

President's Welcome



By Yvonne Gittens

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I have had many people question why I would want to be president of a state association when I have already served as the regional president. I guess I would answer by saying that I feel I am getting a second chance to serve my colleagues

in a leadership role. It is both dedication and hard work. It is fun and challenging. But most of all, it is rewarding.

For various different personal and professional reasons, for the past several years I had not been actively involved in MASFAA. But about three years ago, I was asked to join MASFAA's Early Awareness and Outreach Committee. As the Committee Chair, I was a part of the Executive Council and my work with the Council and my fellow committee members fostered my enthusiasm for serving the association. At each meeting I observed the committee chairs present their agendas and witnessed the committees carry out their goals for the year. I got to witness first hand the hard work and effort put forth by each committee and the volunteers which make up the committees. It was then that my desire to serve the organization on a larger scale began to grow.

Now here I am, at the helm of this great association for the 2002-2003 year and I am pleased with what the year has in store for MASFAA. At our annual retreat, held August 5 and 6 at the Essex Conference Center, the energy of the new and seasoned members was apparent. Committee chairs presented their committee goals and objectives for the association for the year ahead. And I am excited to share some of the associations goals for this year:

- Continue participation in the Summer Ed Internship Program
- Committee to Enhance Ethnic Diversity (CEED) plans to develop an Informational Interview Network for new members
- Update and distribute "The College Savings Times" in English and Spanish
- Educate Congressional Leaders about issues regarding Reauthorization
- Update the Graduate and Professional Concerns Committee's web page on the MASFAA web site
- Plan and present "Synergy," an outstanding conference to be held in November at the Quincy Marriott

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greetings from the newsletter committee

Greetings fellow MASFAA members!

It is hard to believe that we are already heading towards the fall season but here we are already well into September and gearing up for what is sure to be a busy year in the financial aid community.

First, Vice Chair Alle Lanza and I would like to take the opportunity to thank our returning committee and new members. This year's team is comprised of a great group of financial aid professionals:

Larry Fay, *Bay State School of Technology*

Tersea Jardon, *UMass Boston*

Annette MacMullin, *Northeastern University*

Tom Patterson, *Banknorth/Nelnet*

Nina Williams, *Umass Boston*

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Moving On



By Ernestine Whiting-Settles

MASFAA Past President

While some of you may have already learned that I will soon be relocating to Baltimore, Maryland, via Bonita Springs, Florida, I want to take this opportunity to announce my new career opportunity to the entire MASFAA constituency. This move is because I recently accepted the position of Director of Financial Aid for *Walden University*.

Let me share with you some things about my new job. Sylvan Learning Systems, Inc., headquartered in Baltimore, recently purchased *Walden University*. Currently located in Bonita Springs, *Walden University* is a for-profit telecommunication institution offering graduate degrees. During my first 60 days on the job, I will develop and implement a plan to move *Walden University's* financial aid operations to the Baltimore headquarters.

Needless to say, I will be spending time in both Baltimore and Florida (Florida in August is not a pretty thing). Once the move has been completed, my office will be in the beautiful new Sylvan Learning Systems building in Baltimore's Inner Harbor.

I am sure I will have many new revelations, as I have never worked at a for-profit university. There is the challenge of working with the Department of Education to understand and develop policies and procedures for a telecommunication institution whose goal is to eventually offer undergraduate degrees and administer Title IV financial aid. Last, but not least, I will develop a hiring and staffing plan; this is my subtle way of letting all of you know that I will be seeking a few good people to join me in beautiful Baltimore.

I have enjoyed my seven years in New England and am eternally grateful for the opportunity to serve as President of MASFAA. Although I will not be able to fulfill my term as Past President, I know you all wish me well as I delve into this new endeavor. Please remember to volunteer for any one of the many MASFAA committees, run for an office of the Association, and vote at each and every opportunity. ■

president's welcome...from page 1

These are just a few of the initiatives that our committee members are working on for MASFAA members this year. As we hear more from you, the members, we will have even more goals and objectives that will meet your needs.

As we move forward to a new academic year, I ask that you keep a couple of things in mind:

- **Get involved!** Volunteering is the single greatest thing you can do to effect change within the association.
- **Reach out to new members!** We need to support our fellow members of the financial aid community to make service to our families and our communities that much stronger.

I am honored to be MASFAA President this year and I will work to serve this great organization to the best of my ability. I welcome any suggestions, comments, feedback.

Sincerely,
Yvonne Gittens
MASFAA President ■



committee updates

CEED - Committee to Enhance Ethnic Diversity



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Kathleen Gibbons

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MASFAA's Committee to Enhance Ethnic Diversity (CEED) was formed specifically to help recruit and promote minorities to professional financial aid positions within the Commonwealth. As part of our efforts toward this goal, the committee has developed an **Informational Interview Network (IIN)** designed to match minority job seekers with mentor financial aid professionals. See our article on page 21, or visit www.masfaa.org for more details. Look for an IIN brochure to be mailed to all MASFAA members soon.

Conference Committee



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Lisa Talbot

Nellie Mae
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“Synergy 2002” is coming! Look for a tentative agenda to be posted on www.masfaa.org soon. Want to know more about the biggest MASFAA event of the year that's only two months away? Please see our article on page 16.

Development Committee



Cathy Kedski

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Packets were mailed in late July to prospective MASFAA sponsors for the 2002–2003 sponsorship year. Over the years, MASFAA has provided training opportunities for aid professionals, support staff, high school guidance counselors and other constituents. In addition, MASFAA has increased the awareness of financial aid issues to state and federal legislators through workshops, publications and advocacy.

However, our success can only continue with the generous financial support from our sponsors. Our Sponsorship Program is designed to give organizations maximum exposure through our web site, monthly newsletters, various publications, and vendor opportunities at our annual conference.

Please note that this will be the only opportunity throughout the 2002-2003 sponsorship year to enroll in our Sponsorship Program and be a sponsor of all MASFAA activities, including the conference. If you wish to reserve a vendor booth at our fall conference, please return the Sponsor Designation form, along with a check, made payable to MASFAA to: **Cathy Kedski**, Associate Director of Financial Aid, *Bridgewater State College*, Bridgewater, MA 02325 as soon as possible. If you have questions please feel free to contact me at 508-531-2685.

