved!***

STUDENT RETENTION AT A GLANCE

TODAY'S COLLEGE STUDENTS ARE ON THE MOVE

By: Desiree Cilmi-Vitali, Vice President, Northeast Region
Higher Education Sales, Sallie Mae

One-third of all first-year students who enroll at America's postsecondary schools in 2006 will not return to the same institutions next fall. According to reports from the Lumina Foundation for Education, attrition rates range from a low of 5 percent at highly selective schools to 50 percent or higher at some open-admission colleges.

Determining the exact number of students who drop out of colleges and universities can be difficult. Figures for the number of first-year students who ultimately obtain degrees are regularly published by individual institutions but the data can be aggregated, providing only a partial picture of students' success. A report by the U.S. Department of Education's National Center for Education Statistics (NCES) concluded that only 55 percent of bachelor's degree seekers who embarked on their studies at a four-year institution in 1995-96 graduated from that institution within six years.

On average, according to the NCES report *The Condition of Education 2003*, first-time recipients of bachelor's degrees in 1999-2000 who had not stopped out of college for six months or more took about 55 months from the time they first enrolled to when they completed their degree. Graduates who had attended multiple institutions took longer to complete a degree. For example, those who attended only one institution averaged 51 months between postsecondary entry and completion of a bachelor's degree, compared with 59 months for those who attended two institutions and 67 months for those who attended three or more institutions. This pattern was found among graduates of both public and private not-for-profit institutions.

For students who began their college education at public two-year institutions and then transferred to another institution in order to complete a four-year degree, it took about a year-and-a-half longer to complete a bachelor's degree than students who began at public four-year institutions (71 versus 55 months), and almost two years longer than those who began at private not-for-profit four-year institutions (50 months).

The type of institution from which graduates received a degree also was related to time to degree: graduates of public institutions averaged about six months longer to complete their degree than graduates of private not-for-profit institutions (57 months versus 51 months).

Other factors related to time-to-degree completion. As parents' education increases, the average time-to-degree completion decreases. In addition, as age and length of time between high school graduation and postsecondary entry both increase, time-to-degree completion does likewise. Higher grade-point averages were associated with a shorter time-to-degree completion among graduates of public institutions, but not among graduates of private not-for-profit institutions. The complete NCES report is available at: <http://nces.ed.gov/pubs2003/2003067.pdf>.

Setting retention goals

A new report from Jobs for the Future, a Boston-based advocacy group, found that even though improving higher education is a top priority in almost every state, fewer than half have set specific, measurable goals to track their progress in enrolling, retaining and graduating students.

According to *Jobs for the Future, By the Numbers: State Goals for Increasing Postsecondary Attainment*, just 23 of 50 states have set at least one numerical goal for increasing the number of students who enroll in college, stay in college, and graduate with a college degree. Only 10 have set numerical goals for all three. And only 11 have set even one goal related to improving the success rate among minority students. The full report, including state-by-state data, is available free at <http://www.jff.org/download.php?file=BytheNumbers2.pdf>.

One key concern of the report is the lack, in most states, of any goals aimed at increasing success rates among minority students. Only eight states set goals for increasing the number of minority students in college, and only four had one or more goals for increasing minority graduation rates. Overall, just 11 states identified any goals for increasing minority enrollment, retention or graduation: Florida, Louisiana, Missouri, North Carolina, New Jersey, Nevada, Oregon, Pennsylvania, Tennessee, Texas and Utah. Given the changing demographics of many states, failure to address these achievement gaps could potentially have a major impact on states' economic well-being in the future.

"States are spending \$63 billion a year on higher education, but if they don't quantify what they're trying to accomplish, it's going to be impossible to tell when they've succeeded," said JFF President and CEO Marlene Seltzer. "Setting meaningful goals is an important step in any state's strategy for improving student access to, and success in, higher education. It's a step many states have taken

(continued on page 11)

LOOKING AT THE DEFICIT REDUCTION ACT FROM THE SCHOOL'S PERSPECTIVE

American Student Assistance

We all know that the student loan industry is forever changing and that trying to keep up with all that's new can seem daunting to even the most seasoned professional.

