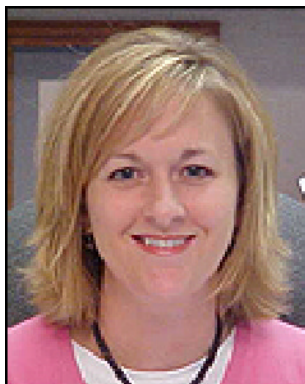


# In-Line With LASFAA



**Fall 2008  
Special Edition:  
Celebrating 40 Years  
of Service**

## Letter From the President

Greetings LASFAA members,

The joy and honor that I feel becoming your 2008/2009 LASFAA President is overwhelming and unexplainable. I cannot think of a better way to return to LASFAA what I have received from LASFAA. It was wonderful to see all of you at the 2008 Fall Conference as we were “*Dazzled*” by our program and celebrated our 40th Anniversary. I would like to take this opportunity to thank all of you who have served in the past and continue to serve this wonderful association which benefits so many financial aid administrators, whether veterans or new comers. I am very proud of the number of members who have volunteered to serve on our committees. Thank you to all who have agreed to serve, but remember if you have not yet volunteered, there is still room for you!

Knowing the secret to success, I have surrounded myself with some amazing individuals to serve on this year’s board. Since the close of our 2008 Fall Conference they have hit the ground running and are already working vigorously to set things in place for the upcoming year. My main goal for this year is to continue to provide the training and networking opportunities that LASFAA has always provided while remaining fiscally conservative. This board will certainly help us to reach that goal.

We have seen many changes in the past year within our offices and within our association such as reduced budgets, added programs, new policies, and changes in the faces of our partners. Many of our friends who have become family have left the industry and we certainly miss them. Although change is difficult, we as an association must acclimate ourselves to our new surroundings and move forward to bring LASFAA into a new era of accountability,

training, and service to our students. These are all things that we have done before, but now we must find new creative ways to increase revenue and stay within our budget. Because of this, you should see the same conference, training, and networking opportunities; but they may be presented in a different format as in recent years.

Louisiana should be very proud of the representation that we have regionally as well as nationally. Many of our members are currently serving on SWASFAA and NASFAA boards and committees. Thank you to those of you who are serving at this level and for representing our wonderful state and the wonderful profession that we work in.

I look forward to this upcoming year and to working with each and every one of you. Please do not hesitate to give me a call and let me know how LASFAA can serve you better!

Sincerely,

Shannon



# Celebrating 40 Years of Service

## A Recognition of LASFAA's Past Presidents

- 68-69 E. Lee Hoffman- Tulane University  
69-70 J.C. Seaman- Louisiana Tech University  
70-71 Paul Simon- Xavier University of Louisiana  
71-72 James Hawkins- Northeast Louisiana University  
72-73 Donald Higginbotham- University of Southwestern Louisiana  
73-74 Carol Monahan- Charity Hospital School of Nursing  
74-75 James Comeaux- Louisiana State University Medical Center  
75-76 Edgar Chase- Louisiana State University- Shreveport  
76-77 G. Desmond Jones- McNeese State University  
77-78 Ronnie Washington- Louisiana Tech University  
Les Laverne- Louisiana State university- Baton Rouge  
78-79 Edward Pratt- University of Southwestern Louisiana  
79-80 Linda Chapital- Xavier University of New Orleans  
80-81 Philo Brasher- McNeese State University  
Raymond Boswell- Louisiana State University- Alexandria  
81-82 Dave Weiland- Louisiana Tech University  
82-83 Willie Ducote- Delta College  
83-84 Nancy Rodwell- Louisian State University Medical Center- Shreveport  
84-85 John Sarpy- Commercial College  
85-86 Curtis Johnson- University of Southwestern Louisiana  
86-87 Charles McDonald- Northeast Louisiana University  
87-88 Terry Faust- Northwestern State University  
88-89 George Wurtz- University of New Orleans  
89-90 Ester Hill- Louisiana State University- Baton Rouge  
90-91 Mattie Calton- Louisiana College  
91-92 Kathy Sciacchetano- Louisiana State University- Baton Rouge  
92-93 Etienna R. Winzer- Louisiana Tech University  
93-94 Gracie Guillory- Louisiana State University- Eunice  
94-95 Mary Sue Rix- Centenary College  
95-96 Mary K. Eason- McNeese State University  
96-97 Pat F. Cottonham- University of Southwestern Louisiana  
97-98 Sandra Spraglin- Delgado Community College  
98-99 Melanie Amrhein- Louisiana State University- Baton Rouge  
99-00 Emily London Jones- Xavier University of Louisiana  
00-01 Taina Savoit- McNeese State University  
01-02 Kenn Posey- Louisiana State University- Alexandria  
02-03 Cindy Perez- University of Louisiana Lafayette  
03-04 Jacqueline Lachapelle- Louisiana State University- Eunice  
04-05 Sherry Gladney- Louisiana State Univeristy Health Sciece Center- Shreveport  
05-06 Alvina Thomas- Louisiana Delta Community College  
06-07 Mary Parker- Louisiana State University- Baton Rouge  
Cynthia Thornton (resigned)- Dillard University  
07-08 Ursula Shorty- Southern Baton Rouge  
Rosie Toney (resigned)- Southeastern Louisiana University  
Mary Parker (resigned)- Louisiana State Univeristy- Baton Rouge  
08-09 Shannon Guillory- McNeese State University

