The 2008 NCASFAA Spring Conference at the Holiday Inn SunSpree Resort in Wrightsville Beach was a tremendous success. Although the weather did not cooperate, Mike Abernathy and his committee did a wonderful job in putting together a program that was informative, educational, uplifting and entertaining. The theme of this year’s Spring Conference was “Changes in Latitude, Changes in Attitude.” For those of you who are Jimmy Buffett fans, you will recognize that as lyrics from one of his songs which became the inspiration of the Conference Committee.

If you will recall, the theme of our Fall Conference was “The Winds of Change” and since last November, the dynamics of our profession have been operating at a fever pitch. New programs and new regulations have forced those of us in the aid office to refocus and reassess how we serve our students while turmoil in the student lending community have forced many of our friends and colleagues in that sector to worry about their own job security.

As a profession, we can either rant and rave and be defiant about the changes that now confront us. Or we can embrace those changes, offer support to our colleagues, use the increased scrutiny of our profession as a “teachable moment”, and make ourselves better financial aid professionals than we were before. I happen to choose the latter because the students on our campuses demand it and deserve nothing less. I left the conference feeling proud of being a NCASFAA member and a financial aid professional. Inspired by Iwana Guess-Ridgill’s rousing and hilarious keynote address of “Take This Job and Love It”, I have a renewed vigor to not only serve my students, but also my institution, my colleagues, my association, my profession and my staff. I hope that each of you can say the same.

Congratulations to the newly-elected President-Elect, Lisa Koretoff and Vice President, Rachel Cavanaugh. I look forward to their leadership and serving with them in the future. In other NCASFAA business, Chad Williams and Vickie Fleming are the newest sector representatives on the Nominations & Elections Committee, and the membership also approved three bylaws changes (see Secretary article).

NCASFAA was fortunate to have our own Lisanne Masterson, SASFAA President, and Dave Bledsoe, President of GASFAA (Georgia Association of Student Financial Aid Administrators) as our guests of honor at the spring conference. At the conference banquet, Lisanne gave us the SASFAA Update and Dave gave greetings from our sister association and thanked the members for the hospitality displayed to him from the NCASFAA membership. Lisanne has served us well this past year as SASFAA President and it has been a pleasure and a privilege for me to serve on her Board this year.

It has also been a pleasure and privilege serving as your President this year. Two years ago, I mentioned in my Statement of Candidacy why I wanted to be President of NCASFAA. I asked for your support not because of my ideas or experience, but rather for the passion I had for this association, and more importantly, the passion I had for this profession. What I didn’t know at the time I made that statement was just how much the financial aid profession would be rocked by scandal and scrutiny. I even found myself at one point with that passion waning and asking myself “why”?

The answer to that question was easy – Because you’re doing what God has called you to do; Because you’re making a difference in people’s lives; Because you have colleagues who care about you; And because this is a noble profession where the intrinsic rewards are innumerable.

- Continued, Page 2 -
President’s Message, Continued

The Scriptures tell us in the 4th Chapter of Psalms that “God has put gladness in our hearts”. I have decided that no matter what this world or Mr. Cuomo throws at me, I will not let that gladness be trampled. And by so doing, my passion remains.

To the members of NCASFAA, I say thank you for your support. I hope that I have given back to you just a portion of what you have given to me over the past 18 years.

To our exhibitors, thank you for your generous support during trying times. With your support, NCASFAA has been able to provide quality training, which has been its hallmark for decades.

To my Executive Board, thank you for all of your hard work to make this year a success. You approached your responsibilities with diligence and a fresh perspective and I could not have asked for a better group of individuals to work beside me. All of you made my job easier.

To my wife, Diane, I thank her for the emotional support she has given me and for making our house a home. As my grandfather would say, “She’s put up with you for over 20 years….it must either be love or stupidity.” I’m pretty sure it’s love.

Finally, to my staff at UNC Charlotte and especially my management team, Brenda White-Pharr, Patti Bowman, Robert Muhammad, and Michael Coyle, thank you for keeping things running smoothly during the many times that my responsibilities as President kept me out of the office. Your dedication and loyalty is to be commended and I consider it a blessing to work with each one of you.

Being President of NCASFAA brings with it a few sacrifices, an occasional headache, many responsibilities, and great rewards. But now, it is time to pass the leadership of NCASFAA on to my dear friend, Amy Berrier.

I am appreciative that three of my initiatives will carry forward into Amy’s year:

- The Revenue Review Task Force, chaired by Bill Cox, was created in light of the uncertainty facing the student loan industry and the negative impact it will have on future revenue to NCASFAA. Following SASFAA’s lead, the task force’s charge will be to review our membership category structure and dues assessment, as well as our other sources of income (mainly conference and workshop registrations, exhibitor support and advertising) and report back to next year’s Executive Board in July with possible recommendations.
- The Archive Review Task Force, chaired by Janet Sain, was created to begin cataloging the NCASFAA archives information stored at CFI. This task will be the first step toward converting these materials to an electronic format.
- The Graduate & Professional Concerns Committee, chaired by Stacey McCorison, will continue their work through 2008-2009, as they develop concurrent sessions with relevant topics geared toward the sector. The goal is to attract more members from professional & graduate schools as well as encourage participation at the conferences.

Amy Berrier will do a fantastic job as the new President and I look forward to supporting her in all of her endeavors over the next year.

Now….take your job and love it! Our students depend on it!

