

Fall 2003

December 8, 2003



LOUISIANA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

IN-LINE WITH LASFAA

President's Message

Dear LASFAA Members,

I hope all of you are well and looking forward to the holidays. I would first like to say how excited I am about the upcoming year. Thank you for the wonderful opportunity you have given me by allowing me to serve as your President. This is truly an honor.

I would like to thank the Board Members who have graciously agreed to assist me and serve this association for the next year. We have set many goals for the upcoming year in an effort to continue improving our association. A couple of our goals include the continued enhancing of our website and the creation of a master calendar.

The spirit of volunteerism has been great. Remember it is not the president or the board who make our association great but the efforts and contributions of us all. It's not too late to get involved. We have many members who have volunteered for the fall conference site and program committees, but we have many other committees that are in need of volunteers. Everyone counts. Please do not hesitate to call or e-mail me if you wish to lend a helping hand.

I wish you all a safe and blessed holiday season.

Respectfully submitted,

Jackie

Jacqueline Lachapelle
Director of Financial Aid
Louisiana State University – Eunice
LASFAA President



LASFAA Honors Member

At the 2003 Fall Conference, several LASFAA members were honored for service to the association and the Louisiana financial aid community. Among the awards were the annual Man (Kenn Posey), Woman (Taina Savoit) and Associate (Johanna Miller) of the Year.

For information on these, as well as other service awards, please continue to page 6.

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Where Are They Now? - Allison Ayo

This edition's focuses on the former Financial Aid Director at Nicholls State University, Allison Ayo. Allison earned a B.S. degree from Nicholls State University in 1981. She began her career in financial aid in December of 1982. Prior to working in financial aid, Allison was an assistant buyer for D.H. Holmes department stores in New Orleans. She decided to leave retailing and return to her alma mater. When Allison began her financial aid career, the financial aid office staff consisted of six full-time employees. Allison progressed through the ranks at Nicholls State (Assistant and Associate Director), prior to becoming Financial Aid Director in 1991. She attended LASFAA conferences and training sessions through the years, and she served on several committees. She also served as a LASFAC commissioner for several years.

Allison enjoyed helping those students and parents who would not have been able to obtain a higher education without federal financial assistance. She found it very gratifying to know that financial aid administrators played a small part in improving their journey through life. She also enjoyed freshman scholarship events and other opportunities to be around the bright and energetic young people who showed so much hope for the future of Nicholls State University. When asked what she did not miss about working in financial aid, Allison replied, "The crunch of registration and the impact of a what can be a sometimes tedious process on staff and students."

Continued on page 10.



Allison Ayo

LASFAA 2003-2004 Election Results

Most members are aware that a new LASFAA President was installed at the 2003 Fall Conference; however, many of us may overlook those individuals who have been elected to other positions within the association. The following is a list of those individuals who will provide leadership for the association in the 2003-04 year:

President Elect: Sherry Gladney, LSU Health Sciences Center – Shreveport

Second Vice President: Alvina Thomas, Grambling State University

Delegates at Large:

LAICU System- Cathy Simoneaux, Loyola University

LSU System- James LaJaunie, LSU – Baton Rouge

UL System- Taina Savoit, McNeese State University

Graduate / Professional Schools- Patrick Gorman, LSU Health Sciences Center – New Orleans

2002-03 LASFAA President, Cindy Perez passes the gavel to the new LASFAA President, Jackie Lachapelle (from 2003 Fall Conference)



Past President's Corner

Dear LASFAA Friends:

Thank you for the opportunity to serve you as LASFAA President over the past year. It was an absolutely wonderful experience.

I would like to express my sincere gratitude to your 2002-2003 LASFAA Board of Directors. These people worked very hard and far exceeded my expectations in the accomplishments they achieved. I attempted to surround myself with people who would work hard for LASFAA, and I certainly succeeded.

I would again like to commend the Fall Program and Fall Site Committees for their outstanding work. The conference was packed with useful information, but also allowed time for us to network with our peers.

I would be remiss if I didn't thank my home team, the UL Lafayette Financial Aid Office. They never complained about my time away from the office and handled things beautifully while I was gone. I could not have survived without their support and for that I again say, "Thank You."

