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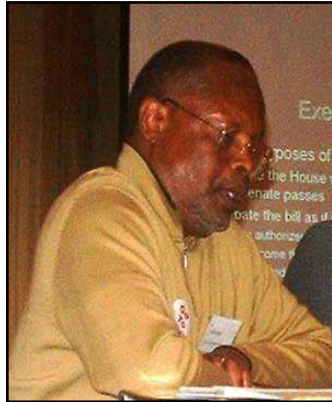
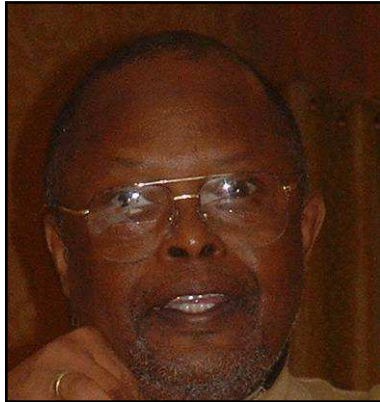
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In Memoriam...

In Memoriam of Kenneth V. Robinson, Sr.



Our hearts are saddened by the news of the passing of Ken Robinson on July 9, 2007.

Ken was a student advocate and a dedicated member of TriState; he worked as a Customer Service Assistant at Montgomery College and served as the 0607 Federal Relations Committee Co-Chair.

Sarah Bauder, 2006-2007 Chair, writes,

“For those of you who did not know Ken, he was a man of uncompromising values, a model of dedication to his job and this profession and a blessing to be around. I met Ken last year while he was serving on the Executive Board as Chair of the Federal Relations Committee. It is difficult to imagine that he will not be with us to delight us with his version of the latest legislative changes occurring on Capital Hill. He was a great presence to be around -- so unassuming and funny.”

Our thoughts are with Ken's family and colleagues.

Ken, thank you for your service to the Association. You will be greatly missed.

Perspectives...

Message from the Outgoing Chair

Submitted by: **Sarah Bauder**, Tristate Chair 2006-2007

Dear Membership,

In every difficult situation, there is opportunity to succeed. On June 6-7, the Executive Board met at the Wisp Resort in Western Maryland to begin a very difficult transition meeting.

As we began the meeting, we knew we had two critical items to discuss. First, we knew our leadership was changing. Second, we needed to discuss a Code of Conduct for the Executive Board so that the membership could be confident there is no conflict of interests. We succeeded.

As many of you already know, two of our elected officials, Rachel Brinkley – Chair and Patricia Scott – Chair Elect, resigned their positions given the current environment in the financial aid world. Both Rachel and Patricia are dedicated financial aid professionals and intend to remain involved in our Association, albeit, in different capacities. The By-Laws allow the Executive Board to select replacements for these positions. I wish I could have videotaped the discussion. You can be assured that you have the most professional, humble, and dedicated Board serving this Association. After a lengthy and heartfelt discussion, we selected Ellie Gieman as Chair-Elect and Laura Boesler as Chair. Both Ellie and Laura have extensive experience on the Board and I am very confident they will serve the membership with utmost professionalism. I trust you will welcome both Ellie and Laura to their posts.

If you have any questions as to the process or the decision, please do not hesitate to contact anyone on the Executive Board.

Sarah Bauder
Past Chair

2006-2007 Accomplishments **A Busy Year**

Compiled by :Melissa Rakes, NAV Editor

As 2006-2007 comes to a close and we are busy preparing for the upcoming year, please take a look back, not with frustration at the new challenges that have emerged, but at all of the great accomplishments you and this Association have achieved.

- Delaware Community Service Project: Boys & Girls Club
- Neophyte
- Maryland Fall Networking Event: Bowling
- Fall Conference
- Winter and Summer Office Staff Workshops
- Maryland High School Guidance Counselor Workshops
- You Can Afford College
- College Goal Sunday
- Bill2Law Day
- D.C. ASFAA Gathering at Stan's Famous
- D.C. Community Outreach Projects: DC Ronald McDonald House and DC Covenant House
- Diversity Training
- Spring Conference
- Maryland and D.C. Summer Networking Event: Bowie Baysox

Thank you to everyone who has been involved in these events. It is important that we take pride in all that we do. The leadership of this Association has done an amazing job in continuing the great work of TriState, especially during such a difficult year. Sarah Bauder, Rachel Brinkley and Rich Heath deserve a special thank you for their hard work and dedication to the Association.

The next deadline date is **September 15, 2007**. Please e-mail articles to mrakes@dtcc.edu.

State News...