Tony Carter
2007-2008 NCASFAA President

Developing Future Financial Aid Leaders
Tony Patterson, Vice President

NCASFAA has a long history of great leaders in the financial aid profession. Evidence of this history was present at our Spring Conference. We were fortunate to have with us Eleanor Morris, former Director of Scholarships and Student Aid at UNC-Chapel Hill and a past NCASFAA president, who graciously offered fond stories about Jim Belvin as well as the early days of NCASFAA. Unfortunately for the Association (but great for him) Jim will retire this year from Duke University after many years of exemplary service to the aid community. Both Eleanor and Jim were and still are leaders in our field but they did not get to that level without any help.

As our Association continues to grow we must remember the importance of mentoring and developing future leaders in NCASFAA and the aid community as a whole. Each year we have new members come into our Association and these folks need to get connected to experienced aid professionals. At this year’s conferences we attempted to highlight those new members and make them feel welcome to the NCASFAA family. In the coming year we will continue making new attendees feel welcome and ask for you veterans out there to assist us by serving as mentors and guides for newcomers in our field.

Mentoring is more than just interpreting federal regulations to a new aid administrator. What this means is that you do not have to be a 15 or 20 veteran to serve as a mentor. We need people who have been in the profession for a few years and simply can provide support and guidance for brand new aid administrators. You don’t have to know all the answers you simply need to be able listen thoughtfully and point folks in the right direction. Over the summer please consider volunteering to become a mentor for NCASFAA. Who knows you might play a role in developing the next Eleanor Morris or Jim Belvin!
Baxter’s Poem

Liza Bruce

He was my eyes to the world
For eight wonderful years
Not an hour goes by now
Without sadness and tears.

Baxter the Leader Dog
Was a true and loyal friend
He guided me through the world
Until the very end.

Since the day I met my Baxter
My life was turned around
With him I regained my self-confidence
And independence I soon found.

Baxter was an ambassador
He was always the star of the show
I give my thanks to Baxter
For the gift of many people I know.

With those beautiful brown eyes
He could light up any room
I will miss my magnificent Leader Dog
Who has left us all too soon.

But his memory will linger
And his spirit will always be a part
Of the fabric of my existence
And of my thankful heart.

For all he has done for me
For being my very eyes
I’ll continue to give thanks each day
As I look into the skies.

I hope I will meet my Baxter
One day in heaven above
When I can throw my arms around him
And once again shower him with love.

Til then I will keep him close in my heart
This Leader Dog who was my sight
And every ray that shines from now on
I know will be Baxter’s light.

His love and warmth and kindness and care
His soul is the very best of spring
I know he is in a better place now
And he has his angel wings.

Thank you for being a very special part of Baxter’s life, and mine.

In Loving Memory of Baxter

November 15, 1998-April 30, 2008

Our thoughts and prayers go out to all NCASFAA members who have lost loved ones this year. May each of you find strength and comfort in the warm and loving thoughts of others.
President-Elect Report
Amy Berrier

NCASFAA celebrated its 40th anniversary at the Hilton Wilmington Riverside in April 2007. I had the pleasure of serving as your conference chair for the anniversary celebration. The theme for that conference was promoting Leadership, Education, Access, and Diversity. However, these themes are timeless and important to NCASFAA as our Association and the financial aid profession undergoes continuous scrutiny.

Leadership - As President of NCASFAA, I will continue to facilitate and encourage communication between our member institutions, exhibitors, and the NCASFAA Executive Board. We cannot move ahead without your help, your leadership, and most of all your volunteerism! So, I hope you can rise to the challenge. Speak up. Get involved. Volunteer. Become a leader. Use your gifts and talents to serve our Association. If you volunteer, you WILL be contacted to serve in some capacity in the upcoming year.

Education - While we are dedicated to helping students, we must renew our commitment and continue our long-standing tradition of training our membership. I believe that we do a great job of providing up-to-date training through NASFAA training opportunities (with assistance from NCSEAA), new aid officers' workshops, intermediate aid officers' workshops, and many other unique opportunities. Many new programs, including TEACH and EARN, come with administrative rules and regulations and continue to burden FAA's. Here is your opportunity. Get involved. Provide presentations. Participate in NCASFAA's many training activities. Moderate. Educate yourselves. You are our best asset.

Access - One of the goals of NCASFAA has always been to ensure equitable access to higher education. We need to also renew our commitment to making college more affordable and accessible for low and middle income families. Providing access to college through grant aid, merit aid, and student loans, is invaluable to strengthening the State of North Carolina as well as our entire nation. Help give NCASFAA a voice. When we advocate for our students, we give them a voice. Through advocacy we can continue to do what we do best - serve our families and students with pride.

Diversity - Take a moment and think of what diversity means to you. Our student bodies, our families, and our co-workers are becoming more unique and diverse. In 2008-2009, NCASFAA will provide a pre-conference workshop in the fall of 2008 on diversity and multiculturalism. It is my hope that our membership will gain the knowledge, information, and tools necessary to help each and everyone of us deal with our ever-changing world.

Remember - NCASFAA is not about me. NCASFAA is about YOU. We must all be leaders. Former President Nelson Mandela once said, "It seems impossible until it's done." However with your volunteerism, and our Association's focus on leadership, education, access, and diversity, NCASFAA will continue its tradition of being a true leader among all state financial aid associations.

It is going to be one rollercoaster of a ride. Grab a seat. Buckle in. Enjoy the ride! I look forward to serving as your President in 2008-2009.

Wanda Carter, Shaw University, completed the MBA program at the University of Phoenix March 10. She is slated to begin the PhD. program at Capella University in August.

