Well, what a summer! For many of us, we have just survived one of the busiest registration periods in history. All of us are certainly seeing more needy students qualifying for larger amounts of aid and this is happening when many of us are struggling with budgets that have been slashed and positions that are going unfilled. As Thomas Paine famously said, “These are the times that try men’s souls”. As we try to do more and more with less and less, all of us in this profession are being challenged to the limits. I say, hang in there! You are doing important work. Every day, YOU make a difference in the lives and dreams of many, many students. When I am tired and discouraged, I console myself with the memories of grateful students, especially at their graduation, and with the success stories I hear of students once they leave us. I hope that you can also find pride and contentment in the knowledge that what you do is meaningful to so many.

Fall is the season to reflect, recharge, and retrain. It’s vital that we remain current in our profession and NCASFAA is there to help you do just that. As you may remember, my goals for this year as president were summed up by the acronym “STAR” – Stewardship, Training, Advocacy, and Relationship Building. The board and I will strive to achieve these goals as our committees work on many initiatives and issues this year.

One of the most important things we do is put on great conferences. The fall 2009 conference will be no different as Tony Patterson (NC State) and the conference committee invite you to “Follow the STARs” (see a theme here?). We will enjoy our fall conference November 1 – 4, 2009 at the North Raleigh Hilton. It is the site of my very first NCASFAA conference way back in 1995 and I hope you will be delighted as I am in the changes and upgrades you will find at this facility. This conference will be packed with the training you want and need and a little fun here and there as well. Please see our article on the conference for more information. I look forward to seeing you all there!

(continued)
Bruce Blackmon (UNC Pembroke) and his committee will kick off the fall conference with New Aid Officer’s training. It begins Sunday afternoon, November 1, and concludes on Monday just before our opening luncheon. If you or your staff needs quick training on a budget, your $25 membership fee is all that is required to participate. You can register for this online at www.ncasfaa.org on the Conference page.

Other training opportunities include a new webinar series. NCASFAA is initiating a series of webinars you can access at your own desk on timely topics. More information will be forthcoming as co-chairs Jo-Ann Craig (Cape Fear Community College) and Jennifer Pickett (UNC Charlotte) put the final touches on the planning needed to make these opportunities available to you.

I am excited by a new initiative we will debut this spring during Financial Aid Awareness Week in February. Candace Cooper (Mitchell Community College) and the State and High School Relations committee will be working on a project to provide you with the tools to remind continuing students on the need to reapply for financial aid each year. We are hopeful that NCASFAA will be able to provide you with easy and inexpensive ways to observe Financial Aid Awareness Week in a meaningful way at your campus.

These are just some of the things NCASFAA is working on to provide you the best value for your membership dollars. If you haven’t paid your 2009-10 membership fees yet, I hope you will do so today. NCASFAA is only as strong as our membership so we need YOU! Please join us today.

In closing, let me say that I would be remiss if I didn’t acknowledge the turmoil that continues to threaten a segment of our membership - -our exhibitors who participate in the FFEL program. By the time you read this, the uncertainty that hangs over the future of this program may well be decided. I hope that the outcome preserves the competition and innovation that the FFEL program and its participants have provided but, if it does not, I hope that there is still a place for the important work they can do to support the loan programs. I gratefully thank our exhibitors for their continued support of our association despite facing an unknown future. Your support and friendship means so much to us and has helped make NCASFAA the strong association it is today. Thank you!

I’m looking forward to great things this year and we are well underway! If you have any questions, concerns, suggestions, or just a funny joke (because everyone needs a good laugh once in a while), please contact me at lakoretoff@gtcc.edu. I want to hear from you.

Lisa Koretoff
2009-2010 NCASFAA President
The Fall 2009 NCASFAA Conference is November 1 – 4 at the Hilton North Raleigh. The conference committee is working diligently to provide a training conference for you. We are planning an agenda packed with informative sessions and dynamic speakers to prepare you for the many changes that are happening in our profession.

**Sessions at a glance**

- Federal Update with **David Bartnicki**
- Foster and Unaccompanied Youth
- DL Basics
- Year Round Pell
- Post 9/11 VA updates
- Update from Capitol Hill with **Celia Sims, Sr. Policy Advisor to Senator Burr**
- NASFAA Update with **Dr. Barry Simmons, NASFAA National Chair-elect**

*Many more to come as planning continues....*

**Keynote Address**

**Gene R. Nichol**

Gene Nichol is professor of law and Director of the Center on Poverty, Work and Opportunity at the University of North Carolina. He teaches courses in constitutional law, federal courts, civil rights and election law. From 2005-2008, Nichol was the 26th president of the College of William and Mary in Williamsburg, Virginia. Nichol was Burton Craig professor and dean of the law school at the University of North Carolina from 1999-2005. He served as law dean at the University of Colorado from 1988-1995; and as James Gould Cutler Professor and Director of the Institute of Bill of Rights Law at William & Mary from 1985-1988. Nichol has also taught at Oxford, Exeter, Florida and West Virginia. His many honors include: 2003 recipient of the American Bar Associations Edward R. Finch Award, Pro Bono Law School Dean of the year, and induction to the Order of the Long Leaf Pine.