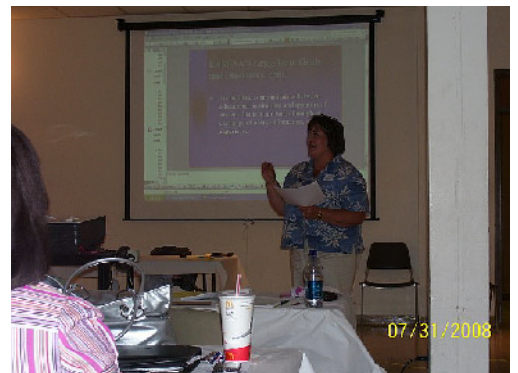
# ELITE Institute

“Essential Leaders in Training Emerging”

ELITE Institute held July 31, 2008 at UL Lafayette

You are in good hands, LASFAA! Your new 2008/2009 Board Members (officers, delegates and committee chairs) met for an exciting day of learning, exchanging ideas, and professional development on Thursday, July 31, 2008 at the University of Louisiana Lafayette campus. This took place at LASFAA's ELITE Institute which began in 2006 and stands for Essential Leaders in Training Emerging. This was the second year the training was held and approximately 68% of the new board members were in attendance to learn about their responsibilities of being a LASFAA Board member. Committee chairs focused on their goals and objectives and thought of new ideas to get those objectives met. Our guest speaker, Dr Jennifer Jackson, PhD, Executive Director of the Office for Campus Diversity, explained how to stay organized and how to get their committee members engaged. Officers learned about their roles and discussed what direction LASFAA needs to go in order to remain fiscally sound while still offering invaluable benefits and services to our members. All of our past, present and future board members are working hard together all in an effort to give you the most benefits of being a LASFAA member.

Submitted by: Shannon Guillory, 2008/2009 LASFAA President



ELITE



ELITE

News From NASFAA

*Expected Family Contribution - en Español*

Washington, D.C. (October 2008) – Hispanic students usually face more barriers than other students when they try to access and successfully complete higher education.

Language is a significant barrier faced by Hispanic students. It can be difficult for native English speakers to get a handle on the financial aid vernacular. For Hispanic students and their parents who speak English as a second language, or have little to no understanding of English, the financial aid vernacular can be intimidating to the point that it becomes an insurmountable obstacle.

Studies indicate that a lack of awareness in Hispanic communities about the financial resources available to help pay for college is one reason that Hispanic students are less likely to pursue higher education. Studies also show the need or preference among Hispanic parents and students for information in Spanish.

NASFAA works with a number of organizations to eliminate some of the barriers Hispanic students face and to encourage the fastest growing portion of the U.S. population to set and achieve higher education goals. Part of this effort is the [English-Spanish Glossary of Student Financial Aid and Postsecondary Education](#).

The glossary, available in PDF format and as a searchable database, includes 2,500 terms and aims to promote greater consistency in the vocabulary used in Spanish-language materials about higher education. The glossary primarily contains terms related to the U.S. Department of Education's federal student aid programs. However, the goal is to expand the glossary to include all terms relating to access to higher education.

Many state and regional financial aid associations develop financial aid materials in Spanish to help these students access the aid available to them. NASFAA encourages anyone developing financial aid material in Spanish to use the glossary to ensure consistency and to eliminate unnecessary confusion. In addition, you can provide input about the glossary by submitting comments to Maria Luna-Torres at [maria.luna-torres@tgslc.org](mailto:maria.luna-torres@tgslc.org) by March 15 of each year. An updated glossary is released annually.

