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## Letter from the Chairman

Dear Members,

As we approach the 31st Fall Conference of the DE-DC-MD Association of Financial Aid Administrators, Inc being held November 12 – 14, 2000 I want to take this opportunity to bring the membership up to date on a few things. First, on behalf of the Executive Board I want to express my thanks for your continued support of the Association and its activities. I encourage you to get involved and help shape the future of the Association so that it continues to meet the needs of its members. Elections are coming up. I would like everyone to think about running for an elected position to give members a choice of leaders who will guide the Association forward.

This year's conference, *Surviving Financial Aid: It's a Team Thing*, delivers a renewed commitment and new ideas to the conference and the membership. A key challenge of the Executive Board this year was to bring added value to the membership. The Conference Committee, under the leadership of Ellie Gieman (Western Maryland College), has put together a super agenda that will help prepare you to survive the many challenges you face in your office every day. They have added a new Sunday general session on tax issues in financial aid, while continuing to provide the types of concurrent sessions that members have found informative. I know that the tax session on Sunday will be worth the time and effort to attend. Be sure to be there and give us your feedback so the Association can continue to offer valuable activities to the members.

Another one of the activities the Association wants to do more of is giving back to the community where we live. Two fun activities that occurred last year were the Maryland Race for the Cure and the MS (multiple sclerosis) Walk. Members of the Association took part in these walks to raise awareness of and dollars for research in breast cancer and multiple sclerosis. Look for opportunities to do this in your community and get others involved. Make it a team effort.

The Executive Board finally has a full compliment of committee chairs to serve the membership. Holly Goodsell from Suntrust has accepted the Federal Relations Committee Chair. Be sure to offer her support and assistance to help shape the future of financial aid.

Be sure to let me know, as well as other members of the Executive Board, what can be improved to make the DE-DC-MD ASFAA, Inc. a valuable membership for you.

David Manning, Chair 2000-2001

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## Fall Conference News

In the last few months as I serve as the Fall Conference chair, I have found myself wondering why a Financial Aid Administrator would **not** attend a Tri-State Conference. Of course, I realize there are several issues that may control that decision.

One issue that concerns any financial aid office is the budget. The monetary aspects of sending individuals to a conference, training, or workshops are addressed early in the planning process. Available funds for these events may vary from the private to the public sector. At my first Executive Board meeting, we made a decision to keep the price for the conference at \$185, the same as the previous year. The Executive Board is a team of individuals seeking to help the members, and by retaining the price, they hope to give more individuals the opportunity to attend the Fall 2000 Conference.

Value for your dollar!! A director must be assured that anyone attending the conference will come away with additional knowledge to assist in the daily task of serving students and parents. Let's face it, the world of financial aid is constantly changing. In order for us to maintain our edge, we must look for new information on scholarships, legislation, and marketing. How many of us have given a presentation and a parent has asked a question that we don't know how to answer? As soon as we are back in the office, we are get on the web -- or faster yet -- on the phone with a colleague who may be able to help. One of the critical jobs of any conference committee is providing sessions that will educate or at the very least provide tools to help financial aid professionals do a better job.

Perhaps one of the issues that could prevent a person from attending is simply not knowing anyone at the conference. For some people this can be very traumatic, but I have found that Tri-State members are very friendly. My director can attest that I was a very shy person, but five years later I am now serving as Conference Chair. The friendships and connections I have made are invaluable. Many times, I have picked up the phone to a fellow professional and said, "Have you heard of this before?" The wealth of knowledge from the Tri-state community is a real asset.

I do not want to leave out another important area. The support of the vendors, agencies, and private organizations contributes to the success of any conference. With their services, we have the tools to help students obtain the dream of getting a college education. The conference gives the opportunity to network and find new resources.

For those who have already registered for the conference, I look forward to seeing you on November 12<sup>th</sup>. If anyone would like to have more information and details about our agenda, please contact me by phone (410-857-2235) or email [egeiman@wmdc.edu](mailto:egeiman@wmdc.edu). This conference has been prepared to educate, develop professional relationships, and provide just enough entertainment to insure that you have a good time!



