

# LASFAA



## WINTER 2018

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# IN-LINE WITH LASFAA

A publication of the Louisiana Association of Student Financial Aid Administrators

## PRESIDENT'S MESSAGE

Greetings LASFAA Members! At last year's conference, I expressed my vision of what I coined as the 3 S's: Service, Scholarship, and Sustainability. With your help, we were able to accomplish our goals and position LASFAA to continue to excel. We collected suggestions to transform LASFAA into an association that better serves its members. First, we created a training survey to poll the members, but most importantly listened to your voices on the types of training sessions and services you felt were most beneficial for you and your institutions. Next, we assessed the costs of the new services requested and discussed the most inclusive, cost efficient way to improve our deliverables.

The results included an informative quarterly newsletter, a more interactive and user-friendly website, online training webinars, improved advocacy efforts, increased membership. Thanks to increased support from our volunteers, exhibitors, and associate members, we were able to provide an epic 50<sup>th</sup> conference in New Orleans for approximately \$2,000 under budget. If I knew that we were under budget, I would have added even more food 😊.

If you missed this year's conference, you missed a treat. During the conference, we were all promoted to Special Agents. The committees created several engaging activities centered on learning more about each other, our vendors, and LASFAA's mission. Our expert speakers provided important information and some used creative techniques. Keynote speaker, ET Winzer delivered one of the most energetic, relevant speeches ever! The icing on the cake was the recognition by NASFAA for the most creative conference theme in 2018. For me, the highlight of the conference was recognizing and presenting a token of appreciation to the Higgins family and some of my colleagues for their service to LASFAA.

My final request as LASFAA President is to solicit your support of our 2019 LASFAA President, Kristi Waters. After receiving the gavel, Kristi expressed her vision for 2019: **GROWTH**. With our Newfound Commitment to Intercollegiate Service, let us support LASFAA and our 2019 Board of Directors.

So, volunteer to serve on at least one committee and run for a vacant office. Also, provide feedback and input as often as possible. We must continue to foster a diverse and inclusive association to meet the mandates of our ever-changing profession.

Each member has a voice and a vote...make yours count. LASFAA's success depends on you.

Thanks again for allowing me to serve as your 2018 LASFAA President and I look forward to servicing as Past President in 2019. Special thanks to our Board of Directors and Past Presidents for your guidance. Happy Holidays!

Katraya Williams, Financial Aid Director, Southern University-Shreveport

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## **Volunteer Spotlight: Lynette Viskozki, Treasurer**

*The LASFAA Volunteer Spotlight shines on Lynette Viskozki, the Director of Financial Aid at Centenary College.*

**Volunteer activities with LASFAA:** Now... Treasurer. Previously... delegate, site selection, site, COA

**How long have you been in financial aid?** 33 years of full-time employment....graduated from Centenary and stayed!

**How did you get your start in financial aid?** My freshman year, as a student worker I was moved from the Admission Office to the Financial Aid Office. I was put in front of a typewriter to type award letters. I never left.....so, actually....it's been 36 years. 😊

**What is the most rewarding part of your job?** When I can help a student....when they think it's the end of the line, but I come up with a solution.

**What is the most difficult aspect of your job?** Of course, telling a student that you've done all you can for them.

**How do you cope with stress on the job?** Leave it at the office....don't take it home!!

**Who has been the biggest influence/mentor on your career?** Mary Sue Rix....we spent 26 years working together. She came to Centenary a year after I started full-time. And, even though she had only been in financial aid a few years and needed help herself, she was so meticulous and methodical....she taught me patience.

**What is/was your favorite volunteer experience?** It has to be site chair....I love the detail it takes and being busy during conference.

**What do you do when you are not working?** "We work so we can vacay".....my husband and I have made it a priority to vacation at least once a year....before the kids and after. We have done our stints at Disney (twice) and then graduated to Universal (I think 3 times now). We go to the same small town in Colorado every few years or so.....during the summer.....we are not skiers!! We've done DC and Williamsburg and the Grand Canyon.