I do hope each and every one of you will take the step to be involved in LASFAA. It is an organization like no other and the more you put into it the more you will get back. If you haven't yet completed a volunteer form, please contact your new President, Jackie Lachapelle, or check our web page at www.lasfaa.org.

Thanks again for the opportunity to serve you. The experience has helped me to grow, personally and professionally. Have a safe and happy holiday season!

Cindy

Cindy Perez
Director of Financial Aid, University of Louisiana Lafayette
LASFAA Past President 2003-2004



MemberClicks – Don't Be Left Out!

Make sure you are not missing out on important LASFAA information! Check your profile in MemberClicks (www.lasfaa.org) to make sure it is updated with current information, including your email address, so that you will receive important LASFAA notices. If you need your login ID and password, please contact Anna Lisa Greer at annalisa.greer@nelnet.net or (866) 387-1411.

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*Serving the students of Louisiana
for 34 years.*

**Check www.lasfaa.org for
updates**

LASFAA 2004 Spring Conference

Boot Camp - March 16, 2004

Conference - March 17, 2004

The Conference will be held at the Holiday Inn - Downtown in Alexandria, Louisiana.

For more information, please contact Christie Smith, Lela Marketing Representative, at:

Toll Free Phone: (800) 858-8198

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LASFAA Rookie Of The Year Named

At the 2003 Fall Conference, Anna Poe Daigle was named the Rookie Of The Year for Louisiana. This award is presented by the Southwest Association of Student Financial Aid Administrators (SWASFAA) to an eligible financial aid administrator in each state. A deserving Louisiana candidate was certainly recognized in Anna Poe Daigle.

Anna, Student Loan Officer at McNeese State University, is very involved in LASFAA and has made a tremendous impact on the financial aid community in Louisiana. She is never shy about volunteering to assist LASFAA in any way she can, and she continues to do a great job for the students of McNeese State University. Everyone at LASFAA congratulates Anna on this well-deserved honor!

Livin' La Vida LASFAA

LASFAA would like to congratulate Kenn and Julie Posey on the birth of their child, Claire Alyse, on October 20, 2003. Claire weighed 7 lbs., 2 oz., and she was 21 inches long.



LASFAA would like to congratulate Anna Lisa Greer, Campus Director with NelNet, on her marriage to Jason Deal on November 28, 2003.

LASFAA would also like to congratulate Misti Chelette, Financial Aid Director at Northwestern State University, on her marriage to Hall Adams on November 8, 2003.



LASFAC, LOSFA and FAAs Meet on TOPS

Members of the Louisiana Student Financial Assistance Commission (LASFAC), administrator of the state's student assistance programs and the governing authority for the Louisiana Office of Student Financial Assistance (LOSFA), met with more than 40 aid directors at the fall conference of the Louisiana Association of Student Financial Aid Administrators (LASFAA) to discuss an on-line application for TOPS and other initiatives being proposed by the Commission.

During the open forum, commissioners engaged in a positive exchange of ideas, questions and answers with Financial Aid Directors from Louisiana's colleges and universities. The discussion, led by LOSFA's Assistant Executive Director for Operations, Melanie Amrhein, focused on an on-line application for TOPS, which would reduce the number of "abbreviated" federal aid applications being filed, and a new aid program for needy students to be funded by the Commission.

Amrhein said that students who can demonstrate they do not qualify for federal grant aid could submit either the abbreviated FAFSA (all applicable sections completed, except those related to income and assets) or the proposed TOPS Online Application. The deadline for both applications would remain July 1, prior to the academic year that they enroll for the first-time as full-time students in eligible Louisiana schools.

"All other TOPS deadlines and penalties that previously applied to the abbreviated FAFSA will also apply to the TOPS Online Application," Amrhein said.

The TOPS Online Application, which will be located on LOSFA's Web site, would require the following certifications from applicants: they can demonstrate they do not qualify for federal grant aid, they are U.S. Citizens or permanent resident aliens, they qualify as residents of Louisiana and they do not have a criminal conviction. In addition to one of the applications, graduates of out-of-state high schools and Louisiana graduates returning from out-of-state colleges will also be required to submit high school and/or college transcripts.

