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Message from the Chair

Submitted by: Laura Boesler, Chair



From left to right:
Baxter (Liza's guide dog),
Beth Parker, Liza Bruce, and
Michael Poma at Fall Training

Happy winter! I hope everyone had a peaceful holiday and is rested and relaxed for the new year. I enjoyed seeing many of you at the fall training conference, "Riding the Waves of Change," at the Hyatt in Cambridge, Maryland. Over one hundred and eighty people attended.

We enjoyed many informative sessions and great networking opportunities, including Greg Martin and Scott Miller for our federal update, the motivating and inspirational Liza Bruce during our opening evening, and Dr. Earl Richardson, President of Morgan State University, who spoke about trends facing colleges and universities today. Many thanks to Michael Poma, the Conference Chair, and the Conference Committee for putting on an excellent conference. Be sure to view the conference pictures in this issue of *News & Views*.

2008 is off to a great start with many events underway. Thank you to everyone who coordinates and participates in these events. You make this Association a success! Best wishes to a great start to 2008!

Association News...

Awards and Scholarships

Submitted by: Vicki Smith, Chair

Congratulations to all of the recipients of awards at the Fall Training:

- Marilyn Brown Professional Excellence Award
- Service Awards: David Manning and Melissa Rakes
- and the financial aid professionals who are recognized for 15, 20, 25, 30 or 35 years in the financial aid industry

Please remember to have students apply for the TriState Scholarship. The application is included in this newsletter. The application deadline is March 1, 2008.

Federal Relations

Submitted by: **Angie Hovatter and Dawn Mosisa, Co-Chairs**

Happy New Year from your Federal Relations Committee! Well, the theme of our Fall Conference was "Riding the Waves of Change"! And, as we said in the previous issues of *News and Views*, do not expect this boat to dock any time soon!

ED has announced two Negotiated Rulemaking Committees, which will meet this winter and spring. One is the TEACH Grant committee, and one is the Student Loan Committee. This is the schedule for each committee:

TEACH Grant Committee Schedule:

- Session 1: January 8 – January 10
- Session 2: January 22 - January 24
- Session 3: February 6 - February 8

Loan Issues Committee Schedule:

- Session 1: January 14 – January 16
- Session 2: February 4 - February 6
- Session 3: March 3 – March 5

The meetings will run from 9:00am to 5:00pm at 1990 K Street, NW., Washington, DC 20006.

ED's link for 07/08 Negotiated Rulemaking is
www.ed.gov/policy/highered/reg/hearulemaking/2008/index2008.html.

Remember, Negotiated Rulemaking meetings are open to the public! Please consider joining us at Negotiated Rulemaking just for the experience to observe the process – even if it's for one day or a half day. It's an amazing process!

Only the negotiators can speak during the meeting, but if you're so inclined, you have opportunities to speak with the negotiators that represent you during breaks, and to speak with the various associations that represent you as well – like NASFAA, NACUBO, NCHELP, ACCRAO, ACE, etc! They also want a chance to speak with you too. What is it like for us? What do they need to know?

As your Federal Relations Committee (FRC), one of our goals is to ensure that you have the tools to become an active part of shaping our Title IV laws and regulations. We want you to feel comfortable providing insight to your representatives and the Department of Education who really do want to hear from us, the front lines in the financial aid industry. We administer the funds that provide the access for our students to earn their degrees that these laws and regulations are all about.

It's been such a difficult year for all of us in the federal aid arena. Many of us continue to be hesitant to voice our opinions to legislators and the Department of Education for fear of scrutiny in the court of public opinion. It's understandable. Yet, the negotiated rulemaking committee meetings are an opportunity for you to show that you care about what is being regulated, just by being there. It's also an important opportunity to be available if questions come up about the "implementation" and practicality of an issue being discussed, especially at the TEACH Grant

table! It really would be helpful if several schools were there and available for Associations to ask them questions during breaks.

Please keep your emails open. We will be sending out the details of Negotiated Rulemaking meetings as they become available and reminders about each meeting as they come up. As well, we'll continue to sending out legislative/regulatory updates, opportunities for training on the new laws and regulations, and other opportunities to participate in the process as we receive them.

And, of course, always let us know how we can assist you! We want to hear from you.

Professional Development and Training (PD&T)

Submitted by: Andrea Cipolla and Aristeia Williams, Co-Chairs

The Professional Development and Training (PD&T) Committee has been hard at work. On December 6, Anne Arundel Community College, Arundel Mills campus, hosted the NASFAA training series "Counseling Student and Parents: Tackling Financial Issues." The Winter Office Staff Workshop was held on December 19 at Catholic University, School of Law. Mark your calendars for spring training to be held in Annapolis on April 11, 2008.