**What do you like about living in Louisiana?** The people and the culture. My father was a Methodist minister and we lived all over the state. I was born in New Orleans, but moved when I was 5 years old. I've lived in the northeast and the northwest corners of the state, the very middle and graduated from high school on the 'north shore'. It's been interesting to be able to live in and around different cultures.

**What is the most unusual place you have vacationed?** I wouldn't call it a vacation, but was able to travel to China with a college group in the mid-80s. It was a very different place back then. Except for Beijing, it was very rural. The Chinese, up to that point, had rare opportunities to visit with people from the west.

**What is your favorite restaurant?** I don't really have a favorite restaurant....just favorite dishes.....the lasagna at Monjunis, the shrimp salad at Jacquelyn's.



**What was the last book you read?** I'm currently reading Secret of the Big Easy by Robin Murphy. She's the wife of a tour guide that my husband has used several times.

**If you could change anything in our industry, what would it be?** R2T4....I hate that when a student withdraws and we have to send loan funds back it leaves the student to have a balance with the school or an overpayment.

**Do you have any advice for your fellow financial aid administrators?** Don't let the work overwhelm you.....it's a lot.....we all know that. Leave it at the office!!! You can't finish it in a day....leave it and start again fresh tomorrow.

**If you were not in financial aid, what would you be doing now?** I have no clue.....

Refinancing your student loan debt could *save you money!*

VISIT [LelaRefiHELP.org](http://LelaRefiHELP.org)

**Lela RefiHELP**<sup>SM</sup>  
HIGHER EDUCATION LOAN PROGRAM

A LOUISIANA NON-PROFIT EDUCATION LOAN REFINANCING PROGRAM

## The State of Student Finances 2018

Submitted by Alison Pfeifer, Inceptia

A critical component of any good financial education program is assessment. Being able to compare pre and post-programming knowledge levels is a key indicator of program efficacy. But knowledge alone tells only one half of the story; behavior tells the other.

Since the spring of 2016, Inceptia has collected survey data from college and university students across the country in order to better understand financial behaviors. Analyzing the choices that students make about money, the steps they take to be financially well, or the ways in which they view their own competency, can provide a valuable baseline regarding their levels of financial capability. In addition, it can better inform the learning

objectives and areas of focus for financial education programming, aligning our efforts to meet the needs of students.

With over 60,000 respondents weighing in on a number of topics, we are able to see that although students rate their financial knowledge as average, they are falling woefully short in key areas like saving, protecting, and preparing. This contrast demonstrates the disparity between perceived knowledge and applied behaviors.

There is also good news. The majority of students indicate they are setting and following budgets, avoiding unnecessary account fees, and steering clear of nonbank institutions.

Financial education has steadily evolved to include not just knowledge gain, but also behavior modification as one of its goals. After all, the ability to apply that knowledge to real-world decision-making is a strong indicator of the efficacy of those efforts and how well we have prepared students to be financially empowered.

The examination of current student financial behaviors, then, provides an excellent opportunity to determine areas students are excelling, and where they are struggling. This multiyear behavior assessment gives sometimes surprising insight into how students are managing money, a reminder that student groups are not heterogeneous and can change as fluidly as the composition of the student body.

Our goal in conducting this research is to provide another tool for financial educators and advocates to consider survey data in determining how to best serve students. Analyzing shifting behaviors, and assumptions versus reality, can be a much-needed temperature check to align our work with student needs.

To learn more about this study, view our [on-demand webinar](#) or request a copy of the [entire brief](#).