**Conference Charities**

The fall conference committee has selected The Food Bank of Central and Eastern North Carolina and our own NCASFAA Middle School Enrichment Scholarship.

**BYOB: Bring Your Own Bag**

We are continuing our new tradition and asking members to “bring their own bags” to the conference. Most of us have plenty of conference tote bags to go around. Pick out your favorite one to bring to the Conference. If this is your first NCASFAA you will receive a tote bag.

**Conference Registration**

REGISTER NOW AT: [http://www.ncasfaa.com/docs/toc_conferences.html](http://www.ncasfaa.com/docs/toc_conferences.html)
Exhibitors Report
Janet Sain, Exhibitors Liaison

In the midst of the credit crisis and all the difficult decisions each exhibitor has had to make again this year, NCASFAA has been truly blessed this school year to be able to report that we will have the continued support of several exhibitors! It was heartbreaking to discover that several exhibitors who supported us throughout the many years just were not able to continue to do so in the midst of pending legislation, staff layoffs, and reorganization. So it is with heartfelt thanks that I recognize the following exhibitors for 2009-10 who have been able to commit at this time (Please note we are still hearing from other exhibitors who will hopefully be added to this list soon):

<table>
<thead>
<tr>
<th>Tier One</th>
</tr>
</thead>
<tbody>
<tr>
<td>College Foundation Inc (CFI)</td>
</tr>
<tr>
<td>Great Lakes Higher Education Corp</td>
</tr>
<tr>
<td>National Student Loan Program (NSLP)</td>
</tr>
<tr>
<td>Nelnet</td>
</tr>
<tr>
<td>Wells Fargo Student Loans</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier Two</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discover Student Loans</td>
</tr>
<tr>
<td>Education Credit Management Corp (ECMC)</td>
</tr>
<tr>
<td>National Education Loans</td>
</tr>
<tr>
<td>SunTrust Education Loans</td>
</tr>
<tr>
<td>USA Funds</td>
</tr>
</tbody>
</table>

NCASFAA members truly benefit from exhibitor support by permitting them the opportunity to provide the membership with excellent quality programs during conferences and other training activities with their financial support. Please make sure you take a moment to stop by their booths during the conferences and share a big thank you for all they do for NCASFAA!

Save the Date
SASFAA 2010
Louisville, Kentucky
February 21—24, 2010

Thanks to all who submitted articles for the Fall Newsletter. Please continue to let me know of any newsy items to include in the next edition of the newsletter. You can reach me at:
solazzol@alamancecc.edu
Money for College

Looking for ways to handle college costs? You may be able to take FREE college courses online while you’re still in high school.

And when it’s time for college, there’s millions of dollars in need-based state scholarships to North Carolina colleges and universities.

Visit CFNC.org to get started.

CFNC.org or 866-866-CFNC

Helping you plan, apply, and pay for college.
Changes in the EARN Scholarship

From Dr. Steve Brooks (August 10, 2009):

As you know, the NC General Assembly passed the 2009-11 biennial budget earlier this week and Governor Perdue signed it today. While the General Assembly was able to fund most of the aid programs at levels similar to last year or greater, the EARN program, which is mostly funded from the Escheat Fund, was found to be unsustainable. As a result, EARN recipients (new and renewal) will receive $2,000 for the 2009 fall semester only and the program is repealed for future years.

We all regret the suspension of a major aid program so close to the start of the academic year and take some relief in that the General Assembly was able to fund the fall semester. Please adjust your financial aid awards to reflect that there is no EARN funding for the 2010 spring semester and notify affected students of the change in the program as soon as practicable. We anticipate that most students will be able to borrow funds for the spring semester since EARN funds were intended to reduce or replace loan funds. And of course if you can replace the EARN funding with other grant or scholarship sources, that would be wonderful.

Please note that the budget contains language that encourages aid administrators to help students find money to replace EARN funds for future years. We deliver this information knowing that our colleagues on the campuses work with students every day to help them find the resources to pay for college, and we are pleased that the General Assembly recognizes your effort.