Ellie Geiman  
Conference Chair

## Maryland on the Move

Who's moving around in Maryland? There's been quite a bit of action in the state this fall!

Rachel Brinkley is now the Director of Financial Aid at the University of Maryland, Baltimore County. She leaves the directorship at Howard Community College in the capable hands of Jamie Lowthert, Acting Director.

Janice Breslin Doyle has left UMBC to return to the Maryland Higher Education Commission as Assistant Deputy Secretary of Finance and Policy. Good luck Janice!

Melissa Gregory returned to Montgomery College as Director of Student Financial Aid (foolish girl!). Judy Taylor is now the Associate Director, and Sheila Perkins was selected as Rockville Campus Director. (Gee, they've got a lot of directors! Must be a Montgomery County thing.) Jocelyn Lowry has joined the Rockville staff as Financial Aid Specialist. Long-time Financial Aid Specialist Carrie Green retired to be an at-home mom to her new daughter Beth. (Way to go Carrie!)

While Jane Hickey is on sabbatical from her position as Director of Student Financial Aid at Anne Arundel Community College, Richard Heath is serving as Acting Director.

Barry Amos was appointed Coordinator of Financial Aid at Essex Community College. Essex also welcomes Sandy Myers as Financial Aid Specialist. She replaces Phyllis Chernault, who retired in June. And the Essex Financial Aid Office has moved into a wonderful new facility which houses all of Student Services. Barb Miller invites you all by for a look see and a free lunch. (That's what you said to tell them, right Barb?)

And Cindy Hart, Financial Aid Specialist at Frederick Community College, is a new grandma! Beautiful granddaughter Elizabeth Anne is doing fine.

What about your school? Any news to report? To see your name in lights, send any announcements to Sandy Brown at [sbrown@dmv.com](mailto:sbrown@dmv.com).



## **Tuition Waivers for Maryland Foster-Care Students**

Effective July 1, 2000, new Maryland legislation provides for a waiver of tuition for students who have resided in a foster home in Maryland and who are attending Maryland public institutions.

Specifically, the new law provides a waiver from tuition and mandatory fees for certain students who have resided in foster care. The foster care recipient must be enrolled as a candidate for an associate's or bachelor's degree on or before the age of 21. Additionally, the student must file the FAFSA by March 1 of each year in order to be eligible for the waiver. (According to the Maryland State Scholarship Administration, schools may waive the March 1 FAFSA deadline for 2000-01.) The student can use the waiver for a maximum of five years or until the bachelor's degree is awarded.

The waiver is used only for tuition and mandatory fees not covered by grants and scholarships.

Questions concerning the Waiver of Tuition and Fees for Foster Care Recipients should be directed to Angel Jackson at the State Scholarship Administration (410-260-4557) or Patrick Patrong at the Department of Human Resources (410-767-7634).



## **ED Plans to Eliminate the Paper FAT**

In August, the U.S. Department of Education (ED) published GEN-00-12 announcing its plan to eliminate the paper Financial Aid Transcript (FAT). Effective July 1, 2000, schools are authorized to use data from the National Student Loan Data System (NSLDS) to monitor the financial aid history of all applicants for federal student aid, including those who transfer mid-year.

The only limitation on using NSLDS applies to mid-year transfer students. For these students, schools must access NSLDS no earlier than 30 days prior to the beginning of the first payment period for which the school expects to pay the student Title IV federal student aid.

Using NSLDS instead of requesting a paper FAT is still optional. Schools must comply with current regulations that require them to respond promptly to FAT requests from other schools. However, a proposal approved during negotiated rulemaking would officially end the use of paper FATs, if the proposal is made final in the Student Assistance General Provisions regulations. Final regulations must be published by November 1, 2000 for this proposal to be effective July 1, 2001.

Under the proposal, a school requests financial aid history information from NSLDS for specific students who indicate an interest in transferring to that school. The request could be made at any time, but the school would have to wait until seven days after making the request to disburse Title IV funds to these students.