Delaware Dialogue

Submitted by: Christine Lodge, DE President

DE ASFAA members (and other contributors) are to be congratulated on their successes and achievements this past year. Without their willingness to devote many hours to our activities, and their continued generosity when asked to help out, we could not have accomplished all that we did during 2006-07.

Many thanks to my committee members for their endless help and support: Debra McCain, Jennifer Grunden, Veronica Oney, Melissa Rakes, Cristine Layton and Beth Parker.

Also, many thanks to the guidance counselors and host high schools, the campuses of Delaware Technical & Community College, and to each of the following individuals who all played significant roles this past year:

Delaware College of Art & Design: Teresa Haman

Delaware State University: Lynn Iocono

Delaware Technical & Community College, Wilmington Campus: Debra McCain, Ronette Barther-Gordon, Julie Miller, Christina Bertogli, Mary Chen, Dan Ehmann, Linda Watts; **Stanton Campus:** Patrick Moore, Sandra Caldwell, Stephanie Greene, Brenda Vega; **Terry Campus:** Jennifer Grunden, Maureen Wootten, Joan Tallhamer, Jonathan Malory, Amanda Wicklund; **Owens Campus:** Veronica Oney, Melissa Rakes, Janet Reed, Jan Tidwell, Renee Arbeene, Arlene Belgrave, Linda Jenkins

ECMC: Beth Parker

Goldey-Beacom College: Jane Lysle, Amy Beachell, Tiffany Beeson

Wesley College: Anita Williamson

Widener Law School, Delaware Campus: Suzanne Reaid-Ransome

Wilmington College: Sam Magrone, Cristine Layton, Dawn Truitt

Financial Aid Night Programs

From December through February, nine Financial Aid Night Programs were conducted in Delaware with multiple sites offered in each of the three counties. Six financial aid administrators provided information to approximately 550 students and parents, a slight increase from last year. In addition to these programs, financial aid administrators provided information at several of the College Night programs during October.

College Goal Sunday

College Goal Sunday 2007 (February 11) was a huge success! Three campuses of Delaware Tech served as hosts, one in each of Delaware's three counties, and Debra McCain attended many of the planning meetings as the site coordinator.

Approximately 200 individuals attended and received help with FAFSA completion, specific questions and general financial aid information. Again, I owe a huge 'thanks' to everyone who volunteered to staff each site and hope they will step forward again for our 2008 program. We will surely need more volunteers at each site, especially in Stanton where about 100 folks needed our help that afternoon!

Community Service

Cristine Layton and Beth Parker led the effort to collect school supplies for selected Boys and Girls Clubs throughout the entire state. As a result, these ladies conducted a survey of all the Clubs to determine how DE ASFAA might be able to provide a broader scope of activities/events in 2007-08. Not surprisingly, the survey results indicate that our help and expertise are needed throughout the year and for more than collecting school supplies. It is my hope that our community service project will continue throughout 2007-08 and beyond.

State Meetings

Two formal meetings were held during the year, one in September to review ACG and SMART requirements, and one during our annual Fall Conference. While there were no formal or organized meetings after that, there were certainly many email "meetings/conversations" that took place at various times.

Looking Ahead: 2007-08

As Delaware President, it is my goal to continue our support of the financial aid night programs and College Goal Sunday. I will look to committee members again for their assistance and guidance with those as well as a continuation of our community service project. Together, we will recruit additional volunteers to help with these activities, and I will also be asking for names to be placed on the ballot in early 2008 for our next president. As the State Representative to EASFAA, I will serve as Delaware's liaison and provide information as necessary to members.

DC Communication

Submitted by: Precious Smith, DC President

The DC "State" Committee would like to thank everyone in TriState for their participation with all of our outreach events this year. We had a great time serving breakfast to the families at the Washington, DC Ronald McDonald House. The more than 80 lbs. of toiletries that we 'spring cleaned' from TriState were greatly appreciated by the staff and clients at the DC Covenant House. The Financial Aid Officer of UMBC also donated professional clothing and accessories to the young mothers at the agency who are looking forward to interviewing for summer and fall jobs this year. Still other TriStaters were able to provide car seats and strollers, in excellent condition I might add, for the agency's responsible parenting programs.

The networking events at Stan's Famous and the Bowie Baysox game were more examples of how the Committee and the Association are trying to provide no-pressure forums for exchange and knowledge gathering for a dedicated and selfless cadre of financial aid professionals in the area. We are planning to maintain these events for the pleasure and sanity of the membership, and we are always open to participation and suggestions from members. Please contact the Committee with your suggestions or concerns; we would love to hear from you. You can email us at psmith@ifsb.com with your thoughts.

