

# In-Line With LASFAA

## Letter From the President

Spring 2008

Greetings LASFAA,

I am both pleased and honored to serve as your president and to continue with the efforts and activities that are vital to our association. As many of you are aware, our dear friend and colleague Rosie Toney, your previous President has moved on to a greater and more exciting opportunity. Because this opportunity took her out of the state of Louisiana, she regretfully resigned her position as President and graciously allowed me the opportunity to serve in that capacity for the remainder of the term. We will all miss her dearly and wish her much success.

Again, let me take this opportunity to thank you for your support in the short time that I have held this position and for your continued support as we move toward the future. I have inherited a board of amazing individuals, all of which I look forward to working very closely with in the up coming months. I am confident that we and our association will continue to persevere in our pursuit of excellence. After all...we are Financial Aid Administrators.

It is time to reflect on our accomplishments and those that are yet to be completed. It is a time to look at where our plans for the future will take us and how they will affect us. Life does not always deal us the cards in the order that we would like them. It is up to us to take the cards that we are dealt and make the most of them.

The Financial Aid profession and LASFAA has had to deal with many changes and challenges in the past year and we are at times uncertain of how these changes will affect us, if they are necessary, or if the decision that we make as administrators are always the best ones. This is why LASFAA is so important to us all. The training and networking opportunities that exist ensure that our associate members are benefiting from a wealth of experience and are receiving the most up to date and accurate information possible.

Anyone who has been in financial aid for more than a year knows that change and adapting to change is what we do best. From the constant regulatory updates, changes in the definition and/or perception of lender/school relationships, to the change in the administration on our own campuses.....Financial Aid administrators and their staffs have

had to remain stable and focused on our true purpose... which is "Ensuring that our students receive the financial resources that will assist them in achieving their educational goals and to provide the best service possible, regardless of circumstance".

My goals for the remainder of this year are to ensure the stability of our association, to continue with efforts of our previous presidents in ensuring that we remain fiscally sound, and to increase financial aid awareness, volunteerism, training, and professional growth. With the expertise and commitment of the members in this association, I am certain that we will move forward successfully. With that being said, let me encourage all of you to network and engage in lively discussions with your peers, as often as possible.

I want to encourage each of you to volunteer. It only takes a small amount of time and effort to make a big difference, and the benefits and rewards are tremendous. I am asking that you will all consider playing an important part in the success of our association.

Our Spring Conference and Boot Camp were a huge success, with over 240 attendees. We extend our appreciation to the presenters, guest speakers, and members of our board and association who worked tirelessly to pull everything together.

Finally, we all extend our congratulations to Mary Sue Rix who has been appointed as the Louisiana Delegate for the Southwest Association of Student Financial Aid Administrators (SWASFAA).

Warmest Regards,

*Ursula*





# New Study Shows Parents Regret Late Start to College Saving, Most Consider College Unaffordable

*Submitted by: Glenn Chance, Vice President, South Region, Sallie Mae*

More than 60 percent of parents of incoming college freshmen began discussions about the best way to pay for college after the student entered high school, and 32 percent said the thing they would do differently would be to begin saving for college earlier. These are some of the key findings of the [2007 Survey of Parents of College-Bound Freshmen](#) released Jan. 29, 2008 by Sallie Mae, the nation's leading saving- and paying-for-college company.

The *2007 Sallie Mae Survey of Parents of College-Bound Freshmen*, conducted by Aspen Media and Market Research and formerly known as the *AMS College-Bound Freshman Survey*, polled 400 adult "heads of households" in homes where one or more family members began college as a freshman in fall of 2007. It found that more than half (56 percent) of parents believe that college is *not* affordable, a trend that persisted across low-, middle- and high-income categories. Despite this finding, 82 percent of all respondents believed that a college education is worth the cost.

These findings come as students who plan to attend college next fall begin to apply for financial aid. As of Jan. 1, families may submit their Free Applications for Federal Student Aid (FAFSA) for the 2008-09 academic year. The FAFSA is required to qualify for federal financial assistance for college, as well as some state and institutional aid. The survey revealed that while 80 percent of parents have submitted a FAFSA, 10 percent have not submitted one and do not intend to do so. That may be a costly decision, as much financial aid is available to only those who apply.

While the vast majority of parents surveyed (81 percent) discussed tuition payment with their students at least twice during the summer before it was due, 11 percent *never* discussed the tuition bill.