Debra Ensor, Wells Fargo, gave birth to a healthy baby girl, Addison Grace. She was born at 11:28PM on Monday, April 21st. Addison was 8 lbs 2 oz and 20.8' long.

Eva Rader Harmon is now the Director of Financial Aid at Caldwell Community College and Technical Institute. Eva formerly worked at Lenoir-Rhyne.

Dianne Henderson is now the Assistant to the Executive Vice President at Caldwell Community College and Technical Institute.

Cyndi Mortimer, Bank of America, gave birth to a beautiful baby girl, Mackenzie Renee. She arrived at 9:23am on March 31, 2008! Mackenzie was 8lbs. 1oz and 20.25 inches long.

Congratulations to all of our Movers and Shakers!
Immediate Past President Report
Rance Jackson

Elections
For the second year on-line elections went very well without any difficulty. A majority of the members, who voted, did so prior to the conference, which allowed for a much easier voting process for the Nominations and Elections Committee. As far as on-site voting is concerned, everything went relatively smoothly even for those members who had difficulty remembering ID’s and passwords. The accessibility of Internet connections to access email accounts made the on-site elections surprisingly efficient.

The membership elected the following candidates to hold office for 2008-2009: President-Elect, Ms. Lisa Koretoff, Vice President, Ms. Rachel Cavennaugh, Two-Year Representative, Mr. Chad Williams and Proprietary Representative, Ms. Vickie Fleming

Congratulations to our newly elected officials!

In addition to the elected officials the membership approved the By-law changes, which should become effective upon approval.

Awards
This year, fourteen (14) members were presented with Shining Star Certificates and seventy-one (71) members were recognized with Years of Service Certificates, ranging from 5 to 25 years.

Through the nomination process and the recommendation of the Professional Recognitions Committee, NCASFAA recognized the many contributions of Bridget Ellis and presented her with the Award of Merit. The Award of Merit is awarded to an individual or individuals who have made outstanding contributions to the Association or to the profession.

Bridget began her financial aid career at Atlantic Christian College (Barton College) in 1987, her professional career continued at East Carolina University, Key Bank, Sallie Mae, College Loan Corporation, and currently College Foundation, Inc. Bridget has served as Secretary for NCASFAA and was appointed as Chair for various Executive Board Committees for NCASFAA and SASFAA and volunteered to serve on numerous committees as well. In addition to all these activities, Bridget is also married and finds time to raise four young men and actively participate in her church. She continues to be involved in the profession and is dedicated and committed to the financial aid community.

Retirees
Three of our members were presented with plaques to honor their retirement from the profession: Sally Dodd, Nancy Dillard, and James Belvin. NCASFAA was honored with the presence of the namesake for our Distinguished Service Award, Ms. Eleanor Morris. Ms. Morris and Dr. Steve Brooks both offered humorous and caring remarks to honor Jim Belvin who was in attendance at the conference.
The Association Speaks!
Misty Clark, Secretary

The following bylaws were voted on during our annual Spring Conference.

Article IX, Section 3: The President-Elect shall be the understudy to the President and shall serve as Parliamentarian of the Association.

Article X, Section 1: The Executive Board shall include the elected officers, the immediate past president, members at large and the chairpersons of the following standing committees: Agencies, Budget and Finance, Diversity Issues, Legislative Advisory, Membership, Nominations and Elections, Professional Advancement, Professional Recognition, Program, Publicity and Publications, Site Selection, State and High School Relations and Technology.

Article XIII, Section 4: The President-Elect and Vice President of the Association shall be elected at the annual meeting and shall serve in such capacity for a term of one (1) year or until their successors take office. They shall take office July 1 following their election to such office. The President-Elect shall automatically succeed to the office of President upon expiration of the term of the office of the President and the term of the President-Elect. The Treasurer-Elect of the Association shall be elected for a term of one (1) year. The Secretary of the Association shall be elected for a term of two (2) years. The Treasurer-Elect shall automatically succeed to the office of Treasurer for a two (2) year term upon expiration of the term of the office of the Treasurer and the term of Treasurer-Elect. Election of the Treasurer-Elect and Secretary shall take place at the annual meeting prior to the date they are to enter office. The President-Elect and the Vice President shall be elected from the membership of the Association and shall not be eligible for re-election to a successive term in the same office. The Secretary and Treasurer of the Association shall be eligible for re-election to two (2) terms of office not in succession.
FAFSA Day Sets Another Attendance Record
Robbie Schultz, NCSEAA

On Saturday, February 9, more than 3,600 students and their families at 56 locations across the state received help completing and submitting their Free Application for Federal Student Aid (FAFSA) 2008-09 forms. The program was successful thanks to the efforts of more than 650 volunteers, including many NCAS-FAA members who served as site coordinators, helping plan the event in the months leading up to FAFSA Day and on the day of the program.

The number served this year exceeded the 2007 FAFSA Day program by more than 500 students. The evaluations we received from students and parents were very favorable and complimentary of the volunteers who provided the assistance.

Next year’s FAFSA Day program will take place on February 14, 2009; so please mark your calendars! We will begin planning the event this summer.

For more information about FAFSA Day, contact Robbie Schultz at robbie@ncseaa.edu or 919-248-4686.

State High School Relations Committee
Cynthia Grant, Chair

Wow, it is hard to believe that this is the last Newsletter for the 2007-08. Nevertheless, I want to thank Robbie Schultz, North Carolina State Education Assistance Authority; JT Morris, Campus Door; Judye Tart, Sampson Community College; Juanita Wilson, UNC Charlotte; and Jodi Dyson, Forsyth Technical Community College for serving on the NCASFAA State High School Relations Committee.