The English-Spanish glossary and database provide an easy-to-use resource for those who create Spanish-language materials and Web site content about higher education and student financial aid. The glossary is also intended to be used as a common reference by secondary school administrators, postsecondary admissions advisors, financial aid and outreach professionals, and others providing Spanish-speaking families and students with information about going to college.

First developed in 2004, the glossary originally consisted of an alphabetical listing of English terms translated into Spanish. Last year, users gained the option of accessing a Web site where they can type in an English term to instantly obtain the Spanish translation.

This glossary is a collaborative effort of NASFAA, TG, National Association for College Admission Counseling (NACAC), the National College Access Network (NCAN), the National Council for Community and Education Partnerships (NCCEP), the National Council of Higher Education Loan Programs (NCHELP), and the U.S. Department of Education.

continued...

**2008 Awards and Recognitions:**

*Women of the Year:* Alvina Thomas & Shannon Guillory

*Lifetime Achievement Award:* Mary Sue Rix

*Rookie of the Year:* Jessica Belko Ciufi

*Committee of the Year:* Training Committee

*20 years of Service:* Kimberly Bruno & Lisa Lawson

Photos of the above award winners are included on the next page!!!

**Congrats!**



**Louisiana Office of Student Financial Assistance**

**[www.osfa.louisiana.gov](http://www.osfa.louisiana.gov)**

**225-922-1012**

**1-800-259-LOAN**



The glossary is free and available at [www.tgslc.org/pdf/Spanish\\_glossary.pdf](http://www.tgslc.org/pdf/Spanish_glossary.pdf) in an easily searchable PDF. The link to the searchable database is [www.tgslc.org/spanish/glossary/](http://www.tgslc.org/spanish/glossary/).

By Haley Chitty, Assistant Director for Communications, National Association of Student Financial Aid Administrators (NASFAA). Comments may be addressed to the author at [ChittyJ@NASFAA.org](mailto:ChittyJ@NASFAA.org).

*The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 14,000 financial aid professionals at nearly 3,000 colleges, universities, and career schools across the country. Each year, financial aid professionals help more than 16 million students receive funding for postsecondary education. 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](http://www.NASFAA.org), the Association offers a Web site with financial aid information for parents and students at [www.StudentAid.org](http://www.StudentAid.org).*



**LASFAA**  
**40 YEARS of SERVICE**



# LASFAA Fall 08 Conference Baton Rouge, LA

## 40 Years: Dazzling Into A New Era of Accountability



07-08 President Ursula Shorty  
hands out awards

# Fall 08 Conference Cont.



# College Goal Sunday

## February 15, 2009

### 2-4pm

Louisiana College Goal Sunday is sponsored by the Louisiana Association of Student Financial Aid Administrators (LASFAA) and the Louisiana Office of Student Financial Assistance (LOSFA) with funding from a Lumina Foundation for Education Grant.

This national initiative provides invaluable assistance to traditional and non-traditional students in understanding the financial aid application process and will give line by line assistance with completing the Free Application for Federal Student Aid (FAFSA). One-on-one assistance from financial aid professionals will be available at 16 sites statewide.

Please sign up to volunteer via LASFAA's website!

#### 2008 CGS:

- 442 families attended
- Approximately 800 people total
- 12 scholarships awarded

#### This year's host sites are as follows:

**Louisiana State University-Alexandria**

**Baton Rouge Community College**

**Southern University- Baton Rouge**

**Bossier Parish Community College**

**Grambling State University**

**Southeastern Louisiana University**

**L. E. Fletcher Community and Technical College**

**University of Louisiana at Lafayette**

**SOWELA Community and Technical College**

**Louisiana Delta Community College**

**Northwestern State University**

**Dillard University**

**Southern University- New Orleans**

**East St. John High School**

**Louisiana Tech University- Ruston**

**Louisiana Technical College - Ruston Campus**





## **Your 2008-2009 Board of Directors are:**

### **Officers**

**President- Shannon Guillory, McNeese State University**

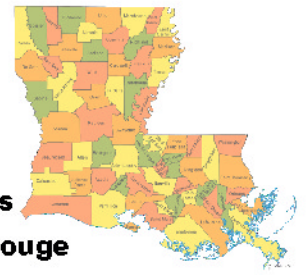
**First Vice President- Patrick Gorman, LSUHS New Orleans**