SECTION 9.2.(f) The campus financial aid offices at each eligible postsecondary institution as defined in G.S. 116-209.26 are encouraged to work with EARN recipients to secure replacement financial aid for the 2010-2011 academic year and appropriate subsequent academic years.

Also, as soon as time permits, please update your website and publications to reflect the fact that the EARN program has been discontinued for the 2010-11 year and beyond.

Finally, SEAA will communicate updates regarding changes to other programs later this week.

Fall SEAA Training Activities

Jane Kanipe, SEAA
The North Carolina State Education Assistance Authority (SEAA) conducted the 17th “New” FAA Training March 17 – 19 at CFI. A total of 35 participants registered for this session, joining with 426 FAAs who have participated in the training since its beginning in 2003. The “New” FAA Training scheduled for October 13 – 15 has 24 participants registered for the 18th training. The program is designed for aid personnel with three (3) years or less experience in financial aid administration. Workshop presenters are respected financial aid professionals with strong knowledge of the aid programs and excellent speakers. A few of the topics covered include: Overview of State and Federal Programs, Methodologies, Verification and Late Breaking Information. A new session added for the October training includes “Online Demonstration of NCSEAA “New” Initiatives.
Financial Aid Estimator and Smart Borrower on CFNC.org

North Carolina’s Financial Aid Estimator has been updated and streamlined to provide students with quick estimates of state and federal funding. The estimator can use processed FAFSA data or self-reported data. The student will be provided with a results page to print.

The Smart Borrower Calculator is available at CFNC.org for students to plan ahead. The Smart Borrower Calculator is designed to see how potential career income will handle present or future student loan debt. The calculator uses a stop light approach to determining if a student has too much debt, manageable debt, or reasonable debt.

Both tools can be found at CFNC.org in the Tools & Calculators section under the Paying for College tab.

Federal and State Aid Estimator for the FAA

CFNC has a new tool for FAAs to use for estimating state and federal aid.

Similar to Existing Financial Aid Estimator for students (now live for 2009-10!)
This one lets FAAs estimate state and federal grants when making changes on ISIRS
Retrieve ISIR Data for your students
Enter changes on simple screens that are pre-populated from ISIR (one for student, one for parent)
Calculate – get estimated state & federal grants
Create a record on the fly to estimate aid when counseling students
Save scenarios for future use

This tool can be found within the Financial Aid Administrator section of CFNC.

A quick reference guide can be found at CFNC.org.

<table>
<thead>
<tr>
<th></th>
<th>2008-09</th>
<th>2007-08</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Awards</td>
<td>Amount Awarded</td>
</tr>
<tr>
<td>Education Access Rewards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>North Carolina</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>13,798</td>
<td>48,029,533</td>
</tr>
<tr>
<td>Education Lottery Scholarship</td>
<td>30,536</td>
<td>33,557,825</td>
</tr>
<tr>
<td>North Carolina Community</td>
<td></td>
<td></td>
</tr>
<tr>
<td>College Grant</td>
<td>26,252</td>
<td>16,497,311</td>
</tr>
<tr>
<td>North Carolina Legislative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Grant</td>
<td>35,735</td>
<td>58,959,149</td>
</tr>
<tr>
<td>North Carolina Student</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incentive Grant</td>
<td>9,188</td>
<td>5,618,255</td>
</tr>
<tr>
<td>State Contractual Scholarship Fund</td>
<td>15,831</td>
<td>43,569,161</td>
</tr>
<tr>
<td>UNC Need Based Grant</td>
<td>55,284</td>
<td>126,996,462</td>
</tr>
<tr>
<td>Total Grants and Scholarships</td>
<td>171,782</td>
<td>$285,198,163</td>
</tr>
</tbody>
</table>
NCASFAA MEMBERSHIP
Brenda Long

It’s time to renew your NCASFAA membership for 2009-2010. Don’t wait any longer to enjoy the benefits of being a member of your state organization.

To renew your membership, please go to www.ncasfaa.com and select ‘Member Services’. Once you are at Member Services, choose ‘Membership/Renewal Application’. Don’t forget to update your profile (organization, email address, etc.) if needed. Please make sure you print and mail the PRINTABLE INVOICE and your $25.00 payment to NCASFAA’s Treasurer.

Membership in NCASFAA gives you a connection to others in your field of work and invaluable information and direction about changes in the rules and regulations on Title IV funding.

Join Today!

Mrs. Marva B. Dinkins, was promoted from Director of Financial Aid to Dean of Students at Bladen Community College. Ms. Samantha Benson is now the Financial Aid Officer at Bladen Community College.

A certain someone (who shall remain nameless at her request) will soon be retiring from the College Foundation of North Carolina. We all wish her a happy and well deserved retirement after many years of handling a multitude of duties in her various positions with CFI. She will be greatly missed by all of those in her office as well as those around the state with whom she worked. We wish her well!

