

Access & Persistence



ADVISORY COMMITTEE ON STUDENT FINANCIAL ASSISTANCE



MESSAGE FROM THE CHAIR

FALL 2007

June Hearing
Summary

Early Financial Aid
Information Study:
Training the National
Advising Corps

Legislative Update:
Budget Reconciliation
and
HEA Reauthorization

Member Profile:
René Drouin

ACSFA
Announcements

As part of the budget reconciliation process, both the House and the Senate have passed and the President has signed into law the College Cost Reduction and Access Act of 2007 (P.L. 110-84). The law is a result of the House-Senate conference of S. 1762 (Higher Education Access Act) and H.R. 2669 (College Cost Reduction Act). The resulting new Title IV provisions make significant changes to federal student aid programs, formulas, and processes, including raises in the maximum Pell Grant, the income protection allowance, and the auto-zero income threshold. Progress continues as well on reauthorization of the Higher Education Act, the Senate having recently passed the Higher Education Amendments of 2007 (S. 1642). The Senate bill would assign two new purposes to the Advisory Committee. A House reauthorization bill is anticipated later this year. A legislative update can be found in this issue of *Access & Persistence*, and the Advisory Committee will continue to monitor HEA reauthorization progress in both the House and the Senate this Fall.

As both chambers began preparation for reauthorization, congressional staff provided briefings at the Advisory Committee's June fifth hearing, held in Washington DC. Congressional staff described legislation that would make significant improvements in early financial aid information and simplification, including many of the recommendations from the Advisory Committee's 2005 report, *The Student Aid Gauntlet*. The hearing also included panels on the Committee's recently released textbook report, *Turn the Page: Making College Textbooks More Affordable*; a new early intervention effort, the National College Advising Corps (NCAC); and a public comment session. A summary of the hearing is featured in this issue.

The June hearing saw the release of *Turn the Page*, the congressionally requested textbook study. The short-term solutions proposed consist of eight initiatives stakeholders can take immediately to lower textbook costs to students. The long-term solution suggested is the development of a national digital marketplace modeled on the effort currently underway at California State University. In addition to the sessions described above, panelists at the June hearing discussed the recently launched NCAC, funded by the Jack Kent Cooke Foundation and modeled after the University of Virginia's College Guide program. NCAC sponsors recent college graduates to serve as full-time college advisors in public secondary schools in an effort to raise the college-going rate. Advisory Committee staff conducted a half-day training session for NCAC in Chapel Hill, North Carolina on August 6, 2007.

An article on this training, part of the early information study (an *Innovative Pathways* study) is in this issue. The Committee is working on two additional *Innovative Pathways* reports, the EFC study and a new study on the role of public two-year colleges in baccalaureate degree attainment. Details on these reports will be included in the next issue of *Access & Persistence*. ♦

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An independent committee created by Congress to advise on higher education and student aid policy

JUNE HEARING SUMMARY: IMPROVING ACCESS & PERSISTENCE

On June 5, 2007, the Advisory Committee held a one-day hearing to gather information on and commentary relative to several current projects: the congressionally requested textbook study, current simplification initiatives related to reauthorization of the Higher Education Act, and recent activities related to the early financial aid information study. The hearing brought together a broad cross-section of the higher education community, including researchers, policymakers, congressional staff, and representatives from advocacy groups, among others. It was divided into four sessions, the first three of which examined each project in detail, and a fourth devoted to public comment.

Session one panelists provided response to and commentary on the Advisory Committee's just-issued report, *Turn the Page: Making College Textbooks More Affordable*. The report concludes that the supply and demand dynamics of the current textbook marketplace are broken, and it presents both short-term and long-term solutions to the problem of rising textbook prices.

The second hearing session provided updates on **current simplification efforts** being taken by Congress and the Department of Education, particularly those proposed in the Advisory Committee's 2005 report, *The Student Aid Gauntlet*. Congressional staff and a Department of Education representative described legislative and programmatic simplification activities.

In session three, panelists discussed the most promising efforts, both research-based and programmatic, for **delivering financial aid information to students**. The presentations centered on a new college access initiative, the National College Advising Corps.

Session four panelists presented the **views of various members of the higher education community** on the several issues discussed during the hearing. An open call for comments is issued by Advisory Committee staff prior to the hearing; those who sign up in advance are allotted five minutes to present their remarks.

