



Hello FASFAA Family!

A Message from Your FASFAA President

Welcome to the second edition of the FASFAA newsletter for the 2020-2021 year!

I hope that you, your family and loved ones are doing well. In this time of distress throughout our state, country and the world, I am proud to say that your FASFAA Executive Board is working hard to make sure we provide you with a sense of normalcy.

This is, without a doubt the most difficult year in the history of the association, but we are committed to continuing to provide excellent training and professional development programs for you throughout the year. We've already had some excellent webinars and are planning more which you will read about later.

There may be division within our country, but FASFAA stands united in our commitment to you, our members. Thank you for your support and cooperation. Thank you to the volunteers who are always ready to lend a hand to help. Without you, we wouldn't be able to accomplish our goals. You are being recognized throughout the FASFAA website. Thanks to the members of the Executive Board for their selfless service to the association and personal support to me during this historic year.

With Respect,

Dameion Lovett

FASFAA President 2020-2021



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VICE-PRESIDENT OF TRAINING MESSAGE



Nadine Bailey, FASFAA VP
of Training

FASFAA Members,

Welcome to Spring FASFAA Members!

I hope you were able to participate in the offerings we had throughout the fall. This spring the FASFAA Training Committee has new offerings for members with webinars, workshops, and of course the annual conference! You can learn more by visiting the [FASFAA website](#).

Region Representatives, the Graduate & Professional committee and Webinar Coordinators have been busy planning away for its members. Here is a quick rundown of some upcoming events:

- * **April 14th – 15th: Financial Literacy Workshop**
- * **April 20th: Graduate Funding Webinar**
- * **April 28th: OSFA Small Programs**
- * **May 10th: Mental Health for Staff**
- * **May 21st: NASFAA Credential**
- * **June 15th: BBAY Grad & Short-Term Loans**
- * **June 22nd: Empowering Differences**

Please visit our website often for updates. You can click on this link for additional information: [FASFAA Training and Workshop Events Calendar](#).

Please reference the Financial Literacy section for an upcoming event you do not want to miss!

As you can see, we have a lot to offer members and the Training Committee provides membership with a robust training schedule throughout the year. FASFAA would not be successful without our members, if you would like to volunteer to assist at the virtual conference, please click on [this link](#) to learn about all the areas you can assist FASFAA as a volunteer.

You should have received an announcement early March, but in case you haven't, **FASFAA's Annual Conference – Sharing the Vision, Shaping the Future** - will be held virtually June 1st – 4th. The sessions will include a Federal Update from FSA, a presentation by the Office of the Inspector General (OIG), NASFAA, SASFAA and OSFA updates. There will be something for everyone during the conference! Registration is open, do not hesitate to visit our site to learn more about our conference offerings, [here is the link for the agenda](#):

Are you new to financial aid or have less than five years of experience? We will be having a pre-conference session for FASFAA New & Intermediate Aid Officers on Tuesday June 1st, more details to come!



The FASFAA Executive Board is pleased to present the following slate of candidates for the 2021-2022 FASFAA Election. Please join me in thanking all those who were willing to be nominated to serve this outstanding association! You can find the Statements of Candidacy by clicking on each candidate's name. The election will officially open on May 2nd and close on June 3rd.

President-Elect



Nadine Bailey
*Vice President,
Student Finance
Ultimate Medical Academy
Region IV*



Heidi Goldsworthy
*Director of Financial Aid
Stetson University
Region III*

Secretary



Susan Ambridge
*Financial Aid Specialist
Valencia College
Region III*



Trellis Williams
*Financial Aid Coordinator II
University of Florida
Region II*

Treasurer-Elect



Joseph Larrea
*Financial Aid Director
E-Campus & Graduate
School, Keiser University
Region V*

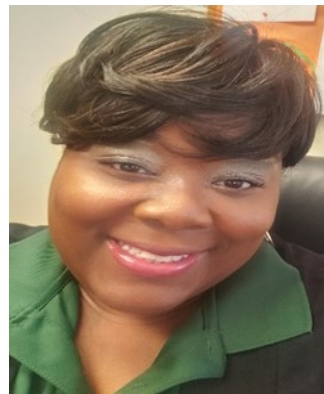


Tracy Morgan
*Associate Director of
Financial Aid
University of South
Florida
Region IV*

Region I Representative



Joanne D. Rozborski
*Director of Financial Aid
Pensacola State University*



Ivy Wilcox
*Associate Director of
Financial Aid
Florida Agricultural &
Mechanical University*

Region III Representative



Arminta Johnson
*Director of Financial Aid
Lake Sumter State College*



Angelica Parrales
*Financial Aid Specialist
Valencia College*

Region V Representative



Marissa Miles
*Director of Financial
Assistance
Herbert Wertheim College
of Medicine
Florida International
University*



Pamela Welch
*District Manager,
Financial Aid Title IV and
Loans
Palm Beach State College*

Bonnie Pirkle Memorial Scholarship

From 1998 to 2016, the FASFAA President has awarded an annual scholarship to a student in their institution.

Funds are collected throughout the FASFAA organization by donations and then added to our endowment account to maintain equity in the program.

In 2017, the FASFAA Executive Board agreed to expand the service of this scholarship to further assist students in our state.