And now, with the passing of the Deficit Reduction Act and all the new regulations that go in to effect this year and beyond, the industry, and schools in particular, are facing some complicated questions.

Here are some helpful hints about the latest regulations affecting student loans:

Graduate PLUS Loans

- for Graduate PLUS Loans. (Please note that if the main branch of your school is approved for and processes PLUS Loans, all satellite branches are eligible to process Graduate PLUS Loans as well).
If your school currently processes Stafford Loans only, you will need to be approved for PLUS by the Department of Education (ED). The procedures and approval process are the same as similar Federal Student Aid program participation agreement updates.
To update your school's Program Participation Agreement, contact your local ED case team. A list of the different case teams and their contact information can be found at <http://www.eligcert.ed.gov/>.
- to applying for the Graduate PLUS Loan.
- apply for a Graduate PLUS Loan.
- PLUS Loan. A credit check will be performed and the loan will be denied if the borrower has an adverse credit history according to lender and regulatory criteria.
- options that are available on the Parent PLUS Loan will be available.
- certified up to the total cost of attendance, less any other financial aid. Any loans disbursed on or after July 1, 2006 will have a fixed interest rate of 8.5 percent.
- maintain at least half-time enrollment status. Borrowers should be encouraged to contact their loan holders to ensure any necessary deferment paperwork is completed in a timely manner to prevent loan delinquency.
- season. Graduate students will need to complete the existing PLUS MPN using their information in both the borrower and student sections. An addendum will be sent with all new MPNs for all FFELP loans. In addition, disclosure statements are being updated to include required language regarding the recent changes.

School as Lender

- Schools must have been approved to participate in the School as Lender program and have made and disbursed loans as a lender in the program prior to April 1, 2006.
- Beginning July 1, 2006, a School as Lender may not make PLUS Loans to parents or graduate/professional students.

Stafford Loans

The increased loan limits, indicated below, apply to any loans certified (FFELP) or originated (DL) on or after July 1, 2007, as follows:

	Base Sub/Unsub	Additional Unsub
1st year undergraduate	\$3,500	\$4,000
2nd year undergraduate	\$4,500	\$4,000
3rd year & beyond undergraduate	\$5,500	\$5,000
Graduate/professional	\$8,500	\$12,000
Preparatory coursework (for enrollment in an undergraduate program)	\$2,625	\$4,000
Preparatory coursework (for enrollment in a graduate or professional program)	\$5,500	\$7,000
Teacher certification	\$5,500	\$7,000

- Aggregate loan limits will remain the same.
- Stafford Loans first disbursed on or after July 1, 2006, will be assigned a fixed interest rate of 6.8 percent.
- Stafford Loans first disbursed prior to July 1, 2006, will continue to have a variable interest rate with a cap of 8.25 percent.

Federal Default Aversion Fee

- For loans guaranteed on or after July 1, 2006, a federal default fee equal to 1 percent of principal shall be deducted proportionately from each disbursement prior to disbursing to the borrower or should be paid using non-federal sources. The fee must be deposited into the Federal Student Loan Reserve Fund and the proceeds must not be used for incentive payments to lenders.

(DEFICIT REDUCTION ACT CONTINUED)

Origination Fees

The origination fee will be phased out as follows:

- Loans first disbursed on or after July 1, 2006 will have a fee of 2 percent
- Loans first disbursed on or after July 1, 2007 will have a fee of 1.5 percent
- Loans first disbursed on or after July 1, 2008 will have a fee of 1 percent
- Loans first disbursed on or after July 1, 2009 will have a fee of .5 percent
- Loans first disbursed on or after July 1, 2010 will have a fee of 0 percent

Loan Consolidation

- As of July 1, 2006, FFELP and DL borrowers will no longer be able to consolidate while in school.
- The definition of repayment has been clarified as not beginning until six months and one day after the date the student ceases to be considered in at least a half-time enrollment status in a degree, certificate, or diploma program.
- If a borrower borrows both Stafford and Graduate PLUS Loans, he will be able to consolidate the loans together. However, a borrower who obtained Stafford Loans would not be able to consolidate them with the PLUS Loans that his parents borrowed on his behalf.
- Spousal consolidation will no longer be allowed in either the FFELP or DL after July 1, 2006.

