

# News and Views

Spring 2002

DE-DC-MD ASFAA, Inc.

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## Message from the Chair

### Happy Spring everyone!

I think it's finally here.

Thanks for a great Spring conference. The accommodations at Hood were excellent, and the program was outstanding. As members, you voted to change the bylaws giving State presidents a two-year term. I believe this will be an advantage for all of you.

It has been great working with all of you and I appreciate the support from the membership and executive board during my tenure as Chair. I know that this support will continue with Barb Miller at the helm. I look forward to another year with you as Past Chair.

The coming year will be an important one with all that will be going on in Negotiated Rulemaking and preparations for Reauthorization. I hope you will take advantage of the wealth of information and training that this association has to offer. Neophyte and Fall Conference are coming fast. There are exciting changes in the works.

On another note, many thanks to the members who helped our school (UMB) with our fourth year of Dr. Seuss celebrations. There should be some interesting pictures in this newsletter, and I hope you can find Barb in the picture. (She's in disguise!) We hosted 96 inner-city children with a morning of education, career demonstrations, reading, and just plain fun. Many of our vendors again donated items to these deserving young people.

I wish all of you a stress-free awarding cycle and a great summer. I hope everyone gets a little vacation in. I know that's difficult in the world of Financial Aid. Of course, most people who don't work in Aid think we have summers off (Ha)! I don't know about you, but my dream is to some day have the summer off. I think that comes when you retire.

Cissy VanSickle, Chair  
DE, DC, MD ASFAA

# College Goal Sunday a Success

Our region's first College Goal Sunday on February 10, 2002 attracted over 700 participants to 11 sites throughout Maryland and D.C. 210 enthusiastic volunteers helped parents and students complete the 2002-03 FAFSA. Some sites offered multi-lingual services, as well as computer labs for families to try out FAFSA on the web.



The public response to the event was overwhelmingly positive. One parent told volunteers, "I can't believe you gave up a Sunday afternoon to help us with this!" The type of assistance families sought ranged from answers to a few simple questions to line by line

walk-throughs of the form. Most sites offered a presentation on completing the FAFSA. The Wheaton site gave the presentation in both English and Spanish.



One student from each of the 11 sites will be awarded a \$300 scholarship that must be used in the 2002-03

academic year. The College Goal Sunday committee chose the scholarship recipients from a random drawing.

The College Goal Sunday committee thanks the many volunteers who provided their time and talents. As our Tristate Chair Cissy Van Sickle said, "We were there for the students." The date for next year's College Goal Sunday is February 9, 2003. The committee will expand the number of sites, with Delaware joining the fun. There will also be expanded publicity for the event throughout the Tristate region. Check your calendars and be prepared for a knock on the door – can **you** volunteer this time?



# Tristate Dates to Remember

June 4, 2002 – Summer Support Staff Workshop at University of Maryland, Baltimore County

October 13 – 18, 2002 – Neophyte 2002 Workshop at Brighton Suites, Rehoboth Beach, DE

November 11 – 13, 2002 – Fall Conference at the **Carousel**, Ocean City, MD (Please note the change in location!)

## A Special Thanks to Our Sponsors

The Development Committee would like to recognize and thank our generous sponsorship contributors for 2001-2002. It is through the continued support of our sponsors that allow our association to provide ongoing quality services and training to its membership. Please be sure to mark your calendar for upcoming Tri-State events.

### ***The Galaxy – Sponsorship Level \$4,000 +***

American Education Services (AES)  
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Sandy Spring Bank

### ***The Big Dipper – Sponsorship Level***

#### ***\$3,000 – \$3,999***

Academic Management Service (AMS)  
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National Education  
Sallie Mae  
U.S. Education Finance Corporation

### ***The Shooting Star –***

#### ***Sponsorship Level \$1,000 – \$1,499***

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Independence Federal Savings Bank  
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UNIPAC  
Versura, Inc.  
Wells Fargo EFS

### ***The Voyager – Sponsorship***

#### ***Level \$1,500 – \$1,999***

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# Maryland Survivors Scholarship

The Maryland Survivors Scholarship Fund will be kicking off a statewide fund-raising campaign in May. Funds raised will be used to buy pre-paid tuition contracts and college savings plans for the 32 children of Maryland's Sept. 11 victims. These children are dependents who are under the age of 14 who will not be supported in some other way (non-military, non-federal civilian employee). This program is unique in its form and function – and has been widely welcomed by the victim's families.

Organizations or individuals who would like to contribute to this effort may send their contributions to:

Maryland Survivors Scholarship Fund  
Baltimore Community Foundation  
2 East Read Street  
Baltimore, MD 21202

Federal Tax ID # 23-718-0620

Please contact Ellen Frishberg at Johns Hopkins University if you have any questions <efrish@jhu.edu> or 410-516-5530.



## When Do I Pay My Membership Dues?

The Membership Committee has been working very hard to provide accurate and up-to-date information to the association. In addition, we have evaluated the process of how and when Tri-State dues should be paid.

