



AASFAA Newsletter

www.aasfaaonline.org

Spring 2002 Edition, March 21, 2002

PRESIDENT'S REPORT

by Dot Wilkinson

The Planning Committee has prepared an excellent agenda for the AASFAA Spring Conference in Gulf Shores. The theme for the conference is "Financial Aid - It's a Jungle Out There". Mike Reynolds and his committee are working hard to make preparations for a conference that will be informative as well as entertaining. If you own a tiger suit, you may want to pack it in your luggage.

We are very proud of Dee Talley and Ron Day. Dee was elected Secretary of SASFAA and Ron was elected President-elect. Ron will be serving when SASFAA comes to Alabama in 2004. Please give them your full support. We are honored to have them as colleagues of AASFAA. Don't forget to continue to support Clark Aldridge as he finishes his term as President of SASFAA. We may have to roast him again!

I hope that most of you were able to conduct some type of financial aid awareness on your campuses during the month of February in honor of Financial Aid Awareness Month.

We have received a large number of entries for the new design of the AASFAA banner. The executive board will be reviewing them at the spring conference.

AASFAA, under the leadership of Tommy Dismukes, is still working to increase financial aid awareness throughout the state.

NASFAA fall training was held at Calhoun State Community College under the direction of Vice-President Deborah Byrd. Fifty-five members attended. Deborah had some excellent help from Dr. Jo Bennett and Carlos Clark.

NASFAA spring training will be a part of the AASFAA spring conference. Please review the agenda and attend those sessions. NASFAA always provides excellent training. There will be sessions on verification, FERPA, and cash management. You may want to invite your business managers to attend the cash management session.

The University of South Alabama (USA) was recently recognized in *Newsweek* for using more of their federal work-study money for community service than any other school in the nation. USA will be well prepared when we all have to start using 50% of our work-study funds for community service. Seriously, we congratulate USA for their outstanding efforts in community service.

Keith Saulsberry, AASFAA Secretary, resigned his position at Troy State to accept a new job at Wallace-Dothan Community College. Since Keith is no longer in financial aid, he also resigned as AASFAA Secretary. Vanessa Kyles, Jeff Davis Community College, has been appointed to finish the year as AASFAA Secretary.

Please mark your calendar to attend the spring conference, May 8-11, Gulf Shores, Alabama, Holiday Inn-White Sands. To make reservations, call (888) 831-5395, and ask for reservations for the Alabama Association of Student Financial Aid Administrators.

The AASFAA Fall Conference will be at Guntersville State Park, Oct 16-18. The Transitional Meeting will be at the Auburn Conference Center, June 27. AASFAA Spring Conference 2003 will be at Gulf Shores, May 7-9, 2003.

Serving as President of AASFAA has been a very rewarding experience. I have learned so much. I sincerely appreciate all the support that you have provided. The fall conference was outstanding, but I feel certain that Mike Reynolds, Jonna Moses, and their teams will provide an even greater conference in May. See you at the Gulf.

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PAST PRESIDENT'S REPORT

by Dee Talley

The Nominations and Elections Committee is pleased to present the following candidates for AASF AA office for the 2002-2003 year:

President Elect: Deborah Byrd
Director of Financial Aid
Calhoun Community College

Pat Reedy
Director of Financial Aid
University of West Alabama

Vice President: Vickie Adams
Director of Financial Aid
Jacksonville State University

Carlos Clark
Director of Financial Aid
Alabama A&M University

Secretary: Cindy Massey
Assistant Vice President
SouthTrust Bank

Cheryl Newton
Student Assistance Administrator
A.C.H.E.

Treasurer Elect: Charles Holloway
Student Financial Aid Manager
Bishop State Community College

A statement of candidacy and/or a bio from each of the candidates is included in this newsletter (p. 9-12). Please plan to attend the AASF AA business meeting at which time each candidate will give a brief speech regarding his or her candidacy.

If you will not be attending the spring conference, an absentee ballot is included on page 13 of this newsletter. Please note that the ballots must be received on or before May 1, 2002.

I look forward to seeing each of you at Gulf Shores.

PRESIDENT-ELECT'S REPORT

by Mike Reynolds

Plans are underway for our spring conference at White Sands Resort in Gulf Shores. The theme for this year's conference is "Financial Aid 2002- It's a Jungle Out There!!" The dates for the spring conference are May 8-10. We will have numerous Department of Education sessions as well as sessions covered at the SASFAA Conference for those of you who did not make it to Louisville.

Make sure to pack your safari gear and island wear, and head south for what promises to be an exciting and informative conference.

TREASURER'S REPORT

by Buddy Jackson

I would like to remind all AASF AA members that you need to go to our website at www.aasfaaonline.com and complete a registration form for the Spring 2002 Conference. I need a form on every member. Also, members that paid their membership dues during the Fall 2001 Conference will only need to pay the registration fee of \$85.00. For those who did not attend the fall conference and did not mail me the membership dues, then they will need to pay \$100.00. Thanks!!!!

