

# Letter From The President

Dear LASFAA Members,

I am truly excited about serving as your President this year. Thank you so much for this wonderful opportunity. Many of the plans discussed and agreed upon by the LASFAA Board and myself are already in motion. These individuals have committed themselves to working towards the improvement of LASFAA.

Some Committee Chairs began working immediately following the 2004 fall conference. I welcome their enthusiasm and am glad that I am a part of their eagerness to serve.

A few notes:

- The Delegates-At- Large are your voice to the decision-making group for LASFAA. If you don't know who these people are, then I invite you to visit the LASFAA website where you can find their names, contact information, the school system they represent, and a picture. Please contact them with your concerns.
- Any member wishing to serve on a committee is invited to participate. Please do not hesitate to call or email me if you are interested. Remember, it is the members and what they have to offer that make this association great.
- Remember to check the master calendar for dates of LASFAA events and important events hosted by individual schools, colleges, and universities in Louisiana. The calendar will be updated with 2005 events during the early part of next year. The deadline and criteria for submitting information will be published by that committee chair.
- The 2004 FAS workshop was a great experience. I enjoyed meeting and mingling with the people that keep your offices going. Thank you, Directors, for supporting the Financial Aid Support Staff training.

I wish you all a safe holiday season and look forward to seeing you at the next LASFAA function.

Best regards,

*Sherry*

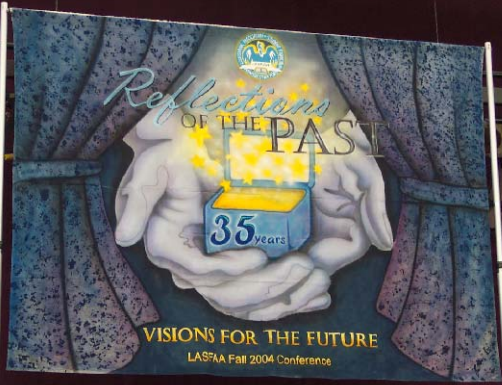
Sherry Gladney  
Director of Student Financial  
Louisiana State University Health Sciences Center – Shreveport  
LASFAA 2004-2005 President

<b>Livin La Vida LASFAA .....</b>	<b>Page 2</b>
<b>Past Presiden't Corner.....</b>	<b>Page 3</b>
<b>Preventing Identity Theft.....</b>	<b>Page 4</b>
<b>"One-Less" Strategies for Savings.....</b>	<b>Page 6</b>
<b>Where Are They Now?.....</b>	<b>Page 7</b>

Fall 2004  
December 10, 2004

In-Line With LASFAA





LOUISIANA ASSOCIATION OF  
STUDENT FINANCIAL AID  
ADMINISTRATORS

Serving the students of Louisiana  
for 35 years.

PO Box 5263 NSU  
Natchitoches, LA 71497  
Phone: 318-677-3141  
Fax: 318-677-3127  
Email: [gilson@alpha.nsula.edu](mailto:gilson@alpha.nsula.edu)

**CHECK**  
**WWW.LASFAA.ORG**  
**FOR UPDATES**

"In-Line With LASFAA" is  
produced by the LASFAA  
Publications Committee. Please  
direct questions to the Publications  
Committee Chair, Glenn Chance.

Glenn Chance  
[glenn.chance@slma.com](mailto:glenn.chance@slma.com)  
(985)446-8382

# LASFAA Fall Conference - Reflections On The Past

The Fall 2004 LASFAA Conference was held in Baton Rouge on October 13, 14 and 15. The LASFAA theme was, "Reflections Of The Past, Vision For The Future." The social activity celebrated LASFAA's past leadership and current successes by welcoming past LASFAA presidents (see page 11) and awarding current members (see page 12).

Photos from LASFAA are provided on page 8.

## Livin' La Vida LASFAA

- Janet Barger has joined Educaid/Wachovia as Regional Sales Manager for the Southwest Region. Good luck, Janet!
- Ralph Perri, formerly of UL Monroe, has accepted a position to return to the University of Houston. LASFAA wishes Ralph and his family much happiness and success.
- Rosie Toney has been named Director of Financial Aid at Southeastern Louisiana University. Congratulations, Rosie!
- Chuck Parker has been hired as a sales manager for College Loan Corporation. LASFAA wishes him success in his new role.