The scholarship will be awarded to the respective school associated with the person serving in office. In addition to the President's Award, 8 scholarships will be awarded.

- President's Award (1)
- Vice-President of Training Award (1)
- Treasurer's Award (1)
- Secretary's Award (1)
- Regional Representatives Award (5)



We need your help! [Please donate here.](#)

Submitted by: Merrian King, Scholarship/Charity Chair



FASFAA is doing it again and we need your help.

The charity for 2020/2021 is "[Community Foundation of South Lake](#)". The mission of the Foundation is "serving our community through the connecting of resources and intentional philanthropic giving."

FASFAA's goal is to raise funds to support the scholarship. College bound recipients are identified through the foundation's DREAM Initiative. DREAM students will have all of the resources, support and services necessary for success. To ensure this happens, the Foundation decided to focus on students living in South Lake County, mainly in the 34711 zip code. This zip code has one of the highest occurrences of single parents living under the poverty line in the county.

25
YEARS



COMMUNITY
FOUNDATION
OF SOUTH LAKE

Also the Community Foundation of South Lake is supporting [Mascotte Charter School](#) in Mascotte, FL with procurement of school supplies. The following items are needed and with your donation we can help them check off these supplies.

- ◆ Lined paper, copy paper, construction paper, spiral notebooks, composition books, index cards
- ◆ Blue or black pens, #2 pencils, colored pencils, erasers, pencil sharpeners, pencil cases, colored markers, crayons, highlighters, dry-erase markers.
- ◆ 3-ring 2" binders, pocket

- folders, report covers
- ◆ Staplers, staples, rulers, protractors, glue sticks, scissors, tape
- ◆ Tissues, sanitizing wipes, hand sanitizer

FASFAA's goal this year is \$3,500.00 for charity, the funds will be split 60/40 (foundation/school). Let's make a difference in the lives of these students. Help us help those in need by making a donation to this charity.

[DONATE HERE!](#)

-Scholarship/Charity Chair

Merrian King

Financial Literacy

In recognition of April as Financial Literacy Month, FASFAA is hosting our first virtual Financial Literacy Workshop on April 14th and April 15th. Click on this [link to register](#). Your peers and professional partners will be discussing the following topics:

- ◆ A Guide to Debt Counseling for Financial Aid Administrators
- ◆ Curricula and Campus Partnerships
- ◆ Building Blocks for Teaching Financial Education
- ◆ Learning Through Edutainment
- ◆ How America Plans and Saves for College
- ◆ Peer to Peer Education and Curriculum
- ◆ Financial Education in the Age of FOMO
- ◆ Meaningful Events in a Virtual Environment
- ◆ Financial Education Panel Discussion

-Geoff Stam, Financial Literacy Coordinator

Office of Student Financial Assistance (OSFA) Update

Submitted by

LouAnne Standley, OSFA Liaison

MEMORANDUM

OSFA-STATE: #20-21:18

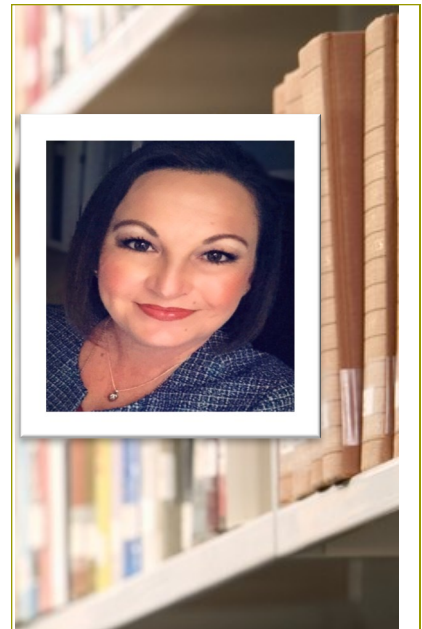
The maximum EFC for the FSAG is one and a half times the maximum Pell eligibility. Therefore, the maximum 2021-22 EFC for FSAG Public, Private, and Postsecondary sectors will be 8769. This is due to an increase in the maximum Pell Grant eligible EFC cut-off of \$5846 for 2021-22.

OSFA will continue to use our current FSAG allocation policy that establishes the minimum baseline for each participating institution at 90 percent of its 2020-21 disbursements. All final allocations are dependent upon the approved 2021-22 state budget.

OSFA-STATE: #20-21:19

The 2020 Florida Legislature passed Senate Bill 72, which will allow summer term disbursements for FSAG. Institutions are required to return any uncommitted FSAG funds to the Office of Student Financial Assistance (OSFA) within 60 days after the end of the regular registration period for the spring term. An exception may be granted to those institutions opting to use their remaining funds for FSAG summer term disbursements. Additional funds will not be sent specifically for the subsequent summer term.

Institutions opting to disburse FSAG summer term awards must complete the online Summer Disbursement Request form within 60 days after the end of the drop/add registration period for the spring term. The form may be accessed online at: <https://www.floridastudentfinancialaidsg.org/>



« « UPDATES » »

Long Range Strategic Plan

The Long Range Strategic Plan committee is working on completing the plan to ensure FASFAA's stability and sustainability in the years to come in conjunction with the fiscal plan. This group is comprised of past FASFAA presidents, Executive Board members, and general members in consultation with Stephen Hundley.