**Second Vice President- Denise Spellman, University of New Orleans**

**Immediate Past President- Ursula Shorty, Southern University Baton Rouge**

**Treasurer- Lynette Viskozki, Centenary**

**Secretary- Roslynn Pogue, University of Louisiana Monroe**



### **Delegates-At-Large**

**LSU- Melissa Airhart, LSU Shreveport**

**Southern- Trivia Garrett, Southern New Orleans**

**ULS- Teri Smith, University of Louisiana Monroe**

**Graduate/Professional- Jerome Harris, Southern Baton Rouge**

**LCTCS- Germaine Edwards, Delgado**

**Proprietary- Darrell Boyd, Career Technical College**

**LAICU- Ternell Smith, Tulane University**

## **LOSFA ADVISORY COMMITTEE REPORT 11/13/2008**

Submitted by David Roberts

The success of the GO Grant, the Early Start Program and College Goal Sunday topped the list of issues before LOSFA's Advisory Committee meeting on Nov. 13, 2008 at the LOSFA building in Baton Rouge. The attendees included Chair person Emily London-Jones, Director of Student Financial Aid for the University of New Orleans, Melanie Amrhein, Executive Director of LOSFA, Calaundra Brown, Financial Aid Director for Baton Rouge Community College, Shannon Gullory, LASFAA Representative from McNeese State University, John Sarpy of Ayers Community College, Roger Vick, Financial Aid Director for Louisiana Tech University, Lynette Viskozki, Assistant Director of Financial Aid at Centenary College and Kathy Woods, Director of Financial Aid for Southern University – New Orleans. The Advisory Committee was also joined by several LOSFA employees who were in attendance to provide updates on key LOSFA initiatives.

The phenomenal success of the GO Grant program, which has experienced a substantial increase in participants since last year, makes it "critical that people bill on time," LOSFA Deputy Director Sujuan Boutte said. "Unlike TOPS, when we're out of money, they don't have to give us more." Schools that bill the agency after the deadline cannot be guaranteed payment.

That trend also holds true for the Early Start Program. The number of students taking advantage of the opportunity "already well exceeds last year's total," Boutte said, "and we've just finished the fall." While the Board of Regents is attempting to get additional funding for the program, that money is not assured. Schools must bill by the deadline or payment cannot be guaranteed.

Still, Boutte said, "it's a good problem to have." The increased number of program participants "means we got the word out."

Continued from previous page...

The committee also heard about the upcoming College Goal Sunday from LOSFA Assistant Director of Marketing and Outreach, David Roberts.

Four new sites have signed on to host an event -- Southern University in New Orleans and Baton Rouge, Grambling University and Louisiana Technical College in Ruston – bringing the total number of event sites to 16. Those 16 sites have been given more autonomy in their local advertising this year, Roberts said. While LOSFA will handle the state-wide promotion, each site will receive \$500 for local advertising.

What College Goal Sunday really needs, Roberts said, are more volunteers from the financial aid community. Volunteers would attend the event to assist students and their families with the financial aid process.

“We need more professionals to help with the actual financial aid application,” Roberts said.

Other issues before the committee included a proposal to survey schools to determine how they communicate with students – text messages, e-mail, social network sites – and compile a Best Practices plan, a statement of the need to begin determining how to get grades reported and program information for proprietary schools which will begin to accept the TOPS Tech Award next year, an update on the redesign of certain LOSFA databases, a discussion on how to grow LOSFA’s loan volume and an offer from the agency to maintain a lender list for schools to refer borrowers.



## **LASFAA WOULD LIKE TO THANK THE FOLLOWING FALL 2008 EXHIBITORS:**

**AMS**

**CAMPUS FEDERAL**

**CHASE**

**EDAMERICA**

**LELA**

**LOSFAA**

**NSLP**

**REGIONS**

**SALLIE MAE**

**TG**

**USA FUNDS**

# Then and Now: 1968 to 2008

## 1968 / 2008

### Popular Movies:

(1968) 2001: A Space Odyssey / (2008) The Dark Knight  
(1968) Planet of the Apes / (2008) Iron Man  
(1968) Night of the Living Dead / (2008) Twilight

### Popular Songs:

(1968) "Hey Jude"- The Beatles / (2008)"Apologize"- One Republic  
(1968) "Honey"- Bobby Goldsboro / (2008) "Disturbia"- Rhianna  
(1968) "Love is Blue"-Paul Mauriat / (2008) "Our Song"- Taylor Swift

### US President:

(1968) Lyndon B. Johnson / (2008) George W. Bush

### Favorite Sayings:

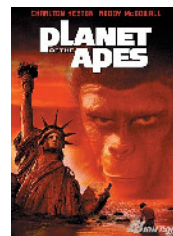
(1968) "Sock it to me!" / (2008) "What's up?"

