

SPRING 2018

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IN-LINE WITH LASFAA

A publication of the Louisiana Association of Student Financial Aid Administrators

PRESIDENT'S MESSAGE

I would like to begin my remarks by expressing my sincere thanks to Lauren Jackson for serving as President of LASFAA for the past two years. I have worked alongside her for the past year and witnessed her tireless efforts to sustain our association for many years. It is my goal to continue the strong legacy of training and advocacy established by the past presidents of LASFAA. With that being said, this is LASFAA's 50th Anniversary! We have an exciting and informative year in progress.



I am sure you noticed our new logo to celebrate 50 years of service. Our focus in 2018 is centered on Service, Scholarship, and Sustainability. We have initiated a website redesign, Mentor-Protégé program, newsletter, webinars, and a professional development scholarship. I want to urge you to become involved, whether you chose to run for office, serve on a committee, or even vote in our next election. We need your participation.

We will also increase our governance and student advocacy efforts. LASFAA is guided by our governing documents, more specifically, our 2016-2020 Long Range Plan. I encourage you to view the items under our "About LASFAA" tab on our website and read our goals and objectives for the next two years. With constant budget cuts and financial assistance program eliminations, I feel that it is imperative for us to pool our resources and continue to provide our students with the efficient processes they deserve. Additionally, we must also serve one another. Oftentimes we focus on our customers and fail to remember that we are our best resource. Combined, our members possess thousands of years of experience. Our revived Mentor-Protégé Program will ensure that the knowledge of experienced financial aid professionals and eagerness to learn of newcomers will plant a firm foundation of growth and volunteerism.

This year, the Executive Council is attempting to improve our networking efforts by hosting lunch for our boot campers and credential earners prior to the Spring Conference. Special thanks to Jacqueline La'Chapelle and our members at LSUE for allowing us to use their facilities March 14-15, 2018 for our spring training. Mark your calendars for our fall conference, October 17th -19th at the historic Le Pavillon Hotel in New Orleans. Unique training opportunities will be offered and social activities will include a murder mystery, vendor bingo, and a masquerade social. We will also honor our Past Presidents and their contributions, so be prepared for a memorable experience.

Remember, each of you play an important role in LASFAA, on your campus, and in your students' lives. Thank you for entrusting me to serve as your president and I look forward to a Golden Celebration in 2018!

Katraya Williams Director of Financial Aid, Southern University at Shreveport

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Volunteer Spotlight: Amy Cable, Spring Conference Chair

The LASFAA Volunteer Spotlight shines on Amy Cable, the Executive Director of Enrollment Support Management at the Louisiana Community and Technical College System.

Volunteer activities with LASFAA: I volunteer in any capacity but my primary focus has been on training which involves preparing and hosting Boot Camp and NASFAA Credentials.

How long have you been in financial aid? 15 years, since 2003. How did you get your start in financial aid? I started out as a work-study student in the Financial Aid Office at the University of Memphis.

What is the most rewarding part of your job? I love being able to help students see their dream of obtaining an education fulfilled. I also love the comradery amongst the financial aid administrators. Financial aid can be tough and it is hard for others to understand so we really have to stick together!

What case/student will you be most likely to remember for the rest of your life? The most memorable student was when I was a Financial Aid Counselor at



the University of Memphis. She applied for every scholarship available; Home Depot, Coca Cola, her church. You name it, she applied for it! She was awarded so much scholarship money her first year of college, she didn't need to worry about how to pay her tuition for future semesters. I had to do a major budget adjustment to allow for all of the scholarships she received. She would visit me every year and update me on her progress and it was such a blessing to see her graduate. I tell incoming students about her story all of the time to encourage them to apply for scholarships! What is the most difficult aspect of your job? Reporting and keeping up with constantly changing regulations How do you cope with stress on the job? I try to keep work and personal life separate. I typically work late at the office but when I leave the office, I try to leave the work and the stress that comes with it behind. I rarely work weekends if I can help it. I try to focus on having fun with my husband and friends, which helps relieve the stress of the week! Who has been the biggest influence/mentor on your career? My greatest mentor was Karen Smith. When I first started in financial aid as a work-study student, she was the Assistant Director of Financial Aid. She took me under her wing and taught me everything I know about financial aid. We are still friends today and often reach out to her when I have

questions.

