2015 National Conference Summaries

Get highlights and summaries of key events and sessions at the 2015 National Conference in New Orleans.

Impact of a Changing Campus Environment on the Financial Aid Office
August 13, 2015 - Financial aid administrators are used to change. While said changes typically involve Title IV regulations, other changes occur outside of regulation. During two sessions held at the 2015 NASFAA National Conference, presenters...

Seven Things You Should Know from the State Authorization Session at the NASFAA Conference
August 12, 2015 - In the Federal Requirements for State Authorization session at the 2015 NASFAA Conference, U.S. Department of Education (ED) officials reminded schools that it will no longer delay enforcement of the state authorization requirements. Ef...

Updates on Reporting to NSLDS
August 11, 2015 - In the National Student Loan Data System (NSLDS) Update session held at the 2015 NASFAA National Conference in New Orleans, U.S. Department of Education representative Eric Hardy provided information on enrollment reporting, gainfu...

ED Officials Talk Consumer Information Requirements at NASFAA Conference
August 10, 2015 - Most schools are familiar with the major consumer information requirements, such as the Net Price Calculator, Entrance and Exit Counseling, and the Clery Act, to name a few. However, David Bartnicki of the U.S. Department of Education p...

ED Officials Discuss 150% Direct Subsidized Loan Limit, 2016-17 Verification at NASFAA Conference
August 6, 2015 - Sessions held at the 2015 National Conference in New Orleans allowed attendees to get updates directly from Department of Education (ED) officials about myriad topics, including the 150% Direct Subsidized Loan Limit and Verificatio...

New Common Origination and Disbursement System Tools and Reject Edit Code Updates
August 5, 2015 - During an interest session held at the National Conference on the Common
Origination and Disbursement (COD) System, Department of Education (ED) staff shared that the website has two new tools to help with the administration o...

Reminder Regarding Return of Title IV Deadlines
August 4, 2015 - At the 2015 NASFAA National Conference in New Orleans, Department of Education (ED) staff presented an in-depth review of the return of Title IV funds (R2T4) and programs offered in modules. In addition to providing definitions, frequen...

New Item on Top 10 Program Review Findings List
August 3, 2015 - During its "Program Review Essentials and Top 10 Compliance Findings" interest session at the 2015 NASFAA Conference in New Orleans, the Department of Education (ED) presenter shared the top 10 program review findings. The usual suspect...

Making Determinations of Unaccompanied Homeless Youth Status
July 31, 2015 - A NASFAA conference interest session and a recent Dear Colleague Letter (DCL) from the Department of Education (ED) remind schools of the statutory requirements related to homeless youth, clarify the roles and responsibilities of financ...

NASFAA National Conference Closes With Calls for Advocacy, Involvement
July 23, 2015 - As the newly-initiated 2015-16 NASFAA National Chair, Director of Student Financial Aid at University of Illinois at Urbana-Champaign Dan Mann closed this year’s conference with a call to action. “I have an overarching ...

NASFAA Celebrates the Past, Welcomes the Future on Day Three of the 2015 Conference
July 22, 2015 - NASFAA conference attendees celebrated successes of the recent past and looked to the future of the organization and the profession in New Orleans Tuesday. In addition to many professional development sessions, the membership welco...

Conference Attendees Weigh The Impact of Student Loan Debt In Key Day Two Event
July 21, 2015 - The 2015 NASFAA National Conference continued on Monday, with events ranging from a debate on whether there is a student loan crisis to NASFAA President Justin Draeger’s address to the membership. See below for summaries of select...

NASFAA Kicks Off the Conference with a Physics Lesson on Social Change
July 20, 2015 - Nearly 2,500 financial aid professionals convened in New Orleans, LA Sunday for networking and professional development at the 2015 NASFAA National Conference. Read on for summaries of selected sessions and follow along with conference ...
NASFAA Kicks Off the Conference with a Physics Lesson on Social Change

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Passion, Energy, Reason, and Courage: The Keys To Bringing About Change

Attendees at the 2015 National Conference on Sunday learned about passion, energy, and how financial aid administrators can create change from keynote speaker Hill Harper.

Harper – an actor, author, and philanthropist known for his work on the TV show CSI: New York – focused his remarks on a few key words he believes can drive change: passion and energy, reason, and courage. As the founder of the Manifest Your Destiny Foundation, an organization dedicated to empowering underserved youth through mentorship and scholarship programs, Harper is deeply invested in empowering young students and encouraging them in their pursuit of education.

Harper said that in order to change something as large in scale as higher education in the U.S., advocates need to exert a large amount of passion, which he said is equivalent to energy. Physics teaches that energy cannot be created or destroyed, and therefore passion as a form of energy exists in all people as potential energy, Harper told the audience.

He continued the mini-physics lesson by describing two types of energy that he believes can perpetuate change: radiant energy, which he said equates to “letting your light shine in a way that attracts other people to it,” and kinetic energy, which he said is the “risk-taking energy” that challenges others to “get on board or get out of my way.”

After you harness your energy or passion, Harper said, you need to engage your reasoning skills to determine how you’re going to apply your energy to a plan. The final piece is to tap into your courage and “access your heart in the presence of fear,” he said.

For financial aid administrators, these lessons can help them tap into the potential energy of the students they serve and to help them instigate changes in higher education.

“There will be all sorts of naysayers who will project fear onto you when you are trying to do something different or impact a change, but who’s to say that’s true?” Harper asked the audience. “When you think about what ideas you’re going to talk about [at this week’s conference]… ask yourself if they are bold and innovative, and if you have the energy required” to see them through.
Harper concluded his speech by encouraging the audience, as they go about their daily duties, not to forget about all the students they help day in and day out. “They need you. They’re there, they’re real, they’re not just numbers on paper,” Harper said as the audience rose to offer a standing ovation.

NASFAA Management Benchmarking Task Force

In a session held early on Sunday afternoon, presenters Dan Davenport, director of financial aid at the University of Idaho, and Charlotte Etier, NASFAA’s senior research analyst, detailed for attendees the work of NASFAA’s Management Benchmark Task Force.

“The financial aid office really has expanded throughout campus and I think people are paying more attention to us now, for good or for bad,” Davenport said. “That’s why it’s important for us to look at new ways we should be benchmarking,” he added.

The task force – convened to help identify benchmarks that would prove useful to financial aid directors, determine the frequency of benchmarking, and consider the method by which benchmarks were compiled and created – surveyed senior level administrators to determine which benchmarks were needed. As a result of the survey, the task force recommended benchmarks that pertain to administrative capability, the use of outsourcing work, and financial aid office campus relations be included in the next iteration of the survey.

“An area that’s fairly new to financial aid is outsourcing... and we felt it was important for us to know what people are outsourcing,” Davenport explained.

Of equal interest was learning more about relationships with other offices. “We wanted to know what the financial aid office’s campus relations were, [such as] tactics used to establish positive relationships between the financial aid office and various institutions in order to build credibility,” he added.

For the redesigned survey, which will be distributed this fall, NASFAA will divide the membership into three survey groups and will reorganize and remove some of the questions from the previous survey. The frequency of the survey will also change – each director will only be asked to complete the survey once every four years.

Once the survey results are received, NASFAA staff will begin work to update the Staffing and Salary models. The new models will be completed and posted to the NASFAA website in late 2015 or early 2016.

“I like the idea of combining two surveys in one,” a session attendee said after the presenters opened the floor for feedback. However, he expressed concern related to the administrative costs of renewing the survey annually. He said thought a bi-annual renewal of the surveys would be sufficient because he felt the industry doesn’t change that often.

Another attendee expressed an interest in seeing benchmarks about how much time is being spent trying to comply with all of the Department of Education’s (ED) requirements. “I think we’re losing the focus on what’s best for the student,” he said, explaining that he feels financial aid administrators’ main goal used to be getting the right amount and type of aid to the right students and that now the majority of their meetings focus on how to ensure they will pass their state audit with zero findings.
Federal Town Hall

Conference attendees gathered Sunday afternoon to ask questions and receive updates from representatives of the Department of Education (ED), as well as NASFAA officials.

Questions ranged from the topics of the Supreme Court’s ruling on same-sex marriage and how it could potentially impact federal student aid, to issues with ED’s 150 percent rule’s “subsidized usage limit applies” provisions and loan repayment for students who take more than six months off from school.

Several attendees had questions surrounding ED’s newly-implemented gainful employment regulations and the reporting requirements. Despite the fact that just one-sixth of schools have reported the necessary data for the regulations, ED is not considering extending the reporting deadline past July 31, according to Federal Student Aid official Jeff Baker. Baker added, though, that ED is planning to issue a Q&A on gainful employment that may give information on additional programs to report.

Baker also said ED will be issuing guidance on student loan packaging as a follow-up to the guidance it recently distributed on loan counseling.

NASFAA President Justin Draeger urged ED to give institutions’ flexibility with loan packaging.

“When it comes to packaging we would reaffirm… the flexibility on whether to package loans and into how much is firmly within the authority of the institutions,” Draeger said.

Examining Trends & Solutions in Administrative Burden

In a session Sunday afternoon, a group of higher education experts held a panel discussion on the burden regulatory and compliance challenges can cause for colleges and universities – and how those struggles can impact how financial aid administrators serve students.

Charlotte Etier, NASFAA’s senior research analyst, detailed the results of a recent survey NASFAA conducted on regulatory burden. In all, just under 1,000 institutions completed full surveys, while another 300 completed partial surveys. The survey administered in 2015 sought to compare trends and concerns over time with a similar survey NASFAA issued in 2010.

Overall, financial aid administrators consistently said counseling and support staff were the top two resource shortages they faced, followed by budget shortages. Those shortages, in turn, had negative effects on students as well, the respondents said. More than two-thirds said the shortages had negative implications on their ability to meet face-to-face with students for counseling. Phone contact with students and loan counseling were also commonly cited as student service areas that were impacted.

Consistently collecting this data can be helpful in negotiations with policymakers, said Megan McClean, managing director of policy and federal relations at NASFAA.

After reviewing the results of the survey, McClean explained several recommendations NASFAA has made to ease the administrative burden of federal regulations on colleges and universities.
Among the recommendations, NASFAA has urged the federal government to adopt a prior-prior year (PPY) model that would allow students and families to submit earlier income data, and as a result have access to information about financial aid sooner. NASFAA also recommended giving aid administrators the authority to limit loan amounts for certain students. For example, administrators could limit half-time students to borrowing half the amount in loans.