Keep an eye out for exclusive District of Columbia programming this year as we try to help secondary school guidance counselors as well as their post-secondary school financial aid administrator counterparts wade through legislation, ACG/SMART, TAG LEAP and other topics of recent debate. Thank you to all of the volunteers, who give of themselves and their time, and thank you to all of the supervisors and directors who have graciously acknowledged the importance of encouraging staff to participate in the Association. Enjoy the last days of summer!

Maryland Moments

Submitted by: Stephanie Bender, MD President

Greetings from the MD Committee:

I would first like to thank the members of my committee. Without their hard work, none of the events we hosted would have been possible:

Brittany Benton (CCBC), Diahann Greene (Citibank), Jerry McKeen (MHEC), Beth McSweeney (PNC), Karen Price (Edamerica), Pat Shoemaker (AACC)

We hosted the following events for 06-07:

- High School Guidance Counselor Workshops
- Fall Networking Event- Bowling
- You Can Afford College
- Bill to Law Day
- Summer Networking Event- Bowie Baysox

The first event of 07-08 will be a community service project at the Maryland Food Bank on July 14.

I look forward to serving the TriState Association for 07-08. We will be continuing to host the events above while trying to establish new ones. I will be asking for new volunteers to join the committee as well as volunteers to step up and run for Maryland President for next year, as this will be my last year.

Committee Updates...

Exhibitors Are Appreciated!

Submitted by: Tanya McMillian, Development Chair

The 2006-2007 academic year has come to a close and the Development Relations committee would like to thank the 34 exhibitors (<http://www.dedcmdasfaa.org/docs/sponsors/2006-2007.html>) who contributed to our association's conferences and trainings. We recognize the overall success of each event is owed to the contributions made by each exhibitor. Your support is and will always be appreciated. We hope to work with every one of you again during the 2007-2008 academic year. Information regarding the 2007-2008 Exhibitor Packages will be available late August.

Additionally, as a result of the negative publicity concerning sponsors and vendor support, there has been a change to the exhibitor policies and procedures. You may view the update at <http://www.dedcmdasfaa.org/docs/sponsors/relations.html>. Please direct any questions to Tanya McMillian, Development Chair, at TMcMillian@edaff.com or by phone at 410-907-8110 ext 235.

Don't Expect this Boat to Dock Anytime Soon

Submitted by: Angie Hovatter and Dawn Mosisa, Co-Chairs Federal Relations Committee

Wow what a year this has been! Regulations, Notice of Proposed Rulemaking, Reauthorization, when will it end? Well, do not expect this boat to dock anytime soon.

As your Federal Relations Committee (FRC), our goal is to ensure that you have the tools to become an active part of shaping our Title IV laws and regulations. We want you to feel comfortable providing insight to Congress and the Department of Education who really do want to hear from us, the front lines. We know it doesn't feel that way this year. It's been such a difficult year for all of us in the federal aid arena. Many of us are afraid to voice our opinions to legislators and the Department of Education for fear of scrutiny in the court of public opinion.

However, at EASFAA, the Department of Education noted that they only received 81 letters to the last NPRM they issued, ACG/SMART. That's 81 responses, and there are more than 4500 schools. The Department of Education specifically requested that we respond to the NPRMs as they need our feedback and reiterated that every single response is read and considered. Remember, we are

the only ones who know what impact a new law or regulation can have on our students from both a service and eligibility perspective.

So, to support you, your FRC is planning at least one or two panel discussion sites where we can come together and discuss how to respond to the NPRMs that are published, as taxpayers and as financial aid professionals representing our institutions.

Keep your emails open, we will be sending out regulatory updates as we get them. Also, once the locations for the panel discussions are available, we will email the times and dates.

We are looking forward to a productive year.

Spotlight Features...

2007 Fall Training: "Riding the Waves of Change"

Submitted by: Michael Poma, Vice Chair

The fall 2007 committee has already met and begun the planning of our annual 2007 training (also known as the fall conference). This is our last year at the Hyatt and we'll ensure our last year is one of the best. We have secured our two general session speakers, a.k.a. Keynote Addresses. One will be a motivational speech, and the other will be a look at higher education. Keep an eye on the listserv with information about each speaker.

We have also asked Greg Martin to provide the federal update Tuesday morning. We feel this change in schedule will allow all participants the opportunity to hear Greg provide his update and allow others who wish to hear him get to Cambridge. We are working hard on the concurrent sessions, if you have any ideas for a concurrent session, please contact Michael Poma, Michael.poma@suntrust.com or Andrea Cipolla, acipolla@ubalt.edu

We look forward to seeing you November 11-13, 2007, as we are "Riding the Waves of Change."