Successful development of the plan will ensure FASFAA has a secure set of guiding principles and advancement of the association's goals for the next five to ten years.

The LRSP will be presented to the membership at the annual conference for approval.

Federal & State Legislative Update

Hello members, I am Tracy Morgan and I am excited to be your Federal & State Legislative chair for the remainder of this year. I am currently an Associate Director in the Office of Financial Aid at the University of South Florida with roughly 11 years in the financial aid field. FASFAA has helped me grow as a professional in our field and I look forward to contributing in this capacity.

I would like to invite you to check out our new Legislative Tracker page on the FASFAA website. You can use the tracker to keep up with legislation within the state. We've also added a 'Legislation We're Watching' section to highlight the hot items that affect financial aid programs. There is also a link to NASFAA's legislative tracker for you to keep up with what's happening nationally if your institution is not a NASFAA member to receive regular updates.

The webpage can be found [here](#).

HAPPY SPRING FASFAA!

Needless to say, 2020-2021 is definitely a year to remember. The year of new norms! Face masks in public, virtual graduations, remote office visits... should we go on? With all of the changes that have taken place, one thing is for sure, 2020 has demonstrated that although we are capable financial aid professionals, we are stronger when we work together! We pull together to protect our communities, we pull together to deliver our much needed services, and we pull together to maintain traditions and values that are important to us. From where we stand, we are all modern day heroes and we are absolutely honored and grateful to work with all of you.

As always, feel free to reach out to your [Region Representative](#) to express your thoughts and interests, or to simply say hello.

Sincerely,

Your Region Representatives

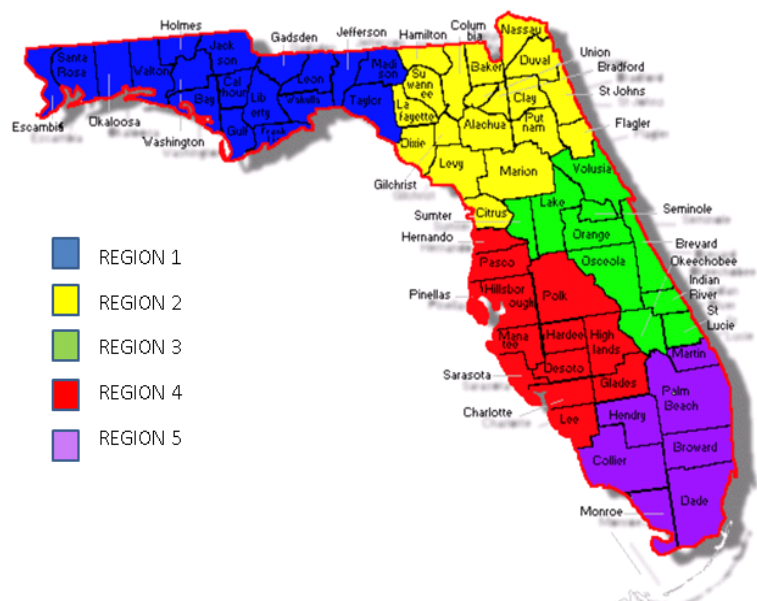
Region 1: Kris Hatcher, UWF

Region 2: Chas Hammond, UF

Region 3: Abigail Troche, UCF

Region 4: Kimberly Gloster, FGCU

Region 5: Jessica Ly, FIU



REGION 1 UPDATES

Shana Gore – FASFAA’s Region I representative – stepped down from her position during the fall due to accepting a new financial aid position outside Florida. Shana represented Region I well, and I, along with everyone else, wish her good luck.

After Mrs. Gore’s announcement, President Lovett asked me to fill in until her Region I representative term expires in 2021. I was honored to have been called upon and graciously accepted his request. Accordingly, I’ll serve as Region I representative until whoever is newly elected begins their term on July 1st. Speaking of which – two excellent financial aid administrators are running for Region I representative this election. Joanne D. Rozborski is the Financial Aid Director at Pensacola State College, and Ivy Wilcox is the Associate Director of Financial Aid at Florida Agricultural & Mechanical University.

From here, Region I is looking forward to the pandemic being over and “seeing” everyone at the annual conference in June!

-Kris Hatcher, FAAC®

Region I Representative



FASFAA wishes **Maureen Anderson**, College of Central Florida, and **Dr. Pat Watkins**, Eckerd College best wishes on all future endeavors with their retirements!

Membership & Volunteer Update

I am proud to report that as of April 1, 2021, our membership stands at 911.

- **Region 1.....58**
- **Region 2.....159**
- **Region 3.....160**
- **Region 4.....220**
- **Region 5.....172**
- **Non-Florida 142** (primarily clock hour schools)

I would also like to thank the near 200 volunteers who have helped FASFAA "See the Possibilities and Expand Your Horizons"! Without all of you giving your time and expertise presenting, training, working behind the scenes and mentoring, our successful year wouldn't have been possible!

—Dameion Lovett, FASFAA President

Statewide FAFSA Help Sessions

FASFAA is proud to have partnered with the Florida College Access Network (FCAN), Florida Shines and others to conduct the first two statewide FAFSA help sessions on March 22 and March 29, 2021.

Thanks to the 40 FASFAA members from around the state who volunteered to assist over 250 students and families complete the 2122 FAFSA.