SAVE THE DATE

“SYNERGY”
2002 MASFAA Conference
November 13 -15 • Quincy Marriott

Early Awareness & Outreach Committee



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Nellie Mae
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Gail Holt

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The Early Awareness and Outreach Committee has scheduled its first meeting of the academic year for September 10 at the Nellie Mae office in Braintree. This year the committee plans to update the *College Savings Times* Newsletter early in the year and publicize it better within the financial aid community. We also plan to continue to hold our previously well attended events—the Early College Awareness Workshop for middle school guidance counselors and the Guidance Counselor Workshops for high school guidance counselors. At the first meeting, we will make specific plans for these projects and events and discuss other possible priorities for the year.

EASFAA Representative



Michelle Tufau

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Hello MASFAA Members! I have recently assumed the position of EASFAA Representative for MASFAA. My goal is to keep you informed of EASFAA events and opportunities.

Save the date for some chocolate, in Hershey, PA in May!

EASFAA's Conference will be held May 14 -17 2003, at the Hershey Lodge and Convention Center.

EASFAA will be offering NASFAA's Decentralized Training modules this year. "Treatment of Resources and Packaging Considerations" will be offered at Smith College on October 17 and at the Dr. Sylvia Q. Simmons Training Room at ASA on Oct. 29. The fee is \$25.00 for EASFAA members.

EASFAA is looking for a few good aid officers to join their *Leadership Committee*. This committee will work on promoting and enhancing leadership development within the EASFAA

region. (I know there is a NASFAA presidential candidate among us! Don't be shy!)

Reauthorization! The hot topic of the year! Please be sure your voices are heard! **Scott Prince** is the Government Relations Liaison to EASFAA as well as a MASFAA Government Relations Co-Chair. They want to hear the good, the bad and the ugly! Let's lead the way!

The 3rd Annual Graduate and Professional Symposium will be held October 3-4 at the Hyatt Regency Capital Hill in Washington, DC.

I hope all your openings went well. Cheers!

Executive Council



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Greetings from the MASFAA Executive Council. **Yvonne Gittens**, starting her tenure as the President of MASFAA, guided the MASFAA Executive Council through a very productive retreat in Essex at the beginning of August. MASFAA Past-President **Ernestine Whiting-Settles** commented on her own year as president and offered support and assistance to both Yvonne and **Sue Stano**, the President-Elect.

During the course of two full days, Executive Council members and committee chairpersons evaluated the goals of the association and of the committees, keeping in mind MASFAA's new mission included in the Strategic Plan ratified by MASFAA's members last spring. Look for an article on the Strategic Plan in a future issue of the Newsletter. There are many exciting activities planned for the coming year, including the annual conference in November as well as other events and seminars.

We have many new faces this year on Executive Council – below is a helpful listing of names and positions. If you have any questions or issues you would like to bring to the MASFAA Executive Council, please feel free to call any of us. Also, members are invited to attend the monthly MASFAA Executive Council meeting. The first meeting will be held at the Wellesley College's Alumni Club on September 12. You can also read the minutes of Executive Council meetings at www.masfaa.org.

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MASFAA Executive Council

- Yvonne Gittens**, President, Massachusetts Institute of Technology
- Susan Stano**, President-Elect, Smith College
- Ernestine Whiting-Settles**, Walden University
- Sherri Culp**, Treasurer, Brandeis University
- Janice Evans**, Secretary, Bridgewater State College

MASFAA Executive Council Representatives

- Nicole Brennan**, Anna Maria College
- Kenneth Burnham**, University of Massachusetts Amherst
- Christopher Fiori**, Middlesex Community College
- Catherine Kedski**, Bridgewater State College
- Shawn Morrissey**, Framingham State College
- Michelle Smith**, Emerson College

MASFAA Associate Executive Council Representative

- Mike Mullaney**, American Student Assistance

Government Relations Committee



Scott Prince

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MASFAA's Government Relations Committee met over the summer to assist in organizing the "New England Symposium on Reauthorization of the Higher Education Act" (see article on page 7) with other organizations including AICUM, MEFA, ASA, OSFA, and Senator Kennedy's Office. The event took place on August 22 and provided background training and information on reauthorization for several congressional staffers. The event was a great success and several MASFAA members presented at the program.

The Government Relations committee will be meeting monthly this year to discuss Reauthorization issues and put together a platform of recommendations for Reauthorization on behalf of MASFAA. If you are interested in joining the Government Relations Committee or just would like to bring a Reauthorization issue to our attention, please contact the Committee Chair, **Scott Prince**.

Graduate and Professional Concerns Committee



Elayne Peloquin

New England School of Law
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Christopher Earnshaw

Key Education Resources
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The Graduate and Professional Concerns Committee (GPCC) has two new co-chairs for 2002-2003, **Christopher Earnshaw**, *KeyBank*, and **Elayne Peloquin**, *New England School of Law*. The committee welcomes its many returning members in addition to its new members at the first GPCC meeting to be held on September 17, 2002 at *MEFA*. For further details regarding location and time, please feel free to contact either Chris or Elayne.

The goals and objectives for the Graduate and Professional Concerns Committee will continue to focus on facilitating the development of graduate and professional financial aid officers in MASFAA. To this end, the GPCC section of the MASFAA website will be maintained and updated as necessary; the GPCC will organize and present three sessions related to graduate and professional issues at the annual conference, in addition to a pre-conference session to be held the day prior to the conference; it will work closely with other committees to increase awareness of relevant graduate and professional issues; and the GPCC will urge its members to discuss current graduate and professional issues they may be experiencing at monthly meetings.

The GPCC appreciates the outstanding support it received from MASFAA members during 2001-2002. We look forward to working with you this year to accomplish and expand upon our key objectives regarding graduate and professional concerns. MASFAA members who are interested in joining the GPCC are certainly welcome and are urged to contact either Chris or Elayne for information. Wishing all of you a successful 2002-2003 year!

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boston college hosts symposium on reauthorization of the higher education act



By Jennifer Roberts

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On Thursday, August 22, *Boston College* played host to a collaborative, innovative event designed to provide staff members of the U.S. Senate Health, Education, Labor and Pensions Committee and the U.S. House of Representatives Committee on Education and Workforce with information and recommendations for changes in the upcoming Reauthorization of The Higher Education Act.