LEGISLATIVE RELATIONS REPORT

by Jim Bradsher

Heads Up! At this point the total level of ASAP (LEAP) funding for the 2002-2003 award year is uncertain. For 2001-2002 roughly half of ASAP funds came from the Special Education Trust Fund with the other half coming from federal LEAP funds.

Currently it is uncertain if the LEAP program will be funded at the federal level. Additionally, if federal funding is provided it is uncertain what the level of funding may be.

Please keep this in mind when planning your packaging structure for 2002-2003. You should consider the possibility that ASAP may be funded only at the state level and you may receive roughly half of what you would normally receive.

As soon as more definite information becomes available I am sure that the folks at ACHE will notify us so that we can adjust our packaging accordingly.

VENDOR/SPONSOR REPORT

by Tonya Till

Spring is officially here and we are already planning for our annual AASF AA Spring Conference. It will once again be held in Gulf Shores at the Holiday Inn-White Sands Resort. I currently have 23 vendors registered for the conference. Also, all of the meals and breaks have graciously been sponsored. I appreciate all of the vendors participating and wanting to eagerly help out in any way possible. I, along with AASF AA, am very fortunate to have such dedicated vendors and sponsors. Please be sure to let them know how much

you appreciate their time, support, contributions, and hard work.

As you know, each year we try to add something a little extra special and exciting to the conference by using a portion of each vendor/sponsor's contributions to purchase four door prizes to be given away. There will be one prize given away at each of the following events: the opening session, the federal update, the luau on Wednesday night, and the association banquet on Thursday night. Please be sure to attend each event to see if you are the lucky winner.

If you would like to donate any kind of "bag stuffer" for the registration bags, please let me know what you would like to include, and have it to my office by Friday, May 3rd.

For the luau on Wednesday night, the program committee is asking that everyone dress in "Hawaiian/Tropical" attire.

Mark your calendar for the conference and hurry to get registered to join us at the beach May 7-10, 2002. If you have any questions or need to get information about a booth space, booth prices, or set-up times, please feel free to call me at (800) 721-9720 or email me at TILL@KHEAA.COM. I look forward to seeing everyone at the gulf!

AASFAA NEWS

by Maria Parker and Alicia Fanning

New Positions

Maria Parker has joined the staff at Bessemer State Technical College (BTSC) as Director of Student Financial Services as of November 29, 2001. She was Assistant Director of Financial Aid at Samford University prior to joining to BTSC. She was employed in the Office of Financial Aid at Samford University in various positions for over twenty years.

Congratulations

Alicia "Lisa" and Jim Fanning announce the birth of their son, William "Will" Edward Fanning on January 30, 2002. Will weighed 7 lbs. 14 oz. and was 20 ½ inches long. Lisa is the Coordinator for Loan Processing at the University of Alabama.

PROFESSIONAL DEVELOPMENT

by Dan Brent

The Week the Monarchy Fell

There was a week in the middle of February when the monarchy fell!

The Duke Blue Devils, who had been on top of the basketball polls for weeks, were beaten by arch-rival Maryland. Michelle Kwan, who had been four years readying herself for the Olympic competition, was beaten for the gold medal by Sarah Hughes. Sarah was 12 years old when Michelle had made her last Olympic bid and Sarah was only in fourth place going into the final "free skate" performance. And in the world golf matches, Tiger Woods, ranked number one in the golf world for as long as anyone could remember, was beaten in his first-round match by the unheralded sixty-fourth seeded player.

Being the favorite guarantees nothing. You still have to play the game, and they do keep score each time!

The series of February "upsets" got me to thinking about the financial aid offices. (I know, I know! There is no logical sequence in that transition, but it's how my mind works.) I do a lot of workshops in schools on the topic of customer service. Usually I feel like I'm "preaching to the choir" – talking about caring and attentiveness and competence and follow-through and empathetic attitude to people who tend to the needs of student customers every day.

But then it doesn't hurt, I reason, to remind people that the "stuff" of good customer service can't be taken for granted. You go along doing great and knowing that you're the best. And then – bam! – you drop the ball with a student. You make a careless mistake, or you fail to follow up on a promise, or you catch yourself being surly with someone, or you get distracted and send an unintended message of boredom or disinterest or even anger and blame.

Suddenly – just like that – you have to give yourself a failing mark for some interaction.

It happens to all of us. It's not reason to beat yourself up. The Duke basketball team of 2001-2002 was a wonderful team. Michelle Kwan is among the best of figure skaters. And Tiger Woods is still an idol among golfers. But none of them is beyond the reach of a bad day! So every service outing on your part calls for a commitment to do a quality job. The time you get careless is the time you aren't at your best.

A priest colleague of mine tells the story of being in church with a friend one time while the venerable old pastor was preaching. At one point in his remarks the pastor noted that "God loves even the most insignificant soul." The priest's companion leaned over to him and facetiously whispered, "Father, what makes a soul insignificant?" The humor of the line is, of course, in the fact that the pastor's line inadvertently betrayed the very mind-set that his comment was designed to attack.