Disbursement Rule Exceptions

- A school that carries a cohort default rate of 10 percent or less for the last three consecutive fiscal years may choose to be exempt from the delayed disbursement and multiple disbursement requirements. This change is effective for disbursements made on or after February 8, 2006.
- Two disbursement exemptions have been reinstated:

:: *Multiple Disbursements*: Eligible schools as defined above may receive a single installment for loans that are made for a single semester, trimester or quarter. Eligible non-term schools may receive a single installment for loans that are made for a period of no more than four months.

:: *Delayed Delivery*: Eligible schools are no longer required to delay the delivery of the first disbursement for first-time, first-year undergraduate borrowers for 30 days.

Forbearance

- For forbearances processed or requested on or after July 1, 2006, the requests for mandatory forbearances may be verbal. However, further documentation may be requested later by the servicer. For more information and the latest updates on the Deficit Reduction Act, visit www.amsa.com.



NYSFAAA Webletter Sponsor

WHAT YOU ALREADY KNOW CAN HELP YOU STREAMLINE YOUR LOAN PROCESSING

Submitted by Gretchen Bonfardine, Wellness Services Consultant, American Student Assistance

Background: As you might know, I spent many years in Financial Aid Offices before moving to the “other” side. While in the Financial Aid Office, my primary responsibility was loans ~ for the first few years at the undergraduate level, and then my final five years were at a law school. As you can imagine, after 8-9 years of working with student loans from the school perspective, I felt like I had a pretty good handle on the way loans worked. I understood the functions of the lender, the guarantor and the servicer. I had helped to create an automated process that worked beautifully at my school. I could compare loan terms pretty well and felt that I was recommending loans that were the best value for my students. I knew that for the lenders on my preferred lender list, loans for lender X were sent to the lender, while loans for lender Y were sent to the guarantor, and loans for lender Z were sent to the servicer - but I never knew WHY! I just figured that this was the way it had to be... Little Did I Know!!

Once I moved on to the “other” side (first a software company, then to a guarantee agency), I began hearing terms such as “lender flow”, “guarantor flow”, and “full service” being used as if they were common everyday words. I knew they must have to do with loans, but I had no idea what they meant. This is when I began to realize that I may not know as much about the loan process as I had thought! Well... kind of... Let me explain.

What I’ve come to find out is that I did actually ‘know’ what these terms meant, I just didn’t “KNOW” what they meant. I had a general understanding of the processes because I actually used them everyday in the Financial Aid Office, I just didn’t realize that there was a name for these processes and that there was actually a method behind all of the madness. Once I figured it all out, I realized that I would have done things much differently had I known then what I know now. I hope this article will help some of you to better understand why you are doing some of the things that you are doing, and that it gives you insight into ways that you could potentially streamline your loan processing.

Definitions:

Lender - A national or state chartered bank, mutual savings bank, savings and loan association, stock savings bank, or credit union. They provide the loan funds.

Guarantor - A state or private nonprofit organization that has an agreement with the U.S. Secretary of Education to administer a loan guarantee program under the Higher Education Act. They basically insure the loans.

Servicer - An entity that enters into a contract with a program participant to administer any aspect of its participation in a Title IV program.

Process Flow - The process by which a loan goes from certification to disbursement; the path a loan follows from beginning to end.