Sponsorship and Development Relations

Submitted by: Tanya McMillian, Chair

Hello TriState members,

Please take time to visit the web pages of the 2007-2008 Exhibitors. These organizations vended at the 2007 Annual Fall Training in Cambridge, Maryland. They provided attendees with useful materials explaining products and services their companies offer diverse institutions. Feel free to surf their websites as I am sure there is information available that will be beneficial to your population of students.

2007-2008 Exhibitors	Website
Academic Finance Corporation	www.afclending.com
Access Group	www.accessgroup.org
American Education Services	www.aessuccess.org
American Student Assistance	www.amsa.com
Bank of America	www.bankofamerica.com/studentlending
Chase	www.chasestudentloans.com
Citibank Student Loan Corporation	www.studentloan.com
Citizens Bank	www.citizensbank.com/edu
ECMC	www.ecmc.org
Edamerica	www.edamerica.net
Edfinancial Services	www.edfinancial.com
EDFUND	www.edfund.org
First Marblehead	www.firstmarblehead.com
Great Lakes	www.mygreatlakes.org
Independence Federal Savings Bank	www.ifs.com
M & T Bank	www.mandtcollege.com
National Education	www.nationaleducation.com

National Student Loan Program	www.nslp.org
PNC Bank	www.pnconcampus.com
Sallie Mae	www.salliemae.com
SimpleTuition	www.simpletuition.com/schools
Student Funding Group, LLC	www.stufund.com
Student Loan Xpress	www.slxpress.com
SunTrust Education Loans	www.suntrusteducation.com
Teri	www.teri.org
TG	www.tgslc.org
U.S. Education Finance Corporation	www.usefc.com
Urban Ed Express	www.urbanedexpress.com
USA Funds Services	www.usafunds.org
Wachovia Education Finance	www.wachovia.com/education
Wells Fargo	www.wellsfargo.com/student

Additionally, the committee would like to extend a **special thank you** to the exhibitors. We hope to see you all again next year in Delaware at Dover Downs.

Delaware Dialogue

Submitted by: Christine Lodge, Delaware President

Hello out there! Can you hear me? Can you hear me now? Listen.....

College Goal Sunday sites need your help! Yes, it's true—we need more volunteers to help with crowd control and FAFSA filing on Sunday, February 10, especially at the Stanton and Terry (Dover) Campuses of Delaware Technical & Community College, and I'm sure we can put more volunteers to work at the Owens (Georgetown) site. Due to the overwhelming response to the 2007 College Goal Sunday events, we absolutely must have more folks available to help with registration, collecting evaluations and prize entries, answering general questions, directing attendees down the corridors to the computer labs and, of course, staffing the computer labs while families are completing their FAFSA on the Web (FOTW).

You don't have to be an expert at FAFSA completion or on financial aid to make a difference. Please, as a member of DE-DC-MD ASFAA, you already qualify for this very rewarding, exciting, action-packed "job" for a couple of hours on a Sunday afternoon. Plus, you get to spend some real quality time with your colleagues!

Check your calendars for February 10, fill out a volunteer form at www.go2goal.org/2008VolunteerForm.pdf and help make a difference in the life of a collegebound student. By helping prospective students and their families, you're helping each other later on in the financial aid cycle.

Please, please, please join us on February 10—you'll be glad you did!

Maryland Moments

Submitted by: **Stephanie Bender, Maryland President**

Greetings from the MD Association of Financial Aid Administrators:

The **High School Guidance Counselor Workshops** took place on December 5 and 7 at various locations throughout Maryland.

Thank you to the following schools for being host sites: Allegany College of Maryland, Community College of Baltimore County-Essex, Cecil Community College/Harford Community College at the HEAT center, Montgomery College- Germantown, Wor-Wic Community College.

We were also able to host a webcast on December 13 for those counselors who are unable to attend a site location.

Thank you to schools, vendors, and MHEC for being presenters. We were able to get information to over 70 Maryland high school guidance counselors!

You Can Afford College took place on January 12, 2008; it was once again hosted at Maryland Public Television (MPT) in Owings Mills, MD.

Other events slated for 2008 include Bill 2 Law Day, a Spring Networking event, and a Spring Volunteer Event.

Make sure to watch the list serv for event information.

Spotlight Features...