The study demonstrated that paying for college is a family affair, with expectations of shared responsibility. Almost three-quarters (73 percent) of survey respondents think paying for college is the responsibility of both the parent and the student. In addition, location of school was identified by 34 percent of respondents as the top priority when their student was applying for college (the most frequently selected choice) while "cost of school" was the top concern of 15 percent of respondents (the fourth most popular choice).

Among other findings, the *2007 Survey of Parents of College-Bound Freshmen* revealed:

- The college payment option most frequently used by respondents was cash/savings (54 percent), followed by federal loans such as Stafford or PLUS (40 percent). Twenty percent of all respondents reported using private loans.
- Over all income groups, 68 percent of respondents say their student will work during the school year, but 70 percent of that group said their student would work to 20 hours per week or less.

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# New Study Shows Parents Regret Late Start to College Saving, Most Consider College Unaffordable

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The survey also asked parents questions about financial aid preferences and on-campus services. Among the highlights:

- Parents want information from the financial aid office delivered early in the student's academic career. Forty-eight percent believe the optimum time to receive payment information is when the student first expresses interest in college (29 percent said "when the student is accepted").
- Parents prefer regular mail versus email or telephone. When receiving college payment information, 71 percent of those surveyed said the U.S. Postal Service is their option of choice, followed by e-mail (16 percent).
- Parents want the college financial aid office to provide a realistic idea of the total cost of attending four years of college. The largest group of survey respondents – 39 percent – said an "honest assessment of total costs over four years" was the most helpful information that a school could give to families.
- Parents believe information from a financial aid office is reliable. Sixty-four percent of respondents said the communications they receive about college affordability from the aid office were accurate and 60 percent said those messages were consistent.

Key findings of the *2007 Survey of Parents of College-Bound Freshmen* are available at [www.salliemae.com/about/news\\_info/publications/2007-parent-survey.htm](http://www.salliemae.com/about/news_info/publications/2007-parent-survey.htm)



## CALENDAR OF UPCOMING EVENTS

LASFAA 2008 FALL CONFERENCE  
FAST  
FSA TRAINING  
NASFAA 2008 CONFERENCE  
FSA CONFERENCE  
SWASFAA 2008 CONFERENCE  
MED-LEVEL TRAINING

OCTOBER 8-10, 2008 BATON ROUGE, LA  
APRIL 28, 2008 LAFAYETTE, LA  
JUNE 16, 2008 UL LAFAYETTE  
JULY 6-9, 2008 ORLANDO, FL  
DECEMBER 2-5, 2008 LAS VEGAS, NV  
DECEMBER 10-12, 2008 LITTLE ROCK, AR  
TBA



# Campus Safety

Over the past couple of years, campus safety has been a growing concern among college and university campuses. In April of last year, a mentally disturbed student killed 32 victims and wounded several others at Virginia Tech. In February 2008, a female student at LTC Baton Rouge killed two students, Taniesha Butler and Karsheika Graves, and then herself. This very unfortunate incident has impacted all of us in Louisiana, because we now realize that no campus is immune to such threats or acts. These recent events have opened the eyes of colleges and universities and have sparked a need for knowledge, awareness and prevention in terms of campus safety and emergency response plans.

As quoted by Randy Moffett, President of Southeastern Louisiana University, "One of the key characteristics of a University is to provide an open and effective learning environment; however, we must also be cognizant of the potential challenges to the safety of our faculty, staff and students, and we must be diligent in protecting that safety. All of us have been shocked and concerned as a result of recent episodes of violence on college and university campuses, and these events have heightened our sense of urgency relative to safety on our own campus". Below are examples of communication and emergency infrastructure improvements being made here at Southeastern to improve safety for our students, faculty and staff on campus.

- A public address/emergency siren system has been installed on top of Sims Library in the center of campus. The siren system consists of an impressive array of high-volume speakers and horns to notify the campus in the event of an emergency.
- Additional Code-Blue Emergency Phones are being installed at strategic positions around the campus, including locations within certain buildings. 16 new units are being installed, bringing the total number to 41.
- A calling tree system has been established on campus using a network of digital telephones. This system will allow messages to be sent via telephone to multiple key offices in every building simultaneously in the event of an emergency.
- Faculty, staff and students have been automatically enrolled in the email notification system and are currently being encouraged to "opt in" to the text messaging and voice mail components.

