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Message from the Chair

Submitted by Richard Heath, 2005-2006 Tri-State ASFAA Chair



Since assuming my responsibilities for the "Chair" of the Association on June 8th "stuff" has happened at a rate that I never could have imagined personally, institutionally and nationally. I have realized in the past and was reminded again that it is how we react to the "stuff" that happens in our lives that will determine how we get through it and in what condition we find our selves at the other end when the "storm" finally calms. Saying "good bye" to Elaine Beck-Gavin, a friend, co-worker, and long time Tri-State member, after an "unexpected" complication from routine surgery reminded all of us how precious life is and that our "days are numbered" and need to be lived to their fullest. Maintaining healthy interpersonal relationships should be one of our highest priorities for life and a constant challenge for all of us.

The unprecedented turn of events along the Gulf Coast Region is a reminder of the fact that life counts, stuff can be replaced. I was personally struck by the fact that some of our "financial aid family" may have been affected by the storm from schools in that area. In response I have contacted the regional financial aid Association leaders to offer not only our prayers but our material support as well. I have asked Bob Foltz, a recent Past Tri-State Chair, to act as our point person for this effort. Bob enthusiastically agreed and has already responded with valuable information. We are seeking to identify financial aid personnel from schools in the affected area, determine how many and at what level we can help them now that the recovery phase of this has begun. This will be a long hard slog for many and I wanted to encourage all of them with our long-term commitment to being available to help. Bob is ready to "drive the truck" if needed so the extent to what help we offer will only be limited by how small our vision and capacity is.

Fall is my favorite time of year as there are always a lot of things going on. Re-Authorization is grinding to completion in time for the Fall Conference and the 40th anniversary of the Higher Education Act of 1965 that has made all of the Title IV programs possible. There are several training opportunities being offered by Tri-State as well as our lender and guarantee agency partners around the area.

From this Chair, it all looks good as all of you are doing the work of the Association.

Message from the News & Views Team

Submitted by Melissa Rakes, Newsletter Chair

It's hard to believe that summer is already over and fall is well underway. For most of us, fall brings a flurry of activity to our offices and schools. This year, we are much more somber. The usual excitement that accompanies a new school year has been dimmed by the tragic destruction of Hurricane Katrina.

The victims of this disaster are in our thoughts and we hope all of you that have families and friends in those areas found them unharmed. TriState is looking for a "personalized" outreach effort to assist our "neighbors in need." If you have a suggestion for donations or would like to help, please contact [Bob Foltz \(bob@kellys-kitchen.com\)](mailto:bob@kellys-kitchen.com).

We know several schools in the TriState area have helped to accommodate displaced students from Louisiana. These institutions and their staff should be commended for their quick response and tremendous efforts. Work like this reminds us what a great Association we have.

This issue highlights all of the hard work this Association does. Committees have been planning for the past several months to prepare for the 2005-2006 year. Please be sure to check out the Committee Updates and State News to learn more about Association activities. We also invite you to learn about the members "behind the scenes" who dedicate their time and energy to the Association. Each issue we plan to highlight several volunteers in the Members in the Spotlight feature.

We have also dedicated a special section of this newsletter to Larry DiGregorio, who passed in March. Larry was the epitome of what TriState represents, true dedication and commitment to the financial aid industry. We will miss you, Larry.

There are also several exciting features inside. We hope that articles on FERPA, alternative loans and Historically Black Colleges & Universities will be of interest to you. Don't miss the story about the summer visit to Capital Hill. As financial aid professionals, we need to be advocates for the Title IV legislative issues that affect our schools and students. Be sure to check out our new column, *Legislative Tips and News*.

As always, being a member of TriState has many great advantages including professional development and networking opportunities. See the *Calendar of Events* for more information.

Hopefully, you will find this Newsletter beneficial. As always, your feedback is encouraged. Members are asked to contribute their ideas, articles, stories or news for publication. If we don't know about it we can't publish it! We sincerely appreciate all of those members who contributed toward this issue. Special thanks to Sharon Hassan, Debra McCain, Jennifer Hoffman-Bastos, Beth Parker, Aristeia Williams, Scott Filter, Darwin Morency, Linda Pacewicz, Gene Logan and Ian Crawford. Bob Foltz did an outstanding job coordinating the tribute to Larry DiGregorio. Thank you to all of those who shared their memories, Marilyn King, Sam Magrone, Greg Martin, Cissy VanSickle and Gary Spoales. Also, we truly appreciate Karen Price and Taisha Winters who agreed to be our featured members for this issue. Committee Chairs and State Presidents also deserve a round of applause for their timely submissions to this issue. And, be sure to check out some of TriState's sponsors on their special thank you page. Thank you all so much!

We're hoping to add more stories about the members in the next issue. There are many ways you can help! Articles, book reviews, office news, financial aid trivia or funny stories, photographs and upcoming events are wonderful contributions. If you have items to submit for the newsletter, please contact Melissa Rakes at mrakes@dtcc.edu.

Article Guidelines

Full articles should be no longer than two typed pages, single-spaced. It is requested that all submissions be provided in 10 pt size with Arial font type. All articles submitted for publication will be reviewed by the Editorial staff. Submissions should be of a professional interest to the association and not include marketing and/or advertising of products, services, websites or personnel.

We hope to hear from you. Your ideas and suggestions are vital to the success of this publication. What do you like in the newsletter? What would make it better? What do you want to hear about? Please feel free to contact any member of the newsletter with your comments.

Happy reading! We wish everyone a safe and happy fall!

Delaware Dialogue

Greetings Colleagues!

Hopefully everyone has had a successful start of another school year and you are making progress on all things financial aid, as I remember years of completing FISAPs! We have much to look forward to--summer's end, fall's arrival, conference season, Reauthorization--and even more to be thankful for as we keep our colleagues, family, friends and fellow citizens in our thoughts as our nation recovers from Hurricane Katrina.

Speaking of colleagues, the Delaware ASFAA committee members who will be assisting me during 2005-06 are Veronica Oney, Jennifer Grunden and Debra McCain. Together we will begin working on and finalizing this year's financial aid night schedule and will soon begin discussions for College Goal Sunday 2006. I am certain many of our fellow Delawareans will volunteer to support these activities and provide help to our families preparing for postsecondary education next fall. Please say "yes" when asked to help support your Association, and thank you for generously sharing your time and talent. Helping others really does warm the heart!