# Past-President's Corner

Dear LASFAA Members,

It is hard to believe that the year has come to an end. A few days after I took office last year, I was faced with a family illness and was unsure as to how I was going to do it all and do it well. Through prayer and support from my family and friends and colleagues of LASFAA, we made it through. For this I deeply say, "Thank you." It was your support that allowed me to have such a successful and productive year.

The success of this year is not mine alone but is also due to the many volunteers who worked with me to make it happen. Your 2003-2004 LASFAA Board worked so hard, for both this association and me, this past year that, even now as I look back, it is amazing. When I started I had set two goals. The first was to enhance the look and functionality of our website, and the second was to create a master calendar. Through the tireless efforts of Kenn Posey, who chaired the Automation and Technology Committee, and Janile Parks, who chaired the Lender-School Co-op Committee, and their committee members, these goals became a reality. Words cannot express my heartfelt gratitude. Thank you.

Sincere thanks to Emily London-Jones and Cynthia Thornton (Fall Program), Judith Vidrine and Kim Dudley (Fall Site), and Rebecca Vessel (Corporate Sponsorship), and their committees, for their unbelievable hard work to make our 35th anniversary celebration a memorable occasion.

Congratulations to the dedicated members of our association that were honored at our Fall Conference. They were Judith Vidrine (Associate of the Year), Vickie Temple (Rookie of the Year), Emily London-Jones (Woman of the Year), Patrick Gorman (Man of the Year), and Gracie Guillory (Lifetime Service Award).

To our new President, Sherry Gladney, I wish you and your board the best. I have every confidence that you will lead our association forward and will be a fine representative for LASFAA.

I look forward to the next year serving you as your Past-President and starting in January as your Louisiana Delegate-at-Large on the SWASFAA Board. I thank all of you for having allowed me to serve as your President. It was an honor.

I wish you all a safe and blessed holiday season.

Respectfully submitted,

*Jackie*

Jacqueline Lachapelle  
LASFAA Past-President



# Preventing Identity Theft For Your Customers

By the Legal and Product Development Departments

American Student Assistance

Someone is out searching for your personal information. They can steal your name, social security number, date of birth, address—even your identity. In today's online world, it is shockingly simple for criminals to find and use your personal information to obtain credit cards and identification; even to establish a new life under your name and with your information.

Over 27.3 million Americans have been victims of identity theft (1). Studies conducted by both Gartner Research and Harris Interactive indicate that between July 2002 and July 2003, an estimated seven million people were victims of identity theft. (2)

Student aid professionals should not only be concerned about their own information; they must be equally concerned about protecting the personal information of students and parents. The Gramm Leach Bliley Act ("GLB") (3) enacted in 1999 protects the non-public personal information of consumers. Pursuant to the Act, federal regulators issued privacy rules that require financial institutions to adopt "safeguards" or practices to protect the personal information of all customers.

Here are some steps you can take to help protect the non-public personal information ("Personal Information") of your customers:

- ✱ Safeguard – always treat Personal Information as you would want yours to be treated. Protect it against identity theft.
- ✱ Computers – computer passwords should be changed regularly and never shared. Computer terminals should always be locked to prevent unauthorized access to Personal Information contained on the computer or within the computer system.
- ✱ Printing - pick up printed documents from the printer quickly if they contain Personal Information.
- ✱ Access – restrict access to files and documents containing Personal Information only to those who have a business-related reason to access the information.
- ✱ Verify - when dealing with a business partner, verify that they in fact have an existing relationship (account) with a student or borrower and need to access that consumer's information before discussing any Personal Information with them.
- ✱ Shred & erase – all media (paper, discs, CD-ROMS) containing Personal Information must be shredded or otherwise destroyed before disposal.
- ✱ Careful faxes - when sending Personal Information via fax, be sure to include a confidentiality notice on the cover sheet and notify the recipient that the fax is coming. Check the receiver's telephone and fax number before sending the fax.

Ways to improve your privacy knowledge include:

- ✱ Taking an identity theft quiz at <http://www.privacyrights.org/ITquiz-interactive.htm>.
- ✱ Reading testimonials of identity theft victims at <http://www.privacyrights.org/cases/victim.htm>.
- ✱ Checking out the FTC's identity theft Web site: <http://www.consumer.gov/idtheft/>.