Rance Jackson Starts a New Chapter.

After a few short years of service Rance Jackson is retiring. Those of us who have had the opportunity to work with Rance know that he has served students, families and the aid community admirably over the past 30 plus years. He has been an advocate for students, a thoughtful mentor to colleagues and a sincere friend to us all. Rance started his career as a Financial Aid Counselor at the University of Buffalo in 1972. Being a native of Buffalo he says this with great pride. He has held numerous positions during his journey in financial aid including Director positions and a brief stint with ACT. He made the south his home spending considerable time in the Charlotte area. Rance also served as an active member in SASFAA and NCASFAA and is a NCASFAA Past President. He retired effective October 1, 2009 from North Carolina State University. NCASFAA, please join his NC State family in wishing him all the best as he turns the page to this new chapter! Additionally, if you have any contract or consulting positions... he is available!
David Barnicki is Back!
Interview by Heather Willet

The whole NC FA community is excited and thankful to have you back. I know that we have a unquestionable trust in your knowledge and expertise. If David says it, then it is book! So, how about answering a few questions for your devoted audience! Inquiring minds want to know all about the Bartnicki family and the new position.

Since we do have new folks in our community, please tell us about your background and the road that brought your professional career to where you are today.

I have worked for the U.S. Department of Education's Federal Student Aid Office for over 15 years, all in the Atlanta Office. I have served as an Institutional Review Specialist, Institutional Eligibility Specialist, Institutional Improvement Specialist (IIS), Branch Chief for Contract Compliance and am currently a senior Federal Training Officer.

I attended the University of Scranton (where I met my wife) and had offers to work in any ED Regional Office. But being "engaged" changed the offers down to one - Atlanta. My future wife was from Connecticut and wanted to get as far away from snow as possible.

So, what exactly does a Federal Training Officer do? Just as an FYI, I am still looking for the job whose sole description is "to sit here and look pretty!" If you see that anywhere in the Atlanta job ads, let me know!

I keep schools out of trouble...er...or is that get them into trouble? I can't remember.

I currently work directly with over 1,100 postsecondary schools in the Southeast Region. My region includes Georgia, Florida, Alabama, Mississippi, Kentucky, Tennessee, South Carolina and North Carolina (best for last!).

As a training officer, I provide training and technical assistance on a wide variety of federal student aid topics to schools, state agencies, accreditation bodies, guaranty agencies, as well as, state, regional, and national school associations and U.S. Department of Education conferences and workshops. Additional duties include developing Webinars, editing online ED CBTs, conducting internal briefings, assisting with national workshops. However, the majority of my time is spent working directly with schools answering questions via phone calls and emails. Some even call my home (unless my wife answers and then they are never allowed to call again).

You talked about the importance of customer service and support for administering Title IV programs in our institutions. What services and support are available to schools? Although we try to attend conferences whenever possible, there may be services/support available that we either overlook or are unaware exist. With budget constraints and travel restrictions, do you have any recommendations for training opportunities?

(continued)
I always tell schools that the best form of technical assistance with regards to TIV programs is a program review. So, if they have not had a review recently, I encourage them to call up the Atlanta School Participation Team and request a visit (alright you may not want to call right away). However, I do encourage them to establish open communication with the Atlanta SPT. This is the office that conducts reviews, resolves annual audits, approves eligibility issues, and reviews financial statements. All schools have a Point-of-Contact with the SPT and if they do not know their contact, they can call the main number at 404-974-9303.

All financial aid staff should be signed up through IFAP to receive daily/weekly TIV updates (dear colleague letters, new federal registers, etc.). They can do this my logging into "My IFAP" in the upper left-hand corner on the IFAP website. In addition, I can't stress enough that everyone needs to become familiar with the FSA Handbook. It has a lot of good information that is clearly spelled out, along with examples, charts, case studies and links to additional information.

Finally, I would stress that if you have any doubt with a TIV process, please ask ED to ensure you are properly managing the TIV programs. Many school are afraid to contact ED due to a belief that too many questions will cause a program review. However, I can say that doing things wrong will cause a review. You can call your SPT POC, Training Officers, or the various customer service center 1-800 numbers.

Do you have a financial aid "cause"? One issue that is your soapbox? Well, if so, then tell us about it!

Most schools (99.9999%) want to do things right and try to do things right. Though I often work directly with schools, we also need to remember that the students and their families are ultimately the recipients of our actions (good or bad). On any given day, it is an awesome feeling to know that when you help a student, you are not only helping one person but potentially their families for generations to come.

What do you consider to be your biggest professional achievement? Biggest personal achievement?