### Popular Baby Names:

(1968) Michael / (2008) Jacob  
(1968) Lisa / (2008) Emily

### THINGS THAT DID NOT EXIST IN 1968:

- Wal-mart
- ATM Banking
- Breakfast at McDonald's



### GOING ON IN 1968:

- No one has heard of the Equal Rights Amendment
- The first lunar mission launched
- Gas stations are all full-services



# More Information, Better Choices: Make Your Lender List Work For You And Your Students

Submitted by: Bill McFarland, TG Senior Account Executive

Students face a maze of decisions when they borrow for an education. How much should I ask for? Should I pay the interest on my unsub loans or let it capitalize? What job will help me meet my loan obligations? For many, the experience is a bit like traveling in another country where the language is foreign — an amalgam of financial and regulatory terms — and the customs are different — e.g., credit checks.

In cases like this, financial aid offices (FAOs) serve as an all-important “field guide,” answering questions on everything from disbursement to default. That role is becoming even more essential as the student loan market changes. Some lenders have dropped out of the federal loan program; others have reduced, or even eliminated, their borrower benefits. At the same time, a growing number of students — many the first in their families — arrive at college unprepared to understand the financial terms and obligations attached to student loans.

More than ever, students and parents need clear information to understand their loan options. To educate them, schools rely on a variety of tools, including recommended or suggested lender lists.

## **Empowering students and parents**

Lender lists have come under scrutiny, but many FAOs continue to advocate for their use — in compliance with regulations and in the best interests of students. These FAOs see lender lists as a tool for consumer empowerment, offering a starting point for students and parents to compare lenders based on specific offerings.

Bill Spiers, director of financial aid for Tallahassee Community College, makes clear that lender lists were never meant to be the last word in choosing a lender. “We don’t make recommendations with these lists,” he says. “We offer them strictly as a resource to borrowers.” Schools follow a number of different methods for compiling a list. Many, like Tallahassee’s FAO, issue an open Request For Information (RFI), which functions like a survey, gathering data from lenders on loan terms, interest rates, and other benefits, such as origination fee reductions. “We follow a standardized evaluation process, and consider a mix of quantitative and qualitative measures,” Spiers says.

Given changes in regulations and market uncertainties, schools that offer a lender list are examining their process for creating one. They’re considering ways to better streamline procedures, and, at the same time, inject more objectivity into selection.

If you’re looking for ways to add more confidence to your lender list process and potentially cut work time, consider the following suggestions:

- **Automate collecting data:** Survey your lenders using an electronic or online tool. This cuts processing time and may add automation to various survey features, including score tabulation. By communicating and receiving responses through an automated survey, you may be able to make lender evaluation a more objective process also.
- **Establish a library of assessment questions:** Keep in mind regulatory requirements, including the non-affiliated lender rule (schools must have at least three non-affiliated lenders on any list they provide). Create a listing of questions that captures what your students and parents need to know in order to make an informed decision on a lender. The College Cost Reduction and Access Act of 2007 (CCRAA) requires that schools offer comparative information on borrower benefits from any listed lenders, including information on loan terms, interest rates, and other data. What are the other areas you and your students may be concerned about? A lender’s customer service availability? Default prevention activities? Comprehensive Web sites?
- **Build clarity into your process:** Schools that have a list need to show their evaluation process is standard for all lenders. The National Association of Student Financial Aid Administrators (NASFAA) issued a monograph in May 2005 on developing a lender list. The document summarized what was standard practice for some schools and offered a blueprint to follow for others. The monograph still serves as a useful guide for creating a lender list. Tallahassee’s RFP surveys lenders on many areas recommended by NASFAA, including lender default rates and any default management programs. “Our process is partly about gauging accountability,” Spiers says. “We review customer service for students, cohort default rates, and a lender’s approach to default aversion.”
- **Add objectivity:** A survey tool administered by a third party allows for a number of benefits. Sending surveys out this way can simulate blind test conditions. This can potentially cut bias in judging since evaluators won’t know the name of the lender they’re evaluating. A third-party survey provider may be able to compile and compute scores also automatically.

## **Find out more**

Choosing a lender is one of the more important decisions a student can make if he or she borrows for an education. You can help your students make that decision with an informative lender list, one that helps borrowers compare lenders on issues like loan terms and customer service.