Watch your emails and the Tri-State website for additional news and updates regarding upcoming meetings, training events and other items of interest. In the meantime, enjoy the excitement of the season!

**Warmest Regards,
Chris Koterba
Delaware President**

D.C. in Brief

Submitted by Precious Smith, District of Columbia President

Hello all!

2009 EASFAA CONFERENCE

DCASFAA and the whole Tri-State family is proud to announce that the District of Columbia has been selected as the 2009 site of the EASFAA conference. Plans are already in the making for site exploration and visit pow-wows. We'll keep you updated! Let's get excited about hosting our EASFAA neighbors from far and near!

2005-06 GOALS

UNITY & OUTREACH

The DC Committee would like to see more participation from all of the schools and members in the Metro DC area. We will be working to find the buttons to push to bring everyone out to share their knowledge, experience and camaraderie with the membership of the District.

There is so much great outreach going in and around the District that we would be remiss if we did not join our colleagues as they program volunteer events, meet with the House and Senate on student advocacy issues and attempt to get more information to our students and parents at even earlier stages in their education. More info to come!!!

Please email [Precious Smith](#) with your ideas for **Outreach and Unity** events for the District.

Maryland Moments

Submitted by Stephanie Bender, Maryland State President

Greetings! The MD committee is already hard at work. Committee members include:

Katherine Allen - Howard Community College
Stephanie Bender- EDFUND
Brittany K Benton - Johns Hopkins University
Rachel Brinkley - Wachovia Education Finance
Luella M Heyn - Columbia Union College
Nasim Keshavarz - Harford Community College
Gene Logan - USA Funds
Jerry McKeen - MHEC - Maryland Higher Education Commission
Dennis T. Moy - Citibank
Karen A Price - Edamerica
Pat Shoemaker - Anne Arundel Community College
Kimberly D Strickler - University of Maryland - College Park
Aristea T Williams - University of Maryland-College Park
Tim A Wolfe - St. Mary's College of Maryland

Upcoming fall events will include a Fall Festival (networking event) in October and the High School Guidance Counselor workshops in December.

Watch the Tri-State website and listserv for details!

Community Outreach

The Community Outreach Committee has an exciting year planned for **TRISTATE!** We have partnered with several committees in planning events that show **TRISTATE's** commitment to the community.

The first joint venture will be with the Federal Relations Committee. The Community Outreach Committee and Federal Relations Committee will host a Financial Aid Workshop. Topics that will be included are as follows:

- Financial Aid Basics
- Financial Literacy
- The Impact Higher Education Laws have on Financial Aid
- Student Advocacy

The workshop is planned for late October or early November. Stay tuned for more details!

Our next joint venture is with the Fall Conference Committee. We will host a Silent Auction at Fall Conference to raise money for charity. The Conference and Auction will be held at the Hyatt Regency Chesapeake Bay Golf Resort Spa and Marina. Click the link that follows for more details.

<http://chesapeakebay.hyatt.com/property/index.jhtml>.

The dates of the conference are November 13-15. The auction will be held Monday, November 14. Further details will follow in future announcements. We look forward to your generous support!

In addition to the aforementioned events, The Community Outreach Committee will host an outreach event planned for each TRISTATE region. The highlight of our upcoming D.C. outreach

event is: **We will cook breakfast for D.C. Ronald McDonald House on October 22, 2005.** The house is asking for 6-8 volunteers to arrive by 9 a.m. The DC Ronald McDonald House provides families of ill children being treated at area hospitals a home away from home. I will send an email asking for volunteers for this event in the middle of September.

We are soliciting your support and appreciate your help in making these events a huge success!

Submitted by Tara Yancy, Community Outreach Chair

Membership

Committee Members

Laura Gagnon	Mount Saint Mary's University	Chair
Loretta Drummond	Morgan State University	
Don Emel	Sandy Spring Bank	
Susan Erb	Hood College	
Maria Nero	Citibank	
Michelle Thomas	M&T Bank	

The Membership committee has begun work for the 2005-06 year. For the fall conference, the committee is working on the membership gift, photo buttons, and new member reception. We will also be working up the name badges and taking care of the registration for the fall conference.

If you have not yet done so, please go on-line and update your profile and apply for 05-06 membership. Please go to the following link: <http://www.dedcmdasfaa.org/docs/forms/memApp.html> to apply for membership. The membership dues are \$40 for the year. There are many exciting and informative events in the works for next year.

Also, the Tri-state website has been updated and there is now a membership directory available to all members (electronic or paper). I encourage you to update your profile with your job descriptions and then explore the new website that is updated often. Visit www.dedcmdasfaa.org.

I can be contacted at gagnon@msmary.edu with any comments or suggestions.

Thank you and have a great fall semester!

Submitted by Laura Gagnon, Membership Chair

Federal Relations Committee

In addition to the Hill Conferences/Visits that our committee has sponsored and attended, the Federal Relations Committee (FRC) also is tasked with keeping members up to date regarding legislation and with soliciting assistance from Tri-State members when letters and/or calls to our legislative representatives are needed. Please be sure that you follow up when you receive a call (or email, in most cases) from the FRC to contact your legislators about issues that are pending in Congress and the Senate. You are needed as an advocate, and we have truly found that despite what everyone may think, our voices really can make a difference! You don't have to wait for us to let you know that there is a pending issue either; if you have something that you want to say to your Congressional or Senate representatives, you should contact them. Email or faxes

are best (remember, they don't like to open mail anymore after the anthrax scare 4 years ago, and by the time they are done screening and treating your letter, weeks may have passed).

To locate your Senators, go to www.senate.gov.

To locate your Congressman/Congresswoman, go to www.house.gov.

We have a template that you can use to frame your letter, so if you need a copy of that, email Beth McSweeney at bmcsween@umaryland.edu. Your opinion counts in D.C., so don't hesitate to let your representatives know what you think!

Submitted by Beth McSweeney and Taisha Winters, Federal Relations Committee Co-Chairs

Organization and Governance

The Organization and Governance Chair does not have actual committee members, but works closely with the Association Chair, Past-Chair, and Chair-Elect.

The committee is responsible for periodically reviewing both the By-Laws and the Association Policy & Procedures Manual, to recommend needed changes and to ensure that Association activities are within the bounds of the By-Laws. The Committee Chair will recommend changes to the By-laws and/or Policies and Procedures Manual when deemed necessary.