The More Things Change...

Submitted by: Ken Howard, D.C. Higher Education Financial Services

Effective June 12, 2007, when District of Columbia Mayor Adrian Fenty takes over the D.C. Public School System, there will be other related changes. One of those changes will result in a name change in the D.C. higher education area.

The D.C. State Education Office (DCSEO), which is the parent office of the Higher Education Financial Services (HEFS currently administers the DCTAG, DCLEAP and D.C. Adoption Scholarship Programs), will assume a brand new identity.

The DCSEO will become the D.C. Office of the State Superintendent of Education and the financial aid community will have to learn another new acronym (DCOSSE). The transition to the new identity will be seamless and will have no impact on current D.C. financial aid programs.

Special Features...

What High School Counselors Think About Student Financial Aid

By: Ian Crawford, Web Communications Editor

Submitted by: Stephanie Bender and Aristeia Williams, Client Relations Managers Serving Tristate

High school counselors have a great influence on the decision-making of their students; helping them decide what school to attend and how to finance their further education. A recent study asked for their views on student loans, and while most of them agree that loans help the financially needy they are wary about the level of debt that students need to take on to attend college.

Balancing Acts: How High-School Counselors View Risks and Opportunities of Student Loans by the National Association for College Admission Counseling and the Project on Student Debt, asked counselors what they thought about student debt, how prepared they were to give advice about student loans, and their opinions about students taking out loans.

The key findings include the following:

Widespread Concern about Student Debt

- The vast majority of high school counselors (86 percent) are concerned about the level of debt students are taking on to pay for college.
- Most school counselors (78 percent) say that students' and parents' concerns about loan debt affect whether and where students go to college.
 - Counselors at schools with a majority of low-income students are much more likely to say that fear of debt "strongly affects" college choices (56 percent) than counselors at schools with fewer low-income students (34 percent).
- Nearly all high school counselors (97 percent) say that students and families need a lot of help making decisions about student loans.


Giving Advice about Student Loans Can be Challenging

- Most high school counselors feel generally prepared to discuss loans with students and families. Eighty percent feel at least "somewhat prepared," including 25 percent who feel "very prepared."
- More than half of counselors find it at least "somewhat easy" to answer questions about whether to borrow to pay for college (62 percent), and what happens if the student does not graduate from college (53 percent).
- Three-fourths (76 percent) of counselors find it at least "somewhat hard" to advise students and families about how much they can afford to borrow; and two-thirds say it is hard to answer questions about what type of loan to take (66 percent) and what happens if borrowers cannot pay back their loans (64 percent).

Generally Positive Views of Student Loans, but Concerns about Risks for Low-Income, Less Prepared Students

- Most high school counselors believe student loans are a good investment for a typical student at their school: 83 percent believe loans are at least a "somewhat good" investment, including 37 percent who believe they are a "very good" investment.
- Most counselors (89 percent) say that student loans help low-income students attend college.
- However, more than one-third of counselors (37 percent) believe that low-income students should avoid student loans because of the risks of default.
- Counselors in high schools with a majority of low-income students are much more likely to view loans as at least "somewhat risky" for a typical student at their school (33 percent) than counselors in schools with fewer low-income students (14 percent).
- Nearly three-quarters (74 percent) of high school counselors agree that students who *are not* well-prepared for college should avoid the risk of

student loans. Slightly more (79 percent) say students who are well prepared can afford the risk of student loans.

[Balancing Acts: How High-School Counselors View Risks and Opportunities of Students Loans](#)  - National Association for College Admission Counseling and the Project on Student Debt

News from NASFAA: Yes, It's Still Worth It

Submitted by: Justin Draeger, Assistant Director for Communications, NASFAA. Justin may be contacted at DraegerJ@NASFAA.org.

Washington, D.C. (June 2007) – With average undergraduate debt levels hovering around \$20,000 for a 4-year degree, many have asked if going to college is still worth the years of inevitable student loan debt. The answer, according to new report from the Education Research Center (ERC) is a resounding YES!

The report, “Diplomas Count: Ready for What? Preparing for College, Careers, and Life After High School” uses information from the [Occupational Information Network](#), or O*NET, a database developed for the [U.S. Department of Labor](#), and the [American Community Survey](#), conducted by the [U.S. Census Bureau](#), to show the strong, positive correlation between earning power and education level.

With politicians throwing around phrases like “student loan mortgage” and “mortgaging our future” in order to paint a doomsday-like picture of current student debt levels, it is important that prospective students aren’t scared off from college by the thought of student loan debt.