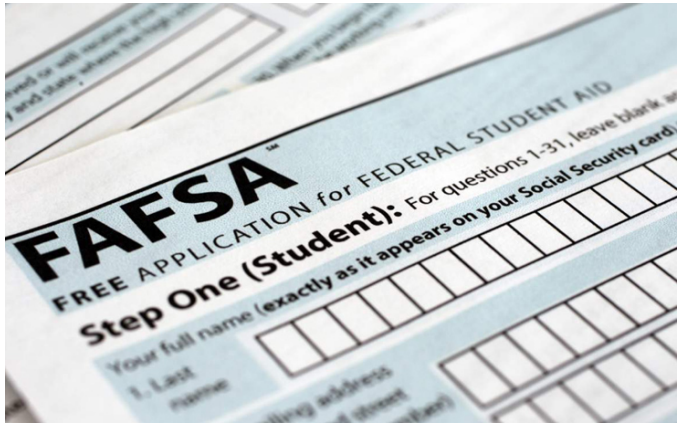
**MEASURE UP**

**Does your institution's award letter measure up to industry best practices?**

Student-centric, mobile-friendly award letters that drive responsible borrowing are #trending. Will your award letter pass a best-practices assessment?

**Take the free quiz**

campuslogic



## Call to Action: Immediately Urge Your Representative to Support S. 3611, the FAFSA Act

By Stephen Payne, NASFAA Assistant Director of Federal Relations

Yesterday, the United States Senate unanimously passed the Faster Access to Federal Student Aid (FAFSA) Act. The bill, strongly supported by NASFAA, would, through better integration with the Department of Education and the Internal Revenue Service, simplify the financial aid

application, verification, and student loan repayment processes. NASFAA calls on the House of Representatives to take up the bill before the end of the year and encourages members to contact their representative immediately to express support for the bill.

As NASFAA's [full summary of the bill](#) explains, this bill takes the important step of amending both the Internal Revenue Code and Higher Education Act (HEA) to allow for cross-agency data-sharing that would greatly reduce verification burden and improve the federal student aid system for students and borrowers.

"The FAFSA Act not only makes the application process easier for students, but does so while preserving the integrity of the student aid programs," NASFAA President Justin Draeger said. "The financial aid community urges swift action on this bill so that work can begin to reduce the application and data verification burden that continues to overwhelm students and institutions."

For a sample message to representatives and information on how to contact your representative, see [NASFAA's FAFSA Act advocacy page](#).

### Renew your SWASFAA membership

SWASFAA memberships expire on December 31<sup>st</sup>.

Renew at [www.swasfaa.org](http://www.swasfaa.org)



Happy Holidays from ULM (left) and Southeastern (above)!



## Amy Cable Recognized as a NASFAA MVP

*MVP: Most Valuable Professional is an occasional series that features a brief Q&A with a different NASFAA member. Do you know a financial aid colleague with something interesting to say? Send the names of potential future MVPs and a short note about why you're nominating them to [news@nasfaa.org](mailto:news@nasfaa.org).*



*Meet Amy Cable. She has been working in financial aid for 15 years, beginning as a student worker in the financial aid office at the University of Memphis—a job she was offered as she was completing a promissory note for her student loan. As she stood at the counter in the aid office, a man approached her and asked if she was an independent student. When she answered that she still lived with her mother, he responded that her honesty was refreshing and offered her a job. "I was just starting college and needed some extra money. Who could have known that would start my career in financial aid?" she said. Amy currently serves as the executive director of enrollment management at the Louisiana Community and Technical College System (LCTCS), which she enjoys because she loves working with students, her team, and the college system's "overall mission to educate the citizens of Louisiana."*

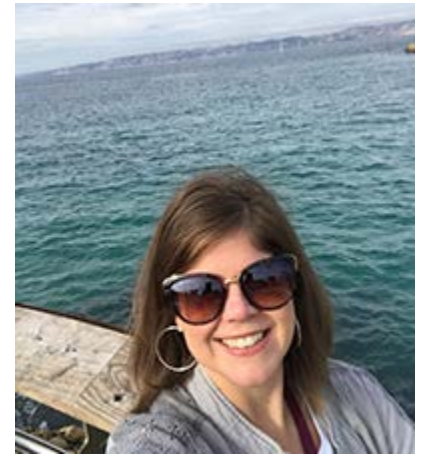
"Financial aid can be a tough job, but when you see a student you helped walk across the stage and receive their degree, it makes the job worth it," Amy said. Amy has served on NASFAA's Publications Editorial Board, Assessing Tuition and Debt-Free Higher Education Task Force, Conference Mentor Task Force, and Standards of Excellence (SOE) New Service Focus Group.