When it comes to creating a lender lists, schools have many options, including survey tools that gather and compile lender data electronically. Survey tools can be tailored to a school’s RFI needs, or used out of the box. The best way to find one suitable for your (cont.)

# LASFAA MILDRED D. HIGGINS HIGH SCHOOL SCHOLARSHIP



The LASFAA High School Scholarship has officially changed its name to the Mildred D. Higgins High School Scholarship to honor Ms. Higgins for her continuous support, enthusiasm, and participation as a Louisiana financial aid employee and as an active member in the LASFAA community.

Ms. Higgins has been involved with LASFAA and the Louisiana school system for several years. She is currently Director of Financial Aid at Xavier University of Louisiana, and has been recognized for such LASFAA achievements as the 1990 Woman of the Year and the 2001 Lifetime Achievement Award. This is an award given in recognition of a career dedicated to students, families and colleagues.

Here are some details pertaining to the award:

LASFAA will award four non-renewable scholarships to high school students for \$500 who plans to enroll full-time in a college or university. The number of scholarship recipients and dollar amount will be based on the availability of funds in the scholarship fund. Students are required to complete the on-line scholarship application. The recipients will be chosen by random process. The on-line application will be available Nov 1 of each year with the deadline to apply as April 1. Students will be notified of their award by July 1 by mail. Checks to the award recipients' institutions will be mailed by Sept 1.

LASFAA would like to thank Ms. Higgins for everything she has accomplished through the years. We are grateful for your participation and guidance. Congratulations!

Submitted by Jessica Ciufi, Financial Aid Counselor, Southeastern Louisiana University

## Lender Lists...

Continued from previous page

school's process may be to search online or go to NASFAA's Web site. Just be sure that, in selecting a survey tool, you find a product that meets your school needs and that helps you gather the lender information borrowers need.

Bill McFarland is a Senior Regional Account with TG serving schools in LASFAA. You can reach Bill at (800) 252-9743, ext. 2505, or by e-mail at [bill.mcfarland@tgslc.org](mailto:bill.mcfarland@tgslc.org). Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).



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**2009-2010 Publications available for advance orders NOW!**



# Easing Holiday Debt

Submitted by Diana Mateer

The holidays will soon be here! Although our hearts are usually bigger than our wallets, it's important for all of us to manage our money during the season, especially students with limited income. The key to holiday shopping is to set some ground rules for yourself. These tips may seem straightforward, but they will help you plan and manage your spending —and provide some good ideas to share with your students.

- 1. Set a budget** before you start shopping and then stick to it, no matter how many great bargains you find.
- 2. Keep your receipts** for all of the holiday gifts in one handy place. If you've gone over your budget and just can't bear to return some of the great bargains you've found, then at least put them away for a birthday or the next holiday season.
- 3. Don't forget about homemade gifts.** Holiday decorations and crafts make wonderful gifts that can last a lifetime. Almost everyone enjoys a nice tray of colorful cookies during the holiday season. The true meaning of the holidays is to spend time with friends and family. Racking up debt is not a part of the holiday spirit.
- 4. If you have a large family,** you can draw names to exchange gifts instead of having every person in the family giving to everyone else.
- 5. Give gently used gifts** such as books from thrift stores. It is OK to re-gift an item you haven't used.
- 6. Cut your gift list.** Are there people you exchange gifts with out of habit even though you are no longer close? Suggest to them that you are on a budget this year and would prefer to only exchange cards or token gifts such as cookies or candy.
- 7. Give coupons for gifts of your time or for privileges.** You can give coupons for things like:
  - Free car wash and detail
  - One pizza and a movie night
  - Free garage cleaning
  - Family fun night — parent's choice



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## **CALENDAR OF 2009 EVENTS**

**College Goal Sunday- February 15, 2009 Various Locations**

**LASFAA Spring Conference- TBD**

**NASFAA 2009 Conference- July 12-15, 2009 San Antonio, TX**

**LASFAA Fall 09 Conference- TBD, New Orleans, LA**

**FSA 2009 Conference- December 1-4, 2009 Nashville, TN**

**SWASFAA 2009 Conference- December 9-10, 2009 Albuquerque, NM**

# LASFAA MEMORIES

FALL '06



SPRING '07



CONTINUED ON NEXT PAGE...

On behalf of LASFAA, **HAPPY HOLIDAYS!!!**



# LASTFAA MEMORIES

FALL '07