ED has been meeting with focus groups of financial aid administrators from different types of schools to develop the operational details of the proposal. One focus group was held in July during NASFAA. Many schools at the focus group, particularly open admission schools such as community colleges, expressed concerns about not being able to identify transfer students quickly. These students often show up just before classes begin for the spring semester. In addition, if students don't notify their previous schools that they are transferring, students may receive overpayments of financial aid. Of particular concern was the amount of time it takes to update FFEL information on NSLDS. The first notification a school may have that a student is not eligible for loan funds is when the guaranty agency declines the loan due to an outstanding loan at another school. On the other hand, the student may switch guarantee agencies for the new loan and it goes through, but the student is now borrowing over annual loan limits. Schools want to be released from liability if these problems occur.

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ED is still conducting focus groups on this proposal and needs your feedback. You can email [Jeff\\_Baker@ed.gov](mailto:Jeff_Baker@ed.gov), [Lynn\\_Alexander@ed.gov](mailto:Lynn_Alexander@ed.gov), or [dholec@fallschurch.esys.com](mailto:dholec@fallschurch.esys.com) with your comments.



## **Goucher Students Selected as Gates Millennium Scholars**

BALTIMORE, MD – Goucher College sophomores Jocelyn Reader and Jacob Melamed have been selected for the Gates Millennium Scholars Award, a new national scholarship presented to students with academic achievement, leadership abilities, community service experience and severe financial need. Nominated by Goucher faculty and staff, both have cumulative grade point averages higher than 3.60. Reader and Melamed will join 4,000 students from across the country who make up the inaugural class of Gates Millennium Scholars. As part of the inaugural class, they receive funds for the cost of tuition, fees, books and living expenses for the 2000-2001 academic year.

A biology major, Reader has been active in the Baltimore community, taking a leadership role in a mentoring program for middle schools. Her community service experience also includes working with Heart's Place Shelter, the United Way and as a camp counselor. While on the Goucher campus, she has held leadership roles in the national honor society, CAUSE (Community Auxiliary for Service)--Goucher's community service organization, the Geography Club and as a teaching assistant for the biology and chemistry departments.

Melamed, who is majoring in management, holds one of the major leadership positions on campus as resident assistant. In this role, he serves as community leader in the residence hall, listening to and helping students work through issues and concerns. He also has held campus leadership roles on the judicial board, as house president and is treasurer of the student government association. Additionally, his community service activities include serving as an English tutor in Israel, a youth group leader for Zionist Operation in Florida and working with an AIDS benefit sponsored by Red Hot Blue, Goucher's a cappella ensemble.

Seven Goucher students who met the criteria were nominated by faculty and staff for the award with Reader and Melamed selected to receive the scholarship. The other Goucher students who were nominated are sophomore Danielle Carter, sophomore Kimberly Edmunds, senior Kristina Gray, junior Dierdra Howard and junior Kristine Reyes.

The Gates Millennium Scholars Award program is funded by the Bill & Melinda Gates Foundation and administered by the United Negro College Fund. In June, the foundation announced its new 20-year, \$1 billion initiative aimed at reducing the financial barriers to a college education for 20,000 African American, American Indian/Alaskan Native, Asian Pacific American and Hispanic American students enrolled in and completing undergraduate and graduate degree programs.

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Goucher is an independent, coeducational liberal arts and sciences college located just north of Baltimore.



### **USA Group hosts free, regional student loan workshops**

Register now for the free Fall 2000 USA Group® Student Loan Workshop™ held in the following cities:

Arlington, Virginia, Hyatt Arlington at Washington's Key Bridge, November 28, 2000

Newark, Delaware, Hilton Wilmington/Christiana, on December 13, 2000

College Park, Maryland, Holiday Inn College Park, on December 14, 2000

Baltimore, Maryland, Holiday Inn at BWI Airport, on December 15, 2000

Presented by USA Group's Education Resource Center™, the Student Loan Workshop will provide regulatory and operational updates. Workshop facilitators will review how recent regulatory changes will affect your school's financial aid program and discuss professional judgment and the Return of Title IV Funds.

During the four-hour workshop, you will review the 2001-2002 FAFSA and delivery system, including database matches, electronic enhancement, and changes to specific FAFSA questions. Additional topics include: an overview of the provisions of the Tax Relief Act pertaining to education credits and deductions, a discussion of advantages and disadvantages of loan consolidation, and an introduction to a quick and easy financial aid reference guide on the Web.