Due to the cost of printing and postage, and the change in sponsorship, financial aid information was not disseminated to high school counselors.

Our committee worked on ideas and suggestions for the best way to disseminate information to high school counselors in the state of North Carolina. Some suggestions were to survey counselors for the opinion as to how information was best received; see if principals at the various high schools would be willing to allow NCASFAA to give a short script and use the call out system to inform parents about financial aid information. The best suggestion was to make sure counselors had a link to the NCASFAA website.

Many thanks to Elizabeth McDuffie, NCSEAA, who agreed to provide and send a survey to high school counselors to see what their thoughts were regarding dissemination of financial aid information to high schools. Results of the survey are noted in the NCASFAA Board minutes.

February 11-16, 2008 was Financial Aid Awareness Week in North Carolina. Governor Michael Easley signed a Proclamation which was presented to the NCASFAA Board.

I will be serving as the Chair again for 2008-09 and invite others to join the committee. Have a great summer!

State Agency Update
Elizabeth McDuffie

State Aid Deadline Change on FAFSA
For years, the FAFSA has indicated that NC has a March 15 deadline for state aid programs, but the deadline ONLY applied to the NC Student Incentive Grant which was the only statewide program for many years.

Times and funding have changed! North Carolina now offers more than $300 million in need-based aid, not including the NCSIG funding of approximately $6 million. While the NCSIG funding will likely be exhausted early as it always has, there is plenty of other funding for students and it should be sufficient to fund most eligible students!

As a result, the State Education Assistance Authority made the decision to remove the deadline from the FAFSA. Beginning with the 2009-10 FAFSA, NC will be listed at the top of the form with 25 other states with no deadline. The form instructs students to consult with their institution regarding the deadline; it will be important for colleges and universities to update your publications and websites if you post information about specific program deadlines as well as making sure your website includes information about your institutional deadline.

This is the first announcement of this change, and you will see it repeated as we inform school counselors, FAAs, and the general public that financial aid is available in North Carolina long after March 15!

Training
The Intermediate/Advanced Training offered as a pre-conference workshop at NCASFAA in April received a great evaluation and tentative plans are being made to offer the workshop again in the summer. The curriculum includes cash management, RT24, Recordkeeping and FERPA, Reporting and Consumer information requirements and a segment on late-breaking news. An announcement will be emailed to the membership when the workshop logistics are finalized.

Our next New Aid Administrator Training will be offered in October. Enrollment for recent New FAA workshops has hit the maximum (40 people) so we encourage you to respond promptly to the announcement if you are interested in attending or having members of your staff attend. The New FAA workshop is targeted to individuals with less than three years of experience in financial aid.
Legislative Advisory Committee
Coe Ann Trent, Chair

It has been a busy year with Reauthorization issues, changes in the lending industry and financial aid ethics being brought to the forefront. I have sent updates and e-mails to the NCASFAA community in an attempt to share information about the various changes taking place, and to get their input and involvement in legislative issues.

Serving on the SASFAA Legislative Affairs Committee, has been interesting. We have had a monthly call, during which we have been able to share our opinions about issues and current trends in financial aid. We were each assigned a publication to read, and e-mailed articles of interest monthly to Bill Spiers to share with SASFAA members.

Being the Legislative Advisor Chair has been interesting and challenging for me, and I have gained a lot from my service to NCASFAA in this capacity.

Middle School Enrichment Scholarship
Takeila Barnes

This time of the year is extremely busy for the Middle School Enrichment Scholarship Committee. We are processing the applications for our scholarship recipients, so that they can attend camps from June-August. Here are some of the camps that our students will be attending: UNCG All-Arts & Science Camp, NC A&T 2008 Aggie Enrichment Camp, and UNC-Charlotte Coding and Engineering Lab Program. We are still awaiting a few more applications. It is our hope that after students return home from their camp experience that they are motivated, empowered, enriched, and most importantly know that college is within their reach.

For more information on the NCASFAA Middle School Enrichment Scholarship, please visit us at http://www.ncasfaa.com/docs/toc_scholarships.html.

Membership Report
Patti Bowman, Chair

Great News!!! NCASFAA has just surpassed last year's final membership count and we have over three more months remaining in our fiscal year. Total membership as of April 30, 2008 is 608 which is a record number for our association.

All current NCASFAA members should view their Member Profile. To view and/or update your demographic information, go to http://www.ncasfaa.com/docs/forms/memCheckStatus.html and click “Update Your Member Profile.” Please take time and make sure all of your information is correct.

Thank you again for your support of our state professional association.
The spring NCASFAA conference was a huge success based largely on the efforts of you, the membership. I would also like to report that the total conference cost was more than $13,000 under budget. We are still compiling evaluation results but have every indication that the goals were achieved. I trust the “Change in Latitude at Wrightsville Beach, Changed your Attitude”.

We had a registration count of 270 folks from across the great state of North Carolina. Sessions were relevant, well received and rejuvenating. On an inspirational note, NCASFAA raised over $1,400 for the charity “Surfers Healing” which placed them over their goal for this year’s summer event. I want to personally thank those of you who donated time, resources, and efforts in making this such a huge success.