Session One: College Textbook Affordability Study

Dr. Terry W. Hartle, Senior Vice President of Government and Public Affairs, American Council on Education, provided an overall response to the report's recommendations. He praised the Advisory Committee for privileging systemic analysis of textbook costs over assigning blame to any particular stakeholder. The short-term solutions proposed are good ones already in use by many institutions. The long-term solution, a national digital marketplace, establishes an intriguing framework for a bold and potentially transformative solution already in progress at California State University. While the national digital marketplace presents challenges, the concept and the collaborative effort required should be explored by all stakeholders.

Dr. Gerard L. Hanley, Executive Director, MERLOT (Multimedia Educational Resource for Learning and Online Teaching), and Senior Director, Academic

Technology Services, California State University (CSU) Office of the Chancellor, described the CSU digital marketplace, expected to launch in Fall 2007. The CSU marketplace will allow faculty to review materials, combine course content from multiple sources, and select a variety of instructional materials formats for student use. Thus, the supply and demand control point will be moved closer to faculty and students, correcting the current marketplace imbalance. Over the last ten years, CSU has laid the groundwork for a replicable system by developing partnerships with traditional publishers, open educational resource sites, and faculty representatives. Currently, CSU is working with technology experts to develop standards and interoperability features that will allow migration of the marketplace to the national level.

Mr. Luke Swarthout, Higher Education Advocate for U.S. Public Interest Research Groups (PIRG), provided

a response from students, and commended the report as thoughtful and well done. The Student PIRGs agree that the textbook market must become more “student-centric” in order for competition and price reduction to occur. The report’s short-term solutions include many advocated by the Student PIRGs, and the national digital marketplace proposed by the Committee offers genuine promise for as close to free market competition as possible. However, the Committee should have made more explicit the downside of e-books, including usage restrictions and zero buy-back value. In addition, the Student PIRGs question the finding that a successful used book market results in more new editions and higher prices.

Mr. John Sargent, CEO, Holtzbrinck Publishers, provided comments on behalf of publishers, who agree with many of the report’s conclusions, including the inefficient market structure and the need to move toward digital materials. Traditional publishers have been developing digital materials over the last decade. They also support price transparency for faculty and students for all materials. Publishers are concerned, however, that the report conflates textbooks, which require significant intellectual investment, with the pricing of typical

commodities. In addition, the report’s emphasis on the used textbook market as a short-term tool to reduce prices stands in contrast to publishers’ belief that such a market raises prices on new textbooks. The implementation of a national digital marketplace presents a series of challenges that include federal copyright laws, significant investments in digital technology and development, and a potentially lengthy development timeframe.

Mr. William Simpson, President, National Association of College Stores, provided the point of view of bookstores, who feel the report does an admirable job defining the issues and identifying possible solutions. Three critically important short-term recommendations are those on used textbooks, faculty course materials guidelines, and the enhancement of financial aid policies, as these are all potential long-term solutions as well. The report’s long-term recommendation to create a national digital marketplace warrants further study; however, the widespread development of digital materials with potential built-in obsolescence may not drive down costs. An alternative solution might be marketing emerging digital technologies in a variety of formats with appropriate costs, and servicing these at a local level.

Session Two: Efforts to Simplify the Financial Aid Process

Mr. Seth Gerson, Esq., Legislative Assistant, Office of Senator Jack Reed (D-RI), Senate Committee on Health, Education, Labor, and Pensions, described two recent bills introduced by the Senator: the Accessing College through Comprehensive Early Outreach and State Partnerships Act, or ACCESS Act (S. 938), and the Financial Aid Form Simplification Act, or FAFSA Act (S. 939). The ACCESS Act would implement the Grants for Access and Persistence (GAP) program, a comprehensive early intervention and grant partnership program originally proposed in *The Student Aid Gauntlet*. The FAFSA Act would simplify the financial aid process for low-income students in multiple ways, including raising the income ceiling for the automatic-zero expected family contribution, and aligning eligibility standards for federal student aid with federal means-tested programs. Changes to the FAFSA (Free Application for Federal Student Aid) itself would include creation of a short paper form for low-income students, use of smart technology and skip logic in FAFSA on the Web, and creation of provisional PINS.