Wow - it's so hard to narrow down to just one. I would have to say that my biggest professional accomplishment occurred at the end of my IIS career when I was able to turn the SE region around by personally helping to establish true working relationships between all schools and the School Participation Team. We were not seen as the "bad guys" but as individuals committed to working with and resolving issues, not to shut down schools, but to help make better schools.

My greatest personal achievement was getting married to the most lovely/wonderful/smart women who brings me joy every day and helps....oh good she stopped reading over my shoulder. My actual greatest personal achievement is becoming a father. It is an awesome and humbling experience to know that you are totally responsible for another human being (let alone 3). Nothing compares to the feeling of knowing that without a doubt, you would lay down your life to protect your child - even when they grow older and you apparently become stupid.

(continued)
There have been so many changes in financial aid over the past few years. What do you see as the most significant challenges facing financial aid offices today? In the future?

Aside from doing "everything" at your school, financial aid offices greatest challenge, now and in the future, is trying to do more with less - less time, less money, less staff, less support. As student populations grow and programs are added or changed (federal, state and school), financial aid offices struggle to maintain a balance between compliance and just getting the work done.

I feel your pain, because I cause your pain - don't shoot the messenger.

Do you watch any TV? Are you hooked on any TV series? If so, which show and why? If you are not glued to a TV show, are you reading anything now? Or are you a Facebook fanatic? Just so you know, the only library I have visited recently is on IFAP! I have to admit I do watch House and keep up with Y&R.

I love TV (my escape from reality). I usually watch - The Big Bang Theory (memories of yesterday), The Office (thought only FEDs acted that way), The Biggest Loser (everyone wins) and Criminal Minds (every guy dreams of being a tough cop).

I also love to read. I read about 2 books a week (not including the various bedtime stories). I read all types - murder, science fiction, fantasy, spy - except romance. Why bother since nothing can compare to my one true love (yes she is reading over my shoulder again...)

As far as Facebook, I do not have an account and have never actually been on it. I have never text a message either. Though I am young (29 or so), I still like to actually talk to people. That's why I love giving schools that personal touch.

The most important question--how's the family? Give us an update!

The family is doing great - wife, Christy, and sons Luke (9), Adam (9), and Ethan (5). I always considered my boys to be the boys that grew up in financial aid since their pictures and stories were always a highlight during general sessions. Christy is currently a 3 year-old pre-school teacher (God bless her). Luke is a 4th grader who swims year-round, plays travel baseball and enjoys socializing at school. Adam is a 3rd grader who also swims year-round, plays flag football and never stops talking (wonder where he got that trait?). Ethan is in kindergarten, plays baseball, and is spoiled rotten (his cuteness is his saving grace).

But best of all is that my wife allowed me to become a Training Officer (as if you didn't know who the real boss was).
One team, twice as strong

Wachovia is now a part of Wells Fargo. As we bring our businesses together, we'll make sure to notify you of any developments or changes. For now, continue working with us as usual, and be assured that after we join forces, you'll have a team that's stronger and more capable than ever.

Please visit our booth during the conference to talk about our student loan products and services. We're proud to support the North Carolina Association of Student Financial Aid Administrators.

We understand that you might have some questions, so please visit wellsfargo.com/wachovia for more information.
The One Day Workshop Committee is planning a fall series of webinars that will focus on the 'nuts and bolts' of need analysis. Webinars will continue in the spring and will address the topics of verification, consumer requirements, establishing a cost of attendance, and where to get the information every financial aid professional requires to be successful. Each webinar will be approximately one hour in length. Watch for announcements of specific dates and times.

ASK SEAA

Always wanted to ask that one question but never have? Well now's your chance! The Legislative Advisory Committee approached the staff at SEAA about sponsoring Ask SEAA. NCAS-FAA members can send me questions (or any other member of the committee) regarding legislative or regulatory issues involving state issues and the Authority. Those questions will be directed to a staff member at the Authority anonymously. Then, questions and answers will be posted to the listserv so that all members can benefit from the Q and A.

Since the questions will be forwarded in an anonymous manner, each and everyone of you have no reason not to ask now! Thanks to Dr. Brooks and the SEAA staff for their assistance in this new NCAS-FAA opportunity!


Just heard a good one from my assistant! A student just came by the office today to pick-up his reimbursement check. Upon receiving the check he asked, “Is this like a real check that I can take to the bank, and stuff?”

Hmmmmmmmmmmmmmmmm????

"Whatchu mean I ain't got no finanshul aid?"..."Well did you fill out the FAFSA this year?"..."I filled out the FASA last year."..."Well you have to complete it every year."..."Well why come you all not remind me?"