I would be remised if I did not mention the members of my spring conference committee for all of their contributions: Lisa Koretoff, Tamy Garofano, Janet Sain, Tara Goodfellow, Casey Wallen, Amy Berrier, Dana Kelly, Betsy Spencer, Cassandra Pettigrew, Christy Chesnut, Corey Sturdivant, Anita Pennix, Jeni Rone, Kelly Hand, Sharon Baucom, Cedric Barksdale, Sid Holloway, Frances Lunsford, Nicole Faulkner, and Patti Bowman.
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Ensure Continued Access To Student Aid Despite Economic Unrest
Justin Draeger, NASFAA

Whether it’s been officially announced or not, most experts believe that the U.S. economy is in recession. Technically, a recession occurs when the nation’s Gross Domestic Product has declined for at least two successive quarters. But to millions of Americans, the effects of recession are far less academic. Recessions usually mean layoffs, inflation, stagnant wages, and decreased net worth as markets (including retirement and college savings portfolios) tumble.

The 2008 recession is punctuated by a looming student loan credit crunch, which could make college access even more difficult during this recession. At the time this article was written, nearly 60 lenders dropped out or limited their participation in the federal student loan program. Sallie Mae – by far the largest student loan provider – announced that top executives are holding “daily deliberations” on whether the company will have enough capital to continue offering federal student loans.

Fortunately for most families, Congress, the Department of Education, colleges and universities, higher education associations, guaranty agencies and lenders are working diligently to ensure there are no disruptions in students’ access to loans.

But many families may still face an uphill battle in paying for college during a recession. A report from Illinois State University’s Center for the Study of Educational Policy found that during times of recession, state appropriations for higher education falter and financial access to college diminishes.

The report – Recession, Retrenchment, and Recovery: State Higher Education Funding & Student Financial Aid – examined the effects of recessions on financial access to college during recessions over a 25-year period from 1979 to 2004. During that period the U.S. experienced four distinct recessions. The analysis found that during these recessions:

State appropriations decreased, and continued to do so even after the recession ended
Appropriations per full-time equivalent (FTE) decreased
Higher education funding took longer to recover following each successive recession
Tuition increased faster than student aid and family income, decreasing financial access to college

This all adds up to a double whammy for families who are experiencing the effects of the recession and being denied college access by decreases in state appropriations and financial aid funding. College enrollments also tend to increase during recessions, as many nontraditional and adult learners return to college to retool their skills or change career paths following a layoff. This places an additional strain on college budgets and financial aid resources, compounding an already difficult situation.

Still, the report found that there are steps colleges and states can take now to provide continued access and support to struggling families. Here are a few.

- **Place priority on need-based aid:** Since the late 1990s, states and schools have been dually funding need and merit-based financial aid. The analysis found that during the 2001 recession, 15 states were able to increase financial access for students by placing a higher emphasis on need-based aid.

- **Reaffirm the state’s role in providing student financial aid:** During times of recession states generally demonstrate a lack of interest in funding higher education. This is starkly illustrated by the dramatic decrease in appropriations during previous recessions, and the amount of time has taken states to return to previous funding levels after a recession. Schools that lobby state leaders in an effort to keep funding on the front burner are more likely to see positive financial results.

- **Improve awareness of higher education’s contributions to economic development.** Several studies have linked education with higher levels of economic output. States who are usually hit hardest by recession generally have fewer college graduates. These states are in the best position to see more positive outcomes from a recession by financially encouraging higher education.

- **Define goals and develop a coherent plan for maintaining and improving financial access.** States with comprehensive student financial aid plans were better able to weather economic storms. By maintaining a long-term financial access programs that are in alignment with state higher education principles and goals, states can cushion families against turbulent economic conditions.

Former Federal Reserve Chairman Alan Greenspan predicted in his book, *The Age of Turbulence: Adventures in a New World*, that the U.S. and world economies would continue to see cycles of recession, perhaps on a faster rate than we’ve been used to in the past. The good news for schools – and ultimately families – is there are steps that can be taken at the state level to ensure continued access to student aid despite economic unrest.
2008-2009 NCASFAA Executive Board

President - Amy Berrier, UNC Greensboro
President Elect - Lisa Koretoff, Guilford Technical Community College
Vice-President - Rachel Cavenaugh, Cape Fear Community College
Secretary - Misty Clark, ECPI College of Technology
Treasurer - Kim Driggers, St. Andrew's Presbyterian College
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Professional Advancement (New Aid Officers') - Kathy Tipton, Guilford Technical Community College
Professional Advancement (Intermediate) - Ronnette Hamilton, North Carolina A & T State University
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Program (Spring) - Patti Bowman, UNC Charlotte
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State Agency Liaison - Bill Cox, NCSEAA
State and High School Relations - Cynthia Grant, NC Central University
Technology - Bruce Cabiness, UNC Greensboro
Member-at-Large (Diversity Issues) - Mike O'Grady, Education Finance Partners
Member-at-Large (Graduate and Professional Concerns) - Stacey McCorison, Duke University School of Medicine
Member-at-Large (Middle School Enrichment Scholarship) - April Morey, College Foundation
Member-at-Large (Policies and Procedures) - Rose Mary Stelma, College Foundation

Statistics:

- 25 members of the Executive Board
- 6 members are elected officers
- 15 members are chairs of standing committees
- 4 members are chairs of ad-hoc committees / members-at-large
- 5 members have never served on a NCASFAA Executive Board
- 3 members are returning to the Executive Board after a period of absence
- 1 member is serving in two positions to reduce costs (Casey Wallen - Lender Liaison and Site Selection)
- 7 members are from the 4 year public institutional sector
- 4 members are from the 2 year public institutional sector
- 1 member is from the proprietary sector
- 5 members are from the private institutional sector
- 1 member is from a guaranty agency
- 1 member is from our state agency
- 5 members are from lending companies (profit and non-profit)