Ms. Julie Radocchia, Education Policy Advisor, Office of Congressman George Miller (D-CA), House Committee on Education and Labor, provided remarks on the College Aid Made EZ Act (H.R. 1608), which would implement recommendations similar to the Senate’s FAFSA Act. H.R. 1608 would also encourage the use of an IRS data match, development of a system of early aid estimates called a pre-FAFSA, and improvements to FAFSA on the Web. The EZ FAFSA form proposed by H.R. 1608 would cut the current FAFSA from five pages to two, reducing the number of questions by approximately 50 percent, as well as implement IRS pre-population of FAFSA on the Web. The House bill would also provide for early financial aid estimates for students in their junior year of high school.

Ms. Amy Raaf Jones, Esq., Professional Staff Member, Office of Congressman Howard P. “Buck” McKeon (R-CA), House Committee on Education and Labor, discussed simplification priorities in the House of Representatives and other education issues. Representative McKeon thanks the Advisory Committee for *Turn the Page*:

Making College Textbooks More Affordable and believes all stakeholders should continue to shine a light on the issue of textbook affordability. In terms of simplification and reauthorization, there are grounds for bipartisanship, particularly in the area of developing an advance notification system of financial aid eligibility, of which the Department's FAFSA4caster is a part. The FAFSA should also be simplified; however, it seems difficult to mandate a 50 percent reduction in the number of questions without giving the Department the tools to make it happen. The EZ FAFSA should be implemented online, and the use of prior, prior year data should be pursued if a method of implementation can be found.

Mr. William D. Leith, General Manager, Program Operations Channel, Federal Student Aid, U.S. Department of Education, provided an overview of the Department's

major simplification efforts. The FAFSA4caster, deployed April 1, 2007, is a tool for providing students and families with an estimate of their federal grant aid eligibility prior to the student's senior year of high school. In conjunction with this project, a FAFSA-by-phone pilot program is already underway in partnership with College Goal Sunday. The Department has also been addressing concerns with the FAFSA PIN process, which currently takes 24 hours due to a Social Security Administration match, and creates a two-stage application signing process. On January 1, 2008, the Department will begin offering provisional real-time PINs for application signature. Finally, general FAFSA 2008-09 cycle enhancements will include a PDF version creating a FAFSA-on-demand, an application redesign and reordering, and the provision of an unofficial EFC when a signature is missing.

Session Three: Early Financial Aid Information

Dr. Kristan Venegas, Director of Master's Program and Assistant Professor of Clinical Education, Rossier School of Education, University of Southern California, discussed the reasons that low- and moderate-income students need early financial aid information programs: these students lack an understanding of the FAFSA and financial aid processes, of the return on investment from a college education, and of the relationship between college choice and available resources. In addition, few low-income students are textbook financial aid cases; most have special circumstances. Research conducted jointly by Dr. Venegas and Dr. William G. Tierney shows that students create college-going personas based on the local social networks in which they engage and on their social realities. Research conducted by Dr. Venegas for the Advisory Committee found that most traditional college preparatory programs do not adequately address financial aid information. Programs are needed that address financial aid issues within students' home communities.

Dr. Nicole Hurd, Director of the National College Advising Corps, University of North Carolina at Chapel Hill/National College Access Network, described the creation of the College Guide program at the University of Virginia (UVA), upon which the National College Advising Corps is modeled. The Jack Kent Cooke Foundation provides funding for both. The College Guide program was created to increase the college-going rate of low-income students at public high schools in Virginia by placing recent graduates of UVA in the schools as

college advisors who supplement the work of guidance counselors. College Guides are residents of the high school district in which they work, which helps them integrate with the community, a key aspect of the program. Lastly, Dr. Hurd presented data from the first-year report of the College Guide program showing significant increases in FAFSA completions as well as increases in applications to several highly ranked Virginia colleges.

Mr. Roger Nozaki, Associate Dean of the College and Director of the Swearer Center, Brown University, provided information on early intervention and early information programs at the Swearer Center, which is focused on educational equity. The Rhode Island public schools serve a large low-income population—the percentage of Hispanic children in poverty in Rhode Island is the highest in the country. Thus, Brown has implemented programs similar to the UVA College Guides. In these, current college students work with high school students on college applications, which results in a significant percentage of the students served applying to college. The Jack Kent Cooke Foundation is currently funding an evaluation and expansion of Brown's programs through the National College Advising Corps.