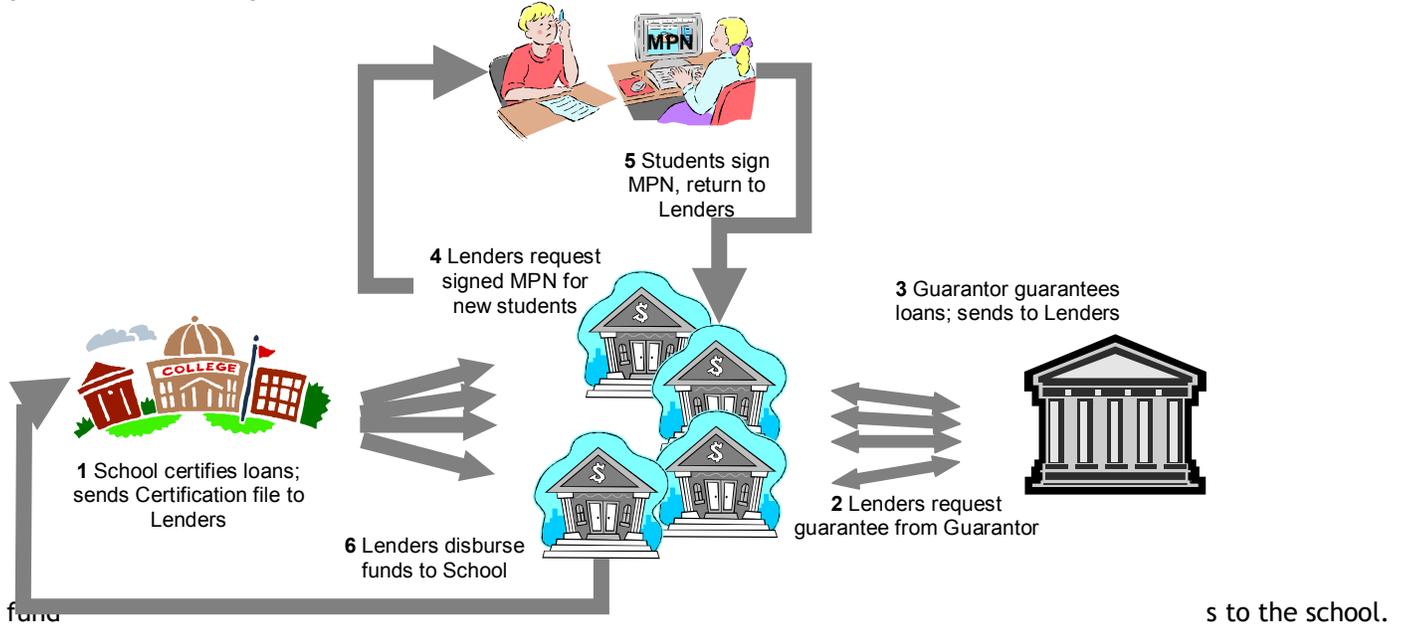
If you would like to contribute to the NYSFAAA Connection