In an effort to alleviate the confusion of when to pay dues, the Executive Board has approved the following procedure:

- The membership fee covers from July 1 to June 30 each year.
- Effective for the July 1, 2002 to June 2003 year, the \$40 membership fee will be included with the price of the Fall Conference.
- There will only be one rate for the Fall Conference.
- If you have already paid advance dues, you will receive a voucher to use as a credit towards the Conference fee.
- If the member does not attend the Fall Conference, an invoice will be emailed by December 1 for the \$40 membership fee.
- If payment is not received by January 1, a paper invoice will be mailed.

The membership committee and the Executive Board hope this change will bring continuity to the accounting side of our organization.

— Ellie Geiman, Membership Committee

# Delaware News

The Delaware association held a meeting on February 25, 2002 to discuss the reorganization of the Delaware High School Night presentations. Kelly Fultz coordinated the meeting with Delaware Higher Education and American Education Services. Delaware Higher Education has the Access Group offering their help to present at the high school nights. The group decided to meet again to decide how to proceed in coordinating with the two agencies.

Delaware will participate next year in College Goal Sunday. The committee estimates that approximately 25 volunteers will be available to staff the event.

Larry Digregorio suggested forming a committee from Delaware's senior financial aid personnel to review reauthorization topics. Larry volunteered to coordinate the committee.

Delaware is also considering exploring the Financial Aid Advisory Committee organization with Delaware Higher Education. The committee was functioning a number of years ago, but has been phased out. Initial steps are being taken to consider reorganizing the committee for 2002-03.

# DC News

Robin Robinson-Minor will participate in the Avon Breast Cancer 3-Day Walk. The event will take place in Baltimore in May. Thanks to all who made donations.

Jackie Daughtry-Miller (also known as Mrs. House and Garden) had her house featured on Fox Morning News. Anyone wishing to tour the house should make donations to Carol Parks.

Cathy Geier has returned to Trinity College as Assistant Vice President of Student Financial Services. Welcome back and congratulations to Cathy.

No money has been placed in the budget for the LEAP grant for 2003. Contact Angie March [angmarch@aol.com](mailto:angmarch@aol.com) to assist that Office in lobbying Congress to have the LEAP grant funded.

The DC Association held a meeting on April 10, 2002 at Galluadet University. We introduced Sonia Lomax from Howard University as the new D.C. representative to Tristate. The members were asked to give Sonia their full support. Larry Zaglaniczny from NASFAA prepared the group for Congressional visits and provided updates on legislative issues. Staff from the D.C. Education Office gave status reports on LEAP, D.C. CAP, and the D.C. TAG programs. Special thanks to Marion Dickson and Jean Alexander for hosting the meeting.

— Carol Parks

# H.R. 184 - The College Student Credit Card Protection Act

The financial aid community is increasingly concerned about the debtload of postsecondary school students. Students are assuming Stafford, Perkins, and alternative loan debt in ever-escalating amounts as education costs increase. Credit card debt accrued by many students is putting them well beyond reasonable repayment, and they are in financial trouble before they even begin their post-college careers.

H.R. 184 has been introduced by Representative Louise Slaughter (D-NY) amending the Consumer Credit Protection Act to prevent credit card issuers from taking unfair advantage of full-time, traditional-aged, college students. It also protects parents of traditional college student credit card holders. This "College Student Credit Card Protection Act" would limit credit lines to 20% of a student's income or \$2000, allow only one open-end credit card to be issued to a student who has no annual gross income, and eliminate fine print on credit card solicitations where fees and penalties are currently listed.

This is not the first time such an effort has been initiated at the federal level. For example, an amendment to the Bankruptcy Reform Act of 1999 (S.625), prohibited a credit card company from giving an individual under the age of 21 a credit card unless the young person had income sufficient to repay the debt, or a parent, guardian, or other family member over the age of 21 shared liability for the credit card. This amendment was tabled. Representative Slaughter previously introduced her measure to the 106<sup>th</sup> Congress in October 1999.

H.R. 184 has been referred to the Subcommittee on Financial Institutions and Consumer Credit, and has 57 co-sponsors to date. Hopefully we will see some positive action on this legislation in the near future.

Colleges can act to limit credit card company access to students. Financial aid professionals from many sectors can continue debt management information efforts early in the student's education, and we should all remain alert for opportunities to educate our federal and state legislators about the financial realities facing our students.

Sharon Clough, TESST College of Technology  
Tri-State Federal Relations Committee

## Federal Relations Activities

Tristate members have been very active in the negotiated rulemaking process. Dawn Mosisa participated as a negotiator. Sharon Clough, Richard Heath, Ingrid Valentine, Holly Z, Phyllis Crews, Marcy Thurston, and Frank Valines have all observed the proceedings.

Our Association president, Cissy Van Sickle, sent a letter to Barbara Mikulski in opposition to S. 1792 (Federal Work Study and community service requirements). Federal Relations Committee members Sharon Clough and Beth McSweeney were instrumental in kicking off a letter campaign addressing the same issue at the Tristate Spring meeting. Barbara Bauer posted the campaign documents on the list serve, resulting in a number of members advocating

in opposition of the proposed 50% increase in the community service requirement attached to the FWS program.