However, Amrhein cautioned that students who choose to apply for TOPS by submitting either the abbreviated FAFSA or the Online Application would be the first to lose their awards in the event of a budget shortfall.

Commissioners noted that the purpose of the meeting, to elicit input from Louisiana's financial aid professionals on how to enhance the administration of TOPS and other programs, had been well served. Aid directors suggested that opportunities for dialogue between participants be repeated in the future, to which commissioners readily agreed.

Also representing LOSFA at the conference were Executive Director Jack Guinn, Assistant Executive Director for Support Mark Riley, Director of Loans Lynda Downing, Scholarship and Grant Administrator John Bell and School and Lender Services Representative Jeff Cropco.

Spotlight On LASFAA Members

Gwen Andress, Counselor, Louisiana State University at Alexandria

Gwen Andress is currently employed as a Financial Aid Counselor at LSU Alexandria. She has 10 years of experience in financial aid, working for Northwestern State University's Fort Polk Campus prior to joining the LSU Alexandria staff. Gwen is very active in her church community, East Leesville Baptist Church, and she has one son, Ryan, who is a sophomore at Anacoco High School.

Theresa Cormier, Counselor, University of Louisiana Lafayette

Theresa Cormier is a Financial Aid Counselor in the Financial Aid Office at UL Lafayette. Theresa graduated from UL Lafayette in Business Administration in the Fall of 2001 and began her financial aid career in August of 2002. She was no stranger to financial aid since she had worked as a student worker in the UL Lafayette Financial Aid Office for seven years. She is a devoted mother of four, loving wife and faithful church member. She is a member of her church choir, a Sunday School Teacher and loves working with youth. Theresa loves to sing and have fun by being the life of the party. She gets her highs on life.

Using Enrollment Management to Combat Student Loan Defaults – by *Bill McFarland, TG*

Chances are your campus is already highly engaged in some type of plan designed to manage your institution's relationships with students, from the recruitment stage all the way through to the stage of long-term support as alumni. Many institutions follow strategic enrollment management (SEM) principles to create and implement plans to enhance institutional effectiveness.

Default aversion, an essential element in the arena of student financial aid, can also be integrated more effectively into any institutional plan that follows SEM principles. Because so many aspects of default aversion are directly tied to various stages of a student's relationship to an institution, using SEM principles to further default aversion policies and practices can enhance institutional and student success.

Benefits of aligning default aversion within SEM

An institution that aligns its default aversion efforts with its existing institutional SEM plan can gain several advantages. Some of these include:

- The ability to execute more comprehensive default aversion strategies;
- The capacity to get cross-functional units working together to support student loan management efforts; and
- The capability to foster and maintain relationships with new partners to reach long-term enrollment goals.

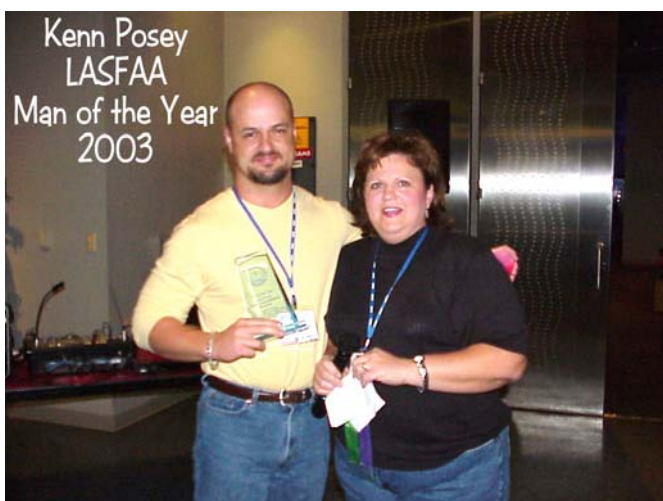
Continued on page 8.

Woman, Man and Associate of the Year for 2003

Taina Savoit, Director of Financial Aid at McNeese State University, was selected as the **2003 LASFAA Woman of the Year**. The common reaction to that announcement was, "Hasn't she won that award already"? Well, most of us thought so, but Taina is just now being recognized for several years of service to LASFAA. Taina has served as LASFAA President, as well as a Board Member in other capacities. She has continually volunteered her services, while remaining focused on the students of McNeese State University. We are all grateful to have Taina as a LASFAA member, and we look forward to many more years of her leadership. Thanks, Taina!