These requests are crazy and simply postponing awarding me the needed funds. Your office has been far from help and I feel is stringing me along. I have been patient but now patience are being pressed. This latest request does not even make since.

(office email)

Student: "my classes are going to drop Monday and I do not see my award online to accept!"

Me: "Student ID...we do not have FAFSA. When did you submit it?"

Student: "Yesterday"

Me: <sigh>

No income explanation from parent: I live with my wife in her mother's condo, which her mother pays for and the rest of our bills my girlfriend gives me money to pay.
Over the past 40 years, we’ve worked together to help millions of people build better lives through higher education. Now more than ever, the right partner makes all the difference. In these changing times, we remain steadfast in our commitment to provide the highest level of support for professionals and students.

Working together, we will ensure that future generations can pay for college and fulfill their dreams. To learn more, call 866-464-7855 or visit mygreatlakes.org.
If you don’t vote, don’t complain…

Q: When is Election Day this year?

A: Election Day 2009 is Tuesday, November 3.

Q: How do I register to vote?

A: You can register to vote in person at your County Board of Elections office, at the DMV, many Social Services Offices, or at a voter registration drive. You can also register by mail. The deadline to register to vote in North Carolina is 25 days before the day of the election. Forms that are received by the county board of elections office or postmarked by the deadline are accepted as valid applications for the upcoming election. Please visit the following website for more information: http://www.sboe.state.nc.us/content.aspx?id=23

Q: How do I get an absentee ballot?

A: You can request an absentee ballot by contacting your county board of elections prior to the last Tuesday before the election. Please view the following link for more information: http://www.sboe.state.nc.us/content.aspx?id=16

Q: What is "early voting"?

A: Also called "one-stop absentee voting", North Carolina's "early voting" allows voters to cast a ballot in person during a certain period before Election Day at specially designated polling places. The One-Stop Voting period extends from 19 days to 3 days before Election Day. This year's early voting period is October 15 – October 31. No excuse is needed to vote early. To find an early voting polling place, contact your county board of elections at:

http://www.sboe.state.nc.us/content.aspx?id=13

Q: How can I learn about the candidates?

A: For a nonpartisan look at candidates: http://www.ncvoterguide.org/

Every American should exercise their right to vote. NCASFAA members, let’s be sure that we take advantage of our opportunity and our right to vote this year!

Amy Berrier, 2009-2010 Legislative Advisory Chair

‘The future of this republic is in the hands of the American voter.’

Dwight D. Eisenhower
Managing money is overwhelming.

NSLP’s certified financial literacy experts are here to help.

Let NSLP’s nationally certified financial literacy counselors help you educate students about money management. Our team offers a specialized and integrated approach to learning that offers students flexibility to learn through online courses, live presentations and a variety of student resources.

Contact us today at 800-735-8778, ext. 6618 or visit us online at www.nslp.org.

Educating students about making wise financial decisions.

Students will learn about:
- Budgeting
- Identity Theft
- Credit Cards
- Credit History
- Contracts
- Managing Debt
- Insurance
- Financing Education

We guarantee it.

NSLP National Student Loan Program
FAFSA Day is Saturday, February 13, 2010. Co-sponsored by CFNC and NCASFAA, the program provides free help in the completion of the FAFSA to residents of the state seeking college funding. The program will take place from 9 am until noon at most locations.

Last February more than 4,500 students received help at 65 locations in 59 counties. We anticipate many more sites in 2010. In addition to nearly 70 sites that have already been identified, the North Carolina State Employees’ Credit Union will host programs throughout the state to help us assist many more students and their families, particularly in areas where we have not offered this service in the past. We will offer extensive FAFSA training to SECU volunteers in December so that they will be able to provide this service at local branch offices.

We appreciate the help of NCASFAA members at campuses that will serve as FAFSA Day sites, and we look forward to working with many of you again, and with some for the first time.

More than 750 volunteers assisted FAFSA Day participants last year, and we hope many of you will volunteer to help at a FAFSA Day site in your area. If you are interested in assisting at a program near you, please contact Robbie Schultz at 800-700-1775 ext. 4686 or robbie@ncseaa.edu. Please be sure to indicate the county or counties where you are available to work.

We are still finalizing a few locations, and we plan to announce the 2010 FAFSA Day sites by October 15, and we will post them at CFNC.org/fafsaday. Students will be able to register at this site after October 15, or by calling College Foundation of North Carolina toll-free at 866-866-CFNC.