Ms. Erva Cockfield, College Guide, UVA College Guide Program, discussed her experiences serving the Fluvanna County High School for two years. During her tenure, she assisted students with financial aid applications, college application essays, and state grant applications.

She also assisted guidance counselors with financial aid processes and procedures. Fluvanna HS is located in a rural area, which presented many challenges, in particular a low level of computer literacy among residents. Ms. Cockfield's urban background was a hurdle to overcome; however, her status as a first-generation college student, racial background, and young age, all helped her integrate with the local community. The College Guide program is effective because integrating with the community helps to change its culture regarding college expectations.

Mr. Joshua Wyner, Esq., Vice President, Programs, Jack Kent Cooke Foundation, described recent initiatives in the area of early financial aid information. The mission

of the Foundation is to expand educational opportunities for high-achieving low-income students, in part by eliminating low-income bias against elite schools. Recent research by the Foundation shows that low-income students who attend highly selective colleges are more likely to succeed and graduate. The Foundation is currently in the process of replicating the UVA College Guide program at the national level as the National College Advising Corps. Applications were sent to highly selective schools and flagship universities to start programs as part of the National Corps, and ten colleges and universities were selected to receive grants of one million dollars each.

Session Four: Public Comment and Discussion

Ms. Marcia Weston, Director of College Goal Sunday Operations, National Association of Student Financial Aid Administrators, commented on how College Goal Sunday overlaps with the findings of the Advisory Committee's early financial aid information study. The program serves middle school students by surveying them on perceptions of higher education and its costs, by producing interactive study tools on early college awareness, and by developing financial aid information resources. The program also helps to establish collaboration among the TRIO and GEAR UP programs, state guaranty agencies, and college access programs.

Ms. Charlene Haykel, Founder, CEO, and President, Simply Student Aid, LLC, commented on the early financial aid information components of the Simply College program, which consists of a workbook on financial aid, an online workshop, and a telephone helpline. The keys to its success are creating a time line and offering personalized assistance through the telephone helpline. The product is currently priced at \$80, which is affordable for most middle-income families, but expensive for low-income families. Simply Student Aid is trying to find nonprofit partners to distribute the product at little or no cost to low-income students.

Mr. Bart Astor, Washington DC Office Director, National Association of State Student Grant and Aid Programs, commented on simplification efforts from the perspective of state aid administrators. States integrate state aid applications with the FAFSA and, thereby, increase simplification; however, states are concerned that

removing too many questions from the FAFSA will create problems in assessing a family's net worth. Expediency and accuracy must be balanced when revising the federal form. Reducing the complexity of the FAFSA for low-income families might not be necessary if they receive an adequate level of support when completing it.

Mr. Michael Sessa, Executive Director, Postsecondary Electronic Standards Council (PESC), commented on the mission of PESC: simplification and interoperability of standards, defined as a trustworthy interconnected environment where data flows smoothly among entities. If interoperability of standards can be achieved in education, students will benefit significantly from simplification of forms and data transmission, including transcripts, credit transfer, and application forms transmission. So far, the education community has failed to achieve the interoperability that is common in the financial community.

Mr. Stephen Hochheiser, Vice President College Store & Public Affairs, Thomson Learning, commented on the textbook study, describing overlap among Thomson Learning products and the short-term solutions proposed by the Advisory Committee study, which includes digital course materials, no-frills textbooks, and modular educational materials. Thomson and other publishers are interested in the proposed national digital marketplace, and are already supporting the efforts of CSU.

A more detailed summary of the hearing can be accessed on the Advisory Committee's website at www.ed.gov/ACSEFA. ♦

TRAINING THE NATIONAL COLLEGE ADVISING CORPS

As a component of the State of Early Financial Aid Information, an *Innovative Pathways* study, Advisory Committee staff conducted a half-day training session for the National College Advising Corps in Chapel Hill, North Carolina on August 6, 2007. The goal of the early information study is to examine existing programs in middle school and high school that provide early financial aid information and support to low- and moderate-income students and families. The study identifies characteristics of exemplary programs that can be replicated and adapted to individual school circumstances.