Kenn Posey, Director of Student Aid and Scholarships at Louisiana State University at Alexandria, was chosen as the **2003 LASFAA Man of the Year**. As LASFAA Past President, Kenn maintained an important role within the association for 2002-03. He fostered an attitude of leadership and volunteerism, and that attitude has become contagious. More



and more new LASFAA members are volunteering for committees and involving themselves in the association. Kenn remains committed to LASFAA and will work to continually improve the various web services offered to the membership. Congratulations, Kenn!

Johanna Miller, Marketing Officer for Hibernia, was named the **2003 LASFAA Associate of the Year**. Johanna has been involved with LASFAA, and the schools in Louisiana, for several years. As Chair of the 2003 Fall Site Committee, Johanna put her abilities to work and put together a great conference. Well known for

her ability to provide fantastic entertainment for LASFAA social activities, Johanna has certainly earned this recognition. She works "out of the membership eye" most of the time, but we have all enjoyed the fruits of her labor. Those who have served on committees with Johanna know that she is driven to make our LASFAA conferences the best that they can be, and little will stand in her way. All of the membership, particularly the associate members, thank Johanna for her efforts and representation. Congratulations, Johanna!



Loan Defaults (from page 6)

Four classic phases of SEM

Using the four classic phases of SEM, financial aid professionals can begin to examine their existing SEM plans to identify opportunities for embedding default aversion efforts within more cross-functional units.

Institutions can select from the four phases of SEM and set correlated default aversion objectives to produce far-reaching impact. The following provides sample goals for each of the four phases demonstrated in the Model:

1. Identifying students—by focusing on targeted student populations;
2. Recruiting students—by starting early with education;
3. Retaining students—by engaging or involving the cross-campus community; and
4. Sustaining connections—by enhancing internal and external student relationships.

Using these four phases of SEM as foundations, financial aid professionals can begin examining their existing campus plans and recommend enhancements that drive more comprehensive default aversion efforts.

An example: Step 1—Identifying students

In Phase 1 of the Model, the goal is to identify targeted student populations to conduct an in-depth statistical analysis that will provide some insight on how students deal with their educational loans. Although many financial aid administrators are familiar with approaches to default aversion that may include identifying students who miss payments, offering extended loan counseling, or adjusting financial aid packaging, a study helps to identify more systemic reasons that students default.

For example, a study may reveal that students default if they do not participate actively in the campus community, if their academic success diminishes over time, or if they leave the institution prior to completing their studies. The study that is conducted should involve the entire campus community; by following an SEM model, more functional areas will recognize the benefit of the information being collected and evaluated. Financial aid administrators involved in the process should evaluate the approach to assure that default aversion elements are being addressed. Once targeted student populations are identified, your institution can proceed to the following steps to create better-informed default aversion strategies, make decisions on packaging philosophies, and find more creative ways to finance student success.

Using these four phases of SEM as foundations, financial aid professionals can begin examining their existing campus plans and recommend enhancements that drive more comprehensive default aversion efforts.

To learn more

TG currently offers a free guide that provides a comprehensive overview of understanding and implementing default aversion in the context of strategic enrollment management. Titled *A Clear and Present Danger to Institutional and Student Success: A training model for embedding student loan aversion within strategic enrollment management* is available to institutions for download at www.tgslc.org by selecting [For Schools | Council for the Management of Educational Finance | Initiatives], or directly by going to http://www.tgslc.org/council/cmef_initiatives.cfm.

Spring workshops available

TG will be offering free workshops at locations throughout the nation during the spring of 2004. For more information, or to host a session at your institution, please contact Josie Barrett, TG Director for Institutional Enrollment Services, at (800) 252-9743, ext. 4522, or send an e-mail message to josie.barrett@tgslc.org.

Bill McFarland is a National Account Representative with TG serving schools in Louisiana. You can reach Bill at (800) 252-9743, ext. 2505, or by e-mail at william.mcfarland@tgslc.org. Additional information about TG can be found online at www.tgslc.org.