For more information on preventing identity theft contact the compliance or legal staff within your organization.

- 1) Data from Consumer Sentinel and the Identity Theft Data Clearinghouse, FTC.
- 2) Data from the Identity Theft: The Aftermath 2003, Identify Theft Resource Center, summer 2003.
- 3) Pub. L. No. 106-102, 113 Stat. 1338 (1999).

# LASF AA Sponsors Come Through

Submitted by: Rebecca Vessel, Corporate Sponsorship Chair (rebecca@louisiana.edu)



LASF AA had an outstanding sponsorship year. We had 40 contributing sponsors. New to this year was the recognition to our top sponsor(s) in the Super Platinum level. As a committee we felt it was necessary to give special recognition to the highest sponsor(s). This year's top sponsors were AmSouth and Hibernia. Our committee is always striving to improve the sponsorship process and recognition of our valued sponsors. Danielle Lagneaux, committee member, suggested that individual signs be placed at each exhibit booth to reflect vendors' sponsorship level. This was well received by both the vendors and membership.

I would like to remind you of vendor table etiquette. Vendors prepare for a set number of registrants, taking more than your share means there will not be enough to go around for other members. Remember you can always contact/ask your representative for more items before taking extras for the staff unable to attend.

LASF AA loves our sponsors! Below you will find a list of sponsors by level:

## **Super Platinum (Top Sponsors)**

AmSouth      Hibernia

## **Platinum (\$5,000 or greater)**

Bank One    NelNet    Lela    First United Bank

## **Titanium (\$2,500 to \$4,999)**

Union Planters Bank    Sallie Mae    EdAmerica    Citibank

## **Gold (\$1,500 to \$2,499)**

COLLEDGE Loans    Nellie Mae    Educaid/Wachovia    Collegiate Funding Services  
SunTrust    Texas Guaranteed    AMS    MOHELA    PNC Bank

## **Silver (\$1,000 to \$1,499)**

Bancorp South    Whitney Bank    American Student Assistance    National Education    Wells Fargo    Access Group

## **Bronze (\$500 to \$999)**

Campus Federal Credit Union    LOSFA    EdFinancial    College Loan Corporation    OSLA    A+ Funds  
Key Bank    Campus Door    National Student Loan Program    USA Funds

## **Exhibitor (\$100 to \$499)**

ELM Resources      Hancock Bank

# "One-Less" Strategies Can Mean Real Savings For Students

Submitted by: Teresa Spruill, USA Funds

Graduate and professional students and adult learners often find that they have to downsize and readjust their standards of living to meet the lifestyle and budgetary demands of continuing their studies.

"Reentering School — How Do I Adjust My Standard of Living," the new minimodule from the USA Funds® Life Skills® financial-literacy program, offers "one-less" strategies to share with graduate or professional students or adult learners who are struggling to find ways to save money to meet their educational expenses.

The following list of small sacrifices, and the savings that result, can help you show your students how cutting out a few expenses over time leads to significant savings:

<b>"One-less" ...</b>	<b>Monthly savings</b>	<b>Annual savings</b>
Dining out per month	\$50	\$600
Car wash per month	\$15	\$180
Manicure per month	\$20	\$240
Movie per month \$9		\$108
Cappuccino per week	\$12	\$144
Magazine per month	\$4	\$48
Fast-food meal per week	\$40	\$480
Toll-road fee per week	\$8	\$96
Candy bar per week	\$4	\$48
Drink with meal per week	\$8	\$96
Music CD per month	\$15	\$180
Soft drink at school per day	\$20	\$240
Haircut per year		\$50
DVD rental per month	\$4	\$48
Ice cream per month	\$3	\$36
Novel per month	\$24	\$288
Dinner party with friends per month	\$50	\$600
Vacation per year		\$1,200
Pair of shoes per month	\$50	\$600
Concert per year		\$100
Round of golf per month	\$50	\$600
Pro-basketball game per year		\$150
Gift purchase per year		\$50
Dessert "out" per week	\$20	\$240

Continued on next page.