Many thanks to NCASFAA members for all you do to make the program a success, year after year, and for the help you provide North Carolina students and families seeking college funding.
Middle School Enrichment Program

Middle school students in North Carolina have 110 opportunities to obtain their post-secondary degrees. Within our state alone, we have 16 UNC campuses, 58 Community Colleges and 36 Independent Colleges and Universities. Without hesitation, we can confidently say that every student in our state has a college campus within 30 minutes from their home. Without hesitation, we can also confidently say that many of those students have not had the opportunity to visit that college campus, or any other.

When our high school seniors complete their exit interviews, 85% of them report college as a next step for them. The actual college going rate in our state (67%) shows a slight variation from the percentage of students that intended to further their education. This begs the question - what happened between the end of senior year and the following fall? Or rather, what didn't happen during that time, or during their lifetime, to make their intentions a reality? Planning for college, and a career, should begin early in our lives. Unfortunately, for many of our students, the process begins too late and without enough exposure to the information necessary to plan appropriately. It is vital to "plant the education seed" early on and give them a predisposition for success.

The NCASFAA Middle School Enrichment Scholarship was developed to give students a running start before beginning their high school careers. Scholarships are given to disadvantaged students to encourage them to attend a college after finishing high school. We will provide tuition to a summer enrichment program at a North Carolina college or university. Each student is matched with a mentor at their middle school to assist them with selecting a program for them and completing the application process. Students must be at least 13 years of age and be eligible for free or reduced lunch. Six scholarships are awarded up to $1,000 each.

Our hope is that their summer program will encourage them to plan for post-secondary education and give them an experience that they wouldn't have otherwise had. While it may be the first of many, we hope that it is one small step to making their intentions a reality on the road to success.
Evolve the role of the student loan guarantor.

It’s not about the status quo; it’s about the students.

JOIN THE MOVEMENT

Find out how you can help at www.borrowersrights.org
Financial Literacy Programs 101: Starting a Program on Your Campus
Tamy Garofano, TG Regional Account Executive

Effective money management and financial literacy skills are among the most important real-life lessons for students and families in today’s challenging economy. Beyond the short-term implications of mismanaging money and debt, poor financial habits can adversely affect a student’s ability to continue his or her education, buy a house or car, or even find a job. The need for better financial literacy education has never been more acute. To help students avoid financial pitfalls, a growing number of campuses are looking for ways to reach their students by developing and implementing financial literacy training programs.

Determining student needs

As a financial aid administrator, consider your campus’s needs to help you define and develop a plan for an effective financial literacy program. Some schools mandate specific financial literacy courses for all students, while other campuses have opted for a more comprehensive program to address all aspects of personal finance. Other schools prefer a more piecemeal approach that lets students select topics they feel are relevant to their unique situation. Regardless of the structure you choose, remember to focus on reaching students during key transitional periods, such as when they enter and leave college or move on- or off-campus.

The variety of possible approaches point to the first step in any financial literacy initiative: finding out what students need and want from such a program. Counselors planning a program have a wide variety of elements teaching options to choose from, including workshops, online courses, traditional classroom-based academic courses, individual counseling, student mentor programs, and using content developed by other schools and institutions.

Employ focus groups to determine what best fits your students’ needs. Start with students most likely to participate in a financial literacy program, and then target portions of the student population less likely to be involved. Internal surveys of faculty members and other student service-oriented offices can also provide direction when planning and developing financial education programs.

Securing approval and funding

Once you have identified the scope of your campus’ financial literacy program, you must then define the program’s goals and get buy-in from school leaders. As with any new initiative, this entails finding resources and determining logistics. A clear vision of the program’s plan and intentions should be established, and it should be consistent with the school’s existing culture.

One of the most challenging aspects of launching a new financial literacy program involves funding it. Your campus might consider linking the program to a degree-granting department, with funding provided through course fees. Other options for securing the necessary funding include assessing a flat program fee from every student, seeking outside grants or alumni donations, or receiving funds from for-profit financial institutions like banks and insurance companies. If possible, secure multiple funding sources in order to assure that money will be there should one source dry up.

(continued)
Implementing the program

Once a program has cleared the hurdle of administrative approval and found the needed funding, it’s time to get started. While the enthusiasm of a new venture can carry a program a long way, remember the importance of starting small, being patient, and expecting a few lean years at first. The most important thing during this early period is to seek out and draw on the program’s character and strengths. Find out early on what part of the program works best and then develop it.

Use this primary strength as a foundation on which to build the program’s continued recognition and reputation on campus. Marketing a new program must be a top-of-mind priority, not least because financial advising programs are still a relatively new presence on campuses throughout the country. Many students might not expect money management courses to be made available in college, so financial literacy program developers must work diligently to get the message to their students, and then do so repeatedly. Possible communication channels include booths and flyers in the student union, bus ads, and advertising on the school’s Web site or in other campus publications. Given the increasingly plugged in lifestyle of today’s students, consider reaching them through social networking sites like Facebook® or Twitter™.