The event was sponsored by Senator Edward Kennedy's Office in conjunction with *American Student Assistance (ASA™)*, *Massachusetts Association of Financial Aid Administrators (MASFAA)*, *Association of Independent Colleges and Universities of Massachusetts (AICUM)*, *Massachusetts Board of Higher Education*, *Massachusetts Education Finance Authority (MEFA)* and *Boston College*.

The purpose of the event was to educate Washington D.C. committee staff, who have had no prior experience in reauthorizing this type of legislation, as well as to influence changes in the Higher Education Reauthorization Act. Several highly respected and active members of the New England financial aid community presented relevant information to committee staff in a concise and condensed manner. The presenters provided historical information for context, and recommendations and reasons for change.

"The concept for the Symposium was to provide the 'need to know information' to the congressional staffers without overloading them with too much financial aid jargon. We had to find a balance between educating and overwhelming them. We wanted to give them the gist of what Reauthorization means to the finan-

cial aid programs, the issues and why it is critical to everyone." said Bernie Pekala, Director of Student Financial Services at Boston College and host of the event.

Presenters were given a specific amount of time to present their information and recommendations. The presenters were kept very well on track by moderator **Dave Myette**. The day flowed quite smoothly from subject to subject and was well organized from the timing and accuracy of presentations to the quality of the handouts.

Clare Cotton, *AICUM*, began the day with an introduction and overview of higher education. **Jo Coro**, *OSFA*, provided a short



Ernestine speaks to a captive audience.

history of The Gear Up Program while **Pam Boisvert** of the *Worcester Consortium* discussed a brief history of TRIO. The presentation moved into access and application processing with **Aida Mirante** of *Salve Regina College* providing an explanation of the use of the Free Application for Federal

Student Aid and need analysis. *Amherst*

College's **Joe Paul Case** then discussed

issues for consideration during Reauthorization. **Juliana Haynes** from the *University of Maine* gave a brief overview of student eligibility issues and provided points for discussion about selective service registration, prior student loan defaults and prior drug convictions. **Seamus Harreys** of *Northeastern University* talked about Institutional Eligibility Issues and challenges that face various types of institutions. Presenters **Ernestine Whiting-Settles** of *Walden University*, **Myra Smith** of *Yale University*, **Jolene Mitchell** of *Colby-Sawyer* and **Bernie Pekala** discussed Title IV funds and packaging student aid in Pell Grants and federal workstudy.



Seamus Harreys delivers his presentation.

After a wonderful lunch, presenters **Betsy Mayotte** of *ASA* and **Eileen O'Leary** from *Stonehill College* teamed the discussion of Stafford loans from both the FFEL and Direct Loan points of view. **Kathy Osmond**, *Wellsley College*, and **Betsy Hicks**, *MIT*, presented information on how students are packaged to receive financial aid and how campus based allocation is formulated. **Clare Cotton** returned to discuss college costs and to provide an understanding of cost verses subsidy. He also outlined the breakdown of federal support for financial aid by aid type. Cotton discussed policy issues for consideration during Reauthorization, which are

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Membership Committee



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Jenny Aylesworth
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As new Membership Committee co-chairs for 2002-2003, we have big shoes to fill! Last year, MASFAA's total membership reached 750, a significant increase over previous years.

We are busily updating the membership database from your renewal and new member forms. If you forgot to renew your MASFAA membership, you've received this newsletter as a courtesy and it will be your last one. Prior year members who have not renewed will be deleted from the membership database in mid-September. When we have the bulk of the information updated, we will be sending e-mails confirming renewal or new member status. Others of you will get one more e-mail reminder that you have not yet renewed.

If you forgot to renew, go ahead and do it now! If you've lost your renewal form, just sign up on the MASFAA site at <http://www.masfaa.org/association/joinmasfaa.htm>. If you have new staff in the office who need to join, direct them there as well. Due to the success of our credit card payment pilot project with conference registrations last fall, you can pay for your membership by credit card this year. Instructions for providing card information are at the bottom of your renewal form and at the end of the online form.

Feel free to contact us with any questions!

www.masfaa.org

A resource for you to communicate great and timely information. Check out the online Membership Database – a great way to keep in touch with your colleagues!

Newsletter Committee



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Allesandra Lanza-Cosgrove
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The Newsletter staff is looking forward to a great year! We're happy to welcome back to our ranks **Teresa Jardon** of *Umass Boston*, as well as some new faces. This year Newsletter staff members have been assigned as liaisons to all the MASFAA committees, ensuring the most complete coverage of committee events and achievements. If you're on a committee, feel free to contact your Newsletter liaison to report upcoming events, promote noteworthy projects or just to provide your monthly update. The Newsletter is always looking for material – submit articles or article ideas to jroberts487@aol.com or lanza@amsa.com.

Newsletter Liaison

Committee

| | |
|--|---|
| Larry Fay financialaid@baystatetech.com | Development, CEED, Graduate & Professional Concerns |
| Teresa Jardon teresa.jardon@umb.edu | Membership |
| Alle Lanza lanza@amsa.com | Professional Development & Training |
| Annette MacMullin a.macmullin@neu.edu | EASFAA, Executive Council |
| Tom Patterson tpatterson@nelnet.net | Early Awareness, Conference |
| Jennifer Roberts jroberts487@aol.com | Government Relations |
| Nina Williams nina.williams@umb.edu | Public Relations, Technology |

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Caroline Twining

Another ASA
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As a previous Financial Aid Director herself, Caroline Twining understands your unique challenges. With over ten years in the industry, she's handled everything from Pell to SEOG to student loan default management strategies.

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Professional Development & Training Committee



Susan Lanzillo

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Catherine Miller

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The PD&T Committee will conduct a session at the MASFAA Conference in November on Cash Management and FERPA. **Sue Stano** from *Smith College* will be the presenter at this session, covering FERPA requirements and good practices, as well as Cash Management notifications and authorizations.

Public Relations Committee



Jean Fura

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Sherry Anderson

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The Public Relations Committee welcomes new member and co-chair, **Sherry Anderson** from *Cape Cod Community College*. We would also like to welcome back 2001-2002 members: **Beth Feinberg**, **Jennifer Miller**, and **Leslie Mills**.