### **What is one thing that working in financial aid has taught you?**

To be patient with students and the Department of Education, and to be organized so that I can keep up with all that is financial aid, from regulation changes to due dates, etc. Lastly, it has taught me to be resilient.

### **What was your most motivating financial aid experience?**

I encountered a student who received so many scholarships her first year that her entire four years of college were paid for. I had to do a budget adjustment so she could get all of the funding. The student was so excited, and she would come and see me every



*(...continued on page 6...)*



KHEAA provides quality, result-oriented and customer-driven services geared to help you and your students.

# We're Here To Help

888.678.4625 | [www.kheaa.com](http://www.kheaa.com)



**KHEAA Verify** is a fully automated online FAFSA verification service that collects needed documentation and submits corrections so you can award funds to students quickly.

Our **Cohort Default Management Service** is a dynamic and comprehensive solution for lowering your cohort default rate. KHEAA has 50 years of experience and an average delinquency resolution rate of 75%.

The **Advantage Education Loan** and **Advantage Parent Loan** are NO-FEE loans designed to provide money for students and their families.

The **Advantage Refinance Loan** is available for borrowers who are in repayment and want to roll their federal and private loans into one convenient NO-FEE loan, save on interest charges and get out of debt faster.



(...continued from page 5...) year up until she graduated. I often talk about her experience when I give presentations to students about the value of exploring scholarships.

**What advice would you have given yourself when you first began your career?**

To never underestimate the value of the community college system and the education it provides to students from all walks of life.

**What's on your desk right now?**

To-do lists—I have to set up the new aid year so we can begin downloading Institutional Student Information Records (ISIRs)! I also have awards from committees I have served on and candy for when my team and I need a pick-me-up!

**What is a goal you've set for yourself for the upcoming year?**

To take advantage of professional development opportunities, to explore enrollment management, and to expand on centralizing services on behalf of our colleges.

**What is a fear or obstacle that you have overcome?**

Conflict resolution. To be a good team lead, you have to be able to manage conflict in a positive way.

**Name one thing on your bucket list.**

To travel to Germany.

**Who is your hero and why?**

My grandmother, Patsy. She always encouraged me to get an education and to never stop reaching for my goals. She worked very hard to help me reach my goals, from buying me a car to get back and forth to school, to helping me buy books.

(photos top to bottom: trip to France/ LCTCS Christmas decorating contest/ celebrating Mardi Gras with husband, Bob)

**Sallie Mae® requests entries for \$20,000 graduate and professional school scholarship**

Now in its 2<sup>nd</sup> year, Sallie Mae’s Bridging the Dream Scholarship for Graduate Students is looking for a new group of inspiring students. Sallie Mae will be awarding four current and future graduate and professional students with \$20,000 each.

Do you have an interesting story to tell? Could you use financial help to further your education? Enter for your chance to win a \$20,000 scholarship from January 4, 2019, at 12 p.m. ET – February 15, 2019, at 11:59 p.m. ET at [SallieMae.com/BridgingtheDreamGrad](http://SallieMae.com/BridgingtheDreamGrad).

Cody, one of the 2018 winners, is now one step closer to his medical school dreams. “This scholarship is going to set the foundation for me to go to grad school and release some of those financial barriers that a lot of people have that keep them from attaining higher education.” Learn more about Cody and all the 2018 winners at [SallieMae.com/BridgingtheDreamGrad](http://SallieMae.com/BridgingtheDreamGrad).