Submitted by Elizabeth Urbanski, Organization & Governance Chair

Sponsor Relations & Development

This year's Sponsor Relations and Development committee has a new chair, **Tanya McMillian**. She serves the committee by way of the **University of Maryland, Baltimore**.

These are the following members who will assist Tanya this year in ensuring the committee meets its fund-raising goal:

Susan Stitely - Frederick Community College

Sandy Brown - EDFUND

Vincent R Davis - Sallie Mae

Janee A Knippenberg - Frederick Community College

Michael Poma - SunTrust Education Loans

Melissa L. Rakes - Delaware Tech & Community College

The Sponsor Relations and Development committee has established the 2005-2006 sponsorship opportunities. The various levels of sponsorship allow different organizations that are interested in supporting the association to select a level that suits them the best. The funds received from sponsors help to offset the costs incurred in providing workshops, trainings, and other events to the association's members.

The development committee is pleased to serve the association in this capacity. We appreciate the sponsors who are committed to supporting the association; and we hope their participation remains beneficial to them.

Submitted by Tanya McMillian, Sponsor Relations & Development Chair

Nominations & Elections

This committee is responsible for canvassing the membership to create a slate of candidates to provide leadership to the Association. For the upcoming 2006-2007 year, the following positions will be filled:

Chair
Chair Elect
Vice Chair
MD President
DE President
DC President

Anyone interested should contact me via email, sbrown@edfund.org, or phone, 410.763.8505.

I am currently in the planning phases for the upcoming elections in February and will be forming my committee soon. Please pay attention to the listserv and the website for more information regarding nominations and elections.

Submitted by Sandy Brown, Nominations & Elections Chair

Electronic Services

There are two main goals for the Electronic Services Committee for 2005-06:

1. Consistency and accuracy – We have been working very hard to update all of the information provided on <http://www.dedcmdasfaa.org/>. If you see any inconsistencies or out-of-date information on the site, please let me know (gbonfardine@amsa.com) so it can be fixed as soon as possible.
2. Automate as much as possible – We are hoping to automate any and all registrations, payments, evaluations and surveys as possible.

Remember that there are many services available to members on the website. You can look at position announcements as well as post open positions at your school. You can also send e-mail messages to all of the membership through the listserv. A relatively new and underutilized function is the member Search function. You can search the membership directory and even print it if you'd like. When you search the directory, you can do so to find a particular person, or you can search on other criteria – for example, if you'd like to search for others who have a particular job responsibility you can do that too. This is a very powerful tool – be sure to update your profile often and encourage others to do so as well.

Submitted by Gretchen Bonfardine, Electronic Services Chair

Finance

Members of the finance committee include the Chair-Elect, Treasurer, Chair of the Development Committee and the Assistant Treasurer. For 2005-2006 these individuals are Sarah Bauder, Ellie Geiman, Tanya McMillian and David Manning.

The primary task of the committee is to suggest an operating budget and fee structure to the Board for consideration and approval. This was done at the Board retreat in June of this year and finalized by a vote of the entire Board at the August 10th meeting.

Through the Treasurer's Office, the Finance Committee monitors actual spending and Revenues to ensure the Association maintains a strong financial position. They also periodically look at investment options for required operating reserves that are currently invested in one year Certificate of Deposits.

Through the Finance Committee, the Association membership can be assured the financial strength of the Association remains strong.

Submitted by Sarah Bauder, Chair-Elect and Finance Chair

Historical Society

History is a branch of knowledge concerned with the study of past events. Historians study records of events and prepare new accounts based on their research. These accounts include explanation of the causes and effects of events as well as interpretations of them. The study of history makes the past meaningful. It also preserves structures, values and continuity for present society.

The charge of the Historian of DE-DC-MD Association of Student Financial Aid Administrators is to continually update the archives of the Association. The Historical Society Committee 2005-06 members are:

Jacqui Daughtry-Miler, Chair, Independence Federal Savings Bank
Herm Davis, Lifetime member & former President
Ken Howard, D.C. State Office of Education
Gary Spoales, Bank of America & former President
Cheryl Watson, Howard University

The Historical Committee Contributors are: Roscoe Dann, Lifetime member & former President; Lawrence DiGregorio, Delaware Tech & former President (deceased); Jim Leamer, Ellicott City, Maryland; Robin Minor, U.S. Department of Education & former President

Historical Facts:

- Our Association was started in 1969 as District of Columbia- Maryland Association of Student Financial Aid Administrators
- Delaware joined in 1971-72; hence the association name, the Delaware-District of Columbia-Maryland Association of Student Financial Aid Administrators
- The first association conference had a membership of 40 persons; the fee was \$8.00.
- The first conference was held at Prince George's Community College.
- Our Association is still going strong, still holding fast to our goal of serving students.

Look for the story of our unique organization to be delivered at our Fall meeting in Cambridge, Maryland....

Submitted by Jacqui Daughtry

College Goal Sunday-Off and Running

Submitted by Cissy VanSickle, Chair

College Goal Sunday is off and running. The date for 2006 is February 12, 2006. Nevins and Associates has again been hired for public relations and flyers and posters have gone to print. The web site is in the process of being updated. Tentative sites for 2006 are:

District of Columbia
The New School for Enterprise and Development
Trinity University
Delaware
Delaware Technical & Community College-Stanton Campus
Delaware Technical & Community College-Terry Campus
Delaware Technical & Community College-Owens Campus
Maryland
Wheaton High School
Prince Georges Community College
Thomas Johnson High School
CCBC-Dundalk
CCBC-Catonsville
Goucher College
Baltimore City Community College
Old Mill High School
HEAT Center
Allegany College of Maryland
Possible additional location in Baltimore
WorWic Community College

College Goal Sunday continues to be financially supported by USA Funds, Lumina Foundation, AES and ASA. Partners such as Comcast and Radio One continue their commitment in support of this program as well as the Education Departments from DC, DE and Maryland.

Our committee is fortunate is having dedicated committee members from schools, lenders , MHEC and the U.S. Department of Education. This year's committee members are: Chris Koterba, Lynn Lee, Pat Shoemaker, Melissa Gregory, Mark Gay, Margaret Bowler, Jerry McKeen, Dave Manning, Debbie Jenkins, Sharon Hassan, Cathy Geier, Tara Yancy, Yvette Washington, Ron Smith, Nancy-Pat Weaver, Hazel Mingo, Jane Collins, Cissy VanSickle, Susan Erb, Maria Whitaker, Helen Castellanos, Debra McCain, Carylin Brinkley, Gene Logan, Cindy Harbel, Diana Ford (high school counselor) and Karen McKay. Pamela Poore and Andrea Mansfield also contribute to the committee, as well as Kirstie Durr.