Please contact Laura Worley at laura.m.worley@citigroup.com

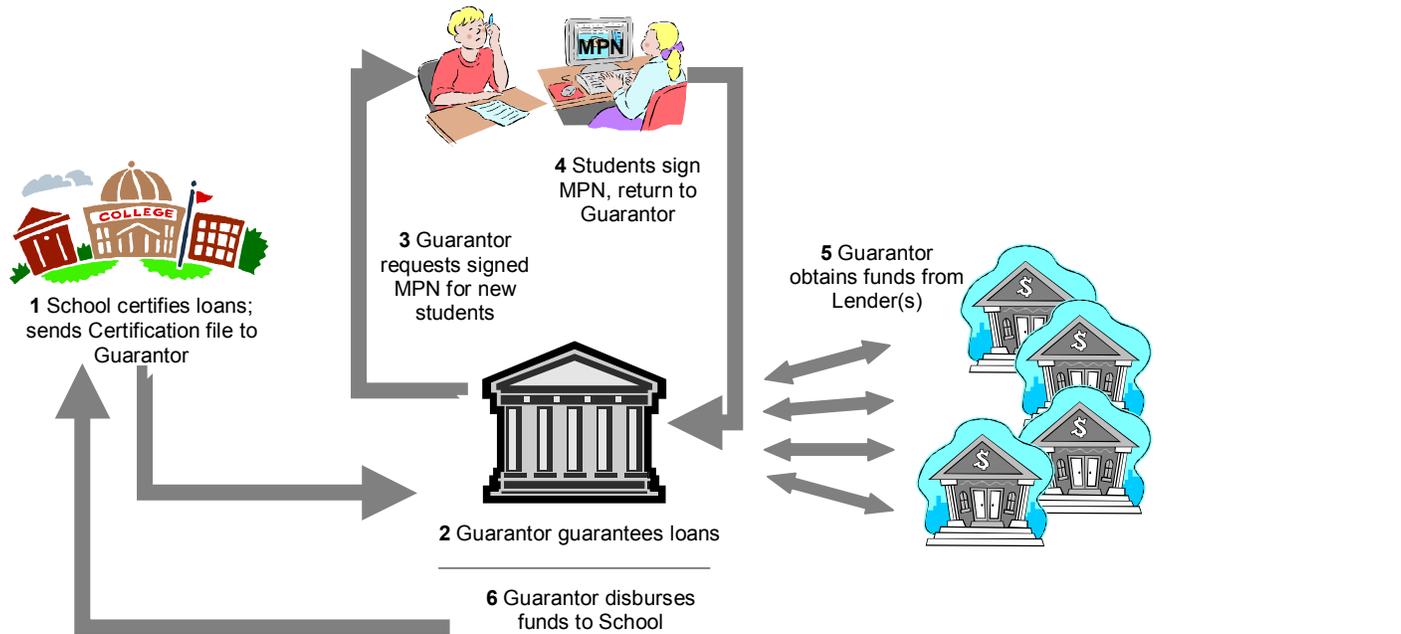
or Vince Scalise at vscalise@collegeloan.com

(WHAT YOU ALREADY KNOW CAN HELP YOU STREAMLINE YOUR LOAN PROCESSING CONTINUED)

Lender Flow - Loan data is first sent to the lender. The lender will obtain / confirm a valid mpn is on file, obtain a guarantee from the guarantor, and will disburse the



Guarantor Flow - Loan data is first sent to the guarantor. The guarantor will obtain / confirm a valid mpn is on file and guarantee the loans and disburse the funds to the school, obtaining those funds from the lender(s).



Servicer Flow - Loan data is first sent to the servicer. The servicer will obtain / confirm a valid mpn, obtain the guarantee from the guarantor, obtain the funds from the lender, and disburse the funds to the school.

Full Service - You are considered to be 'full service' with whichever entity is obtaining the MPN, school certification, and disbursing funds. So, referring to the flows above, if you are using the 'guarantor flow', then you are 'full service' with the guarantee agency.

(WHAT YOU ALREADY KNOW CAN HELP YOU STREAMLINE YOUR LOAN PROCESSING CONTINUED)

Lender Code - Identifies who the players are (lender, guarantor, servicer) and the agreed upon flow.

Discussion

After reviewing these flows, think about how you currently process. Are you using one or more of these flows? Know that many of your partners can accommodate each of these processes. They may prefer one over the other, but most can do all. So, think about why you process the way you do. Is it because "that's the way it's always been done", or "that's how they told me to do it"? If so, know that it doesn't necessarily have to be this way. You can decide which process works best in your office and make changes accordingly. Work with your partners to create the process that works best for your school. Always keep in mind though, that some of your smaller partners may not be able to accommodate every possible process. If they can't do your preferred process, you'll need to make the decision as to whether you are willing to keep that partnership and process differently with them, or whether the streamlined process is more important to you. You, the school, are the only one who can make this decision.

Conclusion

The above information is very basic. Many additional options in loan processing can complicate things. Features such as 'borrower initiated' and 'school initiated' flows; e-sign vs. wet signature; your financial aid management system (i.e. Powerfaids, PeopleSoft, etc.); your loan processing system (i.e. ELM, OpenNet, ScholarNet, etc.) all create added layers of complexity to loan processing. It is important to understand the basics (provided in this article) first. Once you're comfortable with the basics, it will make it much easier for you to determine a process that works best for your school.