Other recommendations included:

- Eliminating all nonfinancial aid related questions from the application process.
- Mandating an early commitment program for the federal student aid programs.
- Reviewing, consolidating and streamlining consumer information requirements to make disclosures more targeted, meaningful and effective.
- Simplifying the return of Title IV funds process when a student withdraws.
- Revamping and making more transparent the process for estimating the burden of new regulations.
- Including burden estimates in the negotiated rulemaking process.
- Developing a threshold for the amount of burden the Department of Education (ED) can impose.

Terry Hartle, senior vice president for government and public affairs at the American Council on Education, spoke about the recommendations of a similar report presented to Congress earlier this year.

With respect to the challenges higher education institutions have faced with regulatory and compliance issues, Hartle said Congress is also to blame.

“[ED] has to deal with poorly drafted legislation,” Hartle said. “Having said that, we also concluded [ED] rarely seems to focus on streamlining or simplifying compliance. Complexity, from [ED]’s perspective, is a good.”

In the last six years, Hartle said, the Office of Federal Student Aid has issued 22 new regulations, compared with four from the previous administration.

Overall, Hartle said those who worked on the report found a variety of regulations that appeared to be unrelated to education, student safety or the stewardship of federal funds.

Innovative New Programs - How to Remain in Compliance in a Changing Landscape

During a packed session Sunday afternoon, conference attendees learned strategies for staying abreast of new program developments on campus and how to identify best practices for budgeting and awarding Title IV financial aid for students in these programs within the current regulatory framework.

The panelists shared tips and resources they use to track these programs on their own campuses, including the process for how to conduct a self-determination of a new program’s eligibility versus when the Department of Education’s (ED) approval is needed.
Among the best practices shared by the panelists were:

- Getting buy-in from the top levels of the institution;
- Involving all program stakeholders;
- Maintaining open and frequent communication;
- Knowing what’s in your Eligibility and Certification Approval Record (ECAR);
- Knowing when you have to update your E-APP (electronic application); and
- Engaging in Code of Conduct and Ethics training for all admissions and financial aid personnel.

Innovative Strategies for Diversity in the Financial Aid Office

Improving diversity in the financial aid office is often a simple idea but can be a complicated process when addressed in the workplace, panelists told an afternoon session audience.

The session explored the various definitions of diversity and how it can impact attitudes within the financial aid office and the institution, as well as how it can affect aid administrators’ unconscious behavior toward students.

While there are unlimited ways of defining diversity, the word “different” or “unique” can be found in just about all of them, presenter William Lindsey of the Pennsylvania Higher Education Assistance Agency (PHEAA) said. One way to improve diversity in the workplace is to address the “unconscious behaviors that have been taught over the years” and work with colleagues to figure out “how we can adjust to them,” he added.

He highlighted what he referred to as the “Four Cs” to creating a more positive environment for change:

- Communication
- Commitment
- Contribution
- Collaboration

In order to close gaps in perspectives, the office must have a common goal and work to be on the same page, the panelists said, noting that ways to do this include increasing awareness and having a positive attitude about diversity and change.

Financial aid office managers need to have multiple tools in the toolbox to address their office’s needs, Lindsey said, adding that the more tools at your disposal, the better off you’ll be.

Communicating Value vs. Price - Why Transparency is Key

It seems headlines about excessive student debt are rampant nowadays and “one of the things that you hear oftentimes in the media is ‘why didn’t someone warn me?’” said session presenter Edward Recker, director of financial aid at the University of Findlay (UF) in Ohio. “We really as an industry have to come to grips with this problem,” he added.
We can and need to do a better job communicating with students and families about the total cost of their education, Recker, Joe Spencer, and Rebecca Jenkins – all employees at UF – stressed during their presentation.

During the session, the presenters discussed the impact disjointed relationships among an institution’s financial aid office, business office or bursar, marketing department, and admissions office can have on students and families. Though it is likely unintended, when these offices don’t communicate with one another they often end up undermining one another and confusing students in the process.

In UF’s case, the four offices were reporting to three different divisions with different strategies and different goals.

"By undermining each other’s offices, we were diminishing the brand that was the University of Findlay… because if we don’t have our act together then they’re thinking ‘well, why am I getting all of these different answers?’" Recker said.

Once they started working together, the offices discovered each of their teams had very different goals: the financial aid office wanted a low discount rate and low student debt while still helping students attend, the admissions office wanted enrollment regardless of cost or debt, the marketing department wanted communications and products to look and sound great, and the business office just wanted to make sure everyone was paying their bills in full and in a timely fashion.

“We really looked at ‘how can we get to these potential students, overall and early?’” Jenkins explained. They started by having their marketing team look at financial aid award letters, which had been causing potential students a great deal of confusion, to see how they could make it easier for students and families to understand and to determine what supplemental information was needed to increase understanding.

Timing is also crucial, Jenkins noted. Getting information out to students – in UF’s case a one-pager called “Understanding Your Financial Aid Package” – before aid awards go out gives students time to review the information and familiarize themselves with financial aid terms so that by the time they get their award, they have the tools and knowledge to understand it.

UF’s marketing department, in concert will all the other offices, created a number of videos to show students how to interpret their financial aid awards and also developed a “Total Degree Cost Calculator” to give prospective students and their families a simple way to estimate the total cost of earning their degree. The tool gives a net price for all the individual years and then aggregates that price to show the cost for the total program.

“The reality is, as a financial aid administrator, I’m proud to have a tool like this because we want to be communicating this information to students before they get into the program,” said Spencer.

Ultimately, UF’s efforts resulted in a 26 percent increase in traffic to the financial aid office’s website – a testament to the fact that the information they were providing was more useful and easier to understand – and a “drastic decrease” in phone calls and walk-in traffic to both the financial aid and business offices. Since implementing their new outreach plan, they have also seen an increase in total enrollment and in the amount of entering first-time freshmen.
More updates to come from the National Conference in New Orleans! Stay tuned to Today’s News for other session summaries.

Publication Date: 7/20/2015
New Item on Top 10 Program Review Findings List

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The newest item on the program review findings top 10 list is drug abuse prevention program requirements not met. Specifically, program reviews identified the following deficiencies:

- Failure to document drug prevention program policies;
- Failure to distribute annual written information about drug prevention to students and employees;
- Missing written statement about standards of conduct prohibiting unlawful possession;
- Missing description of legal sanctions imposed under local, state, or federal law; and
- Failure to provide a description of available drug and alcohol counseling and treatment programs.

Completing the Student Consumer Information section of NASFAA’s "Self-Evaluation Guide for Institutional Participation in the Title IV and Other Federal Programs" will help schools determine whether or not they are in compliance with the drug abuse prevention program requirements.

For highlights and summaries of key events and other sessions that were held at the 2015 National Conference in New Orleans, see our summaries page.

Publication Date: 8/3/2015
New Item on Top 10 Program Review Findings List

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Publication Date: 8/3/2015
Conference Attendees Weigh The Impact of Student Loan Debt In Key Day Two Event

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The Great Debate: Perceptions of the Student Loan Crisis

In a first-of-its-kind session at the 2015 National Conference, attendees listened in on an “Oxford-style” debate between two teams on whether student debt has grown to such epic levels that it is now a crisis for students, the economy, and our national future.

The debate, which featured three rounds of arguments, was moderated by John Donvan of Intelligence Squared/ABC News. Arguing in favor of the statement that there is a student loan crisis were Kevin Fudge of American Student Assistance and Mark Huelsman of Demos. Arguing against the statement were Andrew Kelly of the American Enterprise Institute (AEI) and Elizabeth Akers of the Brookings Institution.

Prior to the start of the debate, audience members were able to text their position on the issue; 59 percent said there is a student loan crisis and 41 percent said there is not. At the end of the debate, the audience was polled again to see which side “won” the debate, but more on that later... first, we’ll summarize the arguments.

Huelsman started the debate by telling the audience that while higher education continues to pay off for most students, there is a growing contingent of students whose student loans are manifesting into a “crisis of equity, a crisis of opportunity, and a crisis for the economy.”

Student debt re-entrenches inequity in the U.S., particularly among low-income, first-generation students and students of color. The most important reason for this is that a degree is “far from guaranteed” for many students, Huelsman said, noting that four in 10 loan borrowers and four in 10 black borrowers drop out before completing, citing debt as the number one reason.

Countering Huelsman’s arguments, Akers said that student debt is not a crisis and that research “tells us very conclusively” that in this economy, many people would be worse off if they did not have access to student loans to help pay for college.

According to Akers, the claim that there is a student debt crisis is based on a “logical mistake in the way we’re thinking about student loan debt.” It’s important to compare the cost of education with the long-term benefits afforded by having a degree, she said, adding that the burden of student loans has declined significantly for low-income households over the last couple of decades.

The debate was kicked back to the “pro” side, with Fudge echoing several points of his teammate, Huelsman and adding the argument that student loan debt is impacting young adults' decisions to buy homes, start families, and create small businesses.
Often the balances of borrowers who default on their loans are low but they struggle regardless because they lacked awareness of how to manage their debt and repayment, Fudge said.

Kelly then cited a lack of empirical evidence that the crisis exists. “Anyone can find two trends and claim one causes the other,” he said in response to Fudge’s argument that student debt can hinder a person’s future decisions, like home buying.

Rather, he continued, there are other factors that are in play, including the dramatically different group of people who are borrowing today. For example, the number of Pell Grant recipients doubled between 2000 and 2014 and the recession pushed a larger group of non-traditional students with already “shaky” finances to enroll in college, Kelly argued.

Regarding repayment struggles, Kelly said they have more to do with the person holding the debt than the debt itself and that if they are struggling with repayment, it is likely an information problem or a personal problem outside of the debt itself.

During the second round of the three-round debate, the debaters answered questions posed by the moderator and the audience and fleshed out their respective arguments.

Kelly said that one of the reasons that the current situation has been labeled a crisis is because the country has “broached some mythical number of $1 trillion in student loan debt,” but what is not talked about is that it happened in the context of the economic recession and the subsequent surge in enrollment.

Akers added that even with the rise in the amount of debt, there continues to be a positive return on investment for most students. “Thirty-thousand dollars is not a lot of money [to borrow] when it’s buying me something worth $1 million,” she said.

However, Fudge and Huelsman countered that for low-income students and families, the burden of student loan debt can be exacerbated when it is placed on top of living expenses like housing and health care costs.