Of course the success of our program depends on the volunteers at each site. Without your hard work, dedication and willingness to give up a Sunday afternoon, the program would not be successful. Be sure to look for our volunteer recruitment form coming soon.

The Committee is also working and cooperating with NASFAA's national College Goal Sunday program and has participated in several meetings and events with their chair, Marcia Weston.

The next CGS committee meeting is September 22nd at 10 a.m. at the SUN 204 of Anne Arundel Community College.

Professional Development Opportunities

Submitted by Andrea Cipolla and Lynn Lee, Professional Development & Training Co-Chairs

The Professional Development and Training Committee is gearing up for another great year. We are kicking off the year with the fabulous Neophyte Training Week at Rehoboth Beach, Delaware. This training for new people in aid will take place beginning October 16 and is jam-packed with great presentations and presenters!

On October 20, the Tri-State Association, in cooperation with EASFAA, will host a workshop on Administrative Capability. Registration for this workshop is via EASFAA and the location is the HEAT Center at the intersection of Routes 95 and 22 in Aberdeen, MD. Registration information should be available from EASFFAA very soon.

Of course, don't miss the annual Fall Conference at the new resort location in Cambridge, MD. Once again, the Association is packing three days with great professional development activities. Registration information is online at the DEDCMDASFAA website.

The Winter Office Staff Workshop is scheduled for December 15 at CCBC, Essex Campus. Watch your listserv for agenda and registration information.

To welcome Spring, we are planning a full day verification workshop in February. The Spring Workshop is tentatively scheduled for April 11 and will feature a federal update from Greg Martin, Department of Education. We will wrap up the year with our Summer Office Staff workshop, which will be held in June in the DC area.

Join us for training. Registration is now open for the Neophyte Workshop. We are looking forward to kicking off another great PD&T year!

A New Committee

Submitted by Aristeia Williams and Melissa Gregory, Early Awareness Co-Chairs

This year, Tri-State introduces a new committee. The Early Awareness Committee was formed as an extension of the NASFAA Early Awareness Initiatives. Our purpose is to make the financial aid community aware of the current Early Awareness initiatives by our member institutions and come up with other ways to make students and parents aware that college is reachable and of the financial aid possibilities available to them. We are targeting middle and early high school students. Currently we are planning a college tour for students from a DC charter school and we are designing a training guide for financial aid administrators to take to schools and do an Early Awareness presentation. We are also contacting local groups and organizations such as the TRIO programs to speak to their students about Early Awareness. We are always looking for volunteers and welcome your expertise.

Tribute to Larry DiGregorio (1943-2005)



From left to right: Bob Foltz, Julie Miller, Larry DiGregorio

Larry DiGregorio. My, what a loss for so many of us. And yet, his wonderfully witty, challenging, intelligent, and sometimes almost-impossible-to-satisfy kind of personality made him a colleague we will never forget! Many years have passed since I was an active member and officer of the DE-DC-MD ASFAA. Larry was at times an enigma to me. He taught me to not shake when others – especially Larry – wanted to find my breaking point during our great debates on how to solve the many conflicting regulatory dilemmas! He was amazingly kind and would send a smile that made the day worthwhile. And yet, he always caused his colleagues to consider new ways of looking at how we do our business. After all, we are still a neophyte profession, when compared to so many other established career paths. And Larry wanted us all to be sure to stretch and consider what some thought absurd. But it was Larry's challenge to all of us in this profession to stretch and grow that we might find the most efficient, synthesized process to serve others – our students, families, and colleagues. For those of you that did not have the privilege to know Larry, I would ask all of you to remember to question and learn from your debates, always respecting those you challenge. This would be Larry's gift to you as you grow in our wonderfully zany profession!

--Submitted by Marilyn King

What many people do not know about Larry is that he was really a kid at heart. I should know, because I am also a kid at heart and we expressed this mutual trait by finding amusement parks at as many places as we could when at conferences.

There was the time when NASFAA was held in San Antonio, and, as usual, Larry and I took a couple of extra days after the conference to have some fun. Well, we found Fiesta Texas, which was a Six Flags amusement park. Somehow, we picked a day when there weren't many visitors at the park, so we got to ride all the good rides as many times as we wanted.

We hit the roller coaster, which was pretty good, time after time – getting right back on as soon as we got off. I think we tried every seat on the coaster, with the front seat, by far, being our favorite. We must have ridden the coaster a dozen times, with about a half-dozen of those rides being in the front seat.

From the coaster, we went to the water ride where you sit in a gigantic tube-type structure along with about six or eight other people. We just happened to get partnered with a family with three children who were old enough and big enough to go on the ride. Well, we had so much fun with the kids that they made us go on the ride with them over and over again. We were so soaked by the time that adventure ended that we had to go back on the coaster and ride it several times to dry off!

One of the years I worked for Banner, its user conference was held in Anaheim, California. As we all know, Anaheim is the home of Disneyland. Guess what – we found our ultimate ride. On this ride, two people sit in each car and the cars are arranged in a square around a central structure several stories high. The beginning of the ride propels you very quickly to the top of the structure, which in itself is a heck of a feeling. Then you sit at the top for a few seconds. Finally and unexpectedly – even when your expecting it – you are dropped free-fall style for a good distance, then stopped, then dropped again, etc., etc.. Again, we were lucky in that the park was not overly crowded. Needless to say, we went on that ride at least six times! Of course, we did hit Disneyland's version of the water ride several times too.

We all remember Larry for his wonderful mind and his unbelievable knowledge of financial aid laws and regs. But both my wife and I will also always remember him for the fun-loving kid he really was.

We miss you Larry...Sam

--Submitted by Sam Magrone

In 1995, I had been working at the Department as a program reviewer for five years when Nancy Klingler convinced me that I really should apply for the position of training officer. As much as I enjoyed both Title IV and talking to people, I knew that being a training officer involved accepting the risk of public humiliation. Give a presentation in front of 150 people and there are bound to be a fair number who know more about what you are talking about than you do; especially when you have been in the job all of two weeks. My worst fears were confirmed when I gave the first presentation of my career at Tri-State's Fall Conference. Larry was in the audience and (no surprise for those who knew him) he had questions. Over the next ten years there would be many more. He usually knew the answer before he asked. But Larry had a low tolerance for things that made no logical sense and he felt compelled to question them, often with all the dry wit and irreverence he could muster.