## "One-Less" Strategies (continued from page 6)

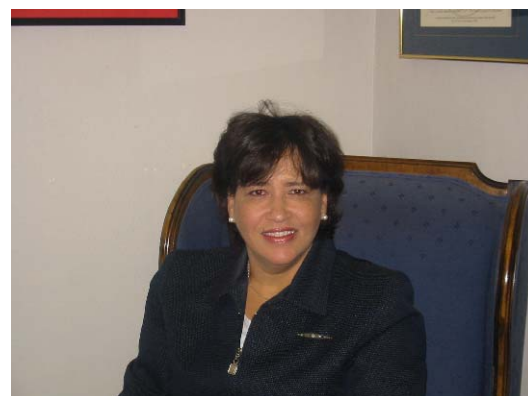
USA Funds Life Skills suggests that students select the "one-less" strategies that they are willing to follow and consider whether there are other items of which they could do with "one less."

More tips for coping with the costs of reentering school — as well as information about financial aid, completing school on time, succeeding in school and after graduation, and repaying education loans — is available in USA Funds Life Skills. For more information, contact Teresa Spruill by phone at (318) 792-1411 or e-mail to [tspruill@usafunds.org](mailto:tspruill@usafunds.org).

## Where Are They Now? - Pat Cottonham

Submitted by: Glenn Chance, Publications Committee Chair

Pat Frilot Cottonham left the Office of Financial Aid in 1998, after 14 years of service to students and families.



In 1998, Pat moved to the Dean of Students Office, and she has worked as Associate Dean of Students/Director of Greek Affairs since that time. She is responsible for implementing policy and investigating sexual harassment and workplace violence complaints. She also coordinates activities and oversees all student organizations. As a Disciplinary Officer, she must also enforce the University's Code of Student Conduct and handle code violation cases. Pat works closely with faculty and staff on student and classroom issues and coordinates all activities dealing with Parent Orientations. She also manages the UL Lafayette sororities and fraternities. She assists with managing eleven internal departments, reporting to the Dean of Students Office. Basically, Pat will do whatever is necessary to serve students and help them have a positive and rewarding college experience.

Outside the office, whenever she actually leaves the office, Pat is busy with campus, community and professional organizations, her sorority and church. Pat and her husband, Danny, will celebrate their 20th wedding anniversary on December 29th. Their greatest joy and most important job is raising their daughter, Danielle. As Danielle likes to remind her mom daily, she'll soon be 15, and she can't wait to get her driver's permit! Danielle is a high school freshman who is very involved in different activities and manages to be a great kid.

In her free time, Pat likes sleeping – I mean shopping (with Danielle), and spending time with family and friends. Pat really enjoyed attending the LASFAA conference in October. When asked to comment, Pat stated that "she is proud to be associated with LASFAA and thankful for the friends she has made over the years." She also added, "If you are ever on the UL Lafayette campus, please look her up."





# Setting Up A Spending Plan

Submitted by: Brenda Paganelli, National Student Loan Program

Students who make a spending plan and stick with it can take advantage of the convenience of using credit without risking the perils of possible finance charges and fees.

Living within a budget, or a spending plan, is a matter of students putting away money now for later needs and spending no more than the amount they have left. The key is to differentiate between things they need now or in the future and those they want. These steps will help them:

- decide how much to save from each paycheck for needs like utilities, rent, and phone bills
- be realistic about payments they owe from past expenditures and how much the necessities of life cost

If your students keep these amounts in mind, or better yet, put money away in separate accounts to cover them, they'll know how much is left to spend on luxuries they want. They should resist making new purchases unless they're certain they can pay for them when the bill arrives. This practice protects them from added fees or expenses.

The bottom line: Don't let buying habits dictate saving habits. As long as students keep their long-term needs in mind, it should be easy to create a budget that helps them meet those needs and take care of their wants.

You and your students can learn more about budgeting, credit cards, and student loan repayment at <http://www.nslp.org/creditanddebt> and take a free interactive "Credit and Debt" course.

# What Does The Taxpayer-Teacher Protection Act Mean To You?

Submitted by: Bill McFarland, TG

By now, you know that President Bush signed into law the Taxpayer-Teacher Protection Act of 2004, which increases the maximum forgiveness amount under the Teacher Loan Forgiveness Program (TLFP). This is great news for teachers and soon-to-be teachers, who often are faced with repaying student loans on relatively small starting teacher salaries.

But, what exactly does the Act provide for teachers, how can they access the program, and what can your institution's financial aid officers do to help your students headed for a teaching career?