Fudge added that many borrowers who would benefit from income-based repayment are reluctant to enroll because they will face longer periods of repayment and, ultimately, pay more because of the length of repayment.

For the final round of debate, each debater was given 90 seconds to convince the audience that their position was the correct one.

Kelly left the audience with some “cautionary words” about describing student loan debt as a crisis, arguing that in doing so, we may be inadvertently dissuading those who would benefit the most from investing in higher education. The rhetoric also may lead policymakers to provide short-term solutions to the problem that can have a largely negative impact.

Fudge concluded his argument by saying that the first step in solving a problem is acknowledging you have a problem and urged the audience to “not wait another 10 years for data to show us what’s happening right now.”

In the end, 43 percent of the audience voted that there was a student loan crisis and 63 percent said there was not, providing Kelly and Akers with the win.
Ethics and Financial Aid: Right or Wrong

Albert Einstein said, “What is popular is not always right; what is right is not always popular.” That is to say that often it is harder to stand up for what is right than to just go with the flow.

In a half-day workshop that began Monday morning, presenters Mary Sommers, director of financial aid at the University of Nebraska-Kearney, and Jim Swanson, director of financial aid at Colorado College, delved into this topic by first discussing what the word “ethics” truly means. According to the Merriam-Webster Dictionary, presenters told the audience, ethics are defined as a guiding philosophy and as the principles of conduct governing an individual or a group.

In order to get attendees thinking about their own ethical stances, presenters asked the audience to weigh in with their thoughts on a series of sample situations using a one to five scale, with one being “very ethical” and five being “not ethical at all.”

Situations the presenters asked members to weigh in on included things like "On a scale of one to five, is it ethical to use your college’s computer for personal use?" and "Is it ethical to embellish data to promote one’s idea or agenda?,” among several other questions.

"If you think of other professionals, it is not uncommon for them to have certain ethical standards that they comply with as they do their work and, in fact, to work really hard to police themselves in many situations," Sommers said. “We’re a young profession and we’ve come to the point, I think, in our growth where we’re ready to take some steps [to do the same],” she added.

Sommers offered workshop participants some historical perspective explaining that in April 1999 NASFAA’s Board adopted a 12-point Statement of Ethical Principles, to serve as a common foundation for the profession. Then, following investigations by the New York Attorney General, the NASFAA Board in May 2007 adopted a more prescriptive Code of Conduct to outline specific standards/expectations for financial aid administrators.

As new issues, challenges, and dynamics in higher education came to light, the NASFAA Board in 2013-2014 determined it was necessary to re-examine NASFAA’s Core Advocacy Principles and Code of Conduct and appointed a task force on Ethical Standards to do just that, Sommers told participants. These revised documents were reviewed by the Board in March of 2014 and approved.

While the Statement of Ethical Principles is not something NASFAA member institutions are required to adhere to, "there is now an enforcement procedure in place for the Code of Conduct," Sommers told the group. The new enforcement procedures went into effect July 1, 2015.

When we were working on the Code of Conduct Task Force, “we asked ourselves this question: ‘To whom does the financial aid administrator’s loyalty lie?’” Sommers said. She explained that before she chaired the Task Force and the commission, she went to her campus’ CEO and asked him that same question. He responded that it was to the institution, “but think about how answering that question impacts how you might handle an ethical circumstance on campus... because I would say my loyalties lie with access and opportunity for my students,” Sommers said, urging participants to think about it critically.
After a thorough review of the Statement of Ethical Principles and the Code of Conduct, the presenters broke attendees into small groups so they could engage in discussions about some specific ethical scenarios and case studies.

New Research and College-Level Policies to Help Students Borrow Responsibly

Helping students make better decisions about student loan borrowing is a growing area of interest for many institutions. Attendees at the morning session titled “New Research and College-Level Policies to Help Students Borrow Responsibly” heard from two aid administrators who have successfully addressed responsible borrowing behaviors at their schools.

James Kennedy from Indiana University’s university student services and systems said that his school was growing increasingly concerned about the amount of debt its students were taking on and began to discuss “some of the solutions we feel we can do as financial aid administrators.”

Their approach to the issue was based on three prongs:

1. Increasing financial literacy among students through focus groups, podcasts, interactive online materials, and peer-to-peer counseling;
2. Improving the financial aid process through things like producing an annual student loan debt letter for students, collaborating with academic advisors to increase satisfactory academic progress (SAP) and completion, and better targeting institutional aid; and
3. Implementing retention and completion initiatives like a program to encourage students to take 15 credit hours per semester and early notification systems for SAP.

According to Kennedy, Indiana University has seen a 16 percent reduction in undergraduate borrowing in the last two years, as well as a 32 percent increase in the number of students taking at least 15 credits per semester.

Kevin Jensen of the College of Western Idaho also shared his school’s experiences, telling the audience that they “took some time to try and understand and try to find the problem” with their students’ borrowing behavior. Their goal was to “impact outcomes without taking student choice away,” he said, adding that they achieved this by improving the quality of borrowing information they provided to students and engaging students in a conversation about borrowing, rather than just denying them loans.

The result outcomes were positive, Jensen said, noting that in 2013-2014 the school’s direct loan volume dropped 36.8 percent. The volume dropped again in 2014-2015, going down by 29.8 percent and totaling a decline of 55.7 percent over the two-year period.

The Future of PSLF: Recommendations, Reauthorization, and Beyond

NASFAA staff and task force leaders hosted a discussion Monday detailing a series of recommendations to improve and strengthen the Public Service Loan Forgiveness program.

Candi Frazier, associate director of financial aid at West Virginia University, said the task force was convened to examine several different aspects of the program that could be strengthened for long-term viability. Identifying data elements to access the program, Frazier said, was a challenge for the group.
“That was one of the biggest things we struggled with,” Frazier said. “There was just a lot of guessing out there.”

The task force made several recommendations to adjust the PSLF program, including instituting limits on the amounts of loan forgiveness and making the program data public and increasing communication. Frazier said concerns about the program have grown as some graduate students in professional programs over-borrow, expecting the loan amount to be eventually forgiven by the federal government.

As a way to address those issues, the task force suggested limiting forgiveness to 100 percent of the balance of the aggregate undergraduate Direct Loan limit ($57,700) and up to 50 percent of any remaining balance not exceeding the total amount of the graduate aggregate Direct Loan limit ($138,500).

“We wanted to make sure that our voice was being heard,” Frazier said. “Our voice would not be heard if we just said, ‘Leave it alone.’”

Karen McCarthy, a NASFAA senior policy analyst, said currently, unlimited forgiveness and unlimited Grad PLUS loan borrowing can be problematic.

“Because of those two things coming together, there’s a lot of talk on how that creates perverse incentives … for everybody, and how that needs to be changed,” McCarthy said. “If we had grad plus loan limits, we wouldn’t need to limit the forgiveness quite so much.”

Lisa Ciritella of the Pennsylvania Higher Education Assistance Agency said the top issues and concerns from borrowers centered around PSLF eligibility, payments, entering into a repayment plan schedule during PSLF, the status under PSLF, and the transfer of loans to FedLoan servicing. One issue that was not in the top five, “but probably should be,” Ciritella said, is consolidation of loans.

**Consumer Information Requirements**

Officials from the Department of Education’s (ED) Office of Federal Student Aid (FSA) on Monday morning gave a presentation updating conference attendees on consumer information tools available through the federal government, and what data is necessary for colleges and universities to report.

Ashley Higgins, of FSA, told attendees that there is an overlap between the information schools disclose to the public and the information they report to ED, and the information reported to ED is used to create consumer tools.

Higgins gave an overview of ED’s tools for students and families, including the College Navigator, communications through StudentAid.gov, and the Financial Aid Shopping Sheet, which she said has been adopted by more than 3,000 institutions.

Higgins also walked attendees through some changes with data reporting. ED, for example, will not collect data on incidents of domestic violence, dating violence, sexual assault and stalking – as required under the Clery Act – for the 2013 calendar year, she said.

David Bartnicki, a training officer with FSA, reiterated that institutions with any first-time, full-time students are required to have a Net Price Calculator that is easily searchable for students.
Bartnicki also reminded attendees that they are required to inform all students of their FERPA rights each year.

Additionally, Bartnicki emphasized the importance of using accurate job placement rates. The data, he said, must include the most recent available data for employment and graduation statistics, relevant state licensing requirements “for any job for which the course of instruction is designed to prepare students,” and other information “necessary to substantiate the truthfulness of the advertisements.”

“If you provide job placement rates as a recruitment tool, they better be correct,” he said.

Evaluating the Department of Education and Congress About Graduate Education

In a morning session featuring NASFAA’s Megan McClean and Michael Goodman of Tulane University, attendees received information about how to educate and advocate for graduate and professional education with lawmakers. McClean started with a high-level discussion on what advocacy is and how it can apply to the graduate school community. She offered tips for how to avoid potential pitfalls when arguing for graduate programs with policymakers.

"Why are we advocating on this particular issue? That is a question you really need to be able to answer," McClean explained as she advised attendees on how to prepare to advocate. She shared five “secrets” to effective advocacy: Keep it local by reaching out to your voting representatives; keep it personal with anecdotes and examples; understand your member’s position on the particular issue; keep it factual by offering relevant data and statistics; and know your issue.

Mcclean also offered an overview of the current political climate, noting that recent trends in partisanship and brinksmanship continue. Policymakers continue to be motivated by deficit reduction, she said, and often allow budget policy to dictate larger policy talks.

In terms of pitfalls, McClean urged graduate and professional school advocates to avoid engaging in political or partisan discussions, avoid offering suggestions on cutting other programs to pay for student aid programs, and avoid answering questions you don’t know the answer to.

The Redesigned SAT and Financial Aid

The College Board presented a session about the recent redesign of the SAT and how it may impact the financial aid office, which includes changes that bring the focus of the test to things that U.S. colleges said they would like to see more of, such as problem-solving and data analysis.

The changes to the test are based, in part, on feedback The College Board received from higher education institutions on what they would most like to know about their students’ academic preparedness.

In preparation for the new test and scoring, the presenters gave attendees a few tips including making sure they review and update the information pertaining to SAT scores and how they are used on their campus and to review scholarships programs that will be affected by the change in scores. Other tips included reviewing and updating brochures, websites, and other
communications that might mention the SAT, making sure the school’s net price calculator is compatible with the new scoring methodology.