What is/was your favorite volunteer experience? I have always been purpose-driven and have a love for volunteering. When not volunteering with LASFAA, I have volunteered with the University of Memphis Alumni Committee, Ronald McDonald House and have served on various committees at work. Volunteering allows me to stay busy and stay connected.

What do you do when you are not working? I spend time with my husband and friends. I love traveling and going to concerts.

What do you like about living in Louisiana? Everything! As a transplant, I moved to Louisiana 4 years ago and feel more at home here than I ever did in Arkansas. I love the food, the music, and the people!

What is the most unusual place you have vacationed? I am a simple vacationer so I cannot think of anything unusual, but I often frequent the beach.

What is your favorite restaurant? Rum House in New Orleans

What was the last book you read? Complicated by Kristen Ashley

If you could change anything in our industry, what would it be? Reduce the regulations that make it burdensome on Financial Aid Directors and staff to remain compliant.

Do you have any advice for your fellow financial aid administrators? Volunteer! Ask questions and know that your fellow aid administrators are here to help!

If you were not in financial aid, what would you be doing now? I would own a bakery and make cupcakes and coffee!

Rockefeller State Wildlife Scholarship



The Rockefeller State Wildlife Scholarship is a competitive scholarship that awards \$2,000 annually to an undergraduate student and \$3,000 annually to a graduate student pursuing a degree in forestry, wildlife or marine science at a Louisiana Public College or University. The cumulative maximum award is \$12,000 for up to three years of undergraduate study and two years of graduate study.

How Do I Qualify?

- Be a Louisiana resident for at least one year prior to July 1st of the Scholarship award year
- Be enrolled as a full-time undergraduate or graduate student in a Louisiana Public College or University majoring in forestry, wildlife or marine science with the intent of obtaining a degree in that field
- Undergraduate students must have earned at least 60 hours of college credit and have at least a 2.50 cumulative college GPA
- Graduate students must have at least a 3.00 cumulative college GPA on all credits earned in graduate school

For inquiries, contact Joanna.Brumfield@la.gov or 225-219-7708.

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Fishing, Fisheries Sciences and Management M.S.

Natural Resources/Conservation M.S., PhD

Forestry B.S., M.S., PhD

Forestry Management/Forest Resources Management B.S.

Urban Forestry M.S.

Wildlife, Fish and Wildlands Science and Management B.S., M.S., PhD

Majors reviewed on a case by case basis

Biological Sciences

Biostatics

Marine Biology and Biological Oceanography M.S.

Oceanography, Chemical and Physical

Student Debt Letter Best Practices

Submitted by Matt Lehmann, Great Lakes Educational Loan Services, Inc.

With the recent buzz about student debt letter requirements, you may have questions about how to best communicate vital debt information to your students. Let's take a closer look at student debt letters and some tips on how you can use them most effectively.

Why Student Debt Letters?

Student loan debt information is already available in a variety of places—between NSLDS, student loan servicers, and your own financial aid office, it's easy to think your students are covered. However, a recent study by the Brookings Institution showed that 48% of student borrowers don't know or incorrectly estimate the amount they have borrowed, and as much as 28% of borrowers incorrectly believe they have no federal student loans at all.

Student debt letters provide loan summaries that serve as an overview of what students have borrowed and what they're expected to pay once they leave school. A well-timed student debt letter can provide a critical



BUILDING ON OUR MOMENTUM!

SAVE THE DATE!

LASFAA SPRING 2018 CONFERENCE MARCH 14, 2018 BOOT CAMP AND CREDENTIALS MARCH 15, 2018 SPRING CONFERENCE

> LOUISIANA STATE UNIVERSITY EUNICE 2048 JOHNSON HWY EUNICE, LA 70535

reminder of where your students stand while they're in school so there are no unpleasant surprises down the road.