Congratulations to Lisa Koretoff, our next President-Elect and Rachel Cavenaugh, our next Vice-President. Even though NCASFAA was in a win-win situation with two great officer candidates per position, only one person could win each position. However, I am pleased to announce that Paul Coscia is continuing his service on the NCASFAA Executive Board for 2008-2009 as Legislative Advisory Chair. Jane Kamiab, candidate for the Office of Vice-President, has agreed to serve NCASFAA as one of our NASFAA trainers for 2008-2009.
Five Tips for a Successful Volunteer Experience
Tamy Garofano, TG

In the higher education environment, there are abundant opportunities to volunteer. From on-campus activities involving mentoring and building financial aid awareness to community-based outreach and FAFSA workshops, there are always opportunities to contribute your time and further the worthy goals of important organizations.

Often, however, it can be overwhelming to consider taking on other activities in addition to your existing responsibilities. This can be a good time to reflect on some of the benefits volunteering can provide to your personal and professional growth.

The Benefits of Lending a Helping Hand
Volunteering for a cause in which you believe provides the satisfaction of knowing you've done your part to make the world a better place. It can open many doors for you. It will help you develop skills, gain work experience, develop knowledge of different career settings, create a network for finding a job, discover your hidden strengths and talents, gain self-confidence, find references, and build a sense of independence. Also, volunteering is a terrific way to meet people who share your passions.

Evaluating Your Options
Here are five things to consider when evaluating opportunities to volunteer:

Do your research.
Explore the mission and goals of each group you are considering. Visit their Web sites, read their literature, and talk to their members. Get an idea of future activities from the group's priorities.

Match your skills to volunteer opportunities.
Where do your skills and talents lie? If you know how to do things more efficiently, volunteer for positions where you can use and teach these skills. Your contributions will be appreciated by others on the team.

Learn something new.
Volunteering can offer an excellent learning experience. If you'd like to develop new skills, find an opportunity that will challenge you to learn from more experienced participants in the group.

Budget your time wisely.
Start slowly when making volunteer commitments and budget your time wisely. You don't want to burn yourself out, frustrate others, and end up with a negative experience.

Create your own opportunity.
Every group is always seeking new ideas to complete projects and accomplish goals. Do you have ideas about how to get things done right? Write a one-page outline about what you can do, how you can do it, and then go do it. Deliver it to the committee chair or other leaders of the organization and start down your path to a fulfilling and worthwhile experience.

Finding a cause you believe in while keeping these five criteria in mind can contribute to a positive volunteer experience.
Diversity Committee
Anita F. Pennix, Chair

The primary focus for the Diversity Committee this year was to take a look at the “Millennial Student,” or you could also say reviewing generational differences as it relate to our students. Today, many post secondary institutions are seeking to understand this generation as they come of age. It’s also clear that colleges and universities must be willing to take risks and be innovative to meet the needs of this generation of students.

With increasing tuition cost, higher enrollment standards and declining revenues, it critical that we exert every effort to keep the students we have worked so hard to recruit. During the fall conference, the Diversity Committee was fortunate to have a great presenter who shared a lot of this information to attendees. One thing for certain, this generation is viewed as a very promising generation and they want to learn, they accept and appreciate diversity, they are considered team-oriented and they believe life is always improving. So, what will your campus do to help build this next generation still remains a question for many post secondary institutions?

Graduate-Professional School Concerns
Stacey McCorison

As I look back over the past 12 months and I think about all the changes that have taken place, I think about how far the pendulum has swung. I'm not going to argue that there were not some adjustments that needed to be made. But it's kind of like buying that piece of furniture marked, some assembly required, and opening the box to find 6000 pieces of wood and only 3 pieces of hardware. Something just doesn't look right. Well I think financial aid doesn’t look right now. Between all the investigations, name calling, scrutiny, legislative changes, belt tightening, lender chaos we find ourselves in, have we lost sight of some of our goals? I don’t think financial aid officers have, but I sure wonder about those who are making the legislation.

We talk about access and choice and then we continue to make it more difficult and complicated for families to apply for aid, understand what programs they need, and how to get the money they need for college. Thankfully, we’re in NC and we have a great state assistance authority that helps many students and their parents through the process – from educating them about the programs to applications to awards. Some students though are not so lucky.

And why is this a concern for those of us in the graduate professional schools? Because for as long as I have been in aid, I worry about those students who need every dime to get to school. Because if students think college is so out of reach or possibility – they may not try because of the expense. And to this day, I believe that education, any education from tech school to community college to 4-year programs changes people’s lives. It improves their “quality” of life on so many levels. Research proves this over and over again.

If you don’t get students into programs at the community college or 4 year programs—who will be populating the graduate programs? Who will be the teachers, engineers, builders, architects, chemists and yes lawyers, doctors, and dentists too? Without access to colleges and universities because of complexities of application and loss of funding, who will be coming into our programs? I worry about this - I worry about the pipeline we must have to feed all of our programs that eventually feed our society.

This was the first year in a while that NCASFAA has had a Grad/Prof committee. I applaud our leadership for re inventing this committee. This past year was one of developing member lists and having sessions offered at our two state conferences. Both of these have been accomplished and with some success. What didn't get done is a survey to our membership to see what everyone’s real concerns are, and to work to find solutions to them. I look forward to working on this next year.