Continued on page 13

# The Tools of the Trade - Microsoft Excel

Submitted by: Kenn Posey, Automation and Technology Committee Chair



Many of us utilize Microsoft Excel in the course of our day-to-day activities. Microsoft Excel is an excellent tool to assist in building lists that contain monetary figures and totals. It is also very useful for sorting large amounts of information and keeping track of budgets, expenditures, etc. Below you will find a list of helpful shortcuts that can be used to make the Microsoft Excel experience and easier one. If you have any questions, you can also utilize the Microsoft Excel "help" feature by pressing the F1 key.

Kenn Posey can be contacted at [poseyk@lsua.edu](mailto:poseyk@lsua.edu).

Excel 2000	Calculate all sheets in all open workbooks	F9
Excel 2000	Calculate the active worksheet	SHIFT+F9
Excel 2000	Copy	CTRL+C
Excel 2000	Create a chart that uses the current range	F11 or ALT+F1
Excel 2000	Display the <b>Format Cells</b> dialog box	CTRL+1
Excel 2000	Display the <b>Go To</b> dialog box	F5
Excel 2000	Fill the selected cell range with the current entry	CTRL+ENTER
Excel 2000	Insert the current time	CTRL+:
Excel 2000	Insert today's date	CTRL+;
Excel 2000	Move to the beginning of the worksheet	CTRL+HOME
Excel 2000	Move to the last cell on the worksheet	CTRL+END
Excel 2000	Open	CTRL+O
Excel 2000	Paste	CTRL+V
Excel 2000	Paste a function into a formula	SHIFT+F3
Excel 2000	Print	CTRL+P
Excel 2000	Save	CTRL+S
Excel 2000	Select all (when you are not entering or editing a formula)	CTRL+A
Excel 2000	Select the current column	CTRL+SPACEBAR
Excel 2000	Select the current row	SHIFT+SPACEBAR
Excel 2000	Undo	CTRL+Z
Excel 2000	When you enter a formula, display the <b>Formula Palette</b> after you type a function name	CTRL+A

# FAS 2004 Training A Success

Submitted by: *Connie Thibodeaux, Support Staff Committee Chair*

LASFAA's 2004 Financial Aid Support Staff Training workshop was held November 4, 2004, in the Brumfield-Caffey Annex on the campus of LSU Alexandria. The LSUA Office of Scholarships and Financial Aid hosted the workshop.

Encore presentations from LASFAA's Fall 2004 conference were conducted by Lisa Simms-Thomas (Embrace "Hue You Are"), Clyde Ray Webber (Humorist), and Jason Orgeron (Team Building). The day began with a warm LASFAA welcome from current president, Sherry Gladney. During the luncheon, presentations were made acknowledging the newest member in attendance, and the member with the most years of financial aid service. Teah Shackelford, representing McNeese State University, was recognized and presented an award as the "Newest" support staff member (2 days). Lisa Caver, representing Louisiana Tech University, was recognized and presented an award for "Most Years of Service" (20 years).

LASFAA's corporate sponsors were very generous providing numerous door prizes, fillers for registration bags, and guest speaker sponsorship. The generosity of our corporate sponsors exceeded expectations and were tremendously appreciated.

The FAS committee requests that calendars are marked for November 2005. The workshop will be hosted by UL Lafayette and held on that campus. Remember, the workshop and lunch are free. We hope to see you there.

## LASFAA Honors The Past and The Present

Submitted by: *Glenn Chance, Publications Committee Chair*



The Fall 2004 LASFAA Conference provided an opportunity for the Association to honor its past and its present. Not only were LASFAA's outgoing (Jackie Lachapelle) and incoming (Sherry Gladney) presidents on hand for the conference, but 14 past LASFAA presidents were also in attendance and recognized at the social on Thursday night. The past presidents in attendance included:

(Sitting Left to Right) Cindy Perez, Melanie Amrhein, Sandra Spraglin, Pat Cottonham, Gracie Guillory, Taina Savoit, Emily London-Jones, (Standing Left to Right) Willie Ducote, Etienna Winzer, Ed Chase, Mary Sue Rix, Kenn Posey, J.D. Comeaux and Raymond Boswell.



Continued on the next page.