**NASFAA President Justin Draeger Delivers Luncheon Address To Membership**

Expertise is what counts when it comes to making a difference in the lives of students, and shaping the world of financial aid and higher education.

That’s the message NASFAA President Justin Draeger wants attendees to take away from the 2015 conference. Reflecting on the last five years during his tenure as president, Draeger said he feels “lucky and blessed,” to work in financial aid. He also shared with the audience five concepts that have been reinforced over the last five years.

“When it comes to advocacy work, good ideas and expertise still matter,” Draeger said. “There’s no shortage of bad ideas that are floating around on student aid policy. … The fact remains that when the rubber meets the road, expertise counts.”

Draeger recounted the details of a recent report NASFAA participated in developing – along with the American Council on Education, and several college and university presidents – to identify burdensome and duplicative regulations imposed upon colleges and universities. The group that developed the report came after Congress requested help in identifying the regulations that cause administrative burden, as lawmakers set out to reauthorize the Higher Education Act.

“There is no greater indication of success and advocacy than when Congress comes to you – to us – and says, ‘We need you to tell us how to move forward.’”

Draeger also emphasized that reputation matters, saying members “know all too well what can happen when the actions of a few can mar the actions of many.”

But it’s always important to engage and participate in debates around complicated issues in financial aid, Draeger said, and NASFAA is fortunate to have a perspective from two different sides: academia and politics. Being willing to have a debate about student aid can help financial aid administrators “set students up for the best opportunity we can for success,” he said.

Engaging in the debate and being willing to work collaboratively can lead to ideas that help influence financial aid policy, such as the push to use “prior-prior year” income data on the FAFSA, which Draeger said is the “one bipartisan student aid proposal.”

Similarly, Draeger said it’s important to the students that financial aid administrators serve to be engaged.

“I know your time is limited, but I’m also confident … there is a way for you to be involved, and we need you involved,” Draeger said. “Your students need you involved.”
Finally, Draeger said that by helping students, “we help ourselves,” through serving students and speaking up for those who don’t know how or are unable to advocate for themselves.

“Aid administrators should feel lucky to be in a line of work that is about helping people achieve their dreams,” Draeger said.

The Many Hats and Faces of a Director

College and university financial aid directors don’t just serve students. They also provide information to families, communities, politicians and other leaders within higher education.

Conference attendees on Monday afternoon gathered to hear more about the different roles financial aid directors play, and to discuss ways to effectively juggle different responsibilities.

Cheryl Storie, associate vice president of financial aid at the University of Maryland, University College, said financial aid directors need to be responsive to a variety of different groups, from college presidents to boards of trustees, lawmakers, students and journalists.

“Don’t you feel like sometimes you don’t know what’s coming at you from whom?” Storie said. Financial aid directors, in addition to being counselors to students, she said, are also expected to at times serve as accountants and statisticians, visionaries, auditors and listeners.

In juggling the different responsibilities on what can sometimes be a moment’s notice, Storie said it’s common for fears of forgetting important information, freezing up or making mistakes to arise.

“Even though I am feeling every one of those things as well, I try to present myself as being very confident and knowledgeable,” Storie said. “I know the stuff inside and out, but can I think quickly enough on my feet? Can I answer it in a way that gets to their point?”

But preparation for any presentation about financial aid is key, Storie and other attendees noted.

“You can’t always anticipate where these things are going to go, Storie said. “The more you think as broadly as possible … the chances are your fears won’t come to fruition.”

Financial Literacy - Grad Students: Highly Intelligent v. Financially Savvy:

Graduate students present financial aid administrators with unique challenges when it comes to counseling them on financial literacy. Presenters from three graduate and professional schools at an afternoon session offered their tried-and-true practices for addressing graduate students.

Jennifer Markham Hulvey of the University of Virginia School of Law described her efforts over the last six years to help her students make more responsible budgeting choices and plan for their financial future. When she started her role, she “expected [her students] to be much more financially sophisticated than they are” and decided to build a financial literacy counseling program to help them.
The program is designed to work with students from the period of time before they enroll though their post-graduate experiences as alumni. Hulvey said that she utilizes tools like in-person counseling services, workshops on loan repayment and budgeting, group exit counseling, and financial counseling services for alumni.

Yale University Law School’s Jill Stone also noticed that her students were making “poor decisions” about student loan repayment and felt that as an institution, the school had an obligation to help them. Her program addresses students from admittance through what she called the “alumni afterlife” and targets the initiatives to the concerns students have at various points in their education.

Stone told the audience that she uses two strategies to engage her students:

1. Deliver content in as many mediums as possible and
2. Employ aggressive, “out-of-the-box” marketing that uses social media, humor, and incentives.

“When you do a program like this, it’s a lot of work … but it’s good work and creative work and good for the student,” Stone said.

Anthony Sozzo of New York Medical College said that students “want and need to be engaged” when you’re delivering financial counseling and that establishing a relationship with them before, during, and after their education is the key to reaching them.

Sozzo said he used the “flipped classroom” model in which students are assigned homework or tasks to complete before attending an in-person session. Sozzo said the benefit of this approach is that students can learn the bulk of the information ahead of time and the counseling can focus on a few key points and answering their already-informed questions.

**Two Loan Disbursements + Midterm Grades = Increase in Student Success!**

In this informative session, Lorain County Community College (LCCC) Functional Analyst Valerie Fultz and Dean of Enrollment, Financial & Career Services Stephanie Sutton described for attendees the changes their institution underwent in order to increase student success rates.

Seventy percent of their students are enrolled half-time and LCCC administrators were becoming convinced that maybe their current processes weren’t serving their student population to the best of their abilities. Ultimately, LCCC decided to move to two disbursements of student loans per term in an attempt support students while decreasing fraud and default.

In making the changes, the school's main goals included reducing the time and cost of degree completion, encouraging early connection to careers, strengthening student support and engagement, and launching personalized intervention.

This change required a campus-wide engagement process and the implementation of midterm grades, including a Failure Administrative Withdrawal (FAW), and the communication strategy implemented to notify students. LCCC employees began by reviewing the numbers to better understand how two loan and two grant disbursements would impact full- and part-time students.
Next, administrators looked at current processes to determine potential risks, both for students and for the institution, that might accompany changing the disbursement system. They determined the loan only students would receive less funding at the time of the initial disbursement and that some students may not receive the full amount of funding if not attending when later disbursements are ready. Risks for the school, the presenters explained, included potential issues with cash flow because of reduced funding levels at G5, students may choose not to attend or to return because of the new disbursement system, and there could be increased burden on staff because of the multiple disbursements.

“Some students might choose not to return, but really a part of our initial design in this is that we want the right students. We want students to attend our school who came to complete their degree... so we didn’t worry so much about the enrollment impact,” Sutton explained.

Sutton explained that their next step after assessing the risks and opportunities was to leverage existing forums on campus, such as faculty senate meetings, division meetings, completion core team meetings, student senate meetings, etc. to get everyone on the same page. "When we engaged the campus, our strategy really has been to take an evidence-based approach," she said.

After that, they moved forward with a clear and targeted communication plan to make students aware of the changes to the disbursement process. This included posting updated language in the college course catalogue and on their website to notify students about the two disbursement system. They also provided language to faculty to be added to syllabuses and came up with clear messaging to explain the role midterm grades would play in the disbursement process.

LCCC also used the midterm grade reporting as a communication strategy for students. "It's really important to tell students when they are doing something right" Sutton said "... so we made sure we had this broad communication plan that let students know how they were doing with their midterm grades, but we also pushed out positive emails to students who were doing well in their classes," to encourage them to keep up the good work, she added.

As a result of the new disbursement system, between the fall and spring semesters the total amount of student loans not released to students who weren’t making the grade, so to speak, was $227,180. “What I personally think is pretty cool about that is that it reduces the loan debt to these students,” Fultz said.

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NASFAA Celebrates the Past, Welcomes the Future on Day Three of the 2015 Conference

The Big Idea

Attendees were treated to an all-new interactive session format with The Big Idea: NASFAA’s Policy Challenge. The Monday morning interest session, moderated by NASFAA President Justin Draeger, invited financial aid administrators, researchers, and other interested stakeholders to present their innovative policy ideas to reform and improve federal student aid.

A panel of judges including National Chair Eileen O’Leary, Sarah Bauder of the Bill & Melinda Gates Foundation, and Jacob P. K. Gross, assistant professor of higher education at the University of Louisville, judged the three contestants to determine which one had the policy idea with the greatest potential.

The winner—Mark Szymanoski, for his Student Aid Modernization Initiative (SAMI)—was announced on Tuesday, and will have the opportunity to work with NASFAA staff and leading higher education researchers to develop his idea and have it published in a white paper.

Contestants included:

- Mark Szymanoski, manager, training and communications, regulatory affairs, DeVry Education Group. His proposal aims to improve the way federal student aid is awarded, making it simpler, more precise, and more flexible by awarding financial aid based on a student’s actual educational progress. SAMI awards financial aid based on a student’s actual consumption of education. Each student will have a lifetime potential award eligibility in grants and loans, adjusted for program level and financial need. Awards are then prorated to the number of units (credits, hours, competencies, etc.) he or she attempts over a given period of time, and distributed accordingly.

- Carly Eichhorst, director of student financial services at Augsburg College in Minneapolis, MN. Her idea proposed eliminating the Stafford, Perkins and Graduate PLUS loan programs and combining them into a national student loan program held in trust and allocated to each higher education institution, and managed by each institution. Students could receive a federal grant or scholarships in excess of direct charges, to assist with living expenses. The repayment timeframe and amount would be based on the amount borrowed and would be capped at a modest percentage of student’s annual income. The funds would be directly removed from their paycheck in the way FICA is removed so the student couldn’t enter into a default situation. The timeframe of repayment would be based on the amount borrowed. The institution would manage the loan trust. Eichhorst also proposed that annual contributions to the trust would result in a dollar-for-dollar reduction of Adjusted Gross Income, to allow the loan fund to have a source of income other than payroll deduction.

- Mark Kantrowitz, senior vice president and publisher of Edvisors.com. His idea would provide free tuition, fees and textbooks – without increasing federal spending – to students. To pay these costs, the federal government would provide $6,500 per student to the institution of enrollment. The proposal would also provide a $10,000 “bounty” to schools for each low-income student they graduate, for a total estimated program cost of
$59 billion. To afford these costs without federal student aid budget increases, Kantrowitz proposed eliminating all existing major need-based aid programs (including Pell, FSEOG, and subsidized federal loans), major state grant programs, and education tax benefits, leaving a single unsubsidized loan program.