I have been very pleased to be a part of this group and I look forward to developing greater awareness to some of the issues we uncovered this year as well as righting the pendulum. When it swings back, I have every confidence that we will be able to move forward and do what’s right for all of our students.
In Rough Financial Waters, Be a Lifeboat for Students
Susan Nathan, American Student Assistance

Let's get straight to the topic on everybody's minds: In this economy and credit climate, families are facing tough times. And they'll be depending on the financial aid community for help.

What can we do to foster good communication and make sure families get the answers they need? Here are some ideas for addressing the credit crisis head-on-quickly and effectively.

- **Update your website.** The more information you post here about the credit crunch and its fallout, the more knowledgeable and in control families will feel during this tough time. Even the basics-like the difference between federal and private loans-will make a big impact on your audience.

- **Capitalize on award letters.** This is a great opportunity to speak to families when you've already gotten their attention. Consider including a fact sheet in admissions packets about the "hot" issues. Be sure to include information on how to contact financial aid officers, lenders, and guarantors in case of questions.

- **Contact students one-on-one.** Students whose lenders have left the market will need proactive assistance in finding new lenders and signing new MPNs. Those students whose financial situations cause them to take a leave from school or drop below half-time enrollment will need your help to understand the rules of grace periods and repayment. Your guarantor may be able to assist you by providing data or helping with phone calls.

- **Reach out to borrowers in repayment.** These borrowers may be struggling with increased consumer debt or floundering in a tight employment market. They'll benefit from timely and clear information about deferment and forbearance options-before they face defaulting on their loans.

- **Adjust on-campus events.** Sessions on financial aid should encompass credit-related topics, like the differences between federal and private aid and the continued stability of the federal loan programs.

Most of all, families should know they're not alone. The financial aid community is a valuable resource for all students-incoming, current, and graduated-and their families. If we let them know that the financial aid office is a good place to start when they have questions, we'll go a long way toward keeping them afloat in these rough financial waters.

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Here We Go Again!
Mona Ghuman, Citibank

Here we go again. It’s the story of my life. Every time I try to get through to this particular individual, I feel as though I’m wasting my time. I just don’t think she gets it and I feel like I’m never going to get through to her. Have you ever felt this way? How many times have you said, “She never pays attention to me!” Or “He’s so difficult to talk to!” Or even “I’ve tried too many times to get through to her, now I’m just going to give up!” Sometimes it’s easy to ignore these feelings because we really don’t know what to do about it. But wouldn’t it be better if the problem could be fixed? Think about why communication is so important. It’s an essential skill we all need in every type of relationship whether it’s at work or at home. Now ask yourself…do you have the necessary tools to know what really is occurring in these difficult communication situations? Most of us don’t because we really never learned about this in school. Sure, we may have taken Public Speaking 101 as a freshman in high school or college. But how many of you majored in communication skills or even took a class in communication skills? Exactly, many of us haven’t. And the difficult part is, a communication strategy that worked with one individual may not necessarily work with another individual. We’re all different from one another and tend to respond in many different ways when approached with the same situation. However, there are models out there that can help us understand these differences!

There are four primary behavioral styles that we are categorized in. Get It Right, Get it Done, Get Appreciated, and Get Along. Let’s go over each style’s characteristics and effective behaviors to better identify what to do when dealing with different communication styles.

Get It Right individuals are those people who’s focus is strictly on tasks and “getting it right”. They’re the type of people who always want perfection and will do everything possible to avoid making a mistake. In other words, Get It Right individuals are extremely detail oriented. Have you ever come across someone who will continue to proofread something over and over again? At times I feel like yanking the paper out of their grasp and yelling “Stop already!” It’s up to us to understand that perfection is what motivates them. They’re also the type of individual who will ask those questions you and I would never think of. Try to understand that they are not doing this to annoy or challenge you. Instead, they need this information to help them make the correct decision. Lastly, they tend to communicate indirectly yet using lots of detail. For example, the other day I ran into my neighbor and asked her how things are going. Honestly, I would have been happy with “I’m doing ok” rather than hearing her dilemma with her ingrown toenail problem. But this is just the way Get It Rights communicate. They don’t want to leave a single detail out. A few techniques that might help you communicate better with these individuals would be to explain “why” something is important. Openly provide them with enough information, otherwise be prepared to answer lots of questions! Also, don’t rush them into making a decision. They like to take all the details they know about a situation and accurately figure out the best solution. Additionally, speak to a Get It Right in a low-key objective manner. Use facts, logic and structure rather than emotions. Lastly, avoid losing your temper with these individuals. Being too aggressive may cause these individuals to become silent, withdrawn, flee or even show signs of negative behavior.

Get It Done individuals are those who also focus on tasks but intend on “getting it done”. They tend to be focused, direct and very blunt. For example, my sister falls under this category. If you have lipstick smudged on your teeth, she will not be afraid to let you know. The Get It Done individual will tell it like it is! They also are the type that needs to be in control. If they sense a problem exists, they will quickly take over and try to resolve it. Don’t be surprised if they do this before they even fully understand the actual problem! Unlike the Get It Right’s, these individuals make quick decisions and are extremely fast paced. This is an area where a Get It Right and Get It Done might find it difficult to work with one another. Lastly, if a Get It Done makes a mistake they will admit to it if they truly believe they really did make a mistake. And then they will try to solve it and move on to the next challenge. If you find it difficult to effectively communicate with a Get It Done try being direct and to the point when talking. Tell them what you really think or feel instead of beating around the bush. I used to have a college professor who would take a whole minute to say 5 words. At times I would leave for a bathroom break, come back, and he would still be contemplating on the same idea. I felt like reaching into his brain and forcing the words out! So, be fast paced with your tempo. Get It Done’s tend to get extremely impatient if you talk or work too slowly. Also, try to communicate with these individuals without using a lot of detail. And next time you receive an email response that only consists of two sentences after you wrote an entire story…try not to get upset! Get It Done people are quick, direct and get right to the point!