Tips for Successful Student Debt Letters

- 1. Keep it simple. Student loan information can often seem complicated and daunting. Make it simple for your students to understand by highlighting the following information in an easy-to-read format.
 - Aggregate loan amounts
 - Estimated repayment amount
 - Loan limits
 - Relevant contact information in case your students have questions
- 2. Timing is everything. Students are more likely to take notice of their student debt obligations during times of the year when financial aid is already on their minds. Try to time your debt letters around these times, such as when a new disbursement is about to be made on their loan.
- **3.** Know your stuff. Make sure your financial aid office staff is aware of the information being sent in your student debt letters, and that they're fully prepared to answer student questions or direct them to those who can help. You might even consider including senior students as peer advisors and role models to demonstrate responsible borrowing habits.
- 4. Make it a group effort. The effects of student loan debt reach far beyond the financial aid office, and your communication efforts should, too. Start a campus-wide initiative that includes support across all departments to help students understand the importance of staying on top of their borrowing. Student debt letters are tied to student persistence and college completion, and that's something everyone on your campus can get behind.
- 5. Learn from those who know. When it comes to student debt letters, there's no need to reinvent the wheel. Connect with other institutions who are using similar efforts and talk about what works best for them. Collaborating with those who are already successfully reaching students with debt letters means you can start off on the right foot reaching out to students on your campus.
 - Matt is a Sr. Marketing Associate with Great Lakes, serving schools in Louisiana. You can reach Matt at (877) 500-0131 or by email at <u>matt.lehmann@glhec.org</u>. Additional information about Great Lakes can be found online at <u>schools.mygreatlakes.org</u>.



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¹ This promotional benefit is provided at no cost to borrowers with loans that first disburse between May 8, 2017, and April 30, 2018. Borrowers who reside in or attend school in Maine are not eligible for this benefit. No cash value. Terms and Conditions apply. Please visit chegg com/salliemae/termsandconditions for complete details. This offer expires one year after issuance. WE RESERVE THE RIGHT TO MODIPY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK SALLEMAE COM FOR THE MOST UP-TO-DATE PRODUCT INFORMATION. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply. Sallie Mae reserves the right to approve a lower loan amount of \$1,000. Current credit and other eligibility criteria apply. Sallie Mae reserves the right to approve a lower loan amount of \$1,000. Current credit and other eligibility criteria apply. Sallie Mae reserves the right to approve a lower loan amount of \$1,000. Current credit and other eligibility criteria apply. Sallie Mae reserves the right to approve a lower loan amount of \$1,000. Current credit and other eligibility criteria apply. Sallie Mae reserves the right to approve a lower loan amount of \$1,000. Current credit and other eligibility criteria apply.

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Lela FAFSA Completion & College Access

Lela FAFSA Completion & College Access provides free FAFSA completion and college access resources to all Louisiana residents to ensure success on their path to and through college. Lela specialists coordinate and conduct FAFSA completion events at high schools, provide one-on-one support at Lela's College Planning Center, and offer FAFSA assistance over the phone through their FAFSA helpline, 1-844-GOFAFSA. Lela uses @AskLela on social media to share scholarships, deadlines, and tips, and to repost Federal Student Aid content. Lela also creates custom publications for students and parents. The FAFSA Completion & College Planning Guide, which is distributed to 50,000 high school seniors, and The Parent's Guide to Planning and Paying include a planning calendar, FAFSA & FSA ID tips, and other information to support students and parents through the financial aid and college application process. School counselors can order these publications and access other downloadable electronic resources in the counselor section of Lela's site. In order to increase student incentive to complete the FAFSA form, Lela launched a FAFSA Completion Scholarship campaign last year. The scholarship is a random monthly drawing for students who have submitted the FAFSA form and registered with Lela online. It is a \$1,000

one-time award given to 10 students once they provide their FAFSA confirmation page and verification of enrollment in college.

In addition to addressing student incentive, Lela also noted parent participation as a barrier to FAFSA completion. By collecting students' contact information on a custom student profile card or online through scholarship registration, Lela specialists can easily follow up with students and contact parents to walk them through the FAFSA form line by line. Lela is a member of the Louisiana Department of Education's Financial Aid Working Group and partner in NCAN's FAFSA Completion Challenge Grant for Baton Rouge.