To register for a workshop, call 800-428-9250, ext. 8640. You may also register via the USA Group Web site at [www.usagroup.com](http://www.usagroup.com). Select *A Financial Aid Office* button. Next, choose the *Resources for You* button. Then, select *Conferences* from the text. From there, follow the instructions to register for the workshop.

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***Agreement combines strengths of the nation's leading education financial service providers***

**Sallie Mae and USA Group remain dedicated to customer service**

Diversified product lines to continue through the 2001-2002 academic year

On July 31, 2000, Sallie Mae® announced that it had completed the purchase of USA Group®'s guarantee servicing, student loan servicing, and secondary market operations. The transaction combines two of the nation's leading education financial service providers and merges their complementary strengths and product offerings for the benefit of students and schools.

USA Funds®, the nation's largest student loan guarantor, was not part of the transaction involving Sallie Mae, and, therefore, it moves forward as an independent non-profit guarantor. USA Funds has set a new course with added focus on its role in support of financial access to higher education.

USA Group will continue to offer its line of products and services as usual during the 2001-2002 academic year. Financial aid administrators and the students they serve can continue to count on NetWizard™ and WhizKid™ for the coming year, as well as the high level of customer-attentive service that they have come to expect. Similarly, Sallie Mae's customers can rely on Laureate®, LineSS<sup>SM</sup>, Signature Loans<sup>SM</sup> and all of the company's customized products and services

Sallie Mae and USA Group staff will continue to discuss how they will blend and improve the products and services of these two companies beyond the 2001-2002 academic year. The new organization is committed to creating the premier student loan organization and to extensively communicating with its customers throughout the process. Sallie Mae officials have said that they will rely on customer input to ensure that they combine the best qualities of the two product lines and customer service to further increase value to customers.

Proceeds of the sale, totaling \$770 million in cash and stock, transferred to the USA Group Foundation, now a separate non-profit foundation dedicated to improving access to quality education.

Questions on any aspect of the Sallie Mae and USA Group agreement should be directed to your USA Group or Sallie Mae marketing representative.

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## **AMS National Survey Examines College Financing Trends Among Families**

Judith L. Grassi, Senior Vice President, AMS Education Loan Trust

Academic Management Services (AMS) recently commissioned a nationwide poll which provides a detailed look into the amount of planning devoted to college financing, college selection criteria, as well as ratings and preferences regarding needs, desires and sources for college planning assistance and advice.

The national survey of the parents of college freshmen and sophomores, as well as parents of college-bound juniors, college-bound seniors, was conducted earlier this year by Alpha Research Associates, an independent research firm in Providence, RI. 1200 families throughout the country were contacted by telephone and the results of the study are considered accurate within +/- 4.9%.

AMS commissioned the survey to provide a detailed examination of trends and preferences in financial planning for college among families. Some survey questions addressed criteria parents use to help their children choose a college. While curriculum and academic reputation lead the list of factors, the amount of financial aid available to families was rated close behind, cited by 87% of the parents of college-bound students as an “important” or “very important” factor in choosing a college.

Colleges were cited by the most parents as their preferred source for information about paying for their child’s education. They also expressed the most confidence that colleges would provide the best information as well. Yet, it also appears that families are not satisfied with the education financing information they are receiving. When the parents of college and college-bound students were asked about the quality of information they had received from all available resources, between 60 and 70 percent of all respondents reported that they had “some” or “very great” need for information on the subject.

Perhaps the most surprising result from the survey was just how few families have established education savings accounts and investments for their children’s education. 47% of all families surveyed had no dedicated savings plan whatsoever and planned on financing their children’s education through a combination of loans, grants, financial aid, scholarships, miscellaneous savings and monthly income. Short-term education financing strategies would therefore be most important for this significant population.

Indeed, a significant number of parents were unaware of short-term money saving options such as the interest-free monthly payment plans offered by many colleges and universities.

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Yet when these payment plans were described, a majority of the parents of college-bound seniors expressed an interest in learning more about them.