Evaluating and Reporting Effectiveness of Online Communication with Students

In a packed Tuesday morning session, Michigan State University’s Chandra Owen, Colorado State University’s Joseph Donlay, University of Colorado Boulder’s Ofelia Morales, and Liz Gross of Great Lakes Higher Education shared with attendees the various strategies their institutions utilize to connect with students using a variety of online platforms.

Instructional videos have been a key tool at Michigan State, Owen explained, as has engaging with students on Twitter. In addition, “we’ve done a lot of work on trying to cut down the content of our emails so we can be effective and get [students] to read them,” Owen said.

“Some of the lessons we learned through the process were to keep it simple and try to limit the jargon as much as possible,” Owen told attendees. Other tips for effective online communication with students include:

- Provide links to fine print to minimize text;
- Target populations rather than mass e-mail to all;
- Keep notifications to a minimum;
- Use different media/visuals when appropriate (although think about accessibility and how it may load on other devices); and
- Use campus branding throughout your communications.

It’s also important to think about where you are in your processing year and what students need to be doing at the moment. Ask yourself “what deadlines are approaching on campus?... Where are your bottlenecks?” Donlay said. These are all things you should be cognizant of when sending out communications to students “so that you can stave off some issues that are likely to pop up,” recommended Donlay, whose office is in the process of developing a communications coordinator position to spearhead future communications efforts.

“We all want to know if what we’re doing is successful… I think we all just want to do what works,” said Gross, who gave attendees a short “bootcamp” on how to set measurable goals.

Goals must be quantifiable in order to be measured Gross told the audience. Actions/behaviors are easiest to measure and most relevant, so for example, setting a goal of getting a certain number of attendees at an event or a particular target number of application received. Whenever possible, translate abstract goals into an action. Attitudes and other social constructs are hardest to measure, “so start with something easier,” Gross recommended.

Simplifying R2T4: Findings From NASFAA’s Task Force

The final report from NASFAA’s Return of Title IV (R2T4) Task Force was presented during a morning session. The Task Force was appointed in November 2014 and presented their final report and recommendations to the Board of Directors in June 2015. The Board reviewed and accepted the report during its meeting last week.
The Task Force was convened with the intention of expanding on the R2T4 recommendations included in the Reauthorization Task Force’s 2012 report. The R2T4 report features three approaches to addressing the program, which the members agreed has some significant challenges and flaws.

The first approach would be to eliminate the return of funds altogether, instead relying on other regulations of Title IV aid like satisfactory academic progress (SAP). While this idea got a loud applause from the session audience, the presenters acknowledged that the Department of Education (ED) is not likely to embrace it.

The second approach, which they said has slightly better odds of being embraced by ED, would be to do away with R2T4 in its current form and devise a completely new set of rules to address the return of funds. The final recommended approach would be to retain the current rules but try to fix them through a dedicated negotiated rulemaking session.

NASFAA Policy Analyst Karen McCarthy told the audience that the task force’s full report would be available on NASFAA’s website in the coming weeks.

**Improving the Campus-Based Aid Allocation Formula**

“The purpose of the task force was to try and more accurately reflect comparative need of student populations,” Campus-Based Aid Allocation Formula Task Force Chair Pat Hurley of Glendale Community College said in a session yesterday morning. “The allocation formula hasn’t changed in many, many years although the face and scope of education has changed, and some institutions feel the allocations have not kept up with those changes,” she added. The group was also tasked with evaluating the efficacy of current reallocation rules, providing new schools a fair chance for funding, and assessing shifts in funding.

“The task force reviewed recommendations from prior Reauthorizations that NASFAA had made,” Hurley said, and also examined recommendations from Reauthorization listening sessions, the Department of Education’s (ED) 1979 “Panel of Experts” report, and a 2005 Congressional Research Study.

In addition, “Dan Madzelan, who is retired from the Department of Ed, was fortunately on our committee and had access to a lot of the Department of Ed data, so we literally had pages and pages of data,” and were able to run 22 sets of simulations and review 86,497 KB of data, Hurley said.

Hurley and her fellow presenters – University of Michigan’s Pam Fowler, Loyola University Maryland’s Mark Lindenmeyer, and Boston University’s Christine McGuire – explained that after reviewing and thoroughly discussing all the available information, the task force came up with four recommendations:

1. Reconstruct the income bands used to determine institutional need by collapsing the lower income levels and expanding the higher ones. Annually compare the income grid to actual FAFSA data.
2. Eliminate the Base Guarantee. Include phase-in protection so that no institution has a decrease or increase of more than 10 percent per year.
3. Restructure the Federal Supplemental Educational Opportunity Grant (FSEOG) formula to be based on the amount of Pell funding received by the institution, including phase-in
provision whereby no institution has a decrease or increase of more than 10 percent per year.

4. Increase the percent of self-help assumed in the undergraduate institutional need calculation of the Federal Work-Study and Perkins Loan formulas to 35 percent self-help, including a phase-in provision whereby no institution has a decrease or increase of more than 10 percent per year.

It’s Not Just About Equity Anymore!

The rise in enrollment management on U.S. campuses has changed the role the financial aid office plays in admissions and retention, making it “a whole different ballgame now than it used to be,” Mary Sommers of the University of Nebraska-Kearney said during a session on financial aid packaging in the world of retention and recruitment concerns.

Though her school has traditionally done packaging on a “first-come, first-served” basis, Sommers said her office decided to shift gears to a way of packaging that would better serve the neediest students, which she said helps achieve the retention and completion goals on her campus. Her reasoning, she said, is that financial aid administrators “need to be front and center” in the discussion of enrollment management and retention “because we have to advocate for needy students.”

Her co-presenter, Lisa Blazer of the University of Texas San Antonio, said her campus also stopped packaging awards on the first-come, first-served basis by adopting a new model based on residual need.

NASFAA Membership Updated on the State of the Association During Business Meeting

NASFAA held its annual business meeting during Tuesday’s luncheon, during which members were updated on the state of the association’s finances welcomed a new National Chair.

Following the presentation of several other awards, NASFAA Treasurer Lori Vedder or the University of Michigan Flint delivered her report to the membership, highlighting the financial stability of the association. According to Vedder, NASFAA is projecting a June 30 fiscal year-end operating surplus of well over $625,000, which is 8 percent of the total operating budget. The Board of Directors recently approved a 2015-16 NASFAA operating budget totaling just over $7.6 million. NASFAA also received a clean independent audit from the McGladrey Pullen accounting firm. For the fourth year in a row the audit was concluded without any findings.

Kennesaw State University’s Ron Day delivered his update from the Association Governance Committee, which he chairs. He told the membership that NASFAA currently has 2,839 members and a 96 percent retention rate. He also introduced Jim Brooks, who will serve as the inaugural Diversity Officer on the Board.

“This position was created to ensure that as an organization we’re fulfilling our commitment to promoting diversity throughout the organization’s activities,” Brooks said, adding, “I look forward to working in this new role and capacity and welcome each of you to reach out … on how we can continue to make NASFAA the most inclusive association it can be.”

Outgoing National Chair Eileen O’Leary also addressed the audience, highlighting NASFAA’s accomplishments of the past year before passing on the gavel to the 2015-16 National Chair, Dan Mann of the University of Illinois Urbana-Champaign.
“I am very grateful for the opportunity to have served our profession in the past year” and “have experienced again that financial aid people are very special … and committed to student success,” O’Leary said.

**FAFSA Simplification: Finding The Right Way**

Conference attendees were also given an update on a FAFSA simplification working group convened in the recent months by NASFAA.

The working group is proposing to simplify the FAFSA by redesigning it to include three distinct pathways based on tax filing status. All of the pathways utilize prior-prior year (PPY) tax filings and an expanded use of the IRS Data Retrieval Tool (DRT). According to the working group, the current number of questions on the FAFSA for a dependent student is 136.

The first path would be for recipients of SNAP/SSI and non-tax filers and would reduce the number of questions they need to answer to between 6 and 30 questions. The second path would be for “simple” tax filers (those who fill out any of the following: 1040A, 1040EZ, 1040 Without Forms or Schedules) and would use the expanded DRT to help avoid the need for verification. This pathway would reduce the number of questions to between 24 and 35 questions.

The third and final pathway would be for tax filers with forms or schedules and would involve 26 to 37 questions.

“We can make this easier for students and maintain program integrity, NASFAA President Justin Draeger said during the session, adding that this redesign makes filing the FAFSA easier for all students, but especially for the neediest students.

NASFAA will release the final paper from the working group in the coming weeks.

**Leading Up, Down, and All Around**

Anne Walker of Rice University and Angeles Fuentes of Cal State Monterey Bay kicked off this afternoon session by imparting to attendees the importance of understanding your boss’s personality. It’s important, too, to understand how your boss likes to be updated and when, Walker said. For example, is an email summary enough, or does your boss prefer meeting in person to be informed of any bad or good updates? Understanding these small things can make a huge difference in your communication with your boss, the presenters explained.

"Be honest and do not hide bad news," Fuentes advised. Being clear about problems and situations, and being proactive about preventing them will be a win-win for you and your boss, she added.

From time to time there are situations in the office when you’re not sure whether or not you should get your boss involved. The presenters recommended letting your boss know of your needs, but providing evidence.

"You can’t expect your boss to give you anything unless you have concrete evidence as to why you need it," Walker said.

Other recommendations for “leading up” included:
- Conduct and share annual reports;
- Create cheat sheets with frequently asked data stats that your boss easily refer to when asked questions;
- Be self sufficient when you can;
- Anticipate problems and offer solutions;
- Ask your boss what it is s/he wants to hear from you;
- If they trust your judgment, then trust your own judgment as well; and
- Don’t waste your boss’s time on small matters– learn when to involve your boss and when not to.

Cristi Millard, of Salt Lake Community College, and Barbara Miller, of Stevenson University, then discussed "leading downward," covering how to communicate with your staff and get everyone on the same page.

"One of the biggest complaints that staff have is... 'we don't know what's going on,'" said Millard.

Millard stressed that when communicating with staff, it's important to take into consideration the different levels of staff you have in your office, whether you need different levels or whether everyone should know everything, and how is information disseminated to the different groups.

Millard and Miller then posed a series of questions to attendees about disseminating information, conducting training for staff, and strategies and tactics for communicating effectively with parents and students, opening up discussion among session participants about the successes and failures they’ve experienced in their individual offices.