On April 9, the Senate held a hearing focusing on community service and proposing to expand Americorp. The President unveiled a plan increasing funding for Americorp by 56.4% and raising the value of the \$4,725 education awards, including more flexibility in using the awards. The plan also again outlined increasing the percentage that FWS positions involve community service. Members of the Senate Health, Education, Labor and Pensions Committee generally applauded the plan. S. Kennedy (D-MA), chairman of the committee voiced concerns that the plan would encourage only low-income students to do community service work. He questioned the ability of schools to find resources to develop high-quality public service programs. Watch for a more detailed report on NASFAA's web site ([www.nasfaa.org](http://www.nasfaa.org)).

— Holly Zaglaniczny  
Chair, Federal Relations Committee

## Dr. Seuss Celebration a Success

Third-graders from James McHenry Elementary School celebrated the 98<sup>th</sup> birthday of renowned children's author Dr. Seuss at the (UMB) Health Sciences and Human Services Library last month. They were entertained by the Cat in the Hat, McGruff the Crime Dog, and television personality Kinderman. They also learned about careers in firefighting, policing, and veterinary medicine. Each student received a striped hat and a goodie bag to take home. The event was part of the National Education Association's Read Across America program and was sponsored by the (UMB) Office of Financial Aid.



# Summary of Changes to the DC Tuition Assistance Grant Program

The bill in the U.S. Congress that expands the D.C. Tuition Assistance Grant Program passed both the House of Representatives and the Senate and President Bush signed it. The bill is now law and the D.C. Tuition Assistance Grant Program has expanded.

There are five changes in the D.C. Tuition Assistance Grant Program:

**CHANGE 1:** The D.C. Tuition Assistance Grant Program will provide grants to students attending all private historically Black colleges and universities in the country. Previously, only students attending public colleges and universities, private colleges and universities in the D.C. Metropolitan area, and private historically Black colleges and universities in Virginia were eligible to receive the grant. Now, students attending any private historically Black college or university in the nation is eligible to receive the Tuition Assistance Grant. However, the schools must sign a program participation agreement.

**CHANGE 2:** Students are longer required to attend college within 3 years of graduating from high school. Students who have not attended college within three years of graduating from high school or who have interrupted their college education for more than three years must demonstrate that they have been domiciled in the District for the last five years.

**CHANGE 3:** Previously, you must have graduated from high school after January 1, 1998 in order to be eligible to receive the D.C. Tuition Assistance Grant. Now, students who are enrolled in an eligible college during the Spring 2002 semester and who graduated before January 1, 1998 may receive a Tuition Assistance Grant. Eligible colleges are all public colleges and universities, private colleges in the D.C. Metropolitan area, and private historically Black colleges and universities. Students who graduated from high school before 1998 must demonstrate that they have been domiciled in the District for the last five years.

**CHANGE 4:** You will no longer have to be a high school graduate or have received your GED to be eligible to receive the D.C. Tuition Assistance Grant. Students who do not have a high school diploma or a GED must demonstrate that they have been domiciled in the District for the last five years.

**CHANGE 5:** The children of diplomats are no longer eligible for the D.C. Tuition Assistance Grant. Student applicants must now meet the same citizenship criteria required to receive Federal student assistance.

If you have any questions about how the D.C. Tuition Assistance Grant has changed, please feel free to call the office at (202) 727-2824.



# USA Funds Extends Zero Guarantee Fee For Federal Education Loans

USA Funds® announces the extension of a practice that has saved student- and parent-loan borrowers more than \$186 million over the last three years. The guarantor will continue to waive the 1-percent guarantee fee to parents and students borrowing under the Federal Family Education Loan Program (FFELP).

During the next year, the zero guarantee fee is projected to save USA Funds' borrowers nearly \$74 million.

The zero guarantee fee applies to all Federal Stafford and Federal PLUS loans guaranteed by USA Funds on or after May 1, 1999, for students, or for parents of undergraduates, attending any academic institution that participates in the FFELP.

Federal law allows guarantors to collect up to 1 percent as an insurance premium from each education loan that they guarantee. Guarantee fees are used to pay lenders in case of loan defaults and to support the guarantor's default-prevention efforts.

Because USA Funds will not deduct a guarantee fee from a borrower's loan amount, parent- and student-loan borrowers will have more money to pay education expenses.

USA Funds will offer this benefit to borrowers as long as favorable conditions exist and it is financially feasible to do so.

Submitted by: David Manning, USA Funds Services, 866-497-USAF (866-497-8723), ext. 0274

## The Tristate Newsletter, "News and Views," Needs Your Help!

- √ Do you like designing publications?
- √ Do you like reporting interesting events that go on over the D.C., Delaware, and Maryland region?
- √ Do you like posing for pictures or taking pictures?

The newsletter wants YOU! If you'd like to join the newsletter production team, please contact the editor, Melissa F. Gregory at [mgregory@mc.cc.md.us](mailto:mgregory@mc.cc.md.us). We'd love to have you join in all the fun!!!

# Highlights from Tristate Spring Meeting at Hood College in Frederick, Maryland