Get Appreciated individuals are those whose focus is on people and intend on “getting appreciated” and liked by others. A couple of days ago I received an email from a friend and the entire email was full of smiley faces, exclamation points, exaggerations on certain words, and every other email feature I find annoying. I could almost imagine her sitting in front of me telling me her animated story! A Get Appreciated individual tends to communicate in an extremely animated and expressive manner. Furthermore, they are the best talkers. Have you ever met someone who could strike up a conversation anywhere, anyplace, at any time, and with just about anyone? Yes, those are definitely the Get Appreciated individuals. Because of this charm they possess, they can convince almost anyone to do anything they want. Even though these individuals seem so pleasant, at times we can find it challenging to understand them. When communicating with these individuals, try to be animated and upbeat. If not, they might get bored and disconnect easily. And if you just spent 5 minutes going over something with a Get It Done or a Get It Right, take a guess how much time you will need with a Get Appreciated. That’s right! As much time as they can pull out of you! So leave lots of time to talk about things. And lastly, unlike the previous two styles, show and express your emotions when speaking to these individuals. Since they communicate more with emotions, you may have to praise them as often as you can. Even if it’s a quick “great job”, they’ll appreciate what ever they can get!

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*Get Along* individuals also focus on people, but they intend on “getting along” and maintaining harmony and peace amongst their environment. They behave in a very helpful, caring and friendly manner. You may find a *Get Appreciated* and *Get Along* become very good friends. I remember when I was in 3rd grade, the girl who sat in front of me (Erin) would turn to her neighbor (Jenna) and talk and talk and talk. Jenna would just smile and nod. I always felt like tapping Erin on the shoulder and asking her to quiet down, but I would get so caught up in her stories too! The thing is, a *Get Along* is the best listener! They get motivated by being able to help others or even serve others. Maybe this was Jenna’s way of showing she cares. However, when communicating with a *Get Along*, try to approach them with a steady manner. They get extremely uncomfortable with conflict and will shy away from it. Also, be consistent and with what you expect of them. Too many abrupt turns that don’t seem planned will annoy and possibly even confuse them. Have you ever met someone who says “yes” to just about everything? Help them be realistic and honest about what they can and can not do because they will agree to just about anything just so everyone gets along. Lastly, asking a *Get Along* to make a decision is like trying to get a German Shepard to stop barking at strangers. It probably won’t happen! Try to understand why they are always afraid of someone not being happy with a decision and help them overcome this concern!

Some of you may have read through these four behaviors and found you fall in more than one category. We can all operate in all four behaviors, but we tend to be comfortable in one or maybe even two of the styles. The idea is to know not only your communication style, but also the style of the person you are communicating with. Then taking what you know about both styles and learning to adjust how you communicate in order to be effective.

### Credit Repair Tips for Students

Tasha McDaniel, Great Lakes

College students today are bombarded with credit card offers—they report that their primary source for selecting a credit card vendor is through the mail. By the time students are in their final year of college, 91 percent report carrying at least one credit card and 56 percent carry four or more cards. With the temptation of easily accessible credit, students are bound to encounter some difficulties. When they do get into trouble, it’s important for them to know what they can do to repair their credit. Having good credit gives students more options and enables them to do the things they want to do. Offer your students these credit repair tips to get them back on the right track.

**Know Your Score.** To improve your credit score, you need to know what your credit report looks like and what your current score is. You can receive your credit report for free from annualcreditreport.com. Your credit report describes your financial history, but does not include your credit score, which represents how well you’ve handled credit in the past. Generally, scores below 650 make it more difficult or costly to obtain credit.

**Pay Your Credit Cards.** It’s important to pay down your credit balances as much as possible—the bigger the gap between the amount of credit you’re using and your available limits, the better your score will be. A good rule of thumb is to keep your balances below 30% of the credit limit on each card.

**Keep Your Balances Low.** It’s also important to keep your card balances low. Keeping your balance to 30% of the credit card’s limit will help increase your score.

**Know Your Credit Card Limits.** Know the limits on your credit cards and make sure the limit on your credit report is the same limit you have on the card. If it is not the same, ask your lender to update the information on your credit report.

**Keep Old Cards.** The longer you’ve had a credit card, the better your credit history will be. If you have old cards that you don’t use often, charge something periodically in order to keep the account active. It’s important not to close unused accounts as a short-term strategy to raise your credit score.

**Use Your Status as a Good Customer.** If you’ve been a good customer, you might be able to erase one late payment from your credit history or have your interest rate lowered. Ask your lender for help in removing a late payment or lowering your rate.

**Correct Errors.** If your credit report contains errors, make sure to correct them. Your credit score is calculated based on the information in your report.
We’re here for you today to achieve a brighter tomorrow.

We know the more help you get, the more help you can give—and the better chance there is for students’ success. So we designed a complete group of products along with solid service and support—to make sure the financial aid process goes smoothly for everyone. Learn about our industry-leading initiatives, default prevention efforts and more by calling 866-464-7855 or visiting mygreatlakes.org.