Moving forward: Improving established programs

Some of you may already have funding sources established, and perhaps some students know about, use, and benefit from your program’s services. Where do you go from here?

In order to address all aspects of students’ financial concerns, work closely with other campus offices, and keep in touch with the individuals working closely with students every day. Also, take the time to regularly evaluate students’ responses to your financial literacy initiatives, and set relevant, measurable goals for improvements. Student surveys are an effective method of achieving one essential goal of any financial education initiative — expanding the range of programming offered — by revealing new services and topics students want.

Ultimately, the end purpose of measuring outcomes and expanding services reinforces the purpose of implementing financial literacy programs in the first place — improving the lives of students. If your campus is in the early stages of considering program options, remember you have colleagues who have been down this road already. Seek them out. The exchange of ideas, experiences, and information with other financial literacy program administrators will help make your program that much more effective.

Tamy Garofano is a regional account executive with TG serving schools in NCASFAA. You can reach Tamy at (800) 252-9743, ext. 2512, or by e-mail at tamy.garofano@tgslc.org. Additional information about TG can be found online at www.tgslc.org.
WE’RE HERE FOR YOU.
ALL OF YOU.

With the support of the Ensuring Continued Access to Student Loans Act, Nelnet will originate federal student loans to all eligible students at all schools for the 2009-2010 academic year. Nelnet has been a dependable partner to schools and families for over 30 years. We continue our commitment to student lending and helping make educational dreams possible.

Call 1.833.848.6441 or e-mail dana.kelly@nelnet.net to include Nelnet on your 2009-2010 lender list.

Nelnet offers a 0.25% interest rate reduction if payments are automatically deducted from a bank account. Nelnet may cease to offer the benefit on future loans. Failure to satisfy eligibility requirements may result in loss of the benefit.

As a lender participating in the FFEL Program, Nelnet is committed to making loans to all eligible students attending eligible institutions through the support of the Department of Education’s liquidity programs. Loans originated for the 2009-2010 academic year must meet eligibility requirements for the financing options of the Participation and PUT programs. Loans must be fully disbursed no later than September 30, 2010, to be eligible.

© 2009 Nelnet, Inc. All rights reserved. Nelnet is a registered service mark of Nelnet, Inc.
Future Leaders, Professional Recognition, and Retirements

Elections 2010
The future of NCASFAA depends on YOUR participation as members! The positions of President-Elect and Vice-President will be voted on during our Spring 2010 business meeting at the Holiday Inn SunSpree Hotel in Wrightsville Beach. We also need to fill the positions of Proprietary Sector and Two Year Public Sector Representatives. This early notification provides you with time to consider running for either of these excellent leadership positions. The Nominations and Elections Committee wants to offer the NCASFAA membership a highly qualified and diverse slate of candidates to select from. Many of you have excellent organizational skills, creative ideas, and great communication skills. Please consider putting them to use for NCASFAA! As a former President, the challenges, rewards, and the satisfaction of being an integral part of NCASFAA are certainly priceless. Our Association needs individuals like YOU to take our Association to greater heights and to lead us through the troubling waters ahead. YOU can help us to chart our course, assist in maintaining our direction, and renew our vision based on those we are committed to serve.

So, be a STAR. Run for office!

Nominations and Elections Committee Representatives for 2009-2010
Amy Berrier  Immediate Past President
Chad Williams  Two Year Public Sector Representative
Bettie Westbrook  Four Year Public Sector Representative
Cathy Shell  Independent Sector Representative
Barbara Grimm  Proprietary Sector Representative
Bridget Ellis  Agency Representative

Awards
Just to update you on professional recognition, the following awards will be reviewed for presentations if candidates meet the requirements:
  Distinguished Service Award
  Award of Merit
  New Member Award
  Shining Star Award

Qualifications for each category can be viewed on our website at:
http://www.ncasfaa.com/docs/forms/awardNom.html

Please take a moment to review the information on the website to make sure that the procedures are properly met when making a recommendation.

Professional Recognition Committee for 2009-2010
Dr. Steve Brooks, NCSEAA (Distinguished Service Award Recipient)
Bill Cox, NCSEAA (Distinguished Service Award Recipient)
Janet Sain, SunTrust (Distinguished Service Award Recipient)
RoseMary Stelma, College Foundation (Distinguished Service Award Recipient)

Retirees
If you are aware of someone who may have retired or will retire during the course of this academic year, please notify the Past-President at Amy_Berrier@uncg.edu. The Recognitions Committee would like to honor our retirees at the appropriate conferences.