Riding the Waves of Change

Fall Training Scrapbook

Speakers and Presenters



Liza Bruce gives opening speech



Scott Miller provides Legislative Update



Barb Miller, EASFAA Vice President, gives EASFAA update



Renee Weekes, Awards and Scholarships Committee, announces this year's award recipients

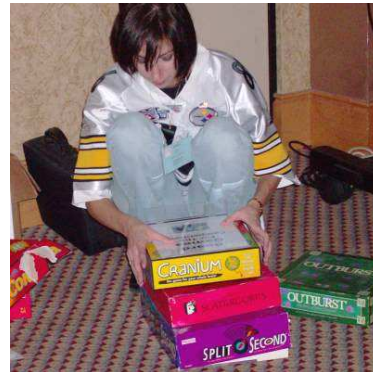
Fun at Game Night in the Giant Sized Family Room



Kim Strickler and Sarah Bauder show team pride.



Nasim Kesharvez and Stephanie Bender



Dancing, Silent Auction, and Networking



Dave Manning and Ellie Gieman



Monday Night Dancing



Community Outreach Committee:
Items for Silent Auction

Delaware's Community Service Project

Submitted by: **Cristine Layton, Beth Parker and Melissa Rakes**

Delaware was busy this fall collecting school supplies for Boys and Girls Clubs across the state. Because these Clubs benefit the kids across the entire state, Delaware chose to support the Boys and Girls Clubs in its community service project. The benefits of these Clubs speak for themselves. The Clubs are the fastest growing youth service agency in the state with 37 locations and provide more hours of service to youth than any organization other than schools and detention centers. In 2005, Boys and Girls Clubs provided 120,863 lunches/snacks to the children who participate in the Summer Food Program. In Sussex County, area police reported a 62% decrease in juvenile crime after the Western Sussex Club opened, and 60% of participants in our educational enhancement programs have increased at least one letter grade in each subject tutored.

After schools across the state collected supplies early in the fall semester, Cristine Layton (Wilmington University), Beth Parker (ECMC) and Melissa Rakes (Delaware Tech-Owens) sorted the supplies for delivery to Clubs across the state. Enough supplies were collected to serve four Clubs.

In Wilmington, Beth delivered supplies to the H. Fletcher Brown Club on Spruce Street and Clarence Fraim Club on Union Street, and in Dover, Beth stocked the Boys & Girls Club at Wesley College with new pencils, markers, crayons, paper, glue, backpacks, and more. Cristine delivered the supplies to the Club in Georgetown. All of the schools were extremely appreciative. A thank you note from the Clarence Fraim Club, expressed this gratitude:

"Thank you very much for your donation of school supplies. We gave book bags to a few children and made supply bags for our counselors and divided the rest up between our Education Department and our art room. Thanks again."

Thank you to all of the schools for their donations.

Marilyn Brown Award

Submitted by: Awards and Scholarship Committee

Congratulations to Jackie Cymek, this year's recipient of the Marilyn Brown Professional Excellence Award. Here is the letter sent to Mr. Brown recognizing this outstanding professional.

Dear Mr. Brown,

On behalf of the Delaware-District of Columbia-Maryland Association of Student Financial Aid Administrators (DE-DC-MD ASFAA), it is our pleasure to announce the 2007 recipient of the Marilyn Brown Professional Excellence Award, Mrs. Jacqueline T. Cymek.

Jackie is the Veterans Certifying Official at the Community College of Baltimore County, Essex Campus. Her primary duties include counseling veteran students about their benefits and other financial aid eligibility. She works tirelessly for her students and they reap those benefits on a daily basis. For example, a new state scholarship became available for Afghanistan and Iraq war veterans this past year. A group of veterans did not get this scholarship because of a problem with the National Guard letters of service. The letter did not give specific dates that Maryland Higher Education Corporation (MHEC) would use to determine eligibility for this scholarship even though the student did serve during those conflicts. Jackie caught this glitch and after numerous calls to the State and the National Guard, MHEC came up with a solution to allow these students to be eligible and receive this funding. This is one of many examples of how Jackie goes "above and beyond" the call of duty for her students.



Thank you for your continued support of our profession.

Sincerely,

DEDCMDASFAA, Inc.

Special Features...

NASFAA Names Dr. Philip R. Day as New CEO and President

(Washington, D.C.) – The Board of Directors of the National Association of Student Financial Aid Administrators (NASFAA) named Dr. Philip R. Day as the Association's new president and CEO today. Day has more than 32 years experience in higher education. Most recently, he served as the chancellor of City College of San Francisco, one of the largest and most diverse community college districts in the United States. Prior to City College, Day served as the president of Daytona Beach Community College, Cape Cod Community College in Massachusetts, and Dundalk Community College in Baltimore, Maryland.



Day succeeds Dallas Martin who announced his retirement earlier this year after 32 years as NASFAA's CEO and President.