Don’t miss out on this unique opportunity to get financial help for your graduate school dreams.

<sup>1</sup>No purchase necessary. Void where prohibited. Valid 1/4/19 at 12 p.m. ET – 2/15/19 at 11:59 p.m. ET. See official rules at <https://bridgingthedream.scholarsapply.org/information.php>.

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**Tell us about your journey to graduate or professional school and you could win \$20,000\***

**Enter to win from January 4 – February 15, 2019 at SallieMae.com/BridgingTheDreamGrad**

Cody, 2018 scholarship winner

\*No purchase necessary. Void where prohibited. Valid 1/4/19 at 12 p.m. ET – 2/15/19 at 11:59 p.m. ET. See official rules at <https://bridgingthedream.scholarsapply.org/information.php>.

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## School Profile

*By Amy Marix, Director of Financial Aid & Scholarships,  
Louisiana State University*

*What year was your institution founded? Was your institution ever known by any other name?* The institution was founded in 1853 as the Louisiana State Seminary of Learning and Military Academy. Louisiana State Agricultural & Mechanical College, our current name, was established by an act of the legislature, approved April 7, 1874.

*What is your current undergraduate and/or graduate enrollment?* Total enrollment is 30,987 including Undergraduate and Graduate student enrollment.

*What types of degrees do you offer and what's your largest or most popular program?* We offer over 235 fields of study offering baccalaureate, post bachelor's certificate, master's doctoral, post-doctoral certificate, education specialist, professional, post professional certificate, and graduates certificates. Our engineering college is the largest and most popular with almost 5,000 students.

*Is your campus primarily residential, commuter, or online?* Our campus has a first year residency requirement. All freshman are expected to live on-campus.

*If you have athletics programs, what is your most successful program?* We offer many competitive athletic programs including Baseball, Basketball (Men and Women), Beach Volleyball, Cross Country, Football, Golf (Men and Women), Gymnastics, Soccer, Softball, Swimming & Diving, Tennis (Men & Women), Track & Field, and Volleyball. We have many successful programs on campus, but our football, baseball, and gymnastics events have sellout crowds.

*Do you have a school mascot? What are your school colors?* Mike the Tiger is our mascot and our colors are purple and gold.

*Do you offer institutional grants and/or scholarships?* Yes, we offer thousands of institutional grants and scholarships. We offer merit and need-based scholarships as well as work programs.

*Do you run on semesters, quarters, trimesters, or another schedule?* We run on semesters.

*Do you offer programs using credit hours or clock hours?* Credit hours

*What type of financial aid management system do you use?* We use a homegrown mainframe system.

*What is one thing EVERYONE should know about your institution that they might not know already?* Our campus architecture was based on the Renaissance domestic style of northern Italy (tan stucco walls with red tiles roofs).





*If it's happening in LASFAA, it's happening at...*

## **The Watercooler**

**Shannon Cross** is the new Louisiana representative for Inceptia.

**DeAnna Fuller**, Assistant Director at LSU-HSC, resigned to take a position at the University of Missouri Medical School.

**Kelly Holder**, Financial Aid Counselor at ULM, resigned to take a position at Middle Tennessee State University.

**Craig Poleman**, resigned from Inceptia to take a position with SoFi.

*If you or someone you know has received a promotion, taken a new job, or experiences a significant life event, email: [everett@ulm.edu](mailto:everett@ulm.edu)*

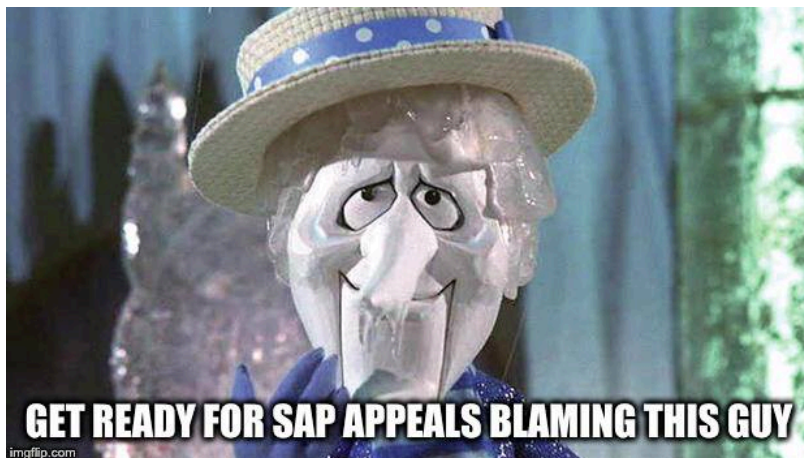
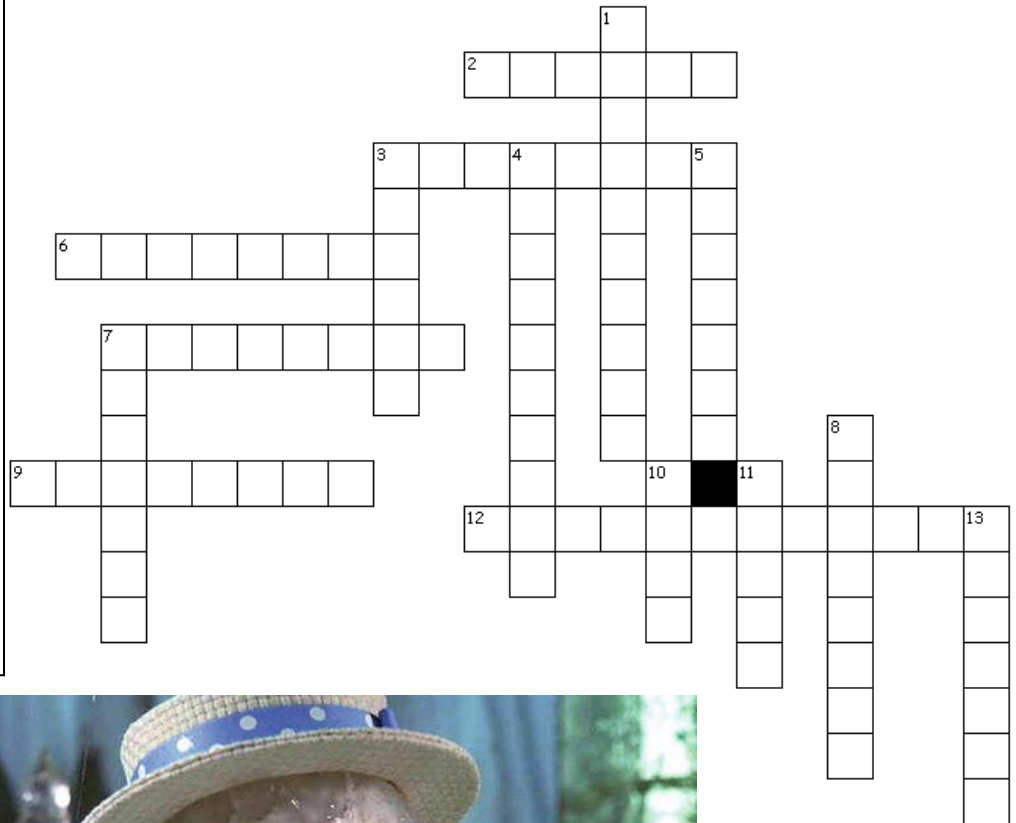
## **Winter Crossword**

### **ACROSS**

2. "in a one-horse open \_\_\_"
3. "it came upon a \_\_\_ clear"
6. at the top of Ralphie's list
7. remake with Bill Murray
9. hung by the chimney with care
12. George Bailey's home town

### **DOWN**

1. White Christmas's Bob Wallace
3. Scrooge's business partner
4. used to open a walnut
5. Bob Cratchit's son
7. Says "Bah, Humbug!"
8. George Bailey's guardian angel
10. what Griswold's bonus is for
11. Clark Griswold's cousin
13. "The best way to spread Christmas cheer is \_\_\_ loud for all to hear"



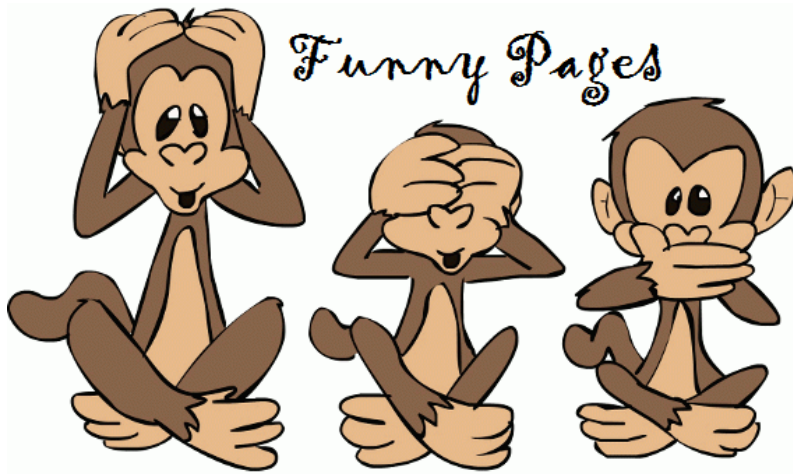


# LASFAA 50<sup>TH</sup> CONFERENCE New Orleans









“ So... a single, never been married (per the FAFSA), mom called to complain about her son's financial aid - or lack thereof. He's not meeting SAP. She admitted that she was very upset and was headed to campus, until her husband calmed her down.”

“I learned we have a sexual violence hotline at our school. Had a mom call that number with financial aid questions about her son...”

## Deja Poo

adj. The feeling of having heard this crap before

Got one to share? Send it to [everett@ulm.edu](mailto:everett@ulm.edu). All submissions will be published anonymously.

### SAVE THE DATE

- 2.4-2.5 – SASEA SEE (Student Employment) Training (San Marcos, TX)
- 2.25-2.27 – NASFAA Leadership Conference (Washington DC)
- 3.13-3.15 – LASFAA Spring Conference (TBD)
- 5.13-5.15 – NCAA Regional Rules (Indianapolis, IN)
- 6.3-6.5 – NCAA Regional Rules (Denver, CO)
- 6.24-6.27 – NASFAA Conference (Orlando, FL)

Check the LASFAA calendar for webinars & training events available to our membership at: [www.lasfaa.org](http://www.lasfaa.org)

### Are you hiring?

Post your vacancy at [www.lasfaa.org](http://www.lasfaa.org) for free with your LASFAA membership

***Interested in volunteering for LASFAA? Contact a committee chair below...***

#### 2018 Committee Chairs

Amenities	Sharon Pollard	Exhibitor Liaison	Joni Leggio
Archives	Lauren Jackson	Member Relations	Erica LeJeune
Cost of Attendance	Frankie Everett	Nominations & Awards	Lauren Jackson
Diversity Awareness	Sharmain Lazard-Talbert	Publications	Frankie Everett
Fall 2018 Conference	Alan Jackson	Site Selection	Lisa Pickering
Fall 2018 Conference Site	La'Charlotte' Garrett	Spring 2018 Conference	Amy Cable
Finance Committee	Kristi Waters	SWASFAA Update	Lynette Viskozki
Financial Aid Awareness	Charles Cambre	Technology/Automation	Rebecca Amy
Legislative Advocacy	Deborah Paul	Training	Amy Cable/Melissa Rhodes
Long Range Planning	Taina Savoit	50 <sup>th</sup> Task Force	Rhonda Bailey

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