We look forward to building on this success by offering FAFSA completion events throughout the year for 2223 starting in October 2021!



*That's what **I love** to do for FASFAA. As we continue to mention, the best way to help FASFAA succeed is to volunteer – get involved in any way you can, the reward is invaluable!*

LEAPing into Spring 2021

By Jennifer Towers, LEAP Coordinator

The 2020-2021 LEAP (Leadership Education for Association Professionals) Program, with its last session occurring in May 2021, jumped into the Spring with an active schedule. In addition to sessions focusing on workforce disparities, inclusion, diversity, equity, and access, emotional intelligence, and communication, the LEAP Program also offered a Leadership Panel in February, featuring financial aid leaders across the state:

- **Dameion Lovett**, Program Director of Financial Aid at the University of South Florida and current FASFAA President
- **Francisco Valines**, Director of Financial Aid at Florida International University
- **Kris Hatcher**, Director of Financial Aid at Gulf Coast State College and LEAP Mentor
- **Kamia Mwango**, Director of Financial Aid at Santa Fe College and LEAP Mentor
- **Tara Fitzpatrick**, Senior Director of Student Finance at Ultimate Medical Academy and LEAP Mentor

They shared their experiences and offered advice on topics ranging from self-motivation to navigating difficult situations. Thank you esteemed panelists for your participation in this event!

To finish out the program, LEAP participants will be taking what they have learned to develop and share their leadership goals and the steps they will take to achieve those goals.

For participants Angelica Parrales, Jacob Dirghalli, Marie Guerra Rosado, and Trellis Williams, however, the work doesn't stop there. Inspired by the LEAP Program, they will be conducting a presentation at the FASFAA 2021 Annual Conference during the New & Intermediate Aid Officer Event. They are excited to

share information on emotional intelligence, foundational information for new and upcoming leaders. Be sure to check them out!

The LEAP Program provides the means to learn more about being a leader in our profession, while exploring out how you want to grow as a leader. It also provides the opportunity to connect with others around the state to cultivate long-lasting professional and personal relationships.

For **Arminta Johnson**, Director of Financial Aid, Lake -Sumter State College and 2020-2021 LEAP Participant, "The LEAP Program has been an excellent opportunity to make connections within the financial aid community. We have great conversations about workplace management, leadership, professional development and diversity. The mentorship has been an excellent resource to develop more skills in my chosen profession."

We would like to recognize the following LEAP mentees and mentors for all the work they've put in to making this year's program successful!

Mentees: Amy Smith, Angelica Parrales, Anissa Damon, Arminta Johnson, Jacob Dirghalli, Marie Guerra Rosado, Trellis Williams, and Yakara Hernandez

Mentors: Jeanne Schurman, Maureen Anderson, Jennifer Bennett, Kristopher Hatcher, Tara Fitzpatrick, Mia Mwango, Rachel Williams, and Brenda Noblitt

If you are interested in participating in LEAP as a mentee or a mentor, the 2021-2022 LEAP Program is anticipated to begin Fall 2021. Stay tuned for information to sign up and participate in this great professional development program!

We are very excited to see and hear how the LEAP participants will benefit from this program!

Global Issues Update

I hope the start of 2021 is proving to be a vast improvement when compared to this time last year. What each of you experienced in the past several months, whether on your respective campuses or perhaps on a personal level, has forever changed life as we know it.

In the fall 2020 newsletter, President Lovett included FASFAA's Diversity Statement in his comments. I've included it again here to remind us of the importance of living by the statement as we interact with others daily. The statement reads: *We acknowledge the fundamental value and dignity of all individuals and are committed to creating and maintaining an environment that is inclusive and respects diversity. We will continue to do our utmost to be an organization that is represented by individuals from a variety of ethnicities, cultures, backgrounds, and experiences.*

When I read the statement the two words that stand out to me are **value** and **dignity**. One of the definitions of value is "the importance, worth, or usefulness of something." Dignity can be defined as "the state or quality of being worthy of honor or respect." If you notice, "worth" or "worthy" is present in both definitions. Do you feel your life is worthy? If you answered 'yes', then it would be logical to follow the "Golden Rule" that most of us learned as toddlers to "do unto others as you would have them do unto you" or a more common version to "treat others as you want to be treated." If I value my life and want others to treat me with value, then I should also treat everyone else with value. A relatively basic concept but one that seems so difficult to follow these days.

As you interact with others; family members, friends, colleagues, strangers and especially individuals with opposing views, I encourage you to think about FASFAA's Diversity Statement prior to and during your interaction. How we treat others can play a role in how others treat us and while we alone can't change the way humans interact with each other on a global scale, we can do our part in creating a world that is "inclusive and respects diversity."

That leads me to some of the initiatives for 2020-2021. During the past few months, I have sent a series of emails specific to various history and heritage months. This will continue to take place over the next few months. In those emails I may suggest books, videos, documentaries, or television series that I have viewed or that others have suggested related to the history or heritage month. I encourage suggestions from readers of this article as well. In addition, a [Global Issues page](#) has been added to the *About Us* tab on the FASFAA website. On the page you will find suggested videos or documentaries to watch or books to read. We also feature colleges or universities with



We acknowledge the fundamental value and dignity of all individuals and are committed to creating and maintaining an environment that is inclusive and respects diversity. We will continue to do our utmost to be an organization that is represented by individuals from a variety of ethnicities, cultures, backgrounds, and experiences.

initiatives in place to meet diversity, inclusion, and equity goals. I encourage you to visit the page to see what University of South Florida is doing to combat racism, featuring a message from Dr. Elizabeth Hordge-Freeman.