What is your campus doing to prepare/train for an effective emergency response plan? Our emergency response systems will be far more effective as a result of the understanding and participation of the members of our campus environment. With the incorporation of training, preparation and planning, our Louisiana campuses will be safer for not only our students but for our entire campus communities.

*Submitted by Jessica Belko, Southeastern Louisiana University*



**LTC Remembers  
2.8.2008**



**News from NASFAA**

***State Legislation on Illegal Immigration Can Have Far-Reaching Affects***

Washington, D.C. (February 2008) – The question on how to secure our borders and what to do with the hundreds of thousands of illegal immigrants who cross them every year is both daunting and divisive. After months of wrangling, arguing, and politicking, the U.S. Congress could not even put together a comprehensive immigration bill to be considered by the president.

The Development, Relief and Education for Alien Minors (DREAM) Act, which would provide a legal path of residency for children of illegal immigrants who complete three years of college or serve in the military, also hasn't escaped the controversy. When NASFAA came out in support of the DREAM Act last October, members sent both dissenting and supportive comments. Late last year, in a show of bipartisan support, Senators Richard Durbin (D-IL), Chuck Hagel (R-NE), and Richard Lugar (R-IN), re-introduced the DREAM Act as a new stand-alone bill.

Because the federal government has failed to effectively address illegal immigration, many states have developed their own laws, which vary in how to deal with both illegal immigrants and their children's access to higher education. But Marcia Weston, NASFAA's director for college access marketing, asks higher education advocates to closely examine those state laws to see who will be affected by them before forming an opinion.

“We don't want to throw the baby out with the bathwater,” says Weston. “No matter what your opinion on higher education access for children of illegal immigrants may be, there are state legislative initiatives underway that would benefit far greater numbers of students than just children of illegal immigrants.”

Weston points to Colorado State Senator Paula Sandoval's recently introduced education bill as an example. Currently, Colorado students prove their residency based on their parents' residency. Proving parental residency requires students to fill out a mountain of forms, said Sandoval in an interview with NASFAA, such as their parent's income tax forms, driver's licenses, and more—all of which have to be examined by school administrators.

Sandoval's bill would allow U.S. citizens who have attended high school in Colorado for at least three years automatic in-state tuition rates without having to prove their parent's legal residency. “This bill makes it easier for students and easier for college administrators,” explained Sandoval.

Even though Sandoval's bill only applies to U.S. citizens, some oppose the bill because it doesn't require students to reveal their parents' legal status. But Sandoval contends it shouldn't matter because the target of her bill focuses only on U.S. citizens, irrespective of their parents' legal status.



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Weston says it's important to move this debate beyond illegal immigration. "This bill would do an immeasurable amount of good for other underserved populations," says Weston. Besides children of illegal immigrants, youth from foster care, who are homeless, or who are estranged from their parents would benefit from this bill.

Sandoval also feels that the bill is much bigger than just the illegal immigration debate. Her point has been well received; both of the major Colorado newspapers have come out in favor of her bill. The bill is also supported by several colleges and universities, who see it as a benefit to students and the schools because it reduces the amount of administrative effort needed to confirm residency. Even some usual opponents of bills that benefit children of illegal immigrants have remained silent on the bill, not coming out in support, but not opposing either.

Weston believes Colorado may be just one example of how legislation that can positively affect a wide variety of needy students can get lost in other debates.

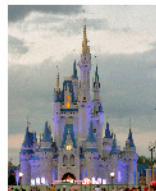
"We have to be careful that we're not inadvertently denying access to thousands of underserved students by getting caught up in complicated debates that are really just side notes to much larger issues," said Weston.

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



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*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, DC, 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](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).*



**Don't miss NASFAA's 2008  
Conference in Orlando, Florida! July  
6-9, 2008**

"In-Line With LASFAA" is produced by  
the Publications Committee:

Jessica Belko- Chair  
Michael Amaloo  
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Terry Martin  
Chris Moree





# Five Tips for a Successful Volunteer Experience

Bill McFarland, TG Senior Regional Account Executive

In the higher education environment, there are abundant opportunities to volunteer. From on-campus activities involving mentoring and building financial aid awareness to community-based outreach and FAFSA workshops, there are always opportunities to contribute your time and further the worthy goals of important organizations.

Often, however, it can be overwhelming to consider taking on other activities in addition to your existing responsibilities. This can be a good time to reflect on some of the benefits volunteering can provide to your personal and professional growth.