Purpose of the National College Advising Corps

The Corps is comprised of recent college graduates who serve as full-time college advisors in public secondary schools in an effort to raise the college-going rate. The Advisory Committee's training session provided the college advisors with a national context for college enrollment and degree attainment as well as knowledge they can employ to educate students and families about the financial considerations involved in the decision to attend college.

The Advising Corps is an effort led by institutions of higher education across ten states and funded by the Jack Kent Cooke Foundation with the goal of increasing college enrollment in these states. Approximately 60 advisors and program directors from various participating institutions attended the training. Representatives from affiliates of the program, such as the National College Access Network, the American Council on Education, and the Lumina Foundation were also in attendance. Several representatives from colleges and universities planning to undertake their own Advising Corps initiatives participated as well.

The Advisory Committee Role in Training

The Advisory Committee's training focused on three components. First, the advisors were provided with information on the current condition of access and persistence across the nation that emphasized the necessity of the Corps' mission. Much of the material was drawn from three of the Advisory Committee's reports, *Empty Promises* (2002), *Mortgaging Our Future* (2006), and *Turn the Page* (2007). Second, the benefits of higher education, costs of college, and financial aid options were presented to paint a complete picture of the complexity of the financial decision to attend college. Much of the data provided will prove useful to the students the college advisors serve, with the hope that it might encourage college-going aspirations. The final component of the training addressed challenges to the delivery of financial aid information and potential solutions to those challenges. This discussion was initiated to prepare the advisors to overcome obstacles they will encounter. The challenges section of the training also allowed the current trainees to learn from former advisors and their more experienced program directors. All three components relied on training materials produced by the Advisory Committee that incorporated numerous sources of information compiled over the course of the State of Early Financial Aid Information study.

The Committee has been privileged to work with this promising program during its first major expansion and will continue to serve as a resource to the National College Advising Corps throughout the school year. ♦

National College Advising Corps National Office

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Participating Institutions

Brown University
Franklin and Marshall College
Loyola College in Maryland
Pennsylvania State University
Tufts University
University of Alabama
University of California, Berkeley
University of Missouri, Columbia
University of North Carolina, Chapel Hill
University of Utah
University of Virginia

LEGISLATIVE UPDATE

Recent legislation has adopted multiple Advisory Committee recommendations from *The Student Aid Gauntlet* (2005) and has proposed changes to Committee activities. The President signed into law the College Cost Reduction and Access Act of 2007 (P.L. 110-84) on September 27, 2007, the result of budget reconciliation. Among other provisions, the new law raises the maximum Pell Grant to \$5,400 by 2012-13, which the Senate HEA bill proposes to raise to \$6,300 by 2012. The following provides an overview of statutory and legislative provisions related to Advisory Committee activities.

Budget Reconciliation

Earlier this summer, the House passed the College Cost Reduction Act of 2007 (H.R. 2669), and the Senate passed the Higher Education Access Act of 2007 (S.1762). As the bills proceeded through the legislative process, several key Advisory Committee recommendations remained and were enacted by P.L. 110-84, including:

- an increase in the automatic-zero expected family contribution (EFC) threshold from \$20,000 to \$30,000,
- an increase in the income protection allowance by 2012 to \$6,000 for dependent students, and \$9,330 and \$14,690 for independent students without dependents (levels linked to spousal enrollment status), and by 50 percent over four years for independent students with dependents,
- a clarification of the treatment of qualified education benefits in need analysis.

The College Cost Reduction and Access Act of 2007 also expands the definition of the independent student to include homeless youth, foster care students, wards of the court over the age of 12, emancipated minors, and minors under legal guardianship. Eligibility for the simplified needs test (SNT) and auto-zero EFC is expanded to dislocated workers. In addition, the period during which students can qualify for a federal means-tested program and remain eligible for the SNT is extended to 24 months.

HEA Reauthorization

On July 24, the Senate unanimously passed the Higher Education Amendments of 2007 (S. 1642), which reauthorize the Higher Education Act, and include the following provisions:

- Establish a short, paper EZ FAFSA, enhance FAFSA on Web with smart technology, and implement a real-time data match for PINs.
- Create Grants for Access & Persistence (GAP), which provides states with funds to expand partnerships with institutions, early information/intervention programs, and other organizations.
- Launch pilot studies, including an early application and award demonstration and a study to determine the feasibility of using IRS data and reduced income and asset information in need analysis.