As I got to know Larry better, our conversations, usually began under the pretense of resolving some Title IV issue, drifted to many areas (I hope my management does not read this) – some fairly obscure and certainly not job related. It was easy to get caught up in Larry's passion for any number of subjects. I know it is an awful cliché to pronounce anyone a "renaissance man," but ability to handle a sword and perform courtly dances aside, Larry came as close to that ideal as anyone I have known. He had a great many talents and believed it was his obligation to share them with others, whether as a young man in the Peace Corps, in his professional life as an aid administrator, or through service to his parish and community.

I know Larry looked forward to retirement and devoting his energies to his community of Wilmington, Delaware. He even expressed an interest in public office. It seems a cruel joke that in an age where civic mindedness is a rare commodity, someone so willing and so capable should be denied the opportunity to do the good things I know Larry would have done for his city. But this reality in no way detracts from the many good things Larry has already done for his students, colleagues, family and friends. We should all hope to fare as well. I feel privileged to have known him.

--Submitted by Greg Martin

On occasion, we lose a valued colleague who reminds us of the golden opportunities in life.

One such colleague provides a stunning example for living each day to the fullest. Larry DiGregorio attended Penn State University, Wilkes College and St. Andrew's University in Scotland. He spent 4 years with the Peace Corps. Mr. DiGregorio was the financial aid director at Delaware Technical Community College at the Stanton/Wilmington campus, where he worked for 30 years. Larry was also a valued volunteer for many organizations in Wilmington including Westside Neighborhood Coalition, the Fifth District Planning Council, where he served as treasurer, and the Trinity Vicinity Neighborhood Association Steering Committee. In addition, he established the Sacred Heart Service Center with the Ministry of Caring. He passed away recently after battling cancer for a couple of years. Larry literally was a world traveler with stints in the Peace Corps and other activities that took him around the world. He lived a full life. He was a valued colleague in the Delaware financial aid community. Larry was involved in association activity until the very end as a member of the Tri-state Historical committee. He would have retired on April 1st, about a week after he died. While he would have enjoyed retirement, I doubt that he had any regrets. He will be missed. Larry was at times a visible and vocal leader and more often a quiet leader who touched lives too numerous to count.

--Submitted by Gary Spoales

I remember Larry as one of the first people I met in the Tri-State Association. He was Delaware's version of Groucho Marx. His dry sense of humor and straightforward attitude was a front for a kind and considerate person who was a wealth of information for a wet behind the ears Neophyte in the early 80's.

Larry was an active member of our association and a living history of the group. As a professional, Larry was up to date on the rules and regulations and was adamant about how he ran his shop. When I worked for the Dept. of Ed's hotline, I remember one of my specialists telling me he had a Delaware school on the phone yelling at him for having told a student something about professional judgment. We should not be telling students about this, it is a school issue. I knew without asking who the FAO was on the phone. I took the call from the specialist and got into a philosophical discussion on the values and secrecy of PJ with Larry. We ended the conversation with a joke and despite any disagreement, we remained friends. However, when he would see me at a conference or meeting, Larry would always ask me what secrets I was giving away to students these days.

Larry will be missed and I am grateful to have been his peer these past many years.

--Submitted by Cissy VanSickle

Members in the Spotlight

The success of Tristate depends on its members. Many dedicated and hardworking volunteers devote their time and energy to the Association. Please take get to know these individuals, as we invite several to be in the spotlight each issue.

Featured this issue are: Karen Price, Edamerica and Taisha Winters, Georgetown University

Karen Price, Maryland State Committee Member and Long Range Planning Committee Co-Chair

Background

I am a native of Baltimore and have essentially lived there all of my life with the exception of a few years in Virginia Beach. I lived most of my early years in Perry Hall until my family moved to the Eastern Shore of Maryland. I graduated from Chesapeake College with my A.A. degree before

moving back to the Baltimore area. I subsequently received a B.S. and M.Ed. in education from Towson University.

I recently retired after twenty years as a Major with the Maryland Army National Guard. My duties included Personnel support, Supply Distribution and Medical service.

I currently live in Baldwin, just outside of Towson. And, since it is a central location I can cover Delaware, DC and Maryland very easily!

How did you get involved in financial aid?

My first job in higher education was at the University of Maryland Baltimore County in Administrative Computing. This position worked with all administrative departments on campus including financial aid. In looking to further my career, I was hired as a Program Manager with the Maryland State Scholarship Administration (MSSA) MSSA used the same software as UMBC so since I knew the software it was an easy fit. I subsequently moved up to become Director of MSSA and worked directly with the Legislature and the Governor's Office on scholarships and state financial aid programs. After ten years, it was time for a change so I wanted to expand my financial aid background at a college. I served as Director of Financial Aid at the Community College of Baltimore County Essex campus for almost four years.

What is your current role in the industry?

My current role is the District Account Representative for Maryland, Delaware and DC for Edamerica, the #9 lender in the nation. I assist schools with transitioning from the Direct Loan program to FFELP, support the colleges in a variety of ways (presenting entrance/exit counseling workshops, developing materials for students, explaining loan benefits) and generally making sure the disbursement process is smooth.

What is your favorite aspect of financial aid?

I like the fact that nothing stays the same and you are constantly challenged to keep on top of new rates and regulations. I also like to be able to assist students with a variety of options due to special circumstances. Not everyone fits the standard mold for need (that is no surprise!)

What are your interests and hobbies?

I am very active in outdoor sports. I enjoy golf, kayaking and hiking. I like to learn new things and am an avid reader.

What do you hope to be doing ten years from now?

Ten years from now makes me close to that all enticing retirement age. While I may not work full time in ten years, I intend to at least teach part time or stay active in higher education and the financial aid community.

Name: Taisha Winters, Federal Relations Committee Co-Chair

Background (where you live, where you are from, history, education, etc.)

I was born in Washington DC and moved to Delaware at a young age. I was a frequent visitor to the DC Metropolitan area, as most of my family is still here, so I decided to come back to Maryland to attend school. While I was in college, I worked in the Residential Life office. I graduated with a degree in Government and Political Science. After that, I worked in education research but I always knew I wanted to work in a university environment at some point in my career.