To assist FASFAA in living up to its diversity statement I encourage and look forward to your comments and suggestions throughout the remainder of the year. Be safe and well!

-Jeff Daniels

Global Issues Chair

Playing Games at Work

By Daniel Barkowitz, Assistant Vice President, Financial Aid and Veterans Affairs

Any way you look at it, it has been a tough year. We have all had to think creatively on our feet, move services online in a way we could never imagine, and work at odd hours in heretofore-unknown ways to make sure that our students received the services they needed to further their education.

It is serious work that requires serious attention. And that's why we chose to play games in our last Financial Aid staff team meeting.

I was looking for a way to celebrate the amazing effort our team has accomplished this year, and what better way than to take one of our bi-monthly all team meetings and turn it into a fun game-themed thankfulness celebration!

First, the details:

Our financial aid team (all 46 of us) meet twice a month on Tuesdays from 12 to 1 p.m. on Zoom. Usually, this meeting is a time to share updates, provide training on new topics or answer questions from team members about issues currently confronting them. Before the pandemic, we met as a complete staff on Skype once a month, and immediately after we went remote, we had been meeting on Zoom weekly, but we have now settled into our current routine and it works for us. Of course, we have plenty of smaller group meetings all month long, but it is important for us to all see each other at least twice monthly.

It happened that two of our Zoom meetings this year occurred on the Tuesdays right before a holiday break, once the Tuesday before Thanksgiving, and once the Tuesday before Winter Break. Since Thanksgiving week is usually a slower week for us, and in recognition of all of the hard work that the team had done (and the milestones they had accomplished), the management team composed of Tamika Martin, director, student financial aid services; Martin Denizard Anglero, director, financial aid systems; Donna MacDonald, director, student financial aid operations; Denise Asselta, VA specialist, and I decided to have a celebration in lieu of our regular meeting.

We started off the meeting with a Zoom poll. I asked in our poll for people to provide their favorite kind of pie (provided answers included pumpkin, pecan, peach, apple, pizza and 3.14159). People were also invited to add comments in the chat about other desserts or Thanksgiving food they were most looking forward to.

We then began a game of "This or That." Using a PowerPoint, we displayed two images side by side and asked people to pick the one they preferred (examples: coffee or tea, roses or daisies, Disney or Universal, sunlight or moonlight). They indicated their preferences by using the Zoom annotate feature, where they could add a stamp or a mark on the slide visible to everyone else on the call. It was a fun way to get people in a playful mood.



About a week before the meeting, I sent an email to staff members asking them to send me two little known facts about themselves for use in a trivia game. I took all of the answers provided and created a Kahoot trivia game. Inserting random other members of the team as wrong answers and adding a fun

image pulled from a Google image search, I created a trivia game which we played next as part of our staff meeting.

With Kahoot, players join in from their cell phone, and we all enjoyed chatting about the surprising answers revealed (who among our staff is a secret video gamer; who among the players has been to 22 countries). I announced there would be prizes, and I am awarding our top three players a small cash prize (an Amazon gift card which I am contributing personally) as a way to motivate people to play and compete. It was terrific!

With that, our one-hour game time was done. Staff members loved it and we all wish we could have played for longer. I had a number of other games ready to play, but didn't need them. They included:

Zoom Pictionary using the drawing tool on Zoom along with a word list.

Never Have I Ever, using team members suggestions to see who has done what; and

Game of Phones, a game that uses your smartphone to bring friends together by asking you to respond to challenges by finding things like messages or photos on your smartphone or taking selfies with the camera.

We will certainly do this again! We all enjoyed our game time together and it was a great way to get to know each other better with very little financial commitment. What games can you suggest? Have you found a way to also play games at work?

How to Drive Change With Your Financial Aid Awareness Audiences

Amy Glynn

VP, Student Financial Success - CampusLogic



February may be short, but there is a lot to recognize in the second month of the year including National Financial Aid Awareness month. The irony is not lost on me that we chose the shortest month of the year to create awareness around one of the most complex and life-changing topics. We may not have a lot of time, but I hope each of you has made use of every one of these 28 days to advocate and educate about one of my favorite topics, financial aid.

Right now you are probably thinking how much fun it must be to make small talk with me at a cocktail party. It's true, financial aid is not the best conversation starter, but this month helps make it a timely one. As you reflect on your February activities, a reminder that it is never too late to create financial aid awareness, as it is important to remember financial aid awareness does not equal FAFSA awareness. Nor is it limited to student education. If that is how you have approached February in the past, let's take a closer look at the three audiences you should be engaging this month.

STUDENTS FIRST

If your schedule only allows you to focus on one group during your advocacy and education work then students should always be at the top of the list. Students are the constant and continual consumers of financial aid, so ensuring they understand how much school will cost and what their options are to finance their education are a must. Financial aid awareness needs to start early and continue to be communicated often over many years. I encourage you to make awareness step one in your advocacy journey with students. But, increasing awareness of options and the federal aid system is only the beginning. We need to broaden education to help students understand the differences between aid options, from federal to state to institutional to private aid sources.