# LASFAA Honors (continued from page 11)

LASFAA also took the time to recognize the Man, Woman, Associate and Rookie of the Year for 2004. Jackie Lachapelle, LASFAA President, presented each of these awards during the LASFAA social on Thursday night. The award recipients were:

Man of the Year - Patrick Gorman, LSU Health Science Center, New Orleans

Woman of the Year - Emily London-Jones, University of New Orleans

Associate of the Year - Judith Vidrine, Nellie Mae

Rookie of the Year - Vicki Temple, Bossier Parish Community College

LASFAA also bestowed its highest honor, the Lifetime Service Award, to Gracie Guillory, Hibernia, for her many years of service to the Association. Ms. Guillory has been a mentor to many and a friend to all, and she is very deserving of this honor.



Patrick Gorman and Jackie Lachapelle



Emily London-Jones and Jackie Lachapelle



Judith Vidrine and Jackie Lachapelle



Vicki Temple and Jackie Lachapelle



Gracie Guillory and Jackie Lachapelle

# What Does The Taxpayer-Teacher Protection Act Mean To You? (continued from page 9)

The representatives at TG are here to help you find the answers you need and, in turn, to help your students access a program that could greatly benefit them.

The Taxpayer-Teacher Protection Act of 2004:

- Eliminates a 9.5 percent subsidy to lenders on certain student loans for one year,
- Increases teacher loan forgiveness benefits up to \$17,500 for teachers who teach in targeted subject areas at Title I schools and who received their first student loan between October 1, 1998, and October 1, 2005, and
- Enhances the eligibility criteria for teacher loan forgiveness by requiring that the recipients of these benefits be *highly qualified* as defined in the No Child Left Behind Act of 2001.

## Who is eligible?

Teachers whose eligible teaching service *began* before October 30, 2004, may still be eligible to receive up to \$5,000 in teacher loan forgiveness benefits as established under the old law. These teachers must be:

- Teaching at an eligible Title I school, and
- Teaching a subject matter that is relevant to his or her degree if he or she is a secondary school teacher, or
- Demonstrating the knowledge and teaching skills in reading, writing, mathematics and other areas of the elementary school curriculum if he or she is an elementary school teacher.

\*Secondary math, science, or elementary or secondary special education teachers may be eligible to receive up to \$17,500 in teacher loan forgiveness benefits if they are *highly qualified* as defined in the No Child Left Behind Act of 2001.

Teachers whose eligible teaching service began on or after October 30, 2004, may be eligible to receive up to \$5,000 (up to \$17,500 for secondary math, science, or elementary or secondary special education) in teacher loan forgiveness benefits. These teachers must be:

- Teaching at an eligible Title I school, and
- *Highly qualified* as defined in the No Child Left Behind Act of 2001.

Continue on next page.

# Taxpayer-Teacher Protection (continued from page 13)

## Additional teacher loan forgiveness eligibility

If a teacher has received \$5,000 in teacher loan forgiveness benefits and teaches secondary math or science, or teaches elementary or secondary special education, he or she may be eligible for an additional \$12,500 in teacher loan forgiveness benefits.

It is important to note that if you know of students who have previously applied for the TLFP but did not qualify under the previous law, you may want to suggest that they re-apply. There are some minor differences in the new law that may allow previously rejected applicants to qualify.

If you or your students need more information about the Taxpayer-Teacher Protection Act of 2004, TG customer assistance representatives are available to answer your questions about this and other topics. They can be reached at (800) 845-6267.

TG is currently revising its Teacher Loan Forgiveness pamphlet, which will outline the program in greater detail, you can order the pamphlet free of charge. To order copies for your office, visit *TG Online* at [www.tgslc.org/forms/index.cfm](http://www.tgslc.org/forms/index.cfm).

*Bill McFarland is a national account representative with TG and serves schools in Louisiana, Oklahoma, and New Mexico. You can reach Bill at (800) 252-9743, ext. 2505, or by e-mail at [william.mcfarland@tgslc.org](mailto:william.mcfarland@tgslc.org). Additional information about TG can be found online at [www.tgslc.org](http://www.tgslc.org).*

## LASFAA Honors The Past...What About The Future?



Can I  
bring some ink  
pens home to  
my mommy?

Future Financial Aid Director, Gabi Parker, daughter of Chuck (College Loan Corporation) and Mary Parker (LSU) browses the corporate sponsor area during the Fall 2004 LASFAA Conference. See you in 25 years, Gabi.