How to Keep Scholarship Providers in the Game—and Off the Sidelines

Submitted by Amy Glynn, VP of Financial Aid and Community Initiatives, CampusLogic

How can scholarship providers hand out need-based awards to college students if they can't objectively confirm the need? In 2017, the Department of Education issued guidance that makes information sharing between institutions and scholarship providers impossible. Why this is a bad idea—and suggestions for dealing with "scholarship gridlock" in the interim-follow.

In January of 2017, we reviewed new guidance from the Privacy Technical Assistance Center (PTAC) on the subject of data sharing between financial aid offices and external scholarship organizations, we were quite concerned. As college costs increase, the number of students who count on scholarships increases, too. With more than... (continued on page 6)

(continued from page 5) ...two-thirds of all college students borrowing money for school today, we believe the use of external, vetted scholarships is one of the best ways to reduce student debt and keep students in class.

A Disservice to Students, Schools, and Well-Meaning Scholarship Providers

The 2017 PTAC guidance states that financial aid offices are no longer allowed to share FAFSA/ISIR information with external scholarship organizations. Such data can only be used for application, award, or administration of aid awarded under Federal Student Aid programs, state aid programs, or aid awarded by eligible institutions. This guidance also impacts sharing data with tribal organizations that are trying to manage and award their scholarship and grant funds. Institutions are prohibited from sharing student information even if the student has signed a FERPA waiver requesting that a school release data on their behalf.

Such interpretation is having an impact that goes far beyond the intention of the PTAC, because the ability for external scholarship and grant organizations to allocate and disburse funds to students has now come to a standstill. As it is, the Institute for Higher Education Policy estimates that approximately \$100 million in private scholarships goes unclaimed each year. It's likely that this PTAC guidance is already leaving even more money on the table, because many scholarship providers awards are based on financial needs—which can't be objectively determined without seeing FAFSA data. It is for this reason that we, along with many others in the student financial services community, endorsed the National Scholarship Providers Association Letter to the U.S. Department of Education. We are certain there is a way to designate scholarship providers as trusted entities that are eligible to receive FAFSA data—and manage it responsibly—per existing statute.

Creative Solutions for Ending Scholarship Gridlock

In the meantime, we encourage schools to consider these ideas for sharing student information in a way that may alleviate the current scholarship gridlock:

- **Generate a form** that a student can fill in with all information necessary for a scholarship organization to award and disburse funds. On the form, include a section where a financial aid officer can certify the accuracy of the student-reported information. Because the student is supplying the information, and the school official is merely certifying the accuracy of the information, the school is not releasing any confidential information to a third party.
- **Create a financial aid summary for students** that can be generated upon request and delivered to the student. It should contain all relevant information students might need as part of their college funding journey. This summary could be delivered as a secured, sealed document that can't be adjusted by the student. Make it

available upon request by the student or automatically delivered to all aid applicants. Doing so would enable students to understand their financial aid package and explore alternative funding options.

A proven leader in higher education, Amy Glynn spent more than a decade in financial aid, ensuring products and services were in compliance with Federal Title IV regulations while meeting the highest service levels possible. Today she is the Vice President of Financial Aid & Community Initiatives at CampusLogic. She earned her Master of Science in Higher Education from Walden University.



School Profile

By Allison Dering, Director of Financial Aid & Scholarships, SOWELA Technical Community College

The mission of **SOWELA Technical Community College** is to provide traditional, distance, and lifelong learning experiences and awards associate degrees, technical diplomas, and certificates that empower learners in transfer, career, and technical education to excel as globally competitive citizens.

What year was your institution founded? Was your institution ever known by any other name? 1938, SOWELA Technical College

What is your current undergraduate and/or graduate enrollment? Approximately 3,000 in any given semester

What types of degrees do you offer and what's your largest or most popular program? Associate degrees and Technical Diplomas. Our largest program is Process Technology.