OTHER UNIVERSITY STAKEHOLDERS

The financial aid system is one built on a complex network of regulatory requirements that can make innovation difficult for colleges and universities. The tendrils of this framework also stretch far beyond the aid office into admissions, athletics, advancement, marketing, security, the bookstore, and even facilities management. It is too much for a single department or person to ensure every box is checked and eligibility is maintained. Take this opportunity to build stronger bridges to all areas of campus. Connect with other departments to understand how you can help each other out. Let them know what the rules of engagement are, because as we know financial aid is a world built on rules where there is more grey than black and white.

campuslogicSM



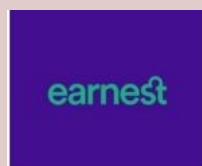
How to Drive Change...(cont'd)

Federal and State Representatives

Advocating and educating with state and federal lawmakers cannot be overlooked in financial aid. Our work is driven and run by regulations and rules written and enforced by individuals who do not work at our colleges and universities. We have a responsibility to our students and to ourselves to make sure lawmakers hear the voices of students and staff on the front lines who are applying for, administering and navigating our financial aid system. Several years ago, I [ventured to DC](#) for the first time to do some advocacy work. The experience was a little nerve-racking but enlightening. The most important lesson I learned was to make a difference we need to be willing to fight and advocate for students and better solutions. There is no one better suited to do that than you – the financial aid community. Learn who your state and federal representatives are, and communicate with them. Remember, they work for you.

Financial aid awareness has become about a lot more than educating students about how to apply for federal aid. It has expanded to encompass discussions about cost, affordability, scholarships, and sustainability. More importantly, the audience is no longer limited to high school students and parents. The audience now includes all kinds of non-traditional college students, peer groups at your college, and even federal and state lawmakers. This larger scope and bigger audience increases the sphere of influence and impact financial aid officers can have exponentially. Use this opportunity to start conversations with stakeholders at every level about priorities that are important to you and the students you support. Change can and will not happen on its own. Ask yourself, do you want to be driving the change on this journey or be a passenger in the backseat?

WHY IT'S IMPORTANT TO HAVE A LENDER LIST



The lender list: A lifeline for parents and students.

Chansone Durden

Sr. Account Executive, Campus Partnerships

Last year students and parents have faced unprecedented challenges, and they have looked to college financial aid officers for answers. The question of paying for college can determine a child's future, and there is one crucial document that can help – an updated lender list.

Many large lenders have left the student loan business due to the challenges of doing business in a difficult year, or perhaps, for other reasons. Meanwhile, small start-ups have introduced new features and benefits, helping to drive down pricing on student loans. The industry is shifting, and it can be hard to discern which new lenders are reputable and place the students' best interest at the core of their business.

A student loan officer can provide critical guidance that can counter the advertising and marketing tactics of loan providers. These tactics have evolved to be more sophisticated. Digital marketing on Google, Bing, Yahoo!, and other search engines bombard families with ads.

Student loan companies can bid on keywords to get to the top of search engine results. Seeing a company at the top of a Google result can give a false impression that the content is reputable – often, it is an ad.

This unclarity leaves families at the mercy of a Google search, but a thoroughly vetted list of trusted and reputable student loan companies can help level the playing field.

The traditional practice of mailing student loan offers directly to families has expanded significantly. Between the third quarter of 2019 and the same quarter in 2020, more than 130 million direct mail pieces went out across the country.

Families who don't have financial aid officers to guide them must rely on these mail advertisements to provide education for financing their child's education.

Another recent change comes from various comparison websites that offer evaluations of student loan lenders. Once more, the families are at the mercy of unvetted information unless a financial aid office can step in to help.

The good news is that creating a lender list is fairly straightforward. We compiled a list of the top ten tips to make this task a little easier for financial aid offices.



10 Tips for Making a Strong Lender List

Try an RFI	We estimate more than 200 schools build their recommended lender list through an RFI (Request For Information) process. This documented process allows schools to evaluate student loan providers on an equal scale. A simple questionnaire completed by the lenders can allow a financial aid office the ability to choose the right lenders for their students. Issuing an RFI through an association ListServ can
Check the reviews	Using unbiased review sites can provide insight into what consumers think about lenders. With TrustPilot it is easy to search a company's information and is a good source for unbiased reviews. Simply type in "Trust pilot reviews of 'insert company name'" and you'll get back
Be aware of referral relationships	Some banks have referral relationships with other student loan providers. By adding them to your list, you're adding the same student loan provider two or more times and not providing unique choices to
Keep the list tight	Adding too many options/lenders may not provide families with great guidance. Federal guidance says that schools are required to have a minimum of two unaffiliated lenders on any given list.
Check the financial stability and commitment	There have recently been financially strong lenders that have decided to leave the space. Their business models and offering of other types of products allow them to come and go. Also, new start-ups may not have the financial stability to weather the long term. Knowing a provider's stance on both of these can be crucial to ensuring the right ones are being selected.
Price matters	Many long-term lenders have not kept pace with the pricing competitiveness of new entrants. Ensuring that families are getting the best possible deal is one big comparative item.
What else do they offer?	Those having financial literacy tools, debt management programs, and
Do they work within the parameters of your office?	Some lenders and providers work with all third-party entities and others do not. Knowing who can work within the parameters of your office can ensure a smoother process.
Use a truly lender-neutral site	Leveraging what ELM and Great Lakes have to offer can ensure your financial aid office is not only providing a truly neutral site, but these are also tools that make it really easy to manage a list without needing
Is the lender in the 21st century?	Much has changed with online technology. More and more students are using their mobile devices. Many student loan providers have offered no innovation in the last decade. Choosing those that have kept up with technology ensures families are being provided with the best choices.