The primary goal of our committee this year is to get more MASFAA members to volunteer for committees and events. If you are interested in finding out more about a committee or what volunteering involves, please contact Jean or Sherry. The more volunteers we have, the better our association can be.

The Public Relations Committee will also be planning our "meet your colleagues" events in the western and eastern parts of the state. We had a great time last year at *Smith College* and are looking forward to meeting more MASFAA members at this year's events.

Technology Committee



Leah Barry

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Lystra Decious

Babson College
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This year, the Technology Committee is working hard to provide MASFAA members with new features on our web site. We will be working on a new "Employment" section where school and associations can post current open positions. We will also be working closely with all MASFAA committee members this year to update and enhance their web pages.

These initiatives take commitment and hard work from our committee members. We are always looking for new members to help out and provide us with ideas. Please feel free to contact the committee Chair, **Leah Barry** or the Vice Chair, **Lystra Decious**, if you are interested in volunteering. ■

Check Out MASFAA on the Web!

Visit the Association home page at:
www.masfaa.org

Our site features such items as:

- Membership Database • MASFAA Handbook*
- MASFAA Newsletter • Membership Application*
- Calendar of Events • Technology Contact List*
- Graduate and Professional Publications*

loan consolidation guidance offered

By Nina Flood

USA Funds Services
nflood@usafunds.org

Loan consolidation is a repayment option whose popularity is growing, thanks to the historically low student-loan interest rates effective July 1, 2002, through June 30, 2003. Federal Consolidation loans offer fixed interest rates for the life of the loan, so borrowers who consolidate their loans during this period will lock in the record-low interest rates for the remainder of their repayment term.

USA Funds® offers the following loan-consolidation information for financial-aid professionals to share with students and graduates.

Loan consolidation offers a number of benefits:

- **Lower monthly payments.** Using a Federal Consolidation loan, education-loan borrowers may be able to lower their monthly payments by more than 40 percent.
- **The possibility of even lower interest rates for borrowers still in their grace period.** Interest rates on Stafford loans issued since July 1995 are 0.6 percentage points lower for borrowers who are in their six-month, post-school grace period than for borrowers in repayment. So, by consolidating their loans during the grace period, borrowers could lock in an even lower rate. They would, however, lose the remainder of their grace period.
- **Fixed interest rates.** Although rates on Federal Stafford and Federal PLUS loans vary each year, the interest rate on a Federal Consolidation loan is fixed for the life of the loan. Consolidation rates are based on the weighted average of the interest rates of the loans a borrower wants to consolidate — excluding Health Education Assistance Loans (HEAL). The resulting rate is rounded up to the nearest one-eighth of 1 percent. The rate can never exceed 8.25 percent.
- **Simplified paperwork that saves borrowers time.** With a Federal Consolidation loan, those repaying education loans can enjoy the convenience of a single monthly payment, one check to mail and a single point of contact.

- **Extended repayment period.** Depending on a borrower's total federal education debt, a Federal Consolidation loan may permit the borrower to extend the repayment term — in some cases, up to the full 30 years — if desired.
- **No prepayment penalties.** Borrowers have the flexibility to prepay their Federal Consolidation loans in full or in part, without penalty, at any time during the life of the loan.

A Federal Consolidation loan can ease the burden of paying for higher education. When deciding whether consolidation is right for them, student-loan borrowers should keep in mind that there are potential drawbacks:

- Because loan consolidation generally extends the repayment term, it may double or triple the amount of total interest that borrowers pay on their college debt.
- Those who consolidate their education loans may lose some deferment or loan-discharge benefits.
- If borrowers consolidate education loans during the six months after they leave school or drop below half-time status, they will forfeit the remainder of their grace period. They will be required to begin making payments within 60 days.
- For borrowers in their final year of repayment, loan consolidation probably is not advisable. Due to the formula for calculating loan-consolidation rates, they likely would obtain a slightly higher rate by consolidating.

Education-loan borrowers with questions about loan consolidation should contact their loan servicer or the holder of their loans for more information. To determine who holds their loans, they may use the free LoanLocator service of the National Student Clearinghouse, at www.studentclearinghouse.org.

Financial-aid administrators may order the brochure “Loan Consolidation — Is It the Right Option for You?” on the USA Funds Web site. At www.usafunds.org, select “Forms and Publications” from the “Express Links” box; then, select “Order Forms and Publications Online.”

Additionally, financial-aid professionals may learn more about consolidation at the USA Funds Fall 2002 Student Loan Workshop to be conducted in Boston (Dedham) on Nov. 19. Visit www.usafunds.org/wkshop/fall02detail.html, on the USA Funds Web site, to learn more about the workshops and to register. ■

included in the proposal tied to institutional Title IV eligibility to tuition increases.

The day wound down with a question and discussion wrap up fielded by **Dave Myette**.

The day was packed with information but provided in brief, easy to understand presentations by professionals who were both well informed and confident. **Jane Oates** from Senator Kennedy's office, a strong supporter of financial aid, was also on hand.

MASFAA President Yvonne Gittens said "This is a wonderful demonstration of how professionals in our community, by virtue of getting involved and doing some hard work, truly can affect change." ■



Event organizers L-R Bernie Pekala, Jane Oates, Eileen O'Leary and Scott Prince

As the MASFAA Newsletter approaches our 2002-2003 issue year, we are fired up and ready to provide you with insightful, informative and timely articles on trends and issues in financial aid. We are also excited to bring you some new features for the newsletter as well as some fun and interesting articles. Here are some of the changes to look for:

- **New "Reporter on the Spot"** coverage - Newsletter Committee members will cover a MASFAA or school sponsored event and write an article on said event
- **New spotlight feature** - Committee members will seek out financial aid professionals with interesting history/stories in the financial aid community and highlight those individuals in an article
- **Condensed Job Opportunities** - Provides more room for articles and pictures of MASFAA Members

AGENCY CONTACTS

American Student Assistance (ASA)
Duane Quinn, Director of Training
(617) 728-4204

ED
Matt Wardle, Training
(617) 565-6192

CSLF
Russell Stein, Academic Services Manager
(800) 237-9721, Ext. 328

The College Board
Rosalie Curcio
(781) 890-9150

MEFA
Scott Prince, Director of External Relations
(617) 261-9760 X214

USA Fund Services
Nina Flood, Marketing Manager
(508) 482-0898

We hope that these small changes we have made to the Newsletter Committee this year meet your approval. We welcome your feedback, comments and suggestions. Remember, this newsletter is to provide MASFAA members with information and entertainment, so if there is something you would like to see in the Newsletter, please let us know.