How did you get involved in financial aid?

I decided to apply to Georgetown University and got a job in another office. I had previously worked at MBNA credit card company as an intern so I was already familiar with loans and the financial services industry. I went from credit cards to student loans.

What is your current role/duties?

As the Loan Coordinator, I am responsible for the operational and administrative tasks as it pertains to loans. I work with our counselors and other departmental offices to make sure the loans are processed, and posted to the student's accounts. In addition, I handle the return of Title IV funds, entrance and exit interviews, and assist in the endeavor to keep the cohort default rate low. I am co-chair of the Tri State's Federal Relations Committee, and also serve on EASFAA's Government Relations and Leadership Development committees.

What is your favorite aspect of financial aid?

There are times when students experience some adversity as they try to get their finances together for school. I am glad when my intervention has helped the student in some way.

What are your interests and hobbies?

When I have time, I like to travel shop and just relax. I do volunteer work as well.

What do you hope to be doing ten years from now?

I would like to work in a place where I can use my interests in government and higher education and my knowledge of policy to work for the benefit of students.

USA Funds Awards Tri-State Students \$495,000 in Scholarships

Submitted by Gene Logan, USA Funds Services

USA Funds® announces the award of \$495,000 in scholarships to help 337 low-to-moderate-income students in Delaware, the District of Columbia and Maryland pursue higher education.

USA Funds awarded \$226,500 in scholarships to 152 first-time recipients of USA Funds Access to Education Scholarships® in Delaware, the District of Columbia and Maryland for the 2005-2006 academic year. In addition, USA Funds awarded \$268,500 in renewal scholarships to 185 Tri-State students who previously had received awards under the program.

To qualify for the scholarships, students must come from households with annual incomes of \$35,000 or less. Full-time undergraduate, graduate and professional students are eligible for \$1,500 scholarships, and half-time undergraduates may receive \$750 scholarships.

If a scholarship recipient maintains a grade-point average of at least 2.5, the scholarship may be renewed annually until the student receives a degree or certificate, or the total amount awarded reaches \$6,000, whichever comes first.

For a list of first-time USA Funds Access to Education Scholarship recipients for 2005-2006, visit www.usafunds.org/planning/access_to_education_scholarship/index.html.

Information about USA Funds' 2006-2007 scholarship program will be posted beginning Oct. 3 on USA Funds' Web site, www.usafunds.org.

Come Get Bowled Over!

Submitted by the Maryland Committee

The Maryland Association is sponsoring our annual **Fall Festival**. This year's event is a bowling event held on October 21, 2005 from 5pm until 9pm at Bowl America 7155 Gov. Ritchie Hwy, Glen Burnie, MD 21061. Come and network with other financial aid professionals while showing off your bowling skills. The Maryland Association will provide three games plus shoes and refreshment, all you need to bring is a good sense of humor and business cards for giveaways.

All financial aid staff are invited and feel free to bring your friends or family members at the discount price of \$12 for three games and shoes. Please RSVP to Jerry McKeen at jmckeen@mhec.state.md.us by October 14 with your name and the names of any other attendees. See you there!

The Federal Bulletin

Capital Hill Symposium Recap

By Scott Filter, The George Washington University



In the murky, steamy humidity of summer, the Federal Relations Committee, along with our counterparts from New York had the opportunity to advocate for financial aid issues. We had the opportunity to see the wheels of government slowly turn and came away with the knowledge that most of us made the right career choice to go into financial aid, rather than government. The Capitol Symposium luckily coincided with the Mark-Up of the Higher Education Reauthorization Act in the House of Representatives. Without any preparation, we all went to see the committee in action. Upon

arriving at the conference room, we took turns going in to view the proceedings. While rotating to view the committee, we were able to pull Congressman Bishop (D-NY) out in to the hallway to do some real lobbying. After all, doesn't the term lobbyist come from the place that the deals are made, in the lobby and in secret? After discussing his views with us and taking some pictures with him, we felt like professionals except without the large paychecks that most lobbyists receive. Back in the committee hearings, most would be surprised at the level of tension amongst members. The rhetoric at times grew nasty and tinged with metaphors of patriotism and loyalty. Representative Norwood (R-GA) wanted limits on grants to colleges and universities for what he saw as "anti-American activities," which prompted Representative Owens (D-NY) to respond that he trusted Secretary of Education Secretary Spellings enough not to fund anti-American activities.

The red state party versus the blue state party rivalry was evident as well. Debates and arguments during the committee meeting were not based solely on the merits of educational policy. Representatives Boehner (R-OH, chairman of the committee) and Ryan (D-OH) got into

quite a lengthy argument about whether or not he could speak according the House protocol. In case after case, the chairman sealed an amendment to death, or glided it to a successful passage with nothing more than a voice vote. In most circumstances, members requested an actual vote to be done at a later time. We saw the defeat of bills encouraging college book rentals and a minority fellowship named after deceased former Representative Patsy Mink (D-HI). Patsy's daughter was there to put a personally lobby for the bill to no avail. In some circumstances, however, the chairman liked the idea being presented and silenced most opposition letting the legislation pass with a large majority. This was the case with Representative Wu's (D-OR) amendment to encourage more partnerships with four year institutions.

Later that evening, we got a crash course in Advocacy 101 by Buddy Blakey, Esq. We learned the basics about how to get legislative assistant's and elected officials to listen to our concerns. We examined how to handle officials who support issues that we do not and vice versa. Correct protocol in how to address those people we hoped to meet was addressed and the importance to know the background story of our legislators to find ways to encourage them to support our stances. For instance, Representative Keller (R-FL) is the only member on the education committee to have received a Pell Grant, so we should use that to our advantage when meeting with him.

The next day we returned to the hill to visit legislative offices. Each individual made appointments with their representatives so that we could explain our position on two or three issues so that we could gauge support, give our input into the current system, and most importantly begin working relationships with legislative aides and elected officials that would be able to help us get our issues addressed. For other offices that we were not able to get appointments with (as most members this day showed up to the hearing for the contentious Title IV debate), we delivered letters with our positions on financial aid issues and a promise that we would soon be in touch to discuss our proposals.



It was an exciting opportunity to see how a bill becomes a law in a non-animated form. There were high points to our conference, such as getting members out of the committee to meet with us personally and give us words of encouragement. However, there were low points as well, where many offices did not care to hear from us unless we supported their stance or announced ourselves as a constituent. We learned that legislation does not happen over night and even if our wants are not satisfied during this cycle, we will continue to build relationships and hopefully we will be able to make an even stronger impression in the future.

Legislative Tips and News

Submitted by Beth Parker, ECMC

We all know that it is important for us to be abreast of legislative education issues in our state, but do we know how to find the information? One of the easiest ways is to access the NASFAA website, www.nasfaa.org and check out the "legislative news" link. There is current information being submitted often. On September 8 and 9, 2005, Larry Zaglaniczny posted some news concerning the reauthorization bill, which is of interest to all of us. Also on the NASFAA website is Hurricane Katrina Disaster Relief for participants in Student Loan Programs.

For those living in the state of Delaware, you can access specific bills and General Assembly information at www.legis.state.de.us/. At this site it reminds us that the first session of the Delaware General Assembly adjourned and the second session convenes January 10, 2006. It is easy to locate your senators and delegates from this site. In Maryland, there is a new legislative information system available and the website is www.mlis.state.md.us. Maryland General Assembly will also reconvene in January 06. Washington DC, as we know has a city government and more about it can be found at <http://www.grc.dc.gov>.

Finally, we have a Federal Relations Committee co-chaired by Beth McSweeney and Taisha Winters. Please read their appeals when they send out information to us. They do the work and all we have to do is respond. There is even a "[Simple Primer: Understanding the Regulatory Process](#)" on the Federal Relations Committee site.

Let us become informed and participate more than ever as reauthorization becomes a reality.

FERPA and GLB Act Review

**By Chase, Education Finance
Darwin Morency and Linda Pacewicz, Account Managers**

The Family Education Rights and Privacy Act (FERPA) and Gramm Leach Bliley Act (GLB) are two fairly new laws that have been created to protect a person's private information from being shared with those who don't have a business reason for it. Since postsecondary institutions must collect private and financial information of their students and families in order to obtain attendance, they must also comply with both laws.

FERPA is governed by the Department of Education and applies to all schools who receive funds from applicable programs of the U.S. Department of Education. You must comply by keeping information directly related to a student private and confidential.

FERPA transfers the rights to education records to the student when they reach age 18 or when they enter a postsecondary institution at any age. Students are then referred to as "eligible students."

Eligible students have the right to inspect and review their education records maintained by the postsecondary institution. Schools are not required to provide copies of records unless it is impossible for eligible students to review the records (ie: residing outside of the local area) and schools may charge a fee for copies.

Eligible students have the right to request a school correct records that they believe to be inaccurate or misleading. If the school decides not to amend the record, the eligible student has

a right to a formal hearing. If the school still decides not to amend the record, the student has the right to place a statement into the permanent record noting their view.

Schools must have written permission from the eligible student in order to release or disclose any information from their education record, even to parents. The easiest way to make sure you are sharing information with the right people is to include a disclosure statement with orientation so a student can tell you who they will allow you to speak with, such as mom or dad.

However FERPA allows schools to disclose record information, without consent, to school officials having legitimate education interests, if the student is seeking enrollment in another school or to state or federal auditors enforcing laws related to school programs. They can also disclose information in order to determine or obtain financial aid, when a lawfully issued court order or subpoena is issued or information they designate as "directory."

Directory information is standard name, address, telephone number, date of birth, honors, awards and dates of attendance. It is NOT grades, nationality, financial information, SSN's or identifying numbers.

Schools must inform a student annually, through school handbooks or other general means, of FERPA policies, what they consider directory and allow a student to request that the school not disclose any or all of their information.

Should a student file a complaint, it is done through the Family Policy Compliance Office who will follow-up with the school and student to determine if FERPA is being followed and rights have been violated.

Violations can result in a school losing their participation in federal funding programs and program payments being terminated. Worse case scenario is that the school must cease and desist operations.

A related law, governed by the Federal Trade Commission, is the Gramm-Leach Bliley Act (GLB). This law applies to any entity having access to consumer's personal and financial information. A postsecondary institution also falls under this category and therefore must comply with both FERPA and GLB.

GLB sets standards for developing, implementing and maintaining reasonable safeguards to protect the security, confidentiality and integrity of customer information. By following FERPA guidelines, your institution is meeting many of the GLB guidelines.

Notices of how you keep student's information private are required annually (ie FERPA compliance notice in handbooks). Confidentiality notices should be included on all faxes and emails sent from the institution. Security programs should be coordinated on campus that identifies risks and assesses safeguards in place to control risks.

Safeguard rules identify 3 areas that are particularly important to information security: Employee management and training, information systems and managing system failures. Such items can be addressed by having a privacy policy in place, reviewing it with employees annually and having a signed compliance statement on file - even with work study students. Everyone should be aware that information they have access to is private. Shred paper information, use passwords, wear identification badges, adjust computers so views are private, lock file cabinets and impose a clean desk policy so others can't walk in and read information left on desks.

FERPA and GLB were designed to assist against identity theft, the fastest growing crime in America, and a postsecondary institution must be sure they are protecting themselves and their

school by complying with privacy programs. All postsecondary institution employees should be trained and practice these policies – from Facilities to the Dean.

If you'd like a more detailed FERPA/GLB presentation for your staff and associated departments, please don't hesitate to contact Darwin Morency, your Tri State Chase Education Finance representative (darwin.g.morency@chase.com), to help you comply. FERPA/GLB is the law, it helps avoid lawsuits, identity theft and families, who are receiving privacy statements from other entities, will expect it. Remember, "when in doubt, don't give it out."

Historically Black Colleges and Universities: A Snapshot

By Ian Crawford, EDFUND Web Communications Editor

Submitted by Stephanie Bender, EDFUND Client Relations Manager

A recent report provides a review of Historically Black Colleges and Universities (HBCUs) from 1976 to 2001. A brief introduction:

- HBCUs are institutions established prior to 1964.
- Their principal mission is the education of Black Americans.
- Most HBCUs are situated in the southern United States.
- They are found in 19 states, the District of Columbia and the Virgin Islands.
- They are comprised of both public and private, single-sex and co-educational institutions; mostly Black and a few mostly White; two-year and four-year colleges; research universities; community colleges; and small liberal arts colleges.