The bill reauthorizes the Advisory Committee and outlines two new purposes for it: a focus on early information and on the access and persistence partnership. In terms of the first new purpose, the Advisory Committee will provide knowledge and understanding of early intervention programs and make recommendations resulting in early awareness of aid eligibility for needy students. In terms of the second, the Committee will make recommendations that expand and improve partnerships among the federal government, states, institutions, and private organizations to raise the awareness and amount of need-based aid for low- and moderate-income students. In addition, the Committee is charged with two new studies: Title IV regulations and *Innovative Pathways to Baccalaureate Degree Attainment*. The Advisory Committee will continue to monitor the reauthorization process as it moves forward in both the Senate and the House. ♦

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MEET AN ADVISORY COMMITTEE MEMBER

Mr. René A. Drouin
President and Chief Executive Officer
New Hampshire Higher Education
Assistance Foundation

Mr. René A. Drouin was appointed by the President Pro Tempore of the Senate in 2003 and reappointed in July 2006 to serve a three-year term that expires in September 2009. Mr. Drouin is President and CEO of The New Hampshire Higher Education Assistance Foundation (NHHEAF) Network which consists of three not-for-profit New Hampshire based organizations: New Hampshire Higher Education Assistance Foundation, New Hampshire Higher Education Loan Corporation, and Granite State Management and

Resources. NHHEAF provides funding assistance for New Hampshire residents, parents, and students pursuing a higher education and offers a variety of programs and services. These services include free outreach to help families plan for higher education, competitive federal and private loan programs, borrower counseling, proprietary software for loan processing, online loan application and electronic signature capabilities, access for borrowers to view the status of their loan, and online access for college administrators to view and maintain loans. Mr. Drouin began his career at The NHHEAF Network in 1978 as Manager of the Claims and Recoveries Division of New Hampshire Higher Education Assistance Foundation. He was promoted to Vice President in 1986 and President and CEO in 1997. In addition, he was elected President and CEO of Granite State Management and Resources in 1997 and President and CEO of New Hampshire Higher Education Loan Corporation in 1999. Mr. Drouin served as Chairman of the Board of the National Council of Higher Education Loan Programs from 1999-2000. He also served as Chairman of the Council's Program Operations Committee from 1988 to 1990. Mr. Drouin holds bachelor of arts and master's degrees in business administration and a juris doctor degree. ♦

ACSFA Announcements

On September 13, 2007, the members of the Advisory Committee unanimously re-elected **Ms. Judith N. Flink** as Chairperson and **Dr. Claude O. Pressnell Jr.** as Vice Chairperson.

Effective September 30, 2007, **Mr. Lawrence W. O'Toole**, President and CEO of Aurora Consulting Group, LLC, bid farewell to the Advisory Committee. Mr. O'Toole, a Secretary of Education appointee, began his service on October 1, 2001. We will miss his presence as a member of the Committee and wish him continued success.

The Advisory Committee welcomes two new members, **Scott A. Giles**, Vice President for Policy, Research, and Planning, Vermont Student Assistance Corporation; and **Joseph A. Russo**, Director, Student Financial Strategies, University of Notre Dame. Both were appointed by the Secretary of Education to serve a three-year term: Mr. Giles on September 24, 2007, and Mr. Russo on October 9, 2007.

Ms. Zakiya Smith joined the Advisory Committee as an Assistant Director in August 2007. Ms. Smith recently completed the Education Policy and Management Program at Harvard Graduate School of Education.

ACSFA will hold its **next public meeting** on December 10, 2007 in Washington DC.

The Advisory Committee on Student Financial Assistance (Advisory Committee) is a Federal advisory committee chartered by Congress, operating under the Federal Advisory Committee Act (FACA); 5 U.S.C., App. 2. The Advisory Committee provides advice to the Secretary of the U.S. Department of Education on student financial aid policy. The findings and recommendations of the Advisory Committee do not represent the views of the Agency, and this document does not represent information approved or disseminated by the Department of Education.

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