LASFAA Receives Record Vendor Support in 2003

Another LASFAA conference has come and gone. The 2003 Fall Conference, in Shreveport, provided great information and a lot of fun. Thanks to our corporate sponsors, the 2003 year was also a record-breaker. Sponsorship dollars for 2003 totaled \$67,700. The following corporate sponsors all contribute to the success of LASFAA:

A+ Funds	EdFinancial Services	Nellie Mae
American Student Assistance	edamerica	Nelnet
AMS/Academic Management	Educaid/Wachovia	OSLA
AmSouth Bank	ELM Resources	PNC Bank
Bancorp South	First United Bank	Regions Bank
Bank of America	Hibernia/Axiom Management	Sallie Mae
Bank One	Independence Federal	Student Loan Xpress
Campus Federal Credit Union	LELA	SunTrust
Chase	LOSFA	TG
Citibank	MOHELA	Union Planters
COLLEGE Loans	National Education	Wells Fargo Bank
Collegiate Funding Services	National Education Servicing	Whitney National Bank
	National Student Loan Program	

The corporate sponsorship committee is looking forward to a busy and rewarding 2004! Our committee welcomes your input. If you have comments and suggestions, please contact Rebecca McConkey-Vessel at rebecca@louisiana.edu.

LASFAA Acknowledges Service to Louisiana

Selena Vance, Edith Cox and Raymond Boswell were all recognized, at the 2003 Fall LASFAA Conference, for the significant contributions they have made to the financial aid industry in Louisiana.

Selena Vance is currently a Senior Financial Aid Counselor at Xavier University and was recognized for 25 years of service. Also at Xavier University, Edith Cox, Assistant Director, was recognized for 25 years of service. Raymond Boswell, former Director of Student Aid and Scholarships at LSU Alexandria and currently of Bank One, accepted the LASFAA Lifetime Achievement Award. This award is given in recognition of a career dedicated to students, families and colleagues.

Each of these members deserves a tremendous amount of recognition for the years of service and leadership they have provided to LASFAA and the students of Louisiana's institutions of higher learning. We are grateful for their participation and guidance. Congratulations!



Allison Ayo (from page 2)

In March of 2001, Allison left financial aid to accept a new and exciting position at Nicholls State University. Her new role is Director of ID Card Operations. Nicholls State began the process of developing a debit card system which was to be tied to University identification cards, and Allison was asked to lead the project. Students, faculty and staff may now use their ID cards to make purchases throughout the campus, which offers them the convenience of not having to use cash. This process was a great challenge for Allison as it included crafting a Request for Proposal, overseeing equipment installation, hiring of office staff and selecting a name for the ID card, which is now named the Colonel Card. Allison's department also houses a server for monitoring all transactions associated with the use of the card. Deposits may be made on-line, at card management centers or at the Fee Collection transaction windows. A new feature for the Spring 2004 semester is the introduction of federal financial aid credit balances to the Colonel Card process. Obviously, Allison is very excited about the accomplishments achieved by her new department. When asked what she liked most about the challenge, she said, "The opportunity to market the card to new students and their families." She also added, "Parents love the card, and we have surpassed all expectations in deposits."

Allison has very fond memories of LASFAA, and she really misses the members who she grew to know over the years. She specifically mentioned Raymond Boswell. When asked if she could share a story, she said that she remembered an occasion when Raymond was sitting in a meeting (in the back of the room, with one hand over his ear...of course) and working intently on a project. She said that he was constructing a bow tie out of a dollar bill because the function that evening required a tie, and he did not have one to wear. She, like many, thought he was a nut but grew to admire his knowledge and leadership over the years. Allison also misses traveling to conferences with co-workers because "it was always an adventure." In her spare time, Allison enjoys reading, traveling and spending time with family, especially her two nieces, in Grand Isle, Louisiana.

Everyone at LASFAA wishes Allison continued success in her career at Nicholls State University! If anyone would like to contact Allison, you can send her an e-mail at usfa-ata@nicholls.edu.

Newsletter Updates

If anyone would like to submit articles for future newsletters, inform [In-Line With LASFAA](#) of any errors or omissions or ask questions concerning the newsletter, please contact Glenn Chance at glenn.chance@slma.com. Your input is important and encouraged.