The report by the National Center for Education Statistics (NCES), using data collected from the Integrated Postsecondary Education System (IPEDS) and its predecessor the Higher Education General Information Survey (HEGIS), presents some key findings:

- Enrollment in HBCUs in 2001 was 290,000
- 61 percent of students enrolling in 2001 were female, 39 percent male
- 77 percent of students enrolled in full-time institutions
- 90 percent enrolled in four-year schools
- 72 percent of students enrolled in public institutions

An interesting fact resulting from the report is that HBCUs awarded proportionately fewer bachelor's degrees to Blacks in 2001-2002 (22 percent) compared to 1976-1977 (35 percent). Although the number of bachelor's degrees HBCUs awarded rose from 20,800 to 25,100 during this period, many more Black students are earning degrees at institutions other than HBCUs.

The report's financial aid findings include:

- Full-time, first-year students at HBCUs are more likely (77 percent) to receive financial aid than their peers at all institutions (70 percent).
- The same group of students at HBCUs are more likely to receive financial aid than students at each of four-year public, two-year public and four-year private schools.
- Full-time, first-year students at HBCUs are less likely (76 percent) to receive financial aid than their peers at two-year private colleges (78 percent).
- The average federal grant awarded to a student enrolled at a four-year private, not-for-profit HBCU in 2001 was \$3,200, compared to \$2,900 awarded to students at all four-year private, not-for-profit institutions.

- The average institutional grant awarded to a student enrolled at a four-year private, not-for-profit HBCU in 2001 was \$4,500, compared to \$7,500 awarded to students at all four-year private, not-for-profit institutions.

Historically Black Colleges and Universities, 1976 to 2001 - NCES.

The Truth about Alternative Loans...

Submitted by Jennifer Hoffman Bastos, Citizens Bank

Over the past several years, many colleges and universities within the tri-state region have seen an increase in students inquiring about alternative loan programs. Students are searching for alternative means to finance their education due to the rising cost of education and stagnant loan limits. They are quickly turning to alternative loans (also known as private loans and supplemental loans) to bridge the increasing gap between the total cost of attendance at their institution and the financial aid they have received.

Generally, students rely on their financial aid office to provide them with an alternative loan program that will suit their needs as a borrower and one that they will qualify for. It is difficult for financial aid administrators to predict who will qualify for an alternative loan and who will not, unless the administrator understands how the approval process works. Although the approval process may vary slightly among providers, it is based primarily on private credit approval. This approval is usually a combination of credit score, debt-to-income ratio, employment history, and income (if no co-signer). According to Fair, Isaac and Company (FICO), credit scores are calculated by using scoring models and mathematical tables that assign points for different pieces of information which best predict future credit performance. Most credit bureaus use FICO to analyze information such as; late payments, length of credit history, the amount of credit used versus the amount of credit available, employment history, and negative credit information to determine a FICO score. Alternative loan providers examine the borrowers FICO score to ultimately determine the student's eligibility for the loan.

In addition to how the approval process works, it is also important that the financial aid administrator know all of the options available to the student and how they compare with one another. The simplest way to compare alternative loan programs is to look at the Annual Percentage Rate (APR). The APR encompasses all costs of borrowing including: the interest rate, fees, borrower benefits, interest capitalization, repayment term, and loan amount. The APR is designed to reflect the real cost of borrowing for the student and allow the student to evaluate all alternative loan programs on a level playing field.

Applying for an alternative loan can be an overwhelming process for students and it is imperative that financial aid administrators provide students with as much guidance as possible. The best tool that Financial Aid Administrators can offer is to be a knowledgeable resource for their students as the need for alternative loans will only increase in the future.

People and Places

Delaware Technical & Community College-Stanton/Wilmington Campus

Lots of changes in Northern Delaware. The campus welcomes two new faces: Patrick Miller, Financial Aid Counselor at the Stanton Campus, and Marilyn Pickrel, Financial Aid Specialist at the Wilmington Campus.

Also, congratulations to those staff who recently received promotions. Julie Miller is the new Senior Financial Aid Specialist, Linda Watts has been promoted to Financial Aid Counselor at the Wilmington Campus and the former Assistant Financial Aid Officer, Debra McCain, has been promoted to Financial Aid Officer.

Goucher College

Goucher College welcomes Kumari Adams to the staff as a new Assistant Director. She comes to the college from the Johns Hopkins University where she served as an Admissions Coordinator for the School of Professional Studies and Business.

Wor-Wic Community College

Welcome to Kelly Hewett! Kelly joins the Financial Aid Office at the Salisbury, MD campus as the new Federal Loan and Work Study Coordinator.

Keep your colleagues informed and share your news! If your office would like to share their events, new hires, promotions or celebrations, please e-mail them to mrakes@dtcc.edu.

Calendar of Events

2005 Neophyte Workshop

October 16 - 21, 2003

Brighton Suites, Rehoboth Beach, DE

[Register](#) now for Neophyte!

EASFAA 2005 Fall Training

Administrative Capability: Campus-Wide Compliance

October 20, 2005

HEAT Center, Aberdeen, MD

For more info: http://www.easfaa.org/docs/toc_trainingworkshops.html

MDASFAA Fall Festival

Come Get Bowled Over

October 21, 2005, 5pm-9pm

Bowl America

For more info: See Article "Come Get Bowled Over"

NSEA Student Employment Essentials (SEE) Training

October 28-29, 2005

Yale University, New Haven, CT

For more info: <http://nseastudemp.org/training.asp>

2005 Electronic Access Conference

October 30- November 2, 2005

Manchester Grand Hyatt, San Diego, CA

For more info: <http://www.ed.gov/offices/OSFAP/conferences/index.html>

DE-DC-MD Fall Conference

November 13-15, 2005

Hyatt Regency Chesapeake Resort & Day Spa, Cambridge, MD

For more info: http://www.dedcmdasfaa.org/docs/toc_events_training.html

2005 Electronic Access Conference

November 29-December 2, 2005

Atlanta Marriot Marquis, Atlanta, GA

For more info: <http://www.ed.gov/offices/OSFAP/conferences/index.html>

Winter Office Staff Workshop

December 15, 2005

CCBC-Essex

Watch for more info on the Tri-State listserv!

Thank You Sponsors!

As many of you may know, a large part of this Association's success is owed to the sponsors that dedicate themselves to sponsoring our events and trainings. We'd like to take this time to recognize the *2005-2006 DEDCMD ASFAA, Inc. Platinum Sponsors*.

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Thank you sponsors, for all of your support! We hope your sponsorship participation in this Association continues to be a rewarding experience.

Sincerely,

Sponsor Relations and Development Committee