5 Higher Education Enrollment Trends to Continue Post-Pandemic

Alex Fuentes

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College Aid Services, LLC

The higher education landscape is no stranger to change. And there have been *many* changes this past year; many institutions were not prepared initially, but now that we are a year in, we are improving. With the possibility of a traditional school year on the horizon, there are several changes that enrollment offices can carry into 2021 and beyond. Below, we explore five of the higher education enrollment trends institutions can incorporate into current strategies to meet goals.

1. Now more than ever, affordability is a big factor.

Affordability, value, and outcomes have always been important, but this year the financial aid package is more important than ever. Between all the media coverage about student loans and the effects of the Covid-19 pandemic on family income, research has shown that Generation Z students are *seriously concerned* about taking on student debt. Students and families look to colleges and universities to provide not only financial aid opportunities but also information about how to finance the gap between the cost and the financial aid award. To attract more students and keep up with the intensifying competition, schools have begun to think “outside the box” for ways to provide affordable options to students, from increasing discount rates to offering special initiatives over several years. Institutions are partnering with third-party companies, such as College Aid Services, to research and innovative ways to attract students with data-informed strategies.

2. Make data-driven decisions about enrollment efforts.

In the world of change and innovation, institutions need to try new strategies to enroll students. Schools need the ability to not only access real-time analytics of old and new enrollment strategies, but also leverage that data into meaningful bits of information to identify priorities and trends and develop customized solutions. It is also essential that colleges and universities are willing to analyze initiatives and drop what doesn't work and try more of what does, quickly and seamlessly.

3. Develop ways to diversify lead generation. In addition to developing new financial aid strategies, institutions must also determine new lead generation tactics. In 2020, fewer juniors were able to take standardized testing, resulting in a reduced number of students available for traditional search name purchases. With this trend, we see many schools have updated their practices to include test-optional policies for admission. But that's not enough. Enrollment offices also need to determine how to find students they would traditionally find through standardized testing. Lead generation without the traditional name purchases will require new methods to attract students. Schools must combine traditional name list purchases with increased modeling and digital marketing components for multiple lead generation strategies.

4. Cultivate leads using improved communication approaches. Schools must determine how to cultivate their leads in new ways through data-driven enrollment strategies, as mentioned above, as well as clear communication to cut through the increased competition from other schools. Outreach to students must be deliberate, relevant, timely, and encourage action. This means communicating important information and documents, like the award letter, through multiple modes (paper, email, portal, phone calls, video) to both students and parents will be of utmost importance. Parents are more involved than ever, and they are getting involved earlier in the process. Like their college-bound children, parents also expect a highly personalized experience. Institutions must think of the college search process as an interactive journey and mobilize leads through powerful specialized communications to recruit, enroll, and retain.





5 Higher Education Trends...(cont'd)

5. Integrate digital learning into on-campus programs.

The flexibility and convenience provided to students through the virtual and online environment are still something students will desire going forward, even after schools return to campus. Students today require a high level of engagement, and that level of college student engagement can be met through multiple mediums. Enrollment offices should analyze initiatives that were developed this year out of necessity and determine which virtual offerings should continue and develop a good balance between traditional marketing and digital engagement for both students and parents. The rest of the campus can also utilize online communities to improve retention. Online communities are seen as a place where users can have meaningful and respectful conversations, build authentic connections, feel more able to be themselves, and more likely to develop a sense of belonging. Think about ways to engage with students virtually, through online communities and not just social media platforms, as well as in-person for student life programming and academic affairs.

While we are all excited to start to get back to pre-pandemic life, this past year has allowed all of us to think of recruitment and retention in more innovative ways. Institutions cannot go back to “the ways things used to be” and should take the time to review how to integrate these and other trends into enrollment strategies.

Missed Opportunities and Abandoned Ambitions: Understanding and Combating Student Melt

by Inceptia

When Students and Colleges Lose

Every year, hundreds of thousands of current and would-be college students fall through the cracks. For current students, the roadblocks they face as they attempt to remain enrolled continue to present themselves after the abundant freshman year support has fallen away. For incoming students, the final stretch in a college-bound marathon proves to be the most difficult part of the journey, with many failing to cross the finish line.

For those students that stop-out mid-degree, the failure to complete can leave them worse off financially than if they had not pursued a degree at all. And for the students who never even cross the threshold, their lack of a degree can cost them over \$1 million in potential earnings over the course of their lifetime.¹

The costs of attrition are not limited to students, however. To the colleges that lose these students, the effects are felt not just in a decline to the population, shrinking numbers and fewer, smaller classes, but also in declining revenues. On a national level, the cost of student attrition comes close to \$16.5 billion.²

Losses of this magnitude contribute directly to the abysmal six-year average graduation rate of just 58 percent.³ If we were grading colleges on their ability to graduate the students they enroll, they would receive failing marks.