**Responsible Borrowing Initiatives**

Financial aid administrators from Western Governor’s University (WGU) shared two initiatives the school has implemented to change the borrowing behavior of their students.

The entirely online, not-for-profit school in July of 2013 decided to develop a modified version of the Consumer Financial Protection Bureau’s (CFPB) Financial Aid Shopping Sheet to help its students make better decisions about borrowing. Up to that point, the school's Janie Leddy said, WGU would offer students the full amount of aid they were eligible for, which most students would accept regardless of what their actual need was.

The modified shopping sheet that the school now uses is broken into three sections, she said. The first is the direct and indirect costs the student faces, followed by what financial aid they are eligible for, and finally the amount WGU recommends they borrow. The students are then given the option to take all of the recommended amount of aid, decline all loans, or request more or less aid than the recommended amount. Leddy said the financial aid office then creates a customized award based on the student’s decision.

Since this version of a shopping sheet was implemented, borrowing behavior among WGU students has changed, with about 75 percent of students accepting the recommended award amount. Leddy said. Borrowing per student has also decreased by $2,500 per year, with an overall decline of about $1.25 million.
WGU also is a participant in ED’s Experimental Sites Initiative for limiting unsubsidized loans. Under the criteria for the experiment, undergraduate students with an outstanding principle balance of $30,000 or more are limited to $6,500 per academic year. Graduates with an outstanding principle balance of $40,000 or more are limited to $7,500 per academic year.

According to WGU’s Devan Aschenbrener, there are currently over 5,000 students participating in the experiment and early results show a decline in the amount of loans taken out, as well as student defaults.

Graduate and Professional Issues Sessions

NASFAA Managing Director of Policy & Federal Relations Megan McClean provided a legislative update to financial aid administrators from the graduate and professional sector, highlighting the current political climate in Washington, D.C., and providing an update on programs that benefit graduate students.

McClean briefed the audience on the upcoming expiration of the Perkins Loan Program and proposals from the Obama administration and ED to expand the Pay As You Earn (PAYE) repayment program. She also highlighted the importance role the budget process plays in legislating higher education programs, telling that audience that “so many changes that have happened to the higher education programs have happened through the budget process.”

During a separate graduate and professional town hall session Tuesday morning, attendees heard from NASFAA staff and board members, including 2014-15 National Chair Eileen O’Leary and NASFAA President and CEO Justin Draeger.

Draeger told attendees that early this fall, NASFAA will host a Hill Day for for those who serve graduate and professional students, and acknowledged the “lack of attention” to those students when it comes to providing consumer information on the Department of Education’s website. Draeger said NASFAA applied for and received a grant to specifically address the issue, and encouraged members to get involved through task forces.

“We should be vocal, and none of this happens without your participation and help,” Draeger said.

Several attendees also had questions about the transition from committees to task forces.

O’Leary said this past year was an experimental one when it came to restructuring committees. She said NASFAA looked very closely at the committees it had, and found that using the committee structure sometimes became “very artificial for work to be created for the committees.”

“It seemed to be coming from the wrong place – we started the committees and then came up with things for them to do,” O’Leary said. “What we learned from there was in this day and age people have less time to do volunteer work. With a task force structure, it seemed to fit in more with today’s workforce and willingness to volunteer.”

By using the task force structure, members can start their work “with the issue at hand,” rather than convening a group of people and later finding a task to address.

“The task force model allows us to be very nimble,” O’Leary said.
Joining Forces to Deliver Student Opportunity

Representatives from the College Board and different universities held a session to explain how partnerships between companies and colleges can increase opportunity for more students to gain access to higher education.

The College Board discussed different initiatives it has recently developed to open more doors for students, including its partnership with Khan Academy to offer SAT preparation materials and financial aid courses, and fee waivers to take the SAT, send score results and apply for financial aid through the CSS/Financial Aid Profile.

Eric Johnson, who works in communications at the University of North Carolina at Chapel Hill, also explained the different resources available to students through the College Board’s “Big Future” website, including a searchable database of colleges based on factors ranging from location and housing to sports and diversity. The website also gives students information on paying for college and staying on track with applications.

“One of the things that we know is important is that there’s no end to the need for great information,” said Jill Oakley-Jeppe, educational manager for the College Board. “We also know that you can put all the information out there in the world, but until you have a navigator or a translator or someone who’s available to help make sense of what that information means... just continuing to put out more and more information is not the answer.”

Improving Student Solutions from Federal Policy Change

Representatives from NASFAA, the National College Access Network (NCAN) and The Education Trust hosted a discussion to update members on proposals the consortium – along with the Urban Institute – to devise student-centered solutions for barriers in the financial aid process.

Carrie Warick of NCAN said the group came up with several topics to focus on expanding students’ access to financial aid, including: boosting early awareness of the availability of financial aid to students and families; simplifying the FAFSA application, including the use of prior-prior year income data; Satisfactory Academic Progress, “with a particular lens for the role that [it] plays in equity;” and Pell Grant recipient graduation rates by institution.

Each partner, Warick said, was focusing on a different area. NCAN focused on early awareness (with the Urban Institute) and Satisfactory Academic Progress, she said, while NASFAA focused on FAFSA simplification, and The Education Trust worked on collecting data on Pell Grant recipient graduation rates.

It’s important to reach students early about financial aid, Warick said, because many high school students “have already missed the boat” on college preparedness because they didn’t make the right decisions with course choices. Many students didn’t think college was a financially feasible option, she said, and either didn’t pay attention in school or didn’t take the necessary courses to be prepared.

“How do we help families understand that financial aid is available – and they’ll likely qualify for it – at a much earlier age, when students can still make good choices.?” Warick said.
Warick explained several options to identify and reach out to certain students with information about financial aid. Students could be identified, she said, by their participation in the Supplemental Nutrition Assistance Program. Those students are also automatically enrolled in the free and reduced-price lunch program. Warick also said it could be valuable to pursue several paths for identifying students and families through taxes to create a “safety net” so families hear the message more than once.

Meredith Welch of The Education Trust explained the organization’s data collection process on the outcomes of Pell Grant recipients compared to their peers at other institutions and to students who do not receive Pell Grants. The group has collected graduation rate data from 2011, 2012 and 2013 from a variety of hundreds of public and private non-profit institutions across the country, and plans to release the results this fall.

Megan McClean, NASFAA’s managing director of policy & federal relations, described the details of simplifying the FAFSA application and the benefits of using prior-prior year income data. In doing so, students could apply for financial aid sooner and know the outcome of their applications in the fall of their senior year, rather than the spring, just a short amount of time before selecting and enrolling in a school.

“NASFAA is not alone in evolving support for prior-prior year,” McClean said. “We’ve seen generally there is a great amount of support.”

Still, there have been concerns, McClean said, including one that making the change could result in increased Pell Grant spending. McClean said that although spending would increase in aggregate, it would mean more students are attending college.

“We believe that is an appropriate and meaningful investment,” she said.

Inside the Beltway: NASFAA Federal Update

It’s a lot of hurry up and wait in the nation’s capital.

NASFAA President Justin Draeger and NASFAA Managing Director of Policy & Federal Relations Megan McClean gave members and update on federal action related to student aid. In the midst of several percolating budget proposals and the reauthorization of the Higher Education Act looming, the political environment in Washington is “dysfunctional,” Draeger said.

“Politicking makes it difficult to differentiate when … talking points come out what’s real, what has a possibility of becoming law, and what is just politicking,” Draeger said. “We’re going to try to sort some of that out.”

At the same time, the public’s opinion of Congress is dipping – just 17 percent of those surveyed in a recent Gallup poll approve of the job Congress is doing, compared with 20 percent at the same time five years ago.

“We have a public that’s dissatisfied, and a Congress that just doesn’t seem too responsive to that dissatisfaction,” Draeger said.

As a result, policies around higher education and student aid are getting caught in the crossfire.
While there is some reason to be optimistic about the possibility of a bipartisan reauthorization bill for the Higher Education Act, Draeger and McClean said the budgeting process is a bit more complex.

“In this environment, we’ve come to consider level funding as a victory,” McClean said.

Both the Senate and the House have proposed budget bills that would cut billions of dollars from student aid programs. The Senate bill, McClean said, is “slightly less painful,” cutting $124 billion from student aid over 10 years. Both chambers’ budget proposals also seek to limit the Department of Education by blocking its gainful employment regulations.

On the reauthorization side, if the Senate’s actions in updating the Elementary and Secondary Education Act – also known as No Child Left Behind – are any indication, there may still be hope for a bipartisan draft of a bill to surface in the next year, Draeger said. Still, it’s unlikely there will be much bipartisanship in the House.

The broader themes in reauthorizing the Higher Education Act – based on Congressional hearings thus far and meetings on the Hill – include simplification, affordability, accountability and transparency.

Draeger said NASFAA members have already had an influence on shaping the proposals being put forth during the reauthorization process. The White House’s Student Aid Bill of Rights, for example, echoes the recommendations from NASFAA’s Servicing Issues task force, he said.

More specific proposals supported by NASFAA – such as using prior-prior year income data in the FAFSA application process, reinstituting the year-round Pell Grant and giving institutions the authority to limit loan amounts and improve loan counseling – have also shown up in legislative proposals.

“We are showing up and testifying in Congress,” Draeger said. “We are having an influence.”

Draeger and McClean also answered questions from members, including concerns about proposals for institutional risk-sharing in the HEA reauthorization process, and their thoughts on the administration’s plan for tuition-free community college.

Institutional risk-sharing “is not something we disagree with,” Draeger said. “The real conversation isn’t whether we should have skin in the game. It is an examination of what is a qualified student. That is a debate nobody really appears to want to have.”

Draeger also said that it was “a huge moment for higher education” to have a president who proposed making the first two years of community college tuition-free for some students, and to have presidential candidates who followed up with their own support and ideas.

“This is the beginning of something, but we’re nowhere near the end of some sort of action,” Draeger said.