"This is a critical time for our Association and our profession. As we work each day to help students and their families get through college, we need strong leadership to guide the profession," said NASFAA Chairman of the Board Michael J. Bennett. "Philip Day is the best person to do this. I look forward to working with him to continue the effectiveness of NASFAA during this most important time in our history." Day has been a member of the board of directors for the American Association of Community Colleges (AACC) and for the American Council on Education (ACE). While on the Board of AACC, he was the founding Chair of the Commission on Workforce and Economic

Development. He was also a member of the National Advisory Council on Vocational Education, which advises Congress on all matters related to vocational/career education.

Day also directed and served as the founding president of the National Articulation and Transfer Network (NATN), a voluntary consortium of Great City Schools, urban-based community colleges, Historically Black Colleges and Universities (HBCUs), Hispanic Serving Institutions (HSIs), Native American-serving institutions, and Asian/Pacific Islander-serving institutions dedicated to improving access to baccalaureate degrees for students of color by improving the transfer process.

Day earned his B.S. in psychology from the University of Maine, his M.Ed. in counselor education from the State University of New York at Buffalo, and his Ed.D. in adult and higher education from the University of Massachusetts at Amherst.

"It is an incredible honor to serve as the president of this great association," said Day. "NASFAA not only serves more than 12,000 dedicated professionals at nearly 3,000 colleges and universities across the country, but also works to expand postsecondary access to over 14 million students. These opportunities make this a dream job for me, both professionally and personally. I am committed to advancing NASFAA's mission to the best of my ability."

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 12,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. In addition to its member Web site at www.NASFAA.org, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.

A View from the Hill (Well, Sort of...)

Submitted by: **Aristea Williams, Co-Chair, PD&T**

I have always been fascinated by the political process and how rules and regulations affect the things we do daily as financial aid administrators. No matter what your political affiliation, we are bound by our duty to the students and the 'laws of the land'. When I had a chance to see how these rules are made, I jumped at it! So on a blustery November day, I accompanied Dawn Mosisa, the Tri-State Federal Relations Co-Chair, to the Regional Public Hearing for Negotiated Rulemaking. The purpose of the hearing was for financial aid administrators (and national organizations, students and lobbyists) to express their views on what they want to see changed, improved or clarified in the recent rules that were published by ED. They can also suggest things that should be put on the negotiated rulemaking table this winter. Dawn, as an experienced negotiator, was a wonderful guide to the process, and we sat and debated about the finer points of the final rules in between speakers. I am sure that I have watched too much 'West Wing' and C-SPAN, but the atmosphere wasn't at all what I expected. Several very well prepared speakers came to the podium to give point by point arguments about the parts of the rule of which they either agreed or disagreed. There was no screaming or yelling or debating (I said I watched too much C-SPAN!), it was very civil and almost, dare I say boring. The experience wasn't as intimidating as I thought it would be and it was interesting to see the things that interest people outside of the aid office (the Teacher Grant was a very hot topic).

I would encourage anyone to take the chance to become involved in this interesting process. How many times has a student complained and we wanted to say (or said) "Go tell your Congressman"? Well, now is our time to jump in and be heard. How often do we actually get a chance to make a difference in the practices of not just your office but every financial aid office in the nation? So, if you have something to say or are interested at all in the process, please consider attending Negotiated Rulemaking this winter, even if it is just for one day. You have plenty of opportunities to speak with your Negotiators and the Association members that represent you during the breaks. One thing that I learned at the hearing was that your voice truly does count.

Time to Renew!

Submitted by: **Newsletter Committee**

Looking for some new and fresh ideas to get your students to renew their FAFSAs early? Here are a few tricks used by schools across TriState.

- Candy bar campaign with a label listing the FAFSA website.
- Have school mascot walk around reminding students to file the FAFSA.
- Make up posters for hallways, classrooms, etc.
- Mailing postcards (to home address so parents see it, too).
- Send snail mail and emails directly to the student.
- Include stickers on all correspondence, including admissions letters, to remind students the 0809 FAFSA will be available online after Jan. 1. Harford Community College uses star-shaped stickers!
- And, D.C. works with D.C. schools to ensure high school graduates complete both the FAFSA and the DC OneApp Application Form.

The key is to remember timing is everything and make it fun (students are more likely to remember to renew).

Thank you to those who gave the Newsletter Committee the material for this article:

Angie Hovatter, Frostburg State University
Kenneth Howard, DC Higher Education Financial Services
Lynn Lee, Harford Community College
Karen Price, EdAmerica

News from NASFAA

The National Do Not Call Registry Extends Safety Net

Submitted by: **Justin Draeger, NASFAA Assistant Director for Communications**

Washington, D.C. (December 2007) – Five years have passed since Congress created the national Do Not Call Registry that protected Americans from unwanted telemarketing. This is significant not only because it marks five years since more than 146 million consumers have been able to opt-out of dinnertime phone interruptions, but also because consumers who previously registered will need to do so again since registration expires every five years.