The entire Newsletter staff would like to thank 2001-2002 Chair **Jill DesJean** for all of her hard work on the newsletter. We wish Jill the best of luck in her new life in New York City. ■

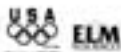


By Jennifer Roberts

National Education
MASFAA Newsletter Chair
jroberts487@aol.com

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New Web FISAP Process Introduced at Annual Workshop



By Catherine Miller

MASFAA PT&T Committee
American Student Assistance
cmiller@amsa.com

Approximately 35 financial aid administrators from across the state recently gathered at *Framingham State College* for the annual FISAP (Fiscal Operations Report and Application to Participate) Workshop. Facilitated by MASFAA's own Professional Development and Training (PD&T) Committee, the Workshop taught novice and more seasoned financial aid professionals everything they ever needed to know about the FISAP process.

Duane Quinn of *American Student Assistance (ASA)* kicked off the day's events with an introductory session on FISAP's background. **Tom Threlkeld** from the *Department of Education* gave a federal update with a more comprehensive history of FISAP. **Judy Keyes** from the *University of Massachusetts/Lowell* presented a key portion of the Workshop — how to do the FISAP on the Web, as it's the only way the FISAP can now be completed. *Boston College's* **Bernie Pekala** wrapped up the day with an overview of FISAP testing issues and tips on how to complete the process successfully.



Bernie Pekala and Duane Quinn.

Attendees gave the workshop rave reviews, saying that they felt better prepared to complete the FISAP. Look for more PD&T opportunities in the future! ■



Bernie and Duane discussing the issues.

SAVE THE DATE

Mark your calendar to participate in the *Maxine Davis Memorial Run/Walk* at *Mount Ida College* on Saturday, November 2. Join your colleagues for a day of remembrance and fund raising as we pay tribute to this beloved member of the MASFAA community. Proceeds from the three-mile run (or one-mile walk) will go towards Mount Ida's *Maxine Davis Scholarship*. Prizes will be awarded to the first three men and women finishers. The race will begin at 10 am, rain or shine, and a barbecue lunch will be provided. Adult registration is \$20 for adults, \$5 for students (over 13), free for children under 13, and \$10 for lunch. If you can't make it on November 2, you can still donate to the scholarship fund. For more details or a registration packet, contact Jeri Goetz, Director of Alumni Relations, Mount Ida College, 617-928-4632, jgoetz@mountida.edu.

masfaa grapevine

If you have news to broadcast to MASFAA members, please forward the information to Teresa Jardon at teresa.jardon@umb.edu or call 617-287-6315.

Alexander Joseph Quadros born May 21, 2002 at 8:07 p.m. at St. Joseph Hospital in Nashua, NH. Weighed 8lbs 8oz at birth and was 21 inches long. Parents are **Lena** and David **Quadros** and he has an attentive and loving big brother named Davey. Lena is Assistant Director of Financial Assistance at the *University of Massachusetts – Boston*.

Ernestine Whiting-Settles has accepted the position of Director of Financial Aid for *Walden University*. Ernestine will begin her new position in Florida, but will direct the relocation of the University to Baltimore, where she will reside with her husband, **Jim Settles**, marketing representative for *Citizens Bank* in the Mid-Atlantic states.

Jill Desjean, previously Associate Director at *MIT* (and last year's MASFAA Newsletter Committee Chair!), is now the Associate Director at *New School University* in New York City.

Teresa Jardon has been promoted from Assistant Director to Associate Director at the *University of Massachusetts – Boston*. In addition to the job change, Teresa is also newly engaged.

Emily Mann joins the staff at the *University of Massachusetts – Boston* as Assistant Director. Emily was most recently a graduate assistant in the Financial Aid Office at the *University of Rhode Island*, where she earned her undergraduate and graduate degrees. Emily also has several years' experience at the *College Planning Center of Rhode Island*.

Jill Barnhart is the new Associate Director of Financial Aid at *Pine Manor College*. Jill's last position was Assistant Director of Financial Aid at the *University of Massachusetts – Boston*. ■

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HAVE YOU EVER...

...submitted an article or news item to the MASFAA Newsletter? The Co-Chairs are always looking for good material for the newsletter.

'SYNERGY 2002'

(when the whole is greater than the sum of its parts)

By Carole Lapierre-Denning

Worcester State College

What does the MASFAA conference mean to you? Many of us look forward to attending the MASFAA conference every year for a variety of reasons. For some it provides an opportunity to network with our colleagues and enjoy the sense of community that our MASFAA membership provides. Others of us, whether seasoned, novice or somewhere in between, look forward to the benefits of professional development provided by individual interest sessions or by the general session speakers. And lastly, it is an opportunity to get away from the office and the incredible number of issues, tasks, interruptions, student appointments, email, voicemail, snail mail, long days and meetings both on and off campus. As financial aid administrators, we manage all of the above and continue in the profession because we know that we are contributing to the success of students who might otherwise not be able to benefit from the advantages of higher education. The MASFAA Conference helps to provide us with the tools to succeed in our profession.

Have you ever wondered how a successful conference is arranged? What are the components of a conference? Before becoming a member of the MASFAA Conference Committee, I looked forward to the annual conference for all of the above reasons. Professional development, networking and a break in the daily stress of the financial aid office were all important reasons for attending the conference. Being a member of the conference committee has added another dimension to the conference. It has been (and still is!) fun, exciting, hard work and rewarding to participate in the creation of a conference.

Preparing a conference begins with a work-plan. We have to work with the many parts of the work-plan when putting a conference together and, like a puzzle, the conference committee brings the pieces together to create the whole — hence the whole becomes synergetic and the conference emerges.