Publication Date: 7/22/2015
2015 Conference Program

July 19-22 * New Orleans, LA
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**Helping Students Make Good Financial Decisions That Will Lead to a Strong Credit Score**
Monday, July 20, 2015, 3:15 p.m.– 4:15 p.m., in Strand 13AB

**Social Media 200: Advanced Techniques**
Tuesday, July 21, 2015, 3:00 p.m.– 4:00 p.m., in Celestin F

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**Conf. Task Forces**

**Conf. Program Task Force**
- Christine McGuire (Chair), Boston University, EASFAA
- Connie Corcoran, Emporia State University, RMASFAA
- Marcia McConnell, Berry College, SASFAA
- Melissa Moser, Coast Community College, WASFAA
- Susan Murphy, University of San Francisco, WASFAA
- Nick Prewett, University of Missouri, MASFAA
- Taina Savoit (Vice Chair), McNeese State University, SWASFAA
- Gina Soliz, Syracuse University, School of Law, EASFAA
- Sonia Townsend, San Jacinto College, SWASFAA

**Local Arrangements Task Force**
- David Page (Chair), Dillard University
- Carla Bolden, Southern University and A&M College
- DeWanna Fontenot, Delta College of Arts & Technology
- La’Charlotte’ Garrett, Southern University, New Orleans
- Carrie Glass, Loyola University New Orleans
- Mike Goodman, Tulane University
- Nadine Laurent, Loyola University New Orleans
- Sandy Livings-Veals, Xavier University
- Emily London-Jones, Xavier University
- Shannon Neal, Dillard University
- Cathy Simoneaux, Our Lady of Holy Cross College
- Theo Wright, Dillard University
NASFAA SHUTTLE SERVICE

Shuttles will provide service from all official hotels to and from the Hyatt Regency New Orleans. Hotels include the Holiday Inn New Orleans – Superdome, La Pavillon, Homewood Suites New Orleans and Intercontinental New Orleans.

**Sunday, July 19**
- 8:00am – 12:30pm – every 15 minutes
- 12:30pm – 4:45pm – every 30 minutes
- 4:45pm – 7:00pm – every 15 minutes

**Monday, July 20**
- 7:00am – 9:00am – every 15 minutes
- 9:00am – 4:45pm – every 30 minutes
- 4:45pm – 6:00pm – every 15 minutes

**Tuesday, July 21**
- 7:00am – 9:00am – every 15 minutes
- 9:00am – 4:00pm – every 30 minutes
- 4:00pm – 5:45pm – every 15 minutes

**Wednesday, July 22**
- 7:30am – 11:30am – every 15 minutes

**Name Badges** are required for admission to all conference sessions, meal functions, and the Exhibit Hall. Lost your name badge? Go to the On-Site Registration desk to obtain a replacement.

Your **Digital Business Card** is the barcode on the back of your name badge and includes your name, title, school, address, email, and phone. Exhibitors and attendees use this time-saving device at booths. Remember – it is your choice which exhibitors you allow to scan your badge.

Play **ScanTrivia** using your mobile device by scanning QR codes that have trivia questions about NASFAA, exhibitors, and New Orleans. If you answer the questions correctly, you will receive points. A leaderboard will be displayed on a monitor and will keep track of who is playing and who is winning! Winners will be announced throughout the conference, with one grand prizewinner and several runners-up.

**Meal tickets** are provided with your name badge and must be presented for the Sunday evening reception, Monday and Tuesday luncheons, and the Wednesday breakfast.

**Extra Meal Tickets**, if available, may be purchased at the NASFAA On-Site Registration desk located on Level 1. Meal prices are actual NASFAA cost: Sunday evening reception $65; Monday lunch $60; Tuesday lunch $60; Wednesday breakfast $38.

**Exhibits** are located in the Elite Hall on Level 1. For hours, see the conference schedule on page 8 or the Schedule at-a-Glance. Only registered attendees are permitted access to the Exhibit Hall.

**The Information Desk, Message Center, and Lost and Found** are located in the Strand Foyer on Level 2. Check the message board daily. Forms to post your messages are available at the information desk.
The Relax & Recharge Lounge (sponsored by iontuition/i3 Group) is located on Level 1 and is the perfect place to relax for a few minutes between sessions. Have a seated massage while your laptop or mobile device is charging. Masseuses will be available Sunday 2:00pm - 5:00pm, Monday 2:00pm - 5:00pm, and Tuesday 1:00pm - 4:00pm (times subject to change).

Charging stations for your cellphone, iPad, laptop, and other devices are located on Level 1 in the Relax & Recharge Lounge and on Level 3 in the Celestin Foyer.

Meeting Etiquette: Sensitive to the concerns of our members, NASFAA affirms the right of all individuals to function in an environment free of offensive behavior.

- No talking during presentations and please refrain from having loud conversations directly outside of a meeting room.
- Turn off pagers, cellphones, and signal watches during conference functions.
- Use perfume or cologne sparingly, as others around you may be allergic.

U.S. Department of Education Resources: In the NASFAA Exhibit Hall, located in Elite Hall on Level 1, schools can meet with staff from the Department of Education (ED) about student aid related issues and concerns regarding their participation in Title IV programs. In the “Ask a Fed” area, staff can ask general questions on all Title IV matters.

Connect in New Orleans!
NASFAA and Inceptia are providing free WiFi!

You may access the Hyatt Regency New Orleans WiFi network for business use in the meeting space area.

This service is sponsored by Inceptia.

SSID: NASFAA15
Encryption Key: inceptia
Sunday, July 19, 2015
Opening Session – Hill Harper – Featured Speaker - 12:45pm - 2:15pm
Hill Harper is an award-winning actor, best-selling author, and philanthropist. Harper starred on the CBS TV drama “CSI: NY” from 2004 to 2013. As of March 2013, he joined the USA Network spy drama “Covert Affairs.” Harper is the author of four New York Times bestsellers and he has earned seven NAACP Image Awards for his writing and acting. He is founder of the Manifest Your Destiny Foundation, dedicated to empowering underserved youth through mentorship, scholarship and grant programs.
Harper graduated magna cum laude as valedictorian of his department with a bachelor’s degree from Brown University and cum laude with a doctorate in law from Harvard Law School. He also holds a master’s degree with honors from Harvard University’s Kennedy School of Government and has honorary doctoral degrees from Winston-Salem State University, Cheyney University, Westfield State College, Tougaloo College, Dillard University and Howard University.

Welcome Reception - 4:45pm – 6:30pm
Join National Chair Eileen O’Leary in the NASFAA Exhibit Hall and network with your colleagues from across the nation. This is a great way to reconnect with colleagues you have not seen in the past year, meet new friends, and learn about the products and services offered by our exhibitors. Be sure to stop by the NASFAA booth and meet the NASFAA staff.

Monday, July 20, 2015
General Session - Yes or No? Student Loans Are a Crisis For Students and the Economy - 9:00am - 10:00am
Student loan borrowing continues to escalate each year, with an estimated 7 million borrowers in default on over $100 billion. Have we now reached a level of crisis that will soon wreak havoc on students and the economy? Come join this “oxford style” debate between two teams as they present reasoned arguments on whether student debt has grown to such epic levels that it is now a crisis for students, the economy, and our national future. Audience members will play a role in determining the winner by voicing their opinion via text message after two teams make their case.

Beth Akers - Debater
Beth Akers is a fellow in the Brookings Institution’s Brown Center on Education Policy. She is an expert on the economics of education, with a focus on higher education policy. Akers’s recent writing has been on the topics of student loan debt, information in higher education and extended time-to-degree. She previously held the position of staff economist with the President’s Council of Economic Advisors, where she worked on federal student lending policy as well as other education and labor issues. Akers received a B.S. in Mathematics and Economics from SUNY Albany and a Ph.D. in Economics from Columbia University. She is often cited by major media outlets and has briefed policy makers on the topic of student loans.

Kevin Fudge - Debater
Kevin Fudge is the Manager of Government Relations and Community Affairs at American Student Assistance. He works with policymakers, state agencies and non-profit organizations to increase college access, college completion and successful education debt management. He works with members of state government to provide effective solutions to complex student loan situations faced by their constituents or from their own education loans. He provides research and analysis of student loans to secondary school administrators and higher education professionals. He has appeared in media outlets such as NPR, NBC, CBS, U.S. News & World Report, The Washington Post and The Boston Globe. Kevin is a graduate of the University of Virginia and received his M.Ed in Education Policy and Management from Harvard Graduate School of Education.
Andrew P. Kelly - Debater
Andrew P. Kelly is a resident scholar in education policy studies and the director of the Center on Higher Education Reform at the American Enterprise Institute (AEI), where he works on higher education policy, innovation in education, financial aid reform, and the politics of education policy. Previously, Kelly was a graduate student at the University of California, Berkeley, where he received a National Science Foundation research training fellowship and was honored as an outstanding graduate student instructor. Before graduate school, Kelly served as a research assistant at AEI, where his work focused on how to prepare K–12 school leaders, collective bargaining in public schools, and the politics of education. Kelly’s findings have appeared in the American Journal of Education, Education Next, Educational Policy, Policy Studies Journal, and Teachers College Record.

Tim Ranzetta - Debater
Tim’s saving habits started at seven when a neighbor with a broken hip gave him a dog walking job. Her recovery, which took almost a year, resulted in Tim getting to know the bank tellers quite well (and accumulating a savings account balance of over $300!). His recent entrepreneurial adventures have included driving a shredding truck, analyzing executive compensation packages for Fortune 500 companies and helping families make better college financing decisions. After volunteering in 2010 to create and teach a personal finance program at Eastside College Prep in East Palo Alto, Tim saw firsthand the impact of an engaging and activity-based curriculum, which inspired him to start a new non-profit, Next Gen Personal Finance.

John Donvan - Moderator
The moderator of Intelligence Squared U.S. debates since 2008, John Donvan is an author and correspondent for ABC News. He has served as ABC’s White House Correspondent, along with postings in Moscow, London, Jerusalem and Amman. In addition to recently premiering his first one-man show, Lose the Kid, in Washington, D.C., John is currently writing a book on the history of autism, to be published by Crown in January 2016. John is a three-time Emmy Award winner and was a National Magazine Award finalist in 2010.

Luncheon with Featured Speaker Justin Draeger - 12:45pm - 2:15pm
From Idea to Reality: NASFAA’s Policy Initiatives - As reauthorization of the Higher Education Act continues to gain momentum, it has never been more important for the voices of financial aid administrators to be heard on student aid issues. NASFAA President Justin Draeger will detail NASFAA’s proactive policy work and legislative positions and provide ways members can lend their voices to higher education access and success.

Networking Event—Un-Wine-d Hour - 4:15pm - 5:30pm
Join your colleagues in the NASFAA Exhibit Hall to speak with colleagues, exhibitors and NASFAA staff, and to snap some fun pictures at the photo booth and upload them seamlessly to Facebook.