.....

NYSFAAA Region VIII would like to extend an early invitation to attend this year's NYSFAAA Conference in Lake Placid from November 6-9, 2006. The main site of the conference will be at the Crowne Plaza Hotel. The event will feature exciting entertainment at the site of the 1980 Winter Olympics where the United States won the Gold Medal in ice hockey. In addition, we have great speakers and conference sessions in store for our fellow NYSFAAA members like you.

If you were at the 1999 NYSFAAA Conference in Lake Placid and recall the loss of electricity one night, please know that we aren't expecting another occurrence like that! However, if you would like to pack a flashlight, it is probably a great idea to have one in your vehicle, just in case. On a positive note, it was a spectacular night to see the Milky Way back in 1999! Lake Placid is a beautiful place to see the stars—regardless of whether the town has a power outage or not! Keep an open mind.

Please check out our frequent updates at www.nysfaaa.org/docs/toc_conferences.html. Conference registration will begin on August 1st for everyone. This is the date you should also complete your 2006-07 NYSFAAA membership application online. In addition to this important date, for the vendors out there, the 2006-07 vendor sponsorship opportunities (including the annual sponsorship, as well as the conference) will be available for "View Only" on June 20-21 (in case you would like to browse and make your selections early) and will then be available for official online selection *LIVE* at 9:00 am (EST) on Thursday, June 22.

We hope to see you at the XXXVIII NYSFAAA Conference in Lake Placid!

"Mirroring Excellence"

Amidst the high peaks of NY's Adirondacks lies a village that has been the focus of the world.

*November 6 - 9, 2006,
Make Lake Placid your focus
And join your colleagues at the
38th Annual NYSFAAA Conference.*



(Student Retention at a Glance continued from page 4)

toward improving outcomes at the K-12 level, and it's a step we'd like to see more states take for higher education as well. We hope this report can serve as the starting point for conversations about setting those goals."

SIDEBAR

Retention Excellence Awards

In 1989, Noel-Levitz, the nation's leading higher education consulting firm, created a program to address the issue of student retention. Called the Retention Excellence Awards, the program honors outstanding achievements in student retention by colleges and universities throughout North America. In particular, the awards recognize innovative programs and services that have a positive impact on student retention by promoting students' success and satisfaction on campus.

Currently, Noel-Levitz is examining nominations for best practices in student retention for its 2006 Retention Excellence Awards. Nominees are judged by a panel of higher education administrators and consultants on identifiable and measurable institutional outcomes, originality and creativity in either program conception or implementation, use of resources, and adaptability for use at other institutions, and clarity of focus. The next round of award nominations will take place in spring 2007.

Since the program's inception, 33 community colleges, 26 private and 72 public colleges and universities have been honored, with their retention efforts serving as models for other colleges and universities.

A 2005 recipient, Oklahoma State University at Oklahoma City was plagued by low persistence and high academic failure among its student population. To address the issues, the school placed academically under prepared students in what it calls "Learning Communities," linking developmental and college-level courses, providing supplemental instruction, and introducing them to the Student Academic Gateway, a Web-based learning and community system.

As a result of that guidance and support, students at Oklahoma State University became more engaged in college life, as well as their overall learning. During the fall of 2004, 67 percent of the Learning Community students received a "C" or better in their courses—13 percent greater than non-Learning Community students. The Learning Communities also had a course completion rate of 12 percent higher than non-Learning Community students.

The success of the Oklahoma State University pilot energized the entire campus, motivating faculty and staff to develop initiatives that included different combinations of classes, online Learning Communities, and programs focusing on improved classroom teaching and delivery.

For more information on student retention and the Noel-Levitz Retention Excellence Awards, visit www.noellevitz.com/Papers+and+Research/Retention+Excellence+Awards or email info@noellevitz.com.

HIGHER EDUCATION DAY AT THE NEW YORK STATE FAIR

By Sharon Karwowski, Tomkins-Cortland Community College

Cathy Patella and I co-chair the Higher Education Day at the New York State Fair committee. This year's event will be held on Friday September 1, 2006. NYSFAAA acts as the umbrella organization for this event. We are the corporate sponsors of the State Fair on that day. As of this writing we have 18 schools/organizations participating in this year's Fair. There will be about 20 NYSFAAA members staffing our table. We will again raffle off 2 Five hundred dollar NYSFAAA scholarships to students attending a New York School in Fall 06. The Early Awareness committee will also be there handing out our bracelets that have our web address on one side and "I'm going to college" on the other side. We will be located in tents along the side of the Chevrolet Pavilion. Close to 100,000 people will pass by us that day. All our members who volunteer on that day tell me that it is a very fulfilling day for them. To talk to and educate the public about financial aid in an informal setting is a wonderful opportunity for us all.

Greetings NYSFAAA Members:

The 2006-07 Membership Renewal Application is now available on the NYSFAAA website at: <http://www.nysfaaa.org/docs/forms/memApp.html>.

It is very easy to renew your membership since you are in the membership database if you have on-line access to this newsletter. You will need your membership ID and password in order to access your record, and if you have forgotten it, you can retrieve it at this address: <http://www.nysfaaa.org/docs/forms/memUNPW.html>. If you have any difficulties accessing your record, you may contact: support@nysfaaa.org or send an email to: jwarren@juilliard.edu.

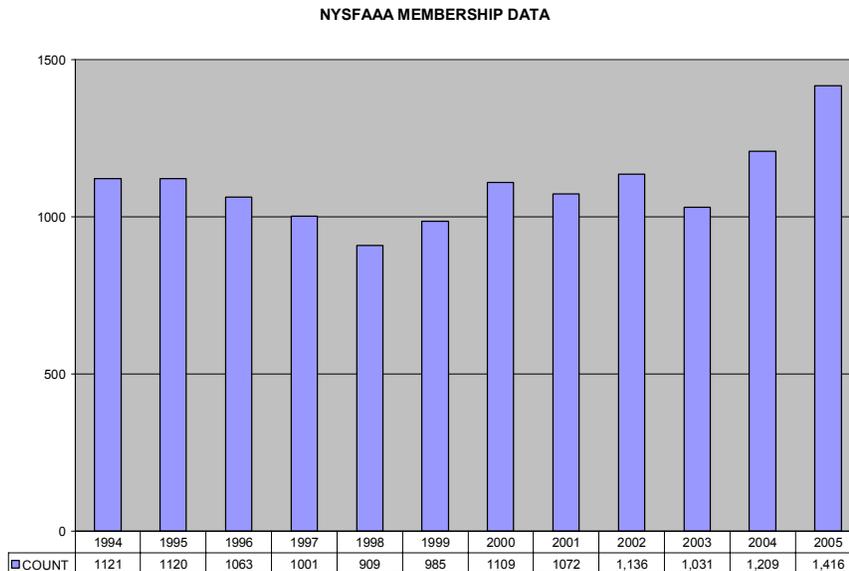
When you submit your renewal application, please be sure to review and update your contact information. In addition, please take time to also complete the other demographic data fields, such as institution type, gender, number of years in the profession, etc. This information will help your regional leaders to know more about its members, which can help them to develop programming and target outreach activities to meet the needs of your region.

You will also need to submit a renewal application before you can register for the Annual Conference. You can save time and speed up your conference registration by submitting your membership dues now, and paying by credit card. If you are paying by check, please be sure to print and submit a copy of your invoice with your payment.

I am pleased to announce that in addition to data update capabilities, members can now access their own records to add or change regions. With only a few minutes of your time, we can now ensure an accurate, real-time database of NYSFAAA members!

In addition to our Annual Conference, lots of other training and professional activities are planned for this upcoming year at the regional and state-wide level. NYSFAAA Membership is at an all time high; you won't want to miss out! We hope that you will continue your membership in our growing and thriving association!

Joan D. Warren
NYSFAAA 1st Vice-President for Membership



NYSFAAA Newsletter Sponsor