It's like that with your student customers. If you bring a mind-set that even unintentionally looks down on them, then you will not be at your best – and it will show. Again, it's not healthy to beat yourself up over the occasional lapse. But it is healthy to be aware that even the best performers suffer losses when they take their talent for granted, even for a moment!

Don't take my word for it. Ask Duke, Michelle, or Tiger!

Dan Brent is a Professional Development Officer with Citibank. He regularly does workshops for Financial Aid Office staff and management people.

LENDING MATTERS

by Dr. Joe McCormick, Grady Collins, Kathleen Gibbins, and David Long

Alabama Student Loan Program-KHEAA Update

Planning Your Future Brochures

KHEAA has developed new higher education planning brochures for Alabama students in grades 9-11. *Planning Your Future for Juniors*, *Planning Your Future for Sophomores*, and *Planning Your Future for Freshmen* are produced by KHEAA in cooperation with AASFAA and contain activities to help students learn about student financial aid and higher education opportunities. Counselors will receive a sample of each brochure in the next edition of the *Counselor Connection* newsletter and will be encouraged to request a supply to distribute to their students in grades 9-11. KHEAA has provided its 153-page *Getting In* to Alabama high school counselors for distribution to seniors since 1997.

Mapping Your Future

KHEAA is now co-sponsoring the public service website Mapping Your Future. Mapping Your Future, which can be found at <http://mapping-your-future.org>, can help students plan a career, select a school, and learn how to pay for higher education. Mapping Your Future can also be accessed by a direct link from KHEAA's home page www.kheaa.com.

E-Sign Coming April 1

KHEAA's e-sign process, which allows students to electronically sign the Master Promissory Note (MPN), will be ready for student use on April 1, 2002. If you plan to incorporate KHEAA's electronic signature into your school's process, encourage your students to get, find, or hold on to their student financial aid personal identification number (PIN) so they will be ready in the spring! The same PIN students must use to electronically sign the FAFSA on the Web will be used by KHEAA to authenticate the student's electronic signature on the MPN. KHEAA will use the U.S. Department of Education's PIN-based, e-sign authentication system provided by NCS Pearson.

To include information about KHEAA's e-sign process in your student literature, direct students to KHEAA's Web site www.kheaa.com, which will include a link to launch the process to electronically sign a promissory note. It is up to the school whether the student accesses the e-sign process through KHEAA's site or a link from their own site.

KHEAA's e-sign process allows schools that use the MPN as a serial note and schools that use the MPN as an annual note to move toward a completely paperless loan process. Students will only have to electronically sign the MPN once if the school uses it as a serial note; schools in this category should focus on electronic signatures for freshmen or new borrowers. Eliminating the paper and speeding up the signature process can bring increased efficiency and expedite the delivery of loan proceeds.

During this first year of implementation, schools will have the option to use the KHEAA e-sign process as their primary loan process or only as an alternative process. If e-sign is used as the primary process, paper notes will not be sent to the student unless they are specifically requested by calling KHEAA. If e-sign is only an alternative process, students have the option of e-signing their note; however, paper promissory notes will be sent to students upon receipt of a certification from a school if the student has not yet e-signed.

E-sign will be available to all schools and lenders that use KHEAA for processing. Questions can be directed to Robin Buchholz at rbuchholz@kheaa.com, (800) 617-2699, or (502) 696-7240.

KHEAA Partners

KHEAA has developed and implemented "KHEAA Partners" to communicate important messages and information (including the *KHEAA Newsletter*) to our industry partners via e-mail. To subscribe, send a blank e-mail to kheaapartners-subscribe-request@lists.kheaa.com.

Alabama School Advisory Committee

KHEAA is pleased to announce the formation of an Alabama School Advisory Committee to enhance communication between AASFAA and KHEAA. Committee membership will rotate yearly so that all schools will have an opportunity to participate. The first meeting of this advisory committee will be held in conjunction with the AASFAA 2002 Spring Conference on May 7, 2002, at 1 p.m., at the White Sands Resort, Gulf Shores. Member schools for 2002 are Alabama State University, Auburn University, Auburn University Montgomery, Calhoun Community College, South University, Spring Hill College, Troy State University, University of North Alabama, and University of South Alabama.

Federal Legislative/Regulatory Activity

The reauthorization of the Higher Education Act will not occur in this session of Congress but will be conducted in the 2003 session. In preparation, we are developing a list of issues we would like to see addressed in reauthorization 2003. Your suggestions will be welcomed in the coming months as we begin to develop our reauthorization strategies.

This year will primarily be spent in Negotiated Rulemaking conducted by the U.S. Department of Education. We are covering these meetings closely. Any concerns you may have with the federal regulatory process should be referred to Robin

Thomerson, KHEAA/KHESLC Director of Federal Relations.

KHEAA 2001 Annual Report

The *KHEAA 2001 Annual Report* is now available at www.kheaa.com. During FY2001, KHEAA guaranteed \$172 million in Federal Stafford and PLUS Loans for Alabama students. The report contains other detailed information about KHEAA operations, programs, and services.

KHEAA Staff Changes

Janice Ernst has been appointed Chief of Staff for the Office of Executive Director, KHEAA/KHESLC. Janice is responsible for providing coordination and support to the Executive Director in carrying out his duties as Chief Executive Officer of both KHEAA and KHESLC in such areas as strategic planning, budget preparation, policy analysis, public relations, and providing direction in federal and state relations for both organizations.

Ron Duvall has been appointed Senior Vice President of Information Systems, KHEAA/KHESLC. He is responsible for facilitating KHEAA and KHESLC goals and objectives through the effective use of technology. Under his leadership, KHEAA and KHESLC will move toward a unified, totally integrated IT system to serve both organizations.

Call-In Conference Held January 31

Several schools and lenders participated in KHEAA's first live, call-in conference on January 31. Staff members were available to answer questions about KHEAA programs and services and to hear concerns and suggestions about financial aid issues, services, and processes. Since the AASFAA Spring Conference will be held May 7-11, the next call-in conference is tentatively scheduled for July. KHEAA welcomes and encourages school and lender participation. It's easy to dial up and join in, and it's possible to just listen as well as make comments.

Get Answers to Your FFELP and Financial Aid Questions Online

According to results of an industry survey published by NASFAA in October 1999, approximately 47.4% of financial aid professionals reported having less than 5 years of experience in the industry. "NASFAA Staffing Issues in Student Financial Aid: A Report on the 1998 NASFAA Staffing & Salary Survey," provides evidence that less experienced staff could benefit from additional information resources to research their questions.

Help is now available via Support Knowledgebase, an interactive database that allows you to submit FFELP and financial aid-related questions and review responses submitted by visitors to the site. Support Knowledgebase is available at no cost, and is accessible 24 hours a day, 7 days a week at <http://tgslc.custhelp.com>.

Whatever your need, Support Knowledgebase can help you:

- Ask your question by completing a simple web form. The Knowledgebase routes your question to an industry expert, and you receive a prompt reply.
- Review answers to the most frequently asked questions. The Knowledgebase currently serves as an archive to answers for nearly 100 common questions.

The Support Knowledgebase contains responses to questions submitted by financial aid administrators covering a variety of issues. As visitors submit new questions online, the Support Knowledgebase grows as a resource for future visitors. Responses can include references for additional information, including phone numbers, web sites, and other sources. Here are a few examples of information available in the Support Knowledgebase:

- "Where can I find resources to help me with CommonLine?"
- "Can a school certify unsubsidized Stafford loans for dependent undergraduates whose parents have been pre-approved for PLUS loans, but, who, due to financial concerns, do not actually apply for and receive PLUS loans?"
 - "If a student receives loan funds from one school and transfers to another school during the same academic year, can the borrower receive additional Title IV loan funds?"

Access Support Knowledgebase directly at <http://tgslc.custhelp.com> or follow the new links from *TGWorks Online* (www.tgslc.org).

With the Support Knowledgebase, you now have another convenient way to access individualized support and expert answers. For questions about the Support Knowledgebase or any of TG's other electronic Solutions and Tools, contact Grady Collins at (800) 252-9743, ext. 4970, or via e-mail at grady.collins@tgslc.org.

Increasing Access by Reducing Loan Fear

The Problem of Access

Reauthorization is looming once again, and policies surrounding academic standards, accountability and access are shaping up as major discussion issues. The topic of financial access—or, more accurately, the growing lack of access—to higher education was the focus of several presentations at a recent American Student Assistance (ASA) symposium held in Massachusetts.

Many policy analysts, including Brian Fitzgerald, staff director for the Advisory Committee on Student Financial Assistance who presented at the symposium, believe the crux of the access issue is Pell Grant funding. According to Fitzgerald, inadequate grant funding coupled with increased levels of unmet need, are creating a "core financing problem" in higher

education today. Because Pell Grants are targeted to help low-income students pay for college, many of whom are also minority students, lack of Pell funding directly impacts access to higher education for this distinct population.

This is a problem not only from an ethical standpoint, but also because the number of low-income and minority students is on the rise. According to Fitzgerald, by 2015, of the 5 million new college-aged students in this country, 80 percent will represent minority groups and 50 percent will come from low-income families.

The financial aid community is not the only group concerned about lack of higher education access for this growing population of students. In a recent report called "Investing in People," the Business-Higher Education Forum called for several measures, including increased Pell Grant funding, to help ensure diversity on campuses and in the workplace. "We are convinced that racial and ethnic diversity is absolutely necessary to excellence in education...to economic competitiveness, to success in the workplace, and to the very vitality of our democracy."

Is Increased Funding Alone the Only Solution?

Most members of the financial aid community (including students) agree that increased federal grant funding for higher education is imperative, particularly for low-income and minority students. The \$250 boost to a maximum \$4,000 annual Pell Grant in 2002-03 is welcome, but will hardly make a dent in what could be a record year for tuition hikes, especially at public institutions. Looking further down the budget road, the picture for financial aid isn't very rosy.

Other policy consultants believe that early academic preparation through programs like GEAR UP is what's needed to help underprivileged students get into and through college. Despite some debate over which approach is better for improving access—early intervention or Pell Grants—most members of the aid community support increased funding for both. Unfortunately, both types of programs also face a similar battle for part of the shrinking federal budget earmarked for education.

Changing the Spin on Student Loans

Even with increased federal grant funding, loan-grant imbalance is likely to exist for most college students for the foreseeable future. That said, it bears taking a closer look at how student loans are presented to and perceived by college-bound students and families, and how changing the spin on student loans can help improve access to college.

Historically, student loans have been portrayed as the "bad boys" of financial aid—or not even aid at all. This negative rap is the result of many factors, including increased average loan debt among graduating students, increased credit use and consumer spending, and record numbers of younger adults filing for bankruptcy. In response, the financial aid community has become so concerned about warning students against over-borrowing that we've created a mass of cautionary literature, which often frightens more than it

informs. According to Advisory committee spokesman Fitzgerald, "The more information we give, the more depressing the picture." This over-abundance of caution particularly influences low-income families, many of whom don't have a lot of financing experience.

Educating students and families about their legal obligations in taking a loan is essential. But we could better serve many families of college-bound students by equally highlighting the positives about student loans, including these important facts:

- Student and parent loans for education are widely available.
- Loans can fully cover a student's cost of attendance.
- Student and parent loans have low interest rates.
- Federal student and parent loans have no minimum income requirements.
- There are many options for repaying student loans, including reducing the monthly payment amount and deferring payments altogether, when needed.
- Student loans are perhaps the most "friendly" form of consumer debt; loan providers are flexible and want to help borrowers be successful at repayment.

Perhaps the most important message we need to communicate to families is that taking a loan(s) to finance higher education is a *good* investment. It's common knowledge that having a college degree greatly enhances employment opportunity and lifetime earnings potential. The College Board cites that "People with a college degree earn 81 percent more on average than those with only a high school diploma. Over a lifetime, the gap in earnings potential between a high school diploma and a BA is more than \$1,000,000."

Research also shows that being college-educated positively impacts one's personal and physical well-being, which in turn enhances the well-being of society. Student loans are an important part of that positive return on investment.

Without question, providing more federal grant assistance to prepare students for college and to help them pay for it are desirable goals. Yet the reality is—even with increased funding—many families are still going to need loans to help finance college. It's time we put a positive spin on student loans as part of a nationwide effort to ensure access for all to higher education.

Kathleen Gibbons is editor and program manager for Nellie Mae, a leading originator of federal and private education loans. She can be reached at kathleen.gibbons@nelliemae.com.

USA Funds Accepts Applications for \$3-Million Scholarship Program

USA Funds® has announced that applications now are available for its \$3-million national scholarship program to assist college students who demonstrate financial need. USA Funds will award \$1,500 scholarships to qualified full-time undergraduate and graduate students and \$750 scholarships to qualified half-time undergraduate students for the 2002-2003 academic year.

To qualify for USA Funds Access to Education Scholarships™, applicants must be enrolled or plan to enroll in coursework at an accredited two- or four-year college, university, vocational/technical school or graduate school, and must come from families with annual adjusted gross household incomes of \$35,000 or less. Up to 50 percent of the scholarship awards will be targeted to applicants who are members of an ethnic minority group or have a documented physical disability.

To qualify for an award, applications for the USA Funds Access to Education Scholarships must be postmarked by April 15, 2002. For eligibility information and to download an application, visit USA Funds' website at www.usafunds.org. For additional information, contact Citizens' Scholarship Foundation of America Inc., which administers the scholarship program on behalf of USA Funds, at 800-537-4180, or send e-mail to scholarship@usafunds.org.

<u>UPCOMING EVENTS</u>	
AASFAA Spring Conference ----- Gulf Shores, AL	May 7-11
AASFAA Transitional Meeting ----- Auburn, AL	June 27
NASFAA Conference ----- New Orleans, LA	July 21-24
AASFAA Fall Conference ----- Guntersville State Park, AL	Oct. 16-18

SASFAA NEWS

by Lisa Tumer

There were a total of 699 conferees in attendance at "SASFAA 2002: Keeping You on the Right Track". A review of the conference evaluations reveals that the conference was a huge success, and met the expectations of the attendees.

Our speaker for the opening session was Dr. Robert C. Khayat, Chancellor of the University of Mississippi. Dr.

Khayat gave an excellent presentation on the aid administrator's role in ensuring access to education for all students. He stated that financial aid administrators open doors for students and contribute to their successes in life. He challenged us to continue to find ways to educate students through our profession, and he reminded us that our reward is the success of our students.

Our Monday morning keynote speaker was Mauricio Velasquez, President of The Diversity Training Group. He did an outstanding presentation on diversity, and what we know, what we don't know and what we don't know that we don't know. It sounds confusing, but by the end of the presentation, we all knew what we did not know.

On Tuesday morning, Jeff Baker, Director of Program Development Division with the U.S. Department of Education, provided us with the federal update. As always, it was very informative and worthwhile.

During the banquet, we were pleased to have our own Cruzita (Crusie) Lucero, NASFAA National Chair address the attendees. Gusie informed us about what was going on at NASFAA, and presented the NASFAA Leadership Award to Susan Little, Director of Financial Aid at the University of Georgia. Also, SASFAA presented several awards and honors during the banquet. SASFAA presented Lifetime Memberships to Ray Tripp, former Director of Financial Aid at the University of Georgia, and John Banister from South Carolina. Also, SASFAA presented Distinguished Service Awards to Susan Little, from the University of Georgia and Carol Mowbray, from Northern Virginia Community College. SASFAA election results were announced during the banquet, and the following individuals were elected by the membership:

- Ron Day, Birmingham-Southern College – SASFAA President-Elect
- Ellen Green, Charleston Southern University – SASFAA Vice-President
- Dee Talley, University of Alabama at Birmingham – SASFAA Secretary

SASFAA's community service project this year was the Kentucky Harvest, an organization that feeds the hungry in the community through food donations from many sources. SASFAA raised \$1,117.00, and presented this donation to Kentucky Harvest to assist them in their efforts to feed the hungry.

The main focus of the conference is to always provide excellent training to its members, and this was certainly accomplished with the variety of concurrent sessions offered in different tracks: New Aid Officer's Track, Technology Track, Management Track, and Professional Development Track. I would like to thank the Department of Education and all our SASFAA colleagues for their willingness to serve as presenters at the conference.

Thanks are in order to each of you for your part in making the conference a huge success. Everyone dressed in his or her school or organization colors for our

school pride day. We had a record number of individuals to attend bingo, and many prizes were distributed. The computer lab was offered again this year, and many took advantage of its availability.

If you were unable to attend the SASFAA conference, but would like information about various presentations that were offered, you can access this information on SASFAA's website (www.sasfaa.org) under Conference 2002. The presentations are available to view and/or download. Thanks to all the presenters for providing this information to be placed on the website.

Finally, I would like to thank the conference committee members, the local arrangements chair, and the local arrangements committee for all of their hard work and dedication to ensure that the conference was a success.

Have a great spring and thanks again for helping to make "SASFAA 2002: Keeping You on the Right Track" a roaring success!

2001-2002 AASFAA COMMITTEES

Committee	Committee Members
Award and Recognitions	Dee Talley, Chair Bill Wall Dorenda Adams Jim Bradsher James Berry
By-Laws	Dorenda Adams, Chair Vanessa Kyles
Legislative Relations	Jim Bradsher, Chair Jeff Golden
Local Arrangements (Fall)	Terry Bland, Chair Michelle Harte Joan Waters Lynn Spraggins Tonya Till
Local Arrangements (Spring)	Jonna Moses, Chair Amy Chandler Karen Gibson Tonya Till Shannon Cross
Lender Liaison	Cindy Massey, Chair Sandy McKee
ACHE Liaison	Cheryl Newton, Chair
Membership	Joan Waters, Chair Judith Morris Carol Supri David Long
Nominations	Dee Talley, Chair

	Bill Wall Dorenda Adams James Berry Jim Bradsher
Policies/Procedures	Bill Wall, Chair Lora Kiser
Professional Development	Deborah Byrd, Chair Ron Day Grady Collins
Program	Mike Reynolds, Chair Terry Bland Dee Talley Rosemary Tutt Lora Kiser Jay Powell Tonya Till Buddy Jackson
Publications	Anthony Richey, Chair
Webmaster	Jennifer Cosens, Chair Tommy Dismukes Anthony Richey
Site Selection	James Berry, Chair Lisa Aitken
Vendor/Sponsor	Tonya Till, Chair Charles Markle
Two-Year Concerns	Sharon Williams, Chair Pebblin Warren Joel Parris Wanda Bass
Long-Range Planning	Chip Quisenberry, Chair Bill Wall Dorenda Adams Dee Talley Clark Aldridge Jim Bradsher
Special Projects	Tommy Dismukes, Chair Andy Weaver Linna Alcoser Jo Bennett
Budget/Audit	Buddy Jackson, Chair Lora Kiser Jeff Golden
Archives	Andy Weaver, Chair Emily Johnston Jeanetta Allen Theresa Hulsey

President-Elect

Deborah W. Byrd

Education

Alabama A&M University, M.Ed., 1976, Adult & Continuing Education

Alabama A&M University, BA, 1975, Sociology

Current Work Experience

Director of Student Financial Services
Calhoun Community College
1983 – Present

Counselor, Calhoun Community College
North Alabama Educational Opportunity Center
1977 - 1983

Summary of Professional Activities

Alabama Association of Student Financial Aid Administrators

- Vice president, 2001 – 02
- Secretary, 1991 – 92
- State Trainer for the Fall and Spring New Officers Workshops, 2001 - 02
- Fall Local Arrangements, Chair, 1991
- Fall Conference Committee
- 2-Year College Concerns, Chair

Southern Association of Student Financial Aid Administrators

- Newsletter Editor, 1993 – 1995
- Diversity Committee, 2001 - 02

National Association of Student Financial Aid Administrators

- State Trainer for the Fall and Spring Workshops, 2001 – 02
- Site Coordinator for the Electronic Aid Office Training, 1998-99
- Site Coordinator for the spring FFLEP Workshop, 1998

Charter Member of the KHEAA Student Aid Advisory Committee, 2002

Summary of Community Activities

- President, Decatur-Morgan County Chapter of the Alabama A&M University Alumni Association
- Decatur-Morgan County Mental Health Association
- United Way of Morgan County Volunteer
- Past, vice-president of Education for the Decatur-Morgan County Mental Health Association
- Former member of the Decatur Beautification Board
- President's Club, Calhoun College Foundation
- Austin High PTA
- Leadership Decatur, 1992
- Former college advisor, Calhoun Sigma Lambda Chapter of Phi Theta Kappa National Honor Society

Family

- Dr. Taylor Byrd, Jr.
- Florence Nicolette, daughter, Austin High School

Pat Reedy

Statement of Candidacy

It is an honor to be nominated for the position of President-Elect of AASFAA. My endeavors will include steps to keep AASFAA as a vital source of accurate information for our membership in addition to expanding its strong mentoring capabilities. My goal will be for all members to have a contact in the association with which to exchange information, pose questions about office procedures, discuss philosophies, or just to ask, "Am I right?"

This association and its membership have certainly contributed to my success as a financial aid professional, resulting in the goal of helping students. Everyone can do a better job if they feel confident in their abilities—AASFAA has done this for me, and I would like to give back to the association by serving.

Education

B.S. University of West Alabama

Financial Aid Experience

College Work-Study Student
Secretary
Perkins Loan Counselor
Financial Aid Assistant
Director of Financial Aid
All at University of West Alabama Livingston, AL

Professional Affiliations

Alabama Association of Financial Aid Administrators

- Member from 1987 through present
- Program Committee
- Membership Committee
- Moderator
- Presenter

Southern Association of Student Financial Aid Administrators

- Member from 1988 through present
- New Aid Officer's Workshop

Vice President

Vickie Adams

Statement of Candidacy

I would like to take this opportunity to thank you for the opportunity to run for the position of AASFAA Vice President. I am committed to AASFAA and have been a member since the early 1980's. It is an honor to be given this opportunity at this time in my financial aid career.

Education

Jacksonville State University, BS in Psychology
Gadsden State Community College

Work Experience

Director of Financial Aid
Jacksonville State University, 2000 – present

Associate Director of Financial Aid
Jacksonville State University, 1999 – 2000

Acting Associate Director of Financial Aid
Jacksonville State University, 1996 – 1999

Loan/Grant Processor
Jacksonville State University, 1992 – 1996

Financial Aid Director
Gadsden Business College, 1979 – 1992

Professional Associations

Alabama Association of Student Financial Aid Administrators

Southern Association of Student Financial Aid Administrators

National Association of Student Financial Aid Administrators

Carlos Clark

Statement of Candidacy

It is an honor to be nominated by my peers as well as AASFAA the Nominations Committee for the position of vice-president elect.

As financial aid administrators, we are bombarded by new regulations and often faced with the task of understanding and implementing them on our respective campuses. AASFAA has always provided fall and spring training to assist aid administrators to understand new regulations and assist with the compliance with current regulations. If given the opportunity to become vice-president elect, I hope to take these training sessions a bit further and provide more visual and 'real-life' experiences for public and private colleges and university aid administrators.

A number of financial aid directors, deans, and vice presidents depend on the AASFAA New Aid Administrators workshop to provide further information on the basics of financial aid; and provide the new counselors and directors with contacts within the industry. My experience as a faculty member with both the AASFAA and SASFAA New Aid Administrators Workshops, as well as, my experience as an adjunct professor in both the School of Education and the School of Arts and Sciences will assist me in trying to make the AASFAA New Aid Administrators Workshop a model for similar organizations.

Again, thank you for this opportunity.

Education

M.A. Ed., Educational Administration
B.B.A., Business Management
B.A., English
Post Graduate: Higher Education Administration
The University of Mississippi

Certificate, Management Development Program
Harvard University

Work Experience

Director of Student Financial Aid, Alabama A&M University,
1998-Present

Director of Financial Aid, Mary Holmes College (MS), 1997-
1998

Financial Aid Counselor, The University of Mississippi (MS),
1993-1997

Professional Activities

Alabama Association of Financial Aid Administrators

- Faculty Member AASFAA New Aid Officer Workshop, 2001-2002

Southern Association of Student Financial Aid Administrators

- Faculty Member SASFAA New Aid Officer Workshop, 2001
- Presenter, 2001, 2002
- Moderator, 2001

Secretary

Cindy Massey

Statement of Candidacy

I am very honored and pleased to accept the nomination for Secretary of the Alabama Association of Student Financial Aid Administrators.

I have been an active member of AASFAA since 1988 and have served as Local Arrangements Chair, Program Committee Member and most recently Lender Liaison.

Being a part of such an astounding organization has helped me grow not only professionally but also personally. I firmly believe this important position, as Secretary will enable me the opportunity to give back to our association what it has so graciously given to me. If elected, I pledge to our members to perform the duties of Secretary to the very best of my ability to ensure AASFAA's continued success.

Cheryl Newton

Statement of Candidacy

It is an honor to be considered as a candidate for the position of Secretary of AASFAA. If elected, I will serve the membership to the best of my ability.

Education

B.S. Degree, Accounting
Alabama State University

Work Experience

Student Assistance Administration
Grants & Scholarship Department
Alabama Commission on Higher Education
2000 – Present

Accountant
AL Higher Education Loan Corporation (Financial Analysis)
Alabama Commission on Higher Education
1988 – 2000

Professional Activities

Alabama Association of Student Financial Aid Administrators
ACHE Liaison 2001-2002

National Association of State Student Grant and Aid
Programs

Association of Government Accountants, Montgomery
Chapter

Government Finance Officers Association of Alabama

Civic/Community Activities

Delta Sigma Theta Sorority, Inc., Montgomery Alumnae
Chapter

Forest Avenue School PTA

- Treasurer 1994 - 1996
- Corresponding Secretary 1996 - 1997

Treasurer Elect

Charles Holloway

Education

Graduate of Alabama State University

Work Experience

Manager, Student Financial Aid and Veterans Services
Bishop State Community College

Business Manager and Assistant Athletics Director of
Operations
University of South Alabama

Regional Accounting Manager
Southern Steamship Agency

Accountant
Ryan Walsh Stevedoring, Inc.

Cost Accountant
Teledyne Continental Motors

Office Manager
Goodyear Tire and Rubber Company

Summary of Civic and Professional Affiliations

- Board of Directors, Senior Citizens Services of Mobile (Secretary)
- Board of Directors, Ronald McDonald House of Mobile (Secretary)
- Board of Directors, Big Brothers/Big Sisters of Greater Mobile (President)
- Board of Directors, 100 Black Men of Greater Mobile (President)
- Volunteer Mobile
- Leadership Mobile
- Board of Directors, GMAC Bowl Game
- Board of Directors, Mobile Area Sports Commission (Secretary)
- Member of Alabama Association of Student Financial Aid Administrators
- Member of Southern Association of Student Financial Aid Administrators
- Member of National Association of Student Financial Aid Administrators

2002 AASFAA ABSENTEE BALLOT

I certify that I am a 2001-2002 member* in good standing of the Alabama Association of Student Financial Aid Administrators and that I am submitting this ballot because I do not plan to attend the 2002 Spring Conference.

Name (printed or typed) _____

Signature _____

Date _____

Members who vote by absentee ballot and who subsequently attend the conference cannot vote in the general election but may vote in the case of a runoff election.

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*Please note that 2001-2002 members are those who have paid membership dues at the Fall 2001 or Spring 2002 conference or separately during the year. In order to utilize the absentee ballot process, you must have paid membership in conjunction with the fall conference or separately during the year.

To vote by absentee ballot, please complete the certification statement above and cast your vote for one individual for each of the offices listed below. Please fold your ballot inward so the bottom of the page touches the dotted line and only the top portion may be viewed during member verification. For confidentiality, our certification statement will be detached from your sealed ballot before your vote is counted.

Insert this entire page in an envelope and mail to the address listed below. **Your ballot must be received no later than MAY 1, 2002.**

VOTE ONCE PER OFFICE:

President Elect: () Deborah Byrd
 () Pat Reedy
 () Write In _____

Vice-President: () Vickie Adams
 () Carlos Clark
 () Write In _____

Secretary: () Cindy Massey
 () Cheryl Newton
 () Write In _____

Treasurer Elect: () Charles Holloway
 () Write In _____

Mail your completed ballot to: Dee Talley
 AASFAA Nominations and Elections
 Office of Student Financial Aid
 University of Alabama at Birmingham
 HUC 317, 1530 3rd Avenue South
 Birmingham, AL 35294-1150

**2001-2002
Application for Membership**

General Information (please print):

Name _____

Title _____

Institution/Agency Name _____

Street Address _____

City _____ State _____ Zip _____

Telephone Number _____ Fax Number _____

*E-mail Address _____

*Your e-mail address will automatically be added to the AASFAA List Serve. If you do not wish to be included on List Serve, please circle: **NO**

Institution/Agency Type (check one):

_____ Less-than-two-year

_____ Vocational/Technical

_____ Two-year

_____ Lending Agency

_____ Four-year

_____ Other

Control Type (check one):

_____ Public

_____ Private Career School

_____ Private

_____ Other

Membership dues for 2001-2002 are \$15.00. Please make check payable to AASFAA. Mail check to:

Buddy Jackson
Director of Financial Aid
5345 Atlanta Highway
Montgomery, AL 36109