The committee recently met to set up the sessions. We are excited about the variety of sessions for 'Synergy 2002' and the pro-

portion of day-to-day financial aid administrative sessions that are being offered. There are many steps involved in the development of conference sessions, beginning with mailing session proposal requests to the membership. The committee follows up by reviewing and selecting or declining session proposals, requesting formal session descriptions, determining presenters' audio-visual needs, and coordinating room assignments by audio-visual needs. We then submit all session descriptions to the program sub-committee, create session signs for the conference, and post session signs at the conference.

While setting up the sessions, the committee takes into consideration the various categories of attendees' needs and clusters concurrent sessions for the novice, intermediate and seasoned financial aid professional. We attempt to balance and cluster sessions of general interest in such areas as financing, technology, undergraduate aid, graduate aid, legal issues and personal development, in addition to a variety of other issues the financial aid administrator is faced with on a day-to-day basis.

Sessions at a successful conference will result in a comfortable and seamless flow of information for all who attend. Committee members collect session evaluations during the conference and we use them to determine what is working and to improve on what is not. Setting up sessions for the conference is a very demanding and exciting part of the development of the conference and, when added to the other components, results in a sense of harmony and 'synergy' and a great conference! ■

SAVE THE DATE

... for the annual **College Board New England Regional Meeting**, February 9-11, 2003 at the Westin Hotel in Boston. The Financial Aid Division Assembly will take place on Monday morning, February 10. All College Scholarship Assembly Delegates are encouraged to participate.

job opportunities

If you have job openings you would like advertised in the *MASFAA newsletter*, forward the job information to Teresa Jardon at the University of Massachusetts – Boston at teresa.jardon@umb.edu or 617-287-6315. For more information on each position, please refer to the hiring organization's Web site or use the contact information in the posting.

Financial Aid Counselor, Laboure College

Posted August 19, 2002

BA & experience with PowerFAIDS preferred.

To apply, send resume & cover letter, including salary requirements to: Laboure College, Office of Academic and Student Affairs, 2120 Dorchester Avenue, Boston, MA 02124. Via fax to 617-296-7947; via email to [Nancy Martignetti@Laboure.edu](mailto:Nancy_Martignetti@Laboure.edu).

Financial Services Advisor, Emerson College

Posted August 15, 2002

BA required, experience with PowerFAIDS preferred.

To apply, send resume & cover letter to: Michelle Smith, Director of Student Financial Services via email to [Michelle Smith@emerson.edu](mailto:Michelle_Smith@emerson.edu) and by fax to 617-824-8619.

Associate Director, Mass Bay Community College

PeopleSoft & EDE exp. preferred. BA + 4 years' financial aid experience required.

To apply, send your resume & cover letter to: Paula Ogden, Director of Financial Services, Mass Bay Community College, 50 Oakland Street, Wellesley Hills, MA 02481. Via fax to 781-239-2607 and by email to ogdenpau@massbay.edu.

Financial Aid Counselor, Framingham Campus, Mass Bay Community College

Financial aid experience, BA, & PeopleSoft experience preferred.

To apply, send your resume & cover letter to: Paula Ogden, Director of Financial Services, Mass Bay Community College, 50 Oakland Street, Wellesley Hills, MA 02481. Via fax to 781-239-2607 and by email to ogdenpau@massbay.edu.

Financial Aid Consultant, Mass Bay Community College

File review, other misc. duties on hourly basis.

To apply, send your resume & cover letter to: Paula Ogden, Director of Financial Services, Mass Bay Community College, 50 Oakland Street, Wellesley Hills, MA 02481. Via fax to 781-239-2607 and by email to ogdenpau@massbay.edu.

Assistant Director, Emmanuel College

Experience preferred.

To apply, send letter of interest, resume, and three professional references to: Emmanuel College, Human Resources, 400 The Fenway, Boston, MA 02115.

Director, Curry College

BA required (MA preferred) and 5+ years' experience & excellent computer skills required (Banner preferred).

To apply, send resume & cover letter to: Mary Dunn, Human Resources, Curry College, 1071 Blue Hill Avenue, Milton, MA 02186. Via fax to 617-333 2330 and by email to mdunn@curry.edu.

Director, Tufts University

BA required, advanced degree preferred + 5-10 years' professional experience.

To apply, submit letter of application and resume to: Beverly Brady, Senior Associate, Isaacson Miller, 334 Boylston Street, Boston, MA, 02116. Via fax to 617-262-6509, by email to bbrady@imsearch.com.

continued on... page 18

Financial Services Associate, Boston College

BA + 1 yr. fin aid or 2 years' related required.

www.bc.edu for information about position and how to apply.

Director, Elms College

BA (MA preferred) and 5+ years' experience in financial aid and knowledge of PowerFAIDS & EDE required.

To apply, send cover letter, resume, and the names of 4 professional references to: Elms College, Human Resources, 291 Springfield Street, Chicopee, MA 01013. By email at

jobs@elms.edu.

Administrative Assistant, Office of Student Financial Assistance, Massachusetts Board of Higher Education

Two years of prior relevant experience in an office setting. Experience in a higher education setting or customer service related environment, proficient computer skills.

To apply, send resume, including the contact information for two references, to: Dr. Clantha McCurdy, Associate Vice Chancellor, Office of Student Financial Assistance, 454 Broadway, Suite 200, Revere, MA 02151. Via email to cmccurdy@osfa.mass.edu or by fax to 617-727-0667.

Assistant Director, Tufts University School of Dental Medicine

Bachelors degree + 1-3 years' experience in Financial Aid Office

To apply, send resume & cover letter to: Tufts University, Human Resources, 200 Harrison Avenue, Boston, MA, 02111. To apply on line, go to www.tufts.edu or fax your cover letter & resume to 617-636-0493.

Associate Director, Babson College

PowerFAIDS & PowerCampus preferred; BA + 3-5 years' exp. in fin aid admin required.

To apply, send resume & cover letter to: Sandra Breda, Office of Human Resources and Affirmative Action, Babson College, Babson Park, MA 02457-0310. Via e-mail to jobs@babson.edu.

Financial Aid Officer, Longy School of Music (75% time)

Requires BA + 2years' exp. in fin aid or higher ed.

To apply, send cover letter, resume, and references to: Robert Shay, Academic Dean, Longy School of Music, 1 Follen Street, Cambridge, MA 02138.

Coordinator of Student Financial Services, Dean College

Requires BA + 2 years' fin aid exp., Datatel exp. a plus.