NASFAA’s 50th Anniversary Parade - 6:30pm
Join us as we close down the streets between the Hyatt Regency (conference headquarters) and the French Quarter, picking up conference attendees at each hotel along the way. In addition to nearly 3,000 financial aid professionals, the parade will include a high school marching band, a brass jazz band, and some fun surprises.

Tuesday, July 21, 2015
Luncheon & Annual Business Meeting - 11:30am – 1:30pm
Join us for lunch to hear from departing National Chair Eileen O’Leary and Incoming Chair Dan Mann about the state of the association and our future. We will also celebrate the accomplishments of your colleagues as we present a number of awards.

Wednesday, July 22, 2015
Closing Breakfast - 8:30am – 11:00am
Join your new National Chair Dan Mann at this closing session. Attendees will hear from the U.S. Department of Education’s Federal Student Aid Director of Policy Liaison and Implementation Jeff Baker, and Deputy Assistant Secretary for Policy, Planning and Innovation Lynn Mahaffie about updates to the Department of Education’s Title IV activities and initiatives. Topics will include the president’s Title IV budget proposals, including the status of sequestration; changes to Title IV programs as a result of the Supreme Court’s Defense of Marriage Act (DOMA) decision; the new FSA ID; and an update on the Department’s regulatory efforts.
## Conference Schedule

**Sunday, July 19**

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<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>6:00am - 4:00pm</td>
<td>Exhibitor Move-In</td>
<td>Elite Hall - Level 1</td>
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<tr>
<td>7:00am - 7:50am</td>
<td>Feel Great... with Zumba</td>
<td>Foster 1 - Level 2</td>
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<td>8:00am - 10:00am</td>
<td>Conference Mentors Task Force</td>
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<td>8:00am - 12:30pm</td>
<td>Information Desk Open</td>
<td>Strand Foyer - Level 2</td>
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<td><strong>NASFAA T-Shirt Sales</strong></td>
<td>Elite Foyer - Level 1</td>
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<td><strong>Housing Desk Open</strong></td>
<td>Strand Foyer - Level 2</td>
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<td>8:00am - 5:00pm</td>
<td><strong>Registration Open</strong></td>
<td>Registration - Level 1</td>
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<tr>
<td>8:00am - 6:30pm</td>
<td><strong>Relax &amp; Recharge Lounge Open - Sponsored by iontuition/i3 Group</strong></td>
<td>Elite Foyer - Level 1</td>
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<td>9:00am - 11:00am</td>
<td><strong>Finance &amp; Audit Committee Meeting</strong></td>
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<td><strong>Enrollment Management Task Force Meeting</strong></td>
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<td><strong>50th Anniversary Task Force Meeting</strong></td>
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<td><strong>Ethics Commission Meeting</strong></td>
<td>Imperial 7 - Level 4</td>
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<td>10:00am - 11:00am</td>
<td><strong>First-Time Conference Attendees’ Kick-Off Networking Event</strong></td>
<td>Celestin BC - Level 3</td>
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<td>10:30am - 11:45am</td>
<td><strong>Community College Caucus</strong></td>
<td>Strand 10AB - Level 2</td>
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<td><strong>Four-Year Public Caucus</strong></td>
<td>Strand 11AB - Level 2</td>
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<td><strong>Independent College Caucus</strong></td>
<td>Strand 12AB - Level 2</td>
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<td><strong>Proprietary Sector Caucus</strong></td>
<td>Strand 13AB - Level 2</td>
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<td>11:00am - 12:30pm</td>
<td><strong>NASFAA’s 50th Anniversary Information Desk</strong></td>
<td>Elite Foyer - Level 1</td>
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<tr>
<td>12:45pm - 2:15pm</td>
<td><strong>Opening Session with Keynote by Hill Harper</strong></td>
<td>Empire Ballroom - Level 2</td>
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<td>2:00pm - 5:00pm</td>
<td><strong>NASFAA T-Shirt Sales</strong></td>
<td>Elite Foyer - Level 1</td>
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<td><strong>Housing Desk Open</strong></td>
<td>Strand Foyer - Level 2</td>
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2:30pm - 3:30pm  
**Making Determinations of Unaccompanied Homeless Youth Status**  
Celestin GH - Level 3

**Student Loan Repayment Through Employer Withholding**  
Celestin F - Level 3

**A Collective and Pioneering Methodology to Student Financial Literacy**  
Strand 13AB - Level 2

**Innovative New Programs - How to Remain in Compliance in a Changing Landscape**  
Strand 12AB - Level 2

**It’s All in the Game!**  
Strand 11AB - Level 2

**From “Schoolhouse Rock” to IFAP**  
Celestin A - Level 3

**Federal Town Hall**  
Celestin D - Level 3

**R2T4 - Credit Hour Programs**  
Celestin E - Level 3

**AwardSpring: A Better Way to Manage Your Scholarships**  
Strand 7 - Level 2

**NASFAA Management Benchmarking Task Force**  
Strand 10AB - Level 2

3:30pm - 3:45pm  
**Break - Sponsored by The College Board**  
Celestin & Strand Foyers - Levels 2 & 3

3:45pm - 4:45pm  
**Communicating Value vs. Price - Why Transparency is Key**  
Strand 13AB - Level 2

**Federal Update on HRSA’s Title VII and VIII - Student Loans and Scholarships**  
Strand 12AB - Level 2

**Innovative Strategies for Diversity in the Financial Aid Office**  
Celestin F - Level 3

**Award Letters: Decoding with Students and Families**  
Celestin A - Level 3

**Verification for 2016-17**  
Celestin D - Level 3

**R2T4 - Module Programs**  
Celestin E - Level 3

**SoFi: Student Loan Refinancing 101**  
Strand 1 - Level 2

4:00pm - 4:45pm  
**Exhibitor & Sponsor Appreciation Reception (Exhibitors & Sponsors Only)**  
Elite Hall - Level 1

4:45pm - 6:30pm  
**Welcome Reception & Exhibit Hall Open**  
Elite Hall - Level 1
Monday, July 20

7:30am - 8:45am  Past Presidents and National Chairs Breakfast
                Strand 5 - Level 2

8:00am - 8:45am  Graduate & Professional Institutions’ Networking Breakfast
                Imperial 5AB - Level 4
                Continental Breakfast
                Elite Hall - Level 1

8:00am - 12:30pm Information Desk Open
                Strand Foyer - Level 2

                Exhibit Hall Open
                Elite Hall - Level 1

                NASFAA T-Shirt Sales
                Elite Foyer - Level 1

                Housing Desk Open
                Strand Foyer - Level 2

                NASFAA’s 50th Anniversary Information Desk
                Elite Foyer - Level 1

8:00am - 4:30pm  Registration Open
                 Registration - Level 1

8:00am - 5:30pm  Relax & Recharge Lounge Open - Sponsored by iontuition/i3 Group
                 Elite Foyer - Level 1

9:00am - 10:00am General Session - Yes or No? Student Loans Are a Crisis For Students and the Economy
                Empire Ballroom - Level 2

10:00am - 10:15am Break - Sponsored by Cooley LLP
                Celestin & Strand Foyers and Elite Hall - Levels 1, 2 & 3

10:15am - 11:15am Innovative Tools to Enhance Your NASFAA Membership Experience
                Celestin F - Level 3

                The Big Idea in Student Aid: NASFAA’s Policy Challenge - Round 1
                Strand 11AB - Level 2

                New Research and College-Level Policies to Help Students Borrow Responsibly
                Celestin GH - Level 3

                The Future of PSLF: Recommendations, Reauthorization, and Beyond
                Strand 12AB - Level 2

                Leveraging Financial Aid to Expand Student Opportunities
                Strand 13AB - Level 2

                Federal Town Hall
                Celestin D - Level 3

                Gainful Employment
                Celestin E - Level 3

                NSLDS Update
                Strand 10AB - Level 2

                Student Self-Service: The Future of Financial Aid
                Strand 1 - Level 2

                AwardSpring: A Better Way to Manage Your Scholarships
                Strand 7 - Level 2

10:15am - 12:30pm NASFAA U - Professional Judgment
                Celestin A - Level 3

                Ethics and Financial Aid: Right or Wrong
                Celestin BC - Level 3

11:15am - 11:30am Break - Sponsored by Cooley LLP
                Celestin & Strand Foyers and Elite Hall - Levels 1, 2 & 3
| Time          | Session Title                                                                 │ Location          |
|--------------|-------------------------------------------------------------------------------|-------------------|
| 11:30am - 12:30pm | **Working with Undocumented Students; Deferred Action for Childhood Arrivals**  | Strand 13AB - Level 2 |
|              | **Educating the Department of Education and Congress About Graduate Education** | Strand 12AB - Level 2 |
|              | **Leveraging Analytics to Drive Financial Aid Counseling Strategy**             | Celestin F - Level 3 |
|              | **Minimizing Liabilities in an ED Program Review**                            | Celestin GH - Level 3 |
|              | **Consumer Information Requirements**                                         | Celestin D - Level 3 |
|              | **Gainful Employment**                                                         | Celestin E - Level 3 |
|              | **Privacy and Data Protection**                                                | Strand 10AB - Level 2 |
|              | **The Redesigned SAT and Financial Aid**                                      | Strand 1 - Level 2 |
|              | **FluidReview by SurveyMonkey: A Powerful, Flexible and Comprehensive Scholarship Management Solution** | Strand 7 - Level 2 |
| 12:45pm - 2:15pm  | **Examining NCAA Rule Changes and Cost of Attendance**                        | Strand 11AB - Level 2 |
| 12:45pm - 2:15pm  | **Luncheon with Featured Speaker Justin Draeger**                             | Empire Ballroom - Level 2 |
| 2:15pm - 3:15pm   | **Exclusive Exhibit Hall Hour - Play ScanTrivia**                             | Elite Hall - Level 1 |
| 2:15pm - 4:30pm   | **Information Desk Open**                                                     | Strand Foyer - Level 2 |
| 2:15pm - 5:00pm   | **Housing Desk Open**                                                         | Strand Foyer - Level 2 |
| 2:15pm - 5:00pm   | **NASFAA T-Shirt Sales**                                                      | Elite Foyer - Level 1 |
| 2:15pm - 5:00pm   | **NASFAA’s 50th Anniversary Information Desk**                               | Elite Foