



ALABAMA ASSOCIATION OF FINANCIAL AID ADMINISTRATORS

# AASFAA Newsletter

[www.aasfaaonline.org](http://www.aasfaaonline.org)

Spring 2004 Edition, April 5, 2004

## PRESIDENT'S REPORT

by Deborah Byrd

Flowers are blooming, birds are chirping and butterflies are flying and with all of this we know that spring is in the air. As most of us are beginning to prepare and process the mounding verifications, loan certifications, scholarships and award notifications let's not forget the upcoming Spring Conference at the Perdido Beach Resort in Orange Beach. The Spring Conference Committee has planned a conference that is filled with topics that will be of interest to everyone.

NASFAA's Decentralized Training was held on December 10 at the RSA Building in Montgomery. The training was conducted by Cindy Massey, Michael Reynolds and Andy Weaver. Approximately, 50 financial aid personnel were in attendance.

AASFAA embarked on a special project chaired by Tommy Dismukes. The goal of this project was to provide financial aid information to at least 1 or 2 schools in every county (67) in Alabama. One hundred and thirty (130) financial aid presentations were conducted in 49 counties. Also, Tommy submitted the results of our project to NASFAA. Thanks Tommy for a job well done.

Under the leadership of Ron Day, SASFAA President, Debra "Dee" Talley, SASFAA Secretary, Mike Reynolds, SASFAA Local Arrangements Chair, and Alabama's SASFAA Diversity Committee Coordinator, Pebblin Warren and all of the committee members the SASFAA Annual Conference in Alabama was the best ever. Thanks to everyone who pitched in and worked hard in making Alabama look good in Birmingham. For those of you who didn't attend or would like information from a session that you missed go to SASFAA's website at [www.sasfaa.org](http://www.sasfaa.org), go to conference and review or download the session(s) listed.

See you April 14 at the Perdido Beach Resort and have a Happy Easter.

## VICE PRESIDENT'S REPORT

by Cindy Massey

The New Aid Officers Workshop (NAOW), scheduled for Wednesday, April 14, 2004, at the AASFAA Spring Conference in Orange Beach will cover - Overview of the Student Aid Programs, the Application Process and Verification. Instructors for the NAOW will be Diana Jones, University of Alabama and Dan Miller, Auburn University Montgomery. I hope all new aid officers will make a point to attend. Please be sure to indicate on your registration form, if you have not already, that you will be attending. A lunch, sponsored by Amsouth Student Lending, will be provided for all participants after the workshop concludes.

We will also have three new aid officer tracks that will cover Eligibility, Loans 101 and COA, Packaging and Award Notifications on Thursday, April 15<sup>th</sup>. Instructors for these sessions are: Eligibility - Dee Talley; Loans 101 and COA- Jay Powell and Tommy Dismukes; Packaging & Award Notification - Dorenda Adams. This has been done to extend and enhance our training beyond the workshop.

My thanks to all our instructors for sharing their expertise!

I would like to take this opportunity to say what an enormous pleasure it has been serving as your Vice President for 2003-04. I have personally gained so much from our training and I genuinely hope that we were able to share with you, through our New Aid Officer Workshops and the NASFAA Fall Training, some informative information that you required.

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## LONG RANGE PLANNING REPORT

by Dee Talley

AASFAA's Long Range Planning Committee met on March 11, 2004 at the Alabama State campus. Members present were Dorenda Adams, Bill Wall and Dee Talley. The purpose of the meeting was to thoroughly review the draft of the long range planning document and make any necessary changes or additions to the document.

The draft of AASFAA's Long Range Plan includes two sections: Organizational Structure and Operations. The organizational structure includes goals and objectives for the Executive Board, Committees and Membership. Operations include goals and objectives for Bylaws, Policies and Procedures, Archives/History, Communication/Collaboration, Professional Development, Finances and Scholarship.

The committee plans to present the draft document to the Executive Board at its spring meeting on April 13, 2004.

## LEGISLATIVE LIASION REPORT

by Dot Wilkinson

If you have not received your Title IV final funding awards for 2004-05, please check your e-mails or retrieve them from the web. The U. S. Senate recently approved the 2004 fiscal year budget. Included in the budget is a provision to prevent the U.S. Department of Education from changing the formula used to calculate a student's need for financial aid. This action would have caused as many as 84,000 students to lose Pell Grant eligibility. Despite increases in tuition and decreases in State funding, the Pell Grant amount of \$4050 did not change. President Bush had requested \$12.7 billion, but the budget provides \$12.1 billion.

The Federal Supplemental Opportunity Grant Program received a budget increase of 1.3 percent (\$775 million), and historically black institutions and colleges that educate Hispanic students will receive an additional \$10 million.

GOP education leaders unveil "College Cost Central" website to seek input from parents and students. The consumers of higher education – Students and Parents – need more information so they can fully exercise their power in the college marketplace, according to Rep John Boehner (R. OH). The website will ask for input through a survey and will provide new information sources. Students and parents are encouraged to tell the federal government what they can do to help keep college costs affordable.

Rep. Howard P. "Buck" McKeon is still working on legislation that will hold colleges accountable for tuition increases.

Rep. Mike Rogers (R. AL) has introduced HR3966, a bill that will add a provision to the existing law that

increases the number of federal agencies from which a college could not be eligible to receive funding if the institution does not grant equal access to ROTC and military recruiters.

S2156, the Community College Teacher Preparation Enhancement Act of 2004, was introduced on March 2. If this bill passes it could be beneficial in providing training for quality teachers at both the community colleges and the 4-year institutions.

NASFAA reports that the House Committee on Education and the Workforce held a hearing on "Fiscal Responsibility and Federal Consolidation Loans: Examining Cost Implications for Taxpayers, Students, and Borrowers." The Republican lawmakers are drafting a proposal that would require graduates that elect to consolidate loans to do so at a variable interest rate, rather than a fixed rate.

## LOCAL ARRANGEMENTS REPORT

by Jonna Moses

Conference time is almost here!! The Local Arrangement Committee has been hard at work to make this conference a success. As you know we will be at The Perdido Beach Resort at Orange Beach. I think you will find this resort has a lot to offer, great meeting rooms, good food, shopping, gorgeous view and area's to relax between sessions. You never have to leave.

So mark your calendars, get your sunscreen and see you at the beach!!

If anyone has any questions or needs, please feel free to let me know at [jonna.moses@regions.com](mailto:jonna.moses@regions.com) or (251)690-1290.

## AASFAA NEWS

by Sharon Williams

### Thank You

Thank you to everyone who participated, whether by selling or purchasing tickets, or making donations to Kid One at the SASFAA Conference in Birmingham.

## DEPARTMENT OF EDUCATION UPDATE

by David Bartnicki and Laura Hall

### Regional News

#### Current and Upcoming Training

- Pell Grant and Direct Loan Processing – Begins May 17 nationwide; will be offered via WebEx

technology. No travel required for this training!

- Fundamentals of Title IV Administration – 9/27/04-10/1/04 in Atlanta
- R2T4, Verification, and Conflicting Documentation Training – Fall 2004
- Electronic Access Conferences – Orlando FL Nov. 1-4, 2004; Las Vegas, NV Nov. 30-Dec. 3, 2004

NOTE: New name and website for Departmental training – TFAP (Training for Financial Aid Professionals) is located at [www.ed.gov/offices/OSFAP/training](http://www.ed.gov/offices/OSFAP/training)

#### School Relations Office

- Direct Loan Office has been renamed School Relations Office. Client Account Managers are available to answer processing or technical assistance questions from all schools. The main office number is 404-562-6259.
- Woody Mason and Paul Kaeser are on extended details to COD Operations.
- Keisha Berkley has joined Laura Hall on the electronic processing training team for Atlanta.

#### Case Management Office

- A new Area Case Director for the Atlanta Case Management Team should be named shortly
- 2 new reviewers have joined the Atlanta Case Team – Katherine Roth and Deion Thorpe
- Remember that you have a Point-of-Contact (POC) responsible for working with your school on the Atlanta Case Team. If you do not know your POC, please call the main number at 404-562-6316.

## Publications

Following is a list of important publications from the U.S. Department of Education.

#### Federal Registers

12/31/2003 – Technical corrections to Perkins, FFEL and DL regulations

12/12/2003 – Waivers and modifications due to the HEROES Act

- The secretary has waived or modified statutory and regulatory provisions to assist certain TIV recipients (affected individuals) which include - (1) Are serving on active duty during a war or other military operation or national emergency; (2) Are performing qualifying National Guard duty during a war or other military operation or national emergency; (3) Reside or are employed in an area that is declared a disaster area by any Federal, State, or local official in connection with a national emergency; or (4) Suffered direct economic hardship as a direct result of

a war or other military operation or national emergency, as determined by the Secretary

- The register breaks out the waivers and modifications to the HEA and the regulations by categories (certain affected individuals fall into 4 different categories)
- Effective 12/12/2003 and expires 9/30/2005
- Category 1's waivers and modifications for certain affected individuals include: needs analysis/PJ; grant overpayments; R2T4 institutional charges; and documentation for verification
- Category 2's waivers and modifications for certain affected individuals include: post-withdrawal disbursements; leaves of absence; Title IV credit balances; loan cancellations; student authorizations; SAP; grace periods, deferments and forbearances; and defaulted loans
- Category 3's waivers and modifications for certain affected individuals include: military deferments and recommendations on institutional charges and school refund policies
- Category 4's waivers and modifications for certain affected individuals include: verification signature and FAFSA/ISIR/SAR signature requirements

7/28/2003 – FERPA (NPRM)

- 34 CFR 99.30 – written consent that must be signed and dated may be met with records and signatures in electronic format
- Provide general guidelines; technology-neutral
- Must authenticate individual, be able to attribute the electronic signature with the sender, verify integrity and security of transmission, and document message
- Consider the Department's electronic signature standards for the Federal Loan programs to satisfy the written consent requirement in FERPA

#### Dear Colleague Letters

##### Campus-Based

- CB-04-03 – 2005-2006 FISAP changes
- CB-03-14 – Implementation of Perkins MPN
- CB-03-13 – Electronic version of Perkins MPN
- CB-03-12 – Revised assignment form and procedures for assigning Perkins Loans

##### General Provisions

- GEN-04-04 – Guidance for participants affected by disasters
- GEN-04-03 – Return of Title IV Update (effective 2/13/04)
- GEN-04-02 – Treatment of College Savings and Tuition Plans
- GEN-03-12 – NSLDS Calculation of Aggregate Loan Amounts
- GEN-03-07 – Dependency Override clarification

#### Financial Partners

- FP-04-02 – Timely completion of Loan Verification Certificates
- FP-04-01 – FP replaces L and G coded Dear Colleague Letters

#### Pell

- P-04-01 – 04/05 Pell payment and disbursement schedules

#### Annual

- ANN-04-02 – Computer Tutorial for 04/05 EDEXpress

#### Electronic Announcements

- 3/15/04 – eZ-Audit update for non-profit and public schools
- 3/15/04 – eZ-Audit updated step-by-step guide
- 3/3/04 – NSLDS email address change
- 2/19/04 – Sources of Assistance for Schools
- 2/9/04 – Steps to participate in Direct Loans
- 1/14/04 – 2004-2005 SAR/ISIR Comment Codes and Text
- 1/7/2004 – SSN corrections in CPS (when to refile a FAFSA)
- 12/15/03 – schools can now update Federal school code name, address and contacts on-line
- 12/12/03 – eZ-Audit update for non-profit and public schools
- 12/12/03 – COD school testing for 2004-2005
- 11/18/03 – 2004-2004 ISIR Guide
- 10/7/03 – Updated COD Computer Tutorial

#### IFAP information

- ED presentations - Go to Tools for Schools and click on Conference Presentations

The Department of Education will release final 2002 cohort default rates in September.

Because loan defaults inflict severe penalties on borrowers, USA Funds offers a comprehensive array of default-prevention services, including the following:

- USA Funds supports a team of 200 full-time professionals who counsel borrowers who are experiencing loan-payment problems. Last year, these default-prevention specialists averted nearly \$10.9 billion in potential loan defaults.
- USA Funds offers a team of debt-management consultants who offer postsecondary institutions free assessments and recommendations for enhancing their default-prevention efforts.
- USA Funds' financial literacy program for college students, USA Funds Life Skills®, helps approximately 500 postsecondary institutions educate their students about time- and money-management practices and prepare students to repay the loans that financed their education.
- USA Funds provides software that permits colleges and universities to stay in contact with borrowers to ensure that they stay on track to successful loan repayment.
- Special features on the USA Funds Web site enable borrowers with loan-payment problems to assess the status of their accounts, understand their options and take action to quickly resolve their payment problems.

During 2004, USA Funds is adding the following enhancements to its default-prevention services:

- USA Funds will offer new USA Funds Life Skills materials designed to address the unique needs of graduate and professional students and adult learners.
- USA Funds is building a Web-based version of the borrower-contact software that permits schools to conduct letter, e-mail and telephone campaigns to their borrowers.
- USA Funds is supplying experienced financial-aid professionals to help select schools conduct exit counseling on their campuses.