To apply, send your resume & cover letter to: Human Resources, 99 Main Street, Franklin, MA 02038. Via email to jobs@dean.edu, by fax to 508-541-1683.

Associate Director, Berklee College of Music

BA or equivalent experience + 5 years' exp. required.

Knowledge of Datatel Colleague helpful.

To apply, send cover letter & resume to: Berklee College of Music, Office of Human Resources, 1140 Boylston Street, Boston, MA 02215. Via fax to 617-247-0166 or by email to apply-hr@berklee.edu.

Administrative Assistant, Wheaton College

HS Diploma + 3-5 years' experience or equivalent combination of education & experience required.

To apply, send resume & cover letter to: Human Resources, Wheaton College, Norton, MA 02766. By email to:

jobs@wheatonma.edu.

Financial Aid Counselor, Massasoit Community College

Exp. with Banner preferred. BA or equivalent + 3 years' exp. required. \$28,843 to \$41,822 annually.

To apply, send cover letter & resume to: Human Resources Office, Massasoit Community College, One Massasoit Boulevard, Brockton, MA 02302-3996.

continued on... page 20

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disbursement exceptions for experimental sites set to expire

By Betsy Mayotte

ASA

The FFELP (Federal Family Education Loan Program) and Direct Loan disbursement exceptions currently extended to schools with low cohort default rates (experimental sites) will expire on September 30, 2002 unless legislation is enacted.

Currently, schools with cohort default rates less than 10% for the three most recent years are allowed to ignore the 30-day delayed disbursement for first-time, first-year students and may make single disbursements for one-term loans (or less than four months). The funding for both of these provisions expires on September 30. These exceptions were expected to be extended through the FedUp Bill, but the bill was recently defeated.

Therefore, unless further legislation is passed in the near future, the following will apply to all experimental sites:

- FFELP loans certified or Direct Loans originated on or after October 1, 2002 must be disbursed under the regular rules that require multiple disbursements and delayed delivery of loan proceeds.
- Any loan that had been certified or originated prior to October 1, 2002 may be disbursed under the requirements of the exceptions.

Guarantors and lenders will be revising their systems in accordance with the expiration of these exceptions. Financial aid administrators are strongly encouraged to certify or originate all loans by the September 30 deadline to ensure that loans are disbursed according to the pre-September 30 regulations. Contact your partner lenders and guarantors for specific instructions. You can also access the Department of Education's Dear Colleague Letter on the subject at www.ifap.ed.gov/dpcletters/GEN0206.html.

You can learn more about the regulations surrounding loan certification at ASA's upcoming training *Certifying, Disbursing and Delivering Stafford Loans under Title IV*. Visit www.amsa.com/training/default.asp for complete details on ASA's fall training course schedule, including session descriptions, dates, locations and online registration.

Betsy Mayotte is ASA's Regulatory Advisor. Betsy is your local resource for FFELP regulatory guidance. With several years' experience in the student loan industry at ASA, Sallie Mae and working on industry-wide committees, she can answer questions from the MASFAA community on the Common Manual, federal regulations and Title IV legislation. Betsy is always just a phone call or email away – contact her at 800-999-9080, ext. 3027 or at bmayotte@amsa.com. ■

[job opportunities...from page 18](#)

Director of Financial Aid, New England Conservatory of Music

BA + 3 years' exp. required, MA preferred. PowerFAIDS and knowledge of EDConnect and PowerCampus preferred.

To apply, send resume & cover letter to: Human Resources, New England Conservatory, 290 Huntington Avenue, Boston, MA 02115.

Financial Aid Counselor, New England Conservatory of Music

BA required + 1 year fin aid exp.

To apply, send resume & cover letter to: Human Resources, New England Conservatory, 290 Huntington Avenue, Boston, MA 02115.

Consultant, Massachusetts Educational Financing Authority

Part time positions require 2+ years financial aid experience to present seminars in the local area.

To apply, send resume & cover letter to: Massachusetts Educational Financing Authority, Ambassador Program, 125 Summer Street, Suite 1450, Boston, MA 02110. ■

MASFAA

Committees Define Goals at Retreat



By Allesandra Lanza-Cosgrove

MASFAA Newsletter Co-Chair
American Student Assistance
lanza@amsa.com

MASFAA's Executive Council and Committee Chairs gathered at the *Essex Conference Center & Retreat* last month to discuss committee goals and events for the upcoming year. Each Committee Chair and Co-Chair presented their committee's objectives and a plan for meeting those objectives. Attendees also selected sites for monthly meetings, reviewed the MASFAA Handbook and settled any outstanding MASFAA business.

The two-day retreat also offered a great opportunity for team-building. Located deep in the woods of northern Massachusetts, the Conference Center was an ideal setting for MASFAA's leadership to get to know one another. Since all work and no play make MASFAA members dull boys and girls, participants enjoyed shopping in nearby Gloucester and a "friendly" game of volleyball (unless you were playing against ultra-competitive Newsletter Chair **Jennifer Roberts!**). A good and productive time was had by all! ■



MASFAA's Executive Council and Committee Chairs gathered at the Essex Conference Center & Retreat.

promoting diversity through the informational interview network



By Kathleen Gibbons

MASFAA CEED Committee
Nellie Mae
kathleen_gibbons@nelliemae.com

Here's a noteworthy forecast: According to the Advisory Committee on Student Financial Assistance, by the year 2015, approximately 80 percent of new college-aged students in this country will represent minority groups. Not only does this prediction point out the growing inaccuracy of the term "minority," it also reminds us how diverse our student population—and our world at large—is becoming. Likewise, it reinforces the importance of promoting diversity within our financial aid profession.

MASFAA's Committee to Enhance Ethnic Diversity (CEED) was formed specifically to help recruit and promote minorities to professional financial aid positions within the Commonwealth. As

part of our efforts toward this goal, the committee has developed an **Informational Interview Network (IIN)** designed to match minority job seekers with mentor financial aid professionals. The network allows prospective job candidates to enhance their interviewing skills and gain knowledge about the financial aid profession by connecting with current MASFAA aid administrators through an informational interview process. While the specific focus is to enhance minority recruitment, the IIN is open to anyone interested in launching or advancing a financial aid career.