But Congress is looking to change that and on Dec. 11 the House voted to eliminate the provision that would require consumers to reregister their numbers every five years.

This is especially good news for students who are subject to an endless number of direct-to-consumer marketing calls from potential loan providers and credit card companies. The Senate still must vote on the measure, but the bill seems likely to pass.

In anticipation of that legislation, the FTC just announced that it will not drop any numbers off of the registry even after the five year limit has expired.

Students who only use cell phones should be safe either way, according to the Federal Trade Commission (FTC). Contrary to popular belief, cell phone numbers have not been released to telemarketers. FTC regulations currently prohibit telemarketers from using autodial campaigns on cell phone numbers. Given the expense of not using an automatic dialer, it is unlikely that telemarketers will be contacting cell phones. Additionally, the FTC says that it has gained

assurances from the national associations that represent telemarketers that they have no intention of using cell numbers in the near future.

Still, it may be better to be safe than sorry. The registry does accept cell phone numbers as well as land-line numbers. Consumers can sign up for the Do Not Call Registry at <https://donotcall.gov/>.

Students should be warned that signing up for the registry does not mean an end to all solicitations. Calls from political organizations, charities, and telephone surveyors are still permitted. Calls from companies with which they already have had business are also allowed to continue calling. However, signing on with Do Not Call should significantly cut back on the misleading types of direct to consumer student loan marketing calls that many students may otherwise receive.

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 13,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. Each year, members help more than 8 million students receive funding for postsecondary education. In addition to its member Web site at www.NASFAA.org, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.

People and Places...

Office News

Allegany College of MD

Congratulations to **Ms. Carrie Ford**, Financial Aid Counselor at Allegany College of Maryland. Carrie graduated with her Masters Degree in August from Geneva College, PA. She received her Masters Degree in Organizational Leadership. She has been with the college for 5 years.



Carrie Ford

Congratulations to Dallas Martin!

After more than 30 years of service, Dallas Martin has retired as NASFAA President. His dedication to financial aid and outstanding leadership have helped to transform the profession. TriState wishes him the best!

DE-DC-MD ASFAA, Inc. Scholarship Application Form 2008-2009

The DE-DC-MD Association of Student Financial Aid Administrators has established a scholarship fund that will award a minimum of three \$1,000 scholarships to students who attend an eligible institution within each geographic area. An eligible institution is defined as an institution with at least one member with an active membership with the DE-DC-MD ASFAA during 2008-2009.

Student Eligibility and Application Process:

Students must meet the following criteria to be considered for this scholarship:

1. Attend an eligible DE-DC-MD institution during the July 1, 2008 – June 30, 2009 academic year.
2. Possess financial need as defined by the institution.
3. Show minimum GPA levels and completion of a percentage of coursework –
Undergraduates:
 - Possess a cumulative GPA of at least 2.5 or the equivalent.
 - Possess at least a second year standing (earned at least 30 degree credits) prior to the start of the 2008-2009 academic year or have completed one-half of a one year course of study in a private career school.
Graduates/Professionals:
 - Possess a cumulative GPA of at least 3.0 or the equivalent.
 - Completed at least one year of your program of study.
4. Be considered a full time student based on the definition of full time at the institution in which you are attending.
5. Submit the completed application and all required documents (essay and letter of recommendation) to your Financial Aid Office. Your Financial Aid Director MUST certify your application eligibility to complete the application process.

Application Guidelines:

Essay: Submit a brief essay, not more than one typed page in length, explaining why you feel you would be a good candidate for this scholarship. Include your educational and career goals, jobs held while in college, volunteer or community service performed, and any special circumstances that the Scholarship Committee should be aware of in making a selection.

Letter of Recommendation: Submit one letter of recommendation from an academic counselor or professor with your application.

Certification Process: The Financial Aid Director at your school can certify only one (1) eligible candidate and must submit the completed scholarship application by March 1, 2008 to Vicki Smith, Awards and Scholarships Committee, Student Financial Aid Office, Allegany College of Maryland, 12401 Willowbrook Road SE, Cumberland, MD., 21502; or by fax to 301-784-5010.

Applicants will be notified of their status before May 1, 2008. Scholarship checks will be made co-payable to the student recipient and the institution and will be issued in August prior to the start of the fall 2008 semester.

**** Application Deadline: March 1, 2008 ***