As a student borrower myself, I would love to be able to finish my graduate degree without any student loan debt. As it happens, I won’t, but I’m not complaining! My personal experiences confirm the findings of the ERC report: more education is worth moderate debt levels.

The Occupational Information Network was developed for the U.S. Department of Labor to classify U.S. jobs into one of five categories, or zones. Jobs are placed into each zone depending on worker attributes such as education level, training, and experience needed for that job. According to the ERC, the discrepancies between zones that require high skill and education levels (zone 5 jobs) and

those requiring lower education levels (zone 1 jobs) is dramatic. But even more telling are the discrepancies between jobs that require moderate educational training, i.e., some college, and jobs that require no college.

In job zone 3, where almost 40 percent of jobholders have some college education, the median annual income is a little over \$35,000. Compare that to the bottom-end of the zone classifications in job zone 1 where the majority of jobholders have a high school diploma or less and the median annual income is less than \$13,000 a year, and it is easy to see that even some college is better than none.

Still, the majority of college graduates are likely to end up in job zones 4 or 5, where the median incomes are around \$50,000 and \$60,000 respectively. Considering that the average student loan debt is less than the price of most new cars, \$20,000 seems to be a reasonable price for an education that may yield \$50,000 to \$60,000 in annual income, and continue to grow for years into the future.

Labor - Market Mismatches

Higher education levels are especially critical for low-income students who may need to turn to loans in order to meet unmet need. The majority of low-income, minority students tend to live in urban areas where zone 5 jobs are available, according to the report. For example, in Washington D.C. more than 15 percent of all jobs are at zone 5 level, meaning that they require a high level of education, experience, and skills. More than 75 percent of zone 5 jobholders in D.C. have at least a bachelor's degree.

But the report notes that ironically, those zone 5 jobs are almost entirely inaccessible to the D.C.'s public school students, where 40 percent fail to earn even a high school diploma let alone go on to college. This mismatch between the demand for highly skilled and educated workers and the oversupply of low-income, underserved populations in urban areas is not unique to Washington.

Getting the message out that college is vital to the future economic well-being of these students – in spite of some possible college loan debt – should be part of college access initiatives. The report examines state policies in three key areas:

- **College and Work Readiness:** Eleven states define what students should know and be able to do to be prepared for credit-bearing courses in college, and 14 states are working on a definition. Twenty-one states have a definition of work readiness, and 10 are working on one. Approaches to defining readiness fall into four major categories: standards, skills, coursework, and assessments.
- **Advanced Diplomas:** Twenty-four states award advanced diplomas

or some type of formal recognition to students who exceed standard high school graduation requirements. But while all of those states award honors for accomplishments in core academic subjects, only eight also provide recognition for accomplishments in a career or technical program.

- Exit Exams: Twenty-two states require exit exams for the class of 2007 and three states—Maryland, Oklahoma, and Washington—plan to do so for future graduating classes. The number of states basing exit exams on standards at the 10th grade level or higher has increased from six in 2002 to 18 in 2007.

Surely there is work to be done to ensure that college access initiatives help prepare students for the real opportunity of college. But in the financial aid community, as part of our message that students should graduate with as little debt as possible, it is important to ensure that students do not forego postsecondary education entirely for fear of future debt burden. Students need to understand that college is still worth the price of moderate levels of student loan debt. No debt is better than some debt, and while debt-free graduates are a laudable goal, statistically speaking, a future of economic stability is certainly worth \$20,000 in student loan debt.

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 13,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. Each year, members help more than 8 million students receive funding for postsecondary education. In addition to its member Web site at www.NASFAA.org, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.

People and Places...

Office News



Our very own Barb Miller, Vice President of EASFAA, receives the Leadership Award at the EASFAA Conference. Congratulations, Barb!

Say Cheese!
TriState Members Smile for the Camera

Fun at the Bowie Baysox: Summer Networking Event



Precious Smith,
IFSB and DC
President



Roger Lettie, AACC



Horace Burrell
Betcha can't guess
which college he's
from!



Brittany Benton, Laura Boesler
and others watch the game



Nasim Keshavarz, MHEC,
and Kim Strickler, UMCP



Louie, the Baysox Mascot, hangs out with his friends from
TriState: Brittany Benton, Kim Strickler, Stephanie Bender,
Nasim Keshavarz, Rachel Brinkley, and Laura Boesler (from
left to right)

Going to a TriState Event? Take a camera and you could see your pictures featured! Email pictures to mrakes@dtcc.edu.