The IIN is hosted on the Employment section at www.masfaa.org. A brochure introducing the program will be mailed to MASFAA members.

The CEED committee encourages all MASFAA members to utilize the IIN, either by signing up to become a mentor or by referring job candidates to the network as an employment resource. The IIN can be a valuable tool for both mentors and job seekers by enhancing communication skills and by expediting job placement through word-of-mouth networking. Moreover, the IIN can help support overall institutional goals to increase diversity among professional staff at MASFAA institutions. By actively promoting diversity within our own profession, we can help enhance the world-class reputation of Massachusetts's schools. ■

24 The Fundamentals of Need Analysis
ASA
330 Stuart St, Boston, MA

November

5 Are You Listening? Improving Communication Through Effective Listening
ASA
College of the Holy Cross, Worcester, MA

6 Are You Listening? Improving Communication Through Effective Listening
ASA
Homeward Suites, Windsor Locks, CT

7 Are You Listening? Improving Communication Through Effective Listening
ASA
330 Stuart St, Boston, MA

13 "SYNERGY" 2002 MASFAA Conference
Quincy Marriott, Quincy, MA (Nov. 13-15)

19 Fall 2002 Student Loan Workshop
USA Funds
Hilton Dedham Place, Dedham, MA

19 Certifying, Disbursing and Delivering Stafford Loans under Title IV
ASA
College of the Holy Cross, Worcester, MA

20 Certifying, Disbursing and Delivering Stafford Loans under Title IV
ASA
Homeward Suites, Windsor Locks, CT

21 Certifying, Disbursing and Delivering Stafford Loans under Title IV
ASA
330 Stuart St, Boston, MA

December

3 Final Rule
ASA
College of the Holy Cross, Worcester, MA

4 Final Rule
ASA
Homeward Suites, Windsor Locks, CT

5 Final Rule
ASA
330 Stuart St, Boston, MA ■

YOUR OPINION

Like the new look of the newsletter?
Suggestions? Comments? Let us know!

Contact the Editors:

jroberts487@aol.com

lanza@amsa.com

A COMPREHENSIVE FINANCIAL AID CONSULTING SERVICE

PROGRAM COMPLIANCE REVIEW

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MASFAA Nominations Sought



By Sue Stano

MASFAA President-Elect
Smith College
ssano@smith.edu

It's Oscar Time!!

Okay, okay, we're not in Hollywood. But it is time to hand out the MASFAA equivalents of the Academy Awards.

Do you know someone who is a die-hard MASFAA volunteer? Do you work with a colleague who is viewed as a mentor to other aid professionals? Do you think an agency, institution or group is deserving of recognition for dedication to making financial aid work? Then you need to send an award nomination to the MASFAA Awards Committee!

Every year, MASFAA bestows three awards at the annual conference in November. The awards are as follows:

■ Charles E. Jones Achievement Award

recognizes the achievements and development of a 'new' financial aid administrator. The qualification for this award is that the winner has held an administrative position in financial aid for three years or less. The individual must have shown outstanding achievement in the areas of leadership ability, communication skills, professional development, decision making, service to students, and/or service to the institution.

■ MASFAA Presidential Award

recognizes outstanding service and time to MASFAA during the past year(s). The recipient can be an individual or organization. The winner will have made an important contribution to MASFAA either by a single achievement or achievements accomplished over a period of time and can be counted on to complete tasks for MASFAA often with little fanfare.

■ Charles 'Jack' Sheehan Distinguished service Award

recognizes service to the financial aid profession. This individual will have exhibited the traits of intelligence, integrity, fairness, ingenuity, creativity, humor, involuntary insomnia and endless patience. The winner will have made important contributions to the financial aid profession because of a commitment to advancing the goals of the financial aid administrator.

So put on your thinking caps and send us a nomination! The only restriction is that current officers and Executive Council members are not eligible to receive awards. For a list of past recipients of each award, visit www.masfaa.org and click on Governing Documents. In the Handbook, refer to pages 74-76 for the listings.

Nomination forms can be found at www.masfaa.org. Please complete the form and e-mail it to the Awards Committee Chair, Sue Stano, at ssano@smith.edu by October 1, 2002. ■

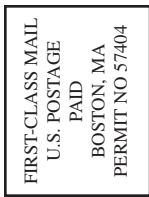
MAILING LABELS

The MASFAA Membership mailing list is made available to members only for purposes of announcing job openings and for other MASFAA related business.

To order mailing labels, contact
Shawn Morrissey,
Membership Co-Chair,
at 508-626-4535 or
smorris@frc.mass.edu

*There is a \$25 administrative charge
for each set of labels ordered.*

calendar of events



If you have calendar items you would like mentioned in the *MASFAA Newsletter*, forward the information to Alle Lanza at lanza@amsa.com.

september

- 24 **FFELP 101**
ASA
College of the Holy Cross, Worcester, MA
- 26 **FFELP 101**
ASA
330 Stuart St, Boston, MA

october

- 2 **FFELP 101**
ASA
Homeward Suites, Windsor Locks, CT
- 8 **Can We Talk? Women, Work and Communication**
ASA
College of the Holy Cross, Worcester, MA
- 9 **Can We Talk? Women, Work and Communication**
ASA
Homeward Suites, Windsor Locks, CT
- 10 **Can We Talk? Women, Work and Communication**
ASA
330 Stuart St, Boston, MA
- 22 **The Fundamentals of Need Analysis**
ASA
College of the Holy Cross, Worcester, MA
- 23 **The Fundamentals of Need Analysis**
ASA
Homeward Suites, Windsor Locks, CT

continued on... page 22

LISTSERV TIPS

The MASFAA listserv has been moved to a new server. Below are the new instructions for subscribing/unsubscribing from the list. **If you were already subscribed to the list, you do not need to re-subscribe.**

To **subscribe** to the list, send an email to imailsrv@masfaa.org from the address you want to subscribe. In the body of the message write: *subscribe list Joe Smith (replace Joe Smith with your full name)*

To **unsubscribe** to the list, send an email to imailsrv@masfaa.org from the address you want to unsubscribe. In the body of the message write: *unsubscribe list Joe Smith (replace Joe Smith with your full name)*

To **send a message** to the list, mail it to list@masfaa.org