## The benefits of lending a helping hand

Volunteering for a cause in which you believe provides the satisfaction of knowing you've done your part to make the world a better place. It can open many doors for you. It will help you develop skills, gain work experience, develop knowledge of different career settings, create a network for finding a job, discover your hidden strengths and talents, gain self-confidence, find references, and build a sense of independence. Also, volunteering is a terrific way to meet people who share your passions.

## Evaluating your options

Here are five things to consider when evaluating opportunities to volunteer:

### *Do your research.*

Explore the mission and goals of each group you are considering. Visit their Web sites, read their literature, and talk to their members. Get an idea of future activities from the group's priorities.

### *Match your skills to volunteer opportunities.*

Where do your skills and talents lie? If you know how to do things more efficiently, volunteer for positions where you can use and teach these skills. Your contributions will be appreciated by others on the team.

### *Learn something new.*

Volunteering can offer an excellent learning experience. If you'd like to develop new skills, find an opportunity that will challenge you to learn from more experienced participants in the group.

### *Budget your time wisely.*

Start slowly when making volunteer commitments and budget your time wisely. You don't want to burn yourself out, frustrate others, and end up with a negative experience.

### *Create your own opportunity.*

Every group is always seeking new ideas to complete projects and accomplish goals. Do you

have ideas about how to get things done right? Write a one-page outline about what you can do, how you can do it, and then go do it. Deliver it to the committee chair or other leaders of the organization and start down your path to a fulfilling and worthwhile experience.

Finding a cause you believe in while keeping these five criteria in mind can contribute to a positive volunteer experience.

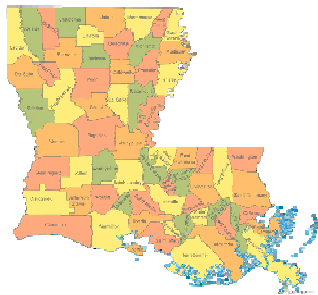
Bill McFarland is a Senior Regional Account Executive with TG serving schools in LASFAA. You can reach Bill at (800) 252-9743, ext. 2505, or by e-mail at [bill.mcfarland@tgscl.org](mailto:bill.mcfarland@tgscl.org). Additional information about TG can be found online at [www.tgscl.org](http://www.tgscl.org).



# COLLEGE GOAL SUNDAY: A RECAP

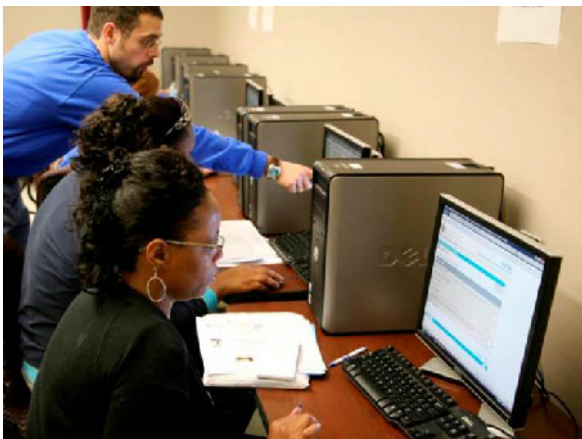
On Sunday, February 10, 2008 LASFAA Partnered with LOSFA to implement College Goal Sunday at the following locations:

- ◆ LA Technical College
- ◆ University of LA at Lafayette
- ◆ SOWELA Community College
- ◆ Northwestern State
- ◆ Southeastern LA University
- ◆ Dillard University
- ◆ LSU at Alexandria
- ◆ Bossier Parish Community College
- ◆ East St. John HS
- ◆ LaDelta Community College
- ◆ Baton Rouge Community College



College Goal Sunday helped students and families who needed assistance in completing the financial aid forms.

College Goal Sunday brought together financial aid professionals from colleges and universities along with other volunteers to help college-bound students and their families complete the Free Application for Federal Student Aid (FAFSA) form.



LA Delta Community College

Continued...



# COLLEGE GOAL SUNDAY: RECAP

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LA Delta Community College  
Scholarship Winner

- ◆ 442 Families Attended
- ◆ Approximately 800  
People Total
- ◆ 12 Scholarships  
Awarded



Baton Rouge Community College



Baton Rouge Community College  
Scholarship Winner



LA Delta Community College



# SWASFAA Boot Camp

December 8-10, 2008

On behalf of the Southwest Association of Student Financial Aid Administrators, I would like to invite you to take part in a unique professional development seminar designed for those new to the profession, SWASFAA Boot Camp.

Whether you have served as a financial aid officer for one week, one month, or one year, SWASFAA Boot Camp will build your knowledge base. The materials presented provide an excellent resource guide, and the topics facilitate discussion on principle elements such as aid eligibility, programs, and awarding. In addition to the invaluable information that is provided through the program, attending SWASFAA Boot Camp is a wonderful way to network with other financial professionals from our region.

## Boot Camp Attendee Goals

- Gain a global perspective of the student financial aid process from application to maintaining award packages (primary focus: Federal programs, secondary focus: state programs)
- Gain an understanding of what roles financial aid professionals play and how we enhance student learning
- Discover methods and means for working with aid programs
- Exchange ideas with financial aid professionals from the states SWASFAA serves

Boot Camp will be held in conjunction with the annual SWASFAA Conference, **December 8-10**, at the Peabody Hotel in Little Rock, AR. The program will begin at 1:00 on Monday, and will conclude by noon on Wednesday- just in time for you to attend the conference (December 10-12)!

If you are not a member of SWASFAA, I encourage you to become one. The SWASFAA network has proven itself time and again as a priceless tool in the careers of Student Financial Aid professionals. For more information about our organization, annual conference, and Boot Camp, please visit: <http://swasfaa.org/>

-Submitted by Nora Cargo, 2008 SWASFAA Boot Camp Chair

## USEFUL FINANCIAL AID TIPS

Submitted by EdFund

Post these handy tips near your desk – they'll help keep you on track for a healthy financial future.

### For Student Loan Borrowers:

- **Borrow only what you need**
  - o Student loans must be paid back regardless of your educational outcome
  - o You don't need to borrow the full amount offered to you
  - o Total amount borrowed will determine your monthly repayment amount
- **Know your repayment options**
  - o Standard plan: 10 years to repay, \$50 minimum payment
  - o Graduated plan: Payments gradually increase over 10-year repayment period
  - o Income-sensitive plan: Based on your income and total amount borrowed, payments must cover at least the interest due
  - o Extended plan: For borrowers owing \$30,000 or more, repayment schedule can extend up to 25 years
- **Avoid student loan delinquency and default**
  - o Call your lender as soon as you know you're in trouble
  - o Default has serious consequences
  - o Deferment and forbearance options are available to postpone payments

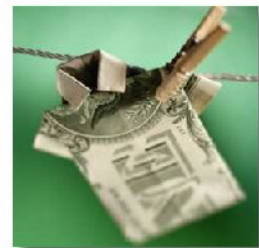
### For Everyone:

- **Make a budget and stick to it!**
  - o List all your income sources and monthly expenses
  - o Track spending for a month to see where your money goes
  - o Don't spend money you don't have



Continued...





- **Cut expenses where you can**
  - o Leave credit cards at home; bring a lunch to work; shop with coupons
  - o Use public transportation; limit eating out; rent DVDs instead of going to movies; lower the thermostat in winter and raise it in summer
- **Keep an eye on your credit report**
  - o Late payments, going over credit limits and having too many open accounts will lower your credit score
  - o Credit score affects your ability to borrow more, get housing or a job
  - o Get a free credit report from each of the three agencies once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Don't fall into credit card traps**
  - o Be aware of fees: annual, balance transfer, cash advance, over-limit, late
  - o Know the interest rate – will it change after introductory period? A fixed rate is better than variable
  - o Read the fine print about penalties and additional charges
- **Protect yourself from ID theft and fraud**
  - o Be wary of fraudulent e-mails requesting personal information
  - o Be vigilant when using public computers to conduct personal business
  - o Create unique online passwords and don't share with anyone
  - o Shred credit card offers; send and receive bills from a secure mailbox
- **Don't forget to save!**
  - o Save money for emergencies and major purchases: use savings accounts, money market accounts and certificates of deposit
  - o Power of **compound interest**: the sooner you start saving, the more interest you earn, and then earn interest on the interest
  - o Put aside a set amount each paycheck before you have an opportunity to spend it

You'll find more ideas on saving, budgeting and money management at [www.edfund.org](http://www.edfund.org). Building Futures Financial Literacy offers information on these topics and more!

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**DON'T MISS LASFAA'S  
FALL CONFERENCE!  
OCT 8-10, 2008  
BATON ROUGE**

**Your 2007-2008 Executive Board Members are:**

- |                                       |   |
|---------------------------------------|---|
| <i>President</i>                      | Ursula Shorty, Southern University, Baton Rouge     |
| <i>1st Vice President</i>             | Shannon Guillory, McNeese State University          |
| <i>2nd Vice President</i>             | Vacant  |
| <i>Immediate Past President</i>       | Alvina C. Thomas, Louisiana Delta Community College |
| <i>Treasurer</i>                      | Sherry Gladney, LSUHSC-S, Shreveport                |
| <i>Executive Secretary</i>            | Roslynn Pogue, University of LA at Monroe           |
| <i>LAICU: Delegate-at-Large</i>       | Temell Smith, Tulane University                     |
| <i>LCTCS: Delegate-at-Large</i>       | Vicki Temple, Bossier Parish Community College      |
| <i>LSU: Delegate-at-Large</i>         | Melissa Airhart, LSU Shreveport                     |
| <i>ULS: Delegate-at-Large</i>         | Teri Smith, University of LA at Monroe              |
| <i>Grad/Prof: Delegate-at-Large</i>   | Jerome Harris, Southern University, Baton Rouge     |
| <i>Proprietary: Delegate-at-Large</i> | Connie Roubique, ITI Technical College              |
| <i>Southern: Delegate-at-Large</i>    | Trivia Garrett, Southern University, New Orleans    |



# LASFAA In Pictures 2008 Spring Conference





## Mapping Your Future Website Redesign

Mapping Your Future® currently is planning a complete website redesign, which will include major changes to the site, how processes work, how you link to Mapping Your Future, and the steps your students follow to complete Online Student Loan Counseling.

The redesign, scheduled for implementation **during the evening of March 28**, is being done in conjunction with a move to our new web domain — [MappingYourFuture.org](http://MappingYourFuture.org) — and will change the website's file structure and navigation.

Mapping Your Future staff members have provided Schools with an overview of the changes that will occur to the functionality, navigation, and processes — and changes they will need to make to their own websites at [mapping-your-future.org/downloads/02-2008OSLCENews.html](http://mapping-your-future.org/downloads/02-2008OSLCENews.html).

If you have questions, contact Mapping Your Future at [feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org).

**Look what's new! For more info, visit [www.federalstudentaid.ed.gov/federalaidfirst](http://www.federalstudentaid.ed.gov/federalaidfirst)**



## HOW ARE WE DOING?

We want to hear from you!

Please print the attached survey and let us know what you think of In-Line With LASFAA. You may return the survey to Jessica Belko via fax @ 985-549-5077 or via e-mail @ [jessica.belko@selu.edu](mailto:jessica.belko@selu.edu).

THANKS!

# In-Line With LASFAA

## Section A: PARTICIPANT DATA

1. How long have you been in LASFAA (please circle)?  
<1 year      1-3 years      4-6 years      7-10 years      >10 years
2. What type of institution do you represent (please circle)?  
Public 2 Year      Proprietary  
Private 2 Year      Lender  
Public 4 Year      Government Agency  
Private 4 Year      Other (please specify): \_\_\_\_\_  
Technical College

## Section B: SURVEY QUESTIONS

1. How satisfied are you with the number of newsletters published per academic year?  
Very Satisfied    Somewhat Satisfied    Not Satisfied    Indifferent  
Comments: \_\_\_\_\_
2. How satisfied are you with the publishing dates of the newsletters?  
Very Satisfied    Somewhat Satisfied    Not Satisfied    Indifferent  
Comments: \_\_\_\_\_
3. How satisfied are you with the format of the newsletters?  
Very Satisfied    Somewhat Satisfied    Not Satisfied    Indifferent  
Comments: \_\_\_\_\_
4. How satisfied are you with the content of the newsletters?  
Very Satisfied    Somewhat Satisfied    Not Satisfied    Indifferent  
Comments: \_\_\_\_\_
5. How satisfied are you with the length of the newsletters?  
Very Satisfied    Somewhat Satisfied    Not Satisfied    Indifferent  
Comments: \_\_\_\_\_
6. Are there any changes you would like to see in the upcoming newsletters?  
\_\_\_\_\_
7. What is your favorite thing about In-Line With LASFAA?  
\_\_\_\_\_