Based on this data, institutions of higher learning cannot afford to overlook the importance of getting students to and through college. Rather than continue to shuffle more applicants into the broken recruitment pipeline and hope that 58 percent come out on the other side, schools can take action to address the obstacles that keep 42 percent of students from reaching their goals.

Two such obstacles exist in the form of summer melt and verification melt. The former can result in an attrition rate of 10-40 percent⁴, while the latter can cause 25 percent of enrolled students to abandon the financial aid process altogether, putting them at risk for dropping out.⁵

By reviewing current research and best practices, we can better understand what causes these issues, how they contribute to student attrition, and how schools can take action to combat their negative effects to help students persist despite these hurdles.

For more information on how Inceptia can help you combat student melt, read the [complete research brief](#) or contact Shannon Jones at shannonj@inceptia.org.

Feeling Stressed?

How to Detect and Beat Burnout

Written by Jennifer Ruiz
Sallie Mae, [Within Reach Blog](#)
Submitted by Keri Neidig
Newsletter Editor

If you've experienced applying for colleges, finals week, or deadline after deadline at work, you probably know what stress feels like. Juggling different projects without a break can not only cause stress, but also lead to burnout.

Burnout happens to everyone, especially those who are working hard for a long period of time. It can manifest itself into emotional, physical, and mental exhaustion. If you're experiencing burnout, the quality of your work might decrease, or you may start to become increasingly disorganized and unfocused. Eventually, you may lose interest and motivation.

Burnout has reached new highs in 2020. Social distancing has extended the time we work or study from home—causing unprecedented and extraordinary long-term stress. In fact, over 50% of those working from home say they are experiencing burnout due to [COVID-19](#). Here are a few tips to manage burnout, or even better, keep it away before it starts:

Take Care of Your Body

When you're stressed, your health might be the last thing on your mind. Staying up late working, eating junk food instead of preparing healthy meals, and pushing exercise to the side can seriously affect your mood and overall health—failing to take care of yourself is a huge mistake. Before finals week or the busy season at work ramps up, prepare by reserving time to take care of yourself. Set reminders for drinking water, making nutritious meals, working out, waking up, and going to bed. If you do, you'll actually save yourself time in the long run—you're a lot less effective when you're "hangry" and sleep-deprived.

Stay Inspired

As a young professional in the workplace or a current college student, saying "yes" to everything can seem like a good idea, but it can actually be a recipe for disaster. Without enough hours in the day, you might find yourself completely overwhelmed by unfinished professional or academic projects. Our advice is to set some ground rules for yourself and be realistic about your capacity.

You may want to say yes to all of the projects that sound interesting and exciting, but it's important to prioritize based on what's most important to avoid overextending yourself. Find things that make you happy and will propel you forward in your career, then stick with them. If you're only doing something to please others but you don't have time for it without sacrificing your own happiness or sleep, don't do it.

Take Breaks

About 40 years ago, a man named Francesco Cirillo, a student at Rome's Luiss Business School, invented the Pomodoro technique for time management. The rules are simple: 25 minutes of real, substantive focus, and five minutes off—doing something different that you enjoy, grabbing a snack, stretching your legs, or talking with a friend. Cirillo was on to something—small breaks for mindfulness or even just to catch your breath between tasks can go a long way toward your productivity and ability to focus. You're not doing anyone any favors if you are moving at 100 miles an hour, but only producing sub-par work that has to be redone.

Feeling Stressed...(cont'd)

Take Self-Inventory

If you find yourself stressed out by an activity, ask yourself why you started doing it in the first place. Why did you apply at the company? Why did you select that major? What excited you during your first week? Try and reconnect with those reasons. If you can't, then track all of the activities you do each week and see how you feel about each of them. Try and do more of the work that makes you happy and less of the work that makes you feel disproportionately stressed or anxious.

Ask for Help

Chances are, someone has been exactly where you are before. If you're at a college or taking online classes, there are countless deans, professors, and students you can virtually connect with to help you manage your emotions and your workload. Not to mention, your family members or close friends who want to see you succeed.

If you're in a workplace, talk to your coworkers to see how they handle their workloads and project assignments. They may be able to give you pointers to help you do your job more efficiently and with less stress. Or turn to your manager! They're there to help and guide you through your career; they may be able to help you prioritize projects and offer helpful advice.

Most Importantly, Know When You've Reached Your Limit

Even if you adopt all of these strategies, there may still come a point where you just need a break. That's okay! This happens to everyone at some point. The trick is recognizing it and taking steps to address it with before it causes any permanent damage.

Take some time off for self-care. Disconnect. Even though travel might not be possible right now, try a "staycation". Your body and brain will thank you for the time off. Truly remove yourself from the sources of stress and allow your mind and body a chance to recover.

While the uncertainty of the coming weeks or months may lead to unwanted stress, following these simple steps may help keep those feelings at bay. Remember, putting your health first, will allow you to be the best version of yourself!





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“College Aid Services’ (CAS) interactive dashboards and enrollment projections provide my team with real-world solutions, even during the COVID-19 crisis. What we like about CAS is that they make time for us, which we didn’t get from the larger firms.”

Deborah Thompson,
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--Dameion Lovett, FASFAA President

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