## LENDING MATTERS

by David Long, Jay Powell, and Grady Collins

### USA Funds Projects Another Default-Rate Reduction

USA Funds® expects to record another reduction in its student-loan default rate. Draft cohort default-rate figures released by the U.S. Department of Education project that USA Funds' default rate will drop to 4.4 percent of the borrowers who entered repayment during fiscal 2002, a decline from the 4.5-percent rate that USA Funds recorded for the 2001 cohort of borrowers.

The draft default-rate report indicates that, compared with the previous two-year cohort period, nearly 1,000 fewer borrowers who entered repayment on Federal Stafford loans guaranteed by USA Funds during fiscal 2002 had defaulted by the end of fiscal 2003.

During the past five years, USA Funds has cut its cohort default rate by nearly 50 percent.

### Sallie Mae Introduces OpenNetSM 2.0

In January, Sallie Mae announced the roll-out of OpenNet 2.0, the company's next generation of loan delivery technology. The new software is designed to provide college and university financial aid administrators with unprecedented control and time-saving efficiency.

Sallie Mae piloted the OpenNet 2.0 release last February. In less than a year, more than 350 schools upgraded to OpenNet 2.0's advanced technology, and more than \$1.3 billion in student loans have been guaranteed.

One of OpenNet 2.0's key features is its ability to share data among a wide variety of lenders, servicers and guarantors.

To date, more than 240 lenders, including 68 of the industry's top 100 student loan lenders, along with many other providers, will use OpenNet 2.0's File Management capabilities to meet the evolving needs of schools, students, families and the financial aid community. The top 68 participating lenders represent more than 80 percent of the industry's student loan volume.

Additional benefits of OpenNet 2.0 for FAAs include:

More control and visibility over the financial aid process.

- Increased efficiencies by using just one open system (File Management) to manage files across lenders, guarantors and servicers.
- Time savings—data errors are automatically separated and held for online correction.
- Elimination of several steps for borrowers with Sallie Mae's E-Signature capabilities.
- Access to private and federal loan data from one place.
- Ability to receive realtime acknowledgement whenever changes are made.
- Creation of a database of the most-frequently-used queries and customized reporting selections.

*For more information on OpenNet 2.0, visit [www.salliemae.com/opennet](http://www.salliemae.com/opennet). You may also contact Jay Powell, Account Executive, at (850) 767-7291 or by e-mail at [jay.powell@slma.com](mailto:jay.powell@slma.com).*

## **Tax season 101: Sallie Mae Helps College Students, Student-loan Borrowers and Families Maximize Tax Credits and Deductions for Education**

Higher education pays great dividends, not only in the form of personal satisfaction and rewarding employment, but also through tax credits and deductions. Sallie Mae, the nation's leading provider of education funding, has resources available to help individuals repaying student loans, current college students and parents maximize education tax benefits this tax season.

### **The Hope Scholarship Tax Credit**

This benefit provides a non-refundable tax credit of up to \$1,500 for each eligible student in the household per year. The credit is available only during the student's first two years of college-level study. A student must be enrolled at least half time, for at least one academic period beginning during the year, in a degree- or certificate-granting program, and must not have a felony drug offense conviction in the year in which the credit applies. Qualifying expenses include school tuition and required fees, minus any tax-free grants or scholarships, but not room and board, insurance, transportation or medical fees.

The maximum allowable credit is gradually reduced for single taxpayers whose income exceeds \$41,000 (\$83,000 for married taxpayers filing jointly). This credit is not available for those with income over \$51,000 (\$103,000 for married taxpayers filing jointly), or for married taxpayers filing separately.

### **The Lifetime Learning Tax Credit**

A non-refundable tax credit of up to \$2,000 per family per year is available for qualified education-related expenses. The credit is available to college freshmen, sophomores, juniors and seniors, graduate and professional degree students, and adults who return to school to update their skills or change careers. This credit covers the tuition and fees required for attendance, but does not include room and board, insurance, medical, transportation or living expenses.

The maximum allowable credit is gradually reduced for single taxpayers whose income exceeds \$41,000 (\$83,000 for married taxpayers filing jointly). This credit is not available for those with income over \$51,000 (\$103,000 for married taxpayers filing jointly), or for married taxpayers filing separately.

### **Tuition and Fees Deduction**

This benefit allows taxpayers to deduct up to \$3,000 of tuition and fees required for attendance at an eligible college, university or vocational school. These expenses must have been incurred by the taxpayer, the taxpayer's spouse or the taxpayer's dependent. The deduction is not available to single taxpayers with adjusted gross income exceeding \$65,000, married taxpayers filing jointly with adjusted gross income exceeding \$130,000, or married taxpayers filing separately. Taxpayers cannot claim more than one benefit for the same education expense.

### **Student Loan Interest Deduction**

Unlike interest paid on other types of consumer debt, student loan interest may be tax deductible. Education loan borrowers may be able to deduct up to \$2,500 in interest paid each year on loans used to pay for qualified education expenses. Loan proceeds must have been used for tuition, fees, room, board, books, supplies or other related expenses for the taxpayer, the taxpayer's spouse or the taxpayer's dependent. Borrowers who paid at least \$600 in interest in 2003 on a Federal Stafford, PLUS, Perkins or Consolidation Loan, or a private education loan like Sallie Mae's Signature , will receive a Form 1098-E from their student loan lender or Student Loan servicer. This form indicates the

amount of student loan interest paid during the year that the taxpayer may be eligible to deduct.

Beginning last tax year, this deduction was made available for an unlimited number of years. The maximum allowable deduction is gradually reduced for single taxpayers whose income exceeds \$50,000 (\$100,000 for married taxpayers filing jointly). The deduction is not available for those with income over \$65,000 (\$130,000 if filing jointly), or for married taxpayers filing separately.

To find out whether they qualify for these benefits, taxpayers can call the IRS Help Line at 1-800-829-1040 or read IRS publication 970, Tax Benefits for Higher Education, which can be downloaded from the IRS Web site, [www.irs.gov](http://www.irs.gov). For more information, visit Sallie Mae's comprehensive online guide to planning and paying for college at [www.wiredscholar.com](http://www.wiredscholar.com).

*For more information, contact: Jay Powell, Account Executive, at (850) 767-7291 or e-mail [jay.powell@slma.com](mailto:jay.powell@slma.com)*

## **Application Deadlines Fast Approaching for The Sallie Mae Fund Scholarships; Fund to Award \$2.5 Million in College Scholarships in 2004**

Time is running out for students interested in applying for \$2.5 million in college scholarships made available through The Sallie Mae Fund's community-based initiative, Project Access. The initiative targets under-served populations to increase access to higher education by addressing three key barriers—awareness of financial aid, academic performance and financial need.

The Sallie Mae Fund is helping to increase access to higher education for ethnic minorities and under-served students through the following scholarship programs:

- **The Sallie Mae Fund First in My Family Scholarship Program:** The Sallie Mae Fund developed the First in My Family program in partnership with the Hispanic College Fund, to offer scholarships to Hispanic-American students who are first in their family to attend college. Selected students receive scholarships ranging from \$500 to \$5,000. Deadline: April 15.
- **The Sallie Mae Fund American Dream Scholarship Program:** Developed in partnership with the United Negro College Fund, the American Dream program offers scholarships ranging from \$500 to \$5,000 to African-American students with demonstrated financial need. Deadline: April 15.
- **The Sallie Mae Fund Unmet Need Scholarship Program:** Intended to help financial aid officers meet the needs of full-time undergraduate students whose financial aid packages fall short by \$1,000 or more. Open to families with a combined income of less

than \$30,000, Unmet Need scholarships provide a "last dollar" resource when no other funds are available. Deadline: May 31.

- **The Sallie Mae 911 Education Fund:** Created in response to the Sept. 11, 2001, terrorist attacks, this fund provides scholarship dollars to children of those who were killed or permanently disabled in the attacks. Deadline: Applications accepted year-round.

To be eligible for The Sallie Mae Fund Scholarship Programs, students must be accepted and enrolled at a Title IV eligible, accredited postsecondary two- or four-year college, university, vocational or technical school in the United States or Puerto Rico and meet program-specific eligibility requirements. Scholarship program eligibility criteria and applications for the 2004-2005 academic year are available for download from The Sallie Mae Fund's Web site, [www.thesalliemafund.org](http://www.thesalliemafund.org).

In addition, The Sallie Mae Fund awards one \$1,000 scholarship to a future college student at each of its nationwide "Paying for College" workshops. This year, The Fund will bring this free, informational workshop series to more than 130 communities. A listing of upcoming workshops can be found on The Sallie Mae Fund's Web site.

## **Gearing Up For Exit Counseling: Valuable Resources for Students and Student Service Professionals**

Soon enough, another spring semester will be coming to an end. Students will flood the office to sign up for exit counseling, seek advice on future money matters, and ask for assistance on finding summer employment or their first job after graduation. Get a jumpstart on your preparation by taking note of these valuable Internet resources that offer a great start for students.

### **Preparing for the job search**

Get a job! The phrase takes a special meaning each spring season, as continuing students seek temporary summer positions and spring graduates prepare for their first plunge into the full-time job market. Before you send them into the "real world," however, get them to polish up their resumes, practice their interviewing skills, and find great sources for the best jobs.

For advice on these topics, direct students to [www.AdventuresInEducation.org](http://www.AdventuresInEducation.org), and select "College" and "Get a Job." This section is filled with information about how to find jobs, write a resume, and prepare for an interview. Students can even use one of the sample resumes provided to help them build their own.

Other good sources for preparing for the job search are [www.CareerBuilder.com](http://www.CareerBuilder.com) and America's Job Bank (<http://www.ajb.dni.us/>).

### **Finding the right job**

Once the resume is complete, the shoes are polished, and the practice interviews are done, students will want to know where they can find out what jobs are available. In addition to networking, searching newspaper classifieds, and visiting college placement offices, remind them that online job banks are useful places to look for what's available.

One service, [www.JobGusher.com](http://www.JobGusher.com)®, is specifically geared to students. Employers who post their positions on JobGusher are seeking students for a variety of internships, seasonal and temporary work, and other career opportunities. Students can set up search agents, participate in online job fairs, and get frequent updates of jobs that employers are seeking to fill immediately.

One unique aspect of this service is that JobGusher is now offering institutions a free solution to help you coordinate online placement on your campus. Through this service, JobGusher offers you a variety of features, including:

- A customized home page for your institution
- The ability to post on- and off-campus positions online for free
- Free access for students and administrators with access to the Web
- The ability for students to apply for positions online
- Powerful search and screening capabilities
- Resources to conduct "online" job fairs for your students

To learn more about these free services to institutions, visit [www.jobgusher.com](http://www.jobgusher.com), call (866) JOB-GUSH (562-4784), or send an e-mail message to [customer@jobgusher.com](mailto:customer@jobgusher.com).

### **Managing money to repay loans**

Despite the availability of a wide variety of resources, a surprisingly high percentage of college students find it difficult to manage their money. Getting them to develop effective money management skills is critical, especially if they are carrying a high debt load.

A great resource for students is available by visiting [www.AdventuresInEducation.org](http://www.AdventuresInEducation.org), and selecting "College," "Finance Your Education," and "Managing Your Money." Once there, students can find templates and advice on how to prepare budgets for use during school and after graduation. Useful tools on repaying student loans and seeking loan forgiveness are also available.

Your lender and guarantor partners may also be able to offer services to help encourage your students to practice effective money management skills. For example, TG offers "Money Management 101," a training program that can be delivered to students on your campus.

This interactive seminar helps students learn the basic skills required to create and manage a budget. Students identify their own income and expenses and relate them to standard budget guidelines. Some of

the learning points include identifying smart ways to reduce unnecessary expenses, increase income, minimize debt, and invest wisely.

Information on this and other free helpful training programs is available by visiting [www.tgslc.org](http://www.tgslc.org).

### **Moving ahead**

Good luck with the close of yet another successful semester, and continued success in serving families and students!

*Grady Collins is a National Account Representative with TG serving schools in Alabama. You can reach Grady at (800) 252-9743, ext. 4970, or by e-mail at [grady.collins@tgslc.org](mailto:grady.collins@tgslc.org). Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).*

## **PROFESSIONAL DEVELOPMENT**

by Dan Brent

### **Inoculations against Stereotypes**

None of us thinks of himself or herself as guilty of having biases – at least not when it comes to judging and working with people. We like to think that we deal with people on the merits of their situation. If we have a bias, it's that we lean over to give the benefit of the doubt to the folks we serve.

Good for us! That's us at our best and noblest. But . . . !

The problem is that we are all prone to use stereotypes in making judgments about people. The judgments come in two flavors: positive and negative. But they do come. It's the way our minds work. We can't possibly advert to or remember all of the data that come our way. So we generalize. And then when we are in new situations where we lack data, we call on the generalizations to help us make judgments.

It's nothing to apologize for. It's the way our heads work. But you can see the danger. If the generalization we call on is negative, then the burden of proof falls to the other person to establish that our generalization does not fit *them*!

I have several times given a talk that attempts to make this point. My message is that we cannot too easily say, "The risk of bias does not apply to me." Lots of sources subtly conspire to form these judgments: our prior experience, our culture, our early training. But when I first gave the talk I got feedback that said, "Don't just make me feel vulnerable or guilty. Give me some ideas to help." So here goes with some suggestions.

1. Get to know your student clients (and co-workers) personally. As you get to know people, you find the likeable stuff. They are no longer just part of a group that you may have subtle feelings about. They are themselves. Call them by name. Here is an interesting corollary. There is some research to suggest that, as we come to appreciate an individual member of some

group, our judgment of the whole group (our "prejudice") tends to mellow and thaw.

2. Ask questions. This helps you to discover the person, delays betraying any potential bias you might have started with, and sends a message that you are an open listener. It also is likely to forestall your assigning blame or guilt and will move you toward problem-solving – which is where you should be anyway! Courts and juries assign blame and guilt; you don't need to do that.

3. Strive for empathy. Try to appreciate not just the person's problem but their emotion as well. Research has found a link between empathy and tolerance.

4. If you have young children, read to them some of the wonderful books that have been done about people who typically suffer from the biases of others. You will also inoculate yourself in the process.

5. Wherever you hear jokes or slurs that target people or groups, speak up. Say something like, "I'm uncomfortable about those jokes. I just think they're unfair." Just keeping silent or not laughing isn't an adequate response.

6. Look for things to compliment when you're dealing with people. Compliments are a bridge-builder. If you or the other person is at risk of having suspicions, a compliment tends to distance those.

7. Know your own roots and show pride in your own heritage. The growth of "Black Pride" has taught something to all of us.

Do you remember Flower, the little skunk in the *Bambi* movie? His famous line was, "If you can't say something nice, don't say anything at all." It's still good advice.

*Dan Brent is a Professional Development Officer with Citibank. He regularly makes presentations to financial aid office groups.*

### **UPCOMING EVENTS**

AASFAA Spring Conference ----- Perdido Beach, AL	April 14-16
NASFAA Conference ----- Minneapolis, MN	July 18-21
AASFAA Fall Conference ----- Birmingham, AL	Oct. 12-14



# 2004 AASFAA ABSENTEE BALLOT

I certify that I am a 2003-2004 member in good standing with the Alabama Association of Student Financial Aid Administrators (AASFAA). I am submitting this absentee ballot because I do not plan to attend the Annual Spring Conference in Orange Beach, AL in April 2004.

Type or Print Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Members who vote by absentee ballot and who subsequently attend the conference cannot vote in the general election; however, the member may vote in the case of a run-off election.

## VOTE ONCE FOR EACH OFFICE

Biographical data and/or statement of candidacy for each of the nominees can be found at [www.aasfaaonline.org/sp04election.htm](http://www.aasfaaonline.org/sp04election.htm). Absentee ballots **must** be received no later than Friday, April 9, 2004.

President-Elect:                    \_\_\_\_\_ Buddy Jackson, Faulkner University  
    \_\_\_\_\_ Cindy Massey, SouthTrust Bank  
    \_\_\_\_\_ Write In:

Vice President:                    \_\_\_\_\_ Ellen Canada, Southern Union Comm. College  
    \_\_\_\_\_ Charles Holloway, Bishop State Comm. College  
    \_\_\_\_\_ Write In:

Treasurer-Elect:                    \_\_\_\_\_ Charles Markle, Auburn University  
    \_\_\_\_\_ Joel Parris, Northwest-Shoals Comm. College  
    \_\_\_\_\_ Write In:

Secretary:                            \_\_\_\_\_ Jannett Knight-Spencer, Calhoun Comm. College  
    \_\_\_\_\_ Jonna Moses, Regions Student Loan Center  
    \_\_\_\_\_ Write In:

Fax your completed ballot by Friday, April 9, 2004 to Mike Reynolds at (334) 844-6085

Or mail to:

Mike Reynolds, Chair  
AASFAA Nominations and Elections  
Auburn University  
203 Mary Martin Hall  
Auburn, AL 36849