Is your campus primarily residential, commuter, or online? Commuter

Do you have a school mascot? Flying Tigers

What are your school colors? Red and blue

Do you offer institutional grants and/or scholarships? Yes

Do you run on semesters, quarters, trimesters, or another schedule? Semesters

Do you offer programs using credit hours or clock hours? Credit

What type of financial aid management system do you use? Banner

What is one thing EVERYONE should know about your institution that they might not know already? We have our own "Air Force One" in the form of a recently refurbished Boeing 100 jet that is used by the Aviation Maintenance Technology Program to train students.



More than three million students drop out of higher education each year due to financial constraints.

Learn more | go.campuslogic.com/sfs

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LOSFA's 5-Point Match Tool Helps Students Discover Their Postsecondary Fit

Submitted by Tiera LeBlanc, Field Outreach Services Media Specialist, LOSFA

Students are faced with a multitude of questions when considering which postsecondary institution to attend. What am I good at? Can I get in? Can I afford it? Who gets me? Will I stay or will I go? These are all questions that seniors must answer to successfully navigate their way to the postsecondary institutions that are perfect for them. LOSFA developed the 5-Point Match Tool to help students answer these questions, which ultimately helps them find their postsecondary fit. The tool, which is featured on www.unlockmyfuture.org, consists of 5 Match Points that are critical to successful matriculation and graduation at a postsecondary institution. These match points include Aptitude/Skills/Interest Match, Academic Match, Cost of Choice Match, Social and Emotional Match, and Retention Match.





Students earn a cash reward when they get at least a 3.0 GPA or equivalent. They can cover up to 100% of school-certified costs with zero fees.

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Reward redemption period is limited. Aggregate loan limits apply. Visit DiscoverStudentLoans.com/Reward for reward and redemption terms and conditions. Discover Student Loans are made by Discover Bank. ©2018 Discover Bank, Member FDIC. Students can begin to put the 5 Match Points to work for them by visiting the Unlock My Future website. On the website, students will have access to resources that relate to each of the 5 Match Points. For example, under the Cost of Choice Match Point, students are directed to resources such as Affordable Colleges Online, Accredited Colleges Online, and College Navigator, which are all designed to help students determine the affordability of a postsecondary institution. Furthermore, if students would like to explore ways of receiving financial aid, there are links to Federal Student Aid and Fastweb also under the Cost of Choice Match Point.

For more information on LOSFA's 5-Point Match Tool, visit <u>www.unlockmyfuture.org</u>!



FAFSA Completion Efforts: Congratulations Louisiana!

A huge THANK YOU to all FAFSA Event Facilitators from Lela!

Thanks to your hard work and partnerships, Louisiana continues to hold the #1 spot nation-wide in "Year-Over-Year Percentage Change for 2018-19" as reflected on <u>#FormYourFuture's FAFSA Tracker</u> and is ranked 12th in "Percentage of Class Completed FAFSA for '18-19" as of February 18.



As graduation for the high school Class of 2018 quickly approaches, Lela continues to receive FAFSA Completion Event requests from high school counselors. If representatives from your school or organization are willing to lead a requested FAFSA Completion Workshop at a high school near you, please contact Ann Carmichael (carmichael@lela.org), Lela's Statewide FAFSA Completion Event Coordinator for details. We value your partnership in assisting Louisiana students. The Lela Team appreciates YOU!





If it's happening in LASFAA, it's happening at... The Watercooler

Jalainna (Placide) Tatum, Student Employment Coordinator at ULM, married Allen Tatum on October 7th.



Shereka Francis, Assistant Director of Financial Aid at SOWELA, & her husband welcomed a son, William Charles Francis, on November 2nd.

Andy Richmond joined CampusLogic as their Regional Director in February.



If you or someone you know has received a promotion, taken a new job, or experiences a significant life event, email: <u>everett@ulm.edu</u>

Spring Crossword





"I could barely contain myself when a student called to find out more about his circumcised and uncircumcized loans."

"I had a student submit a PJ appeal. The reason given: "...My income has changed significantly over the past 2 years. My wife does private torturing to make ends meet...""

"I got an email." "What did it tell you to do?" "I did not read it."

Got one to share? Send it to everett@ulm.edu. All submissions will be published anonymously.



Interested in volunteering for LASFAA? Contact a committee chair below...

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Frankie Everett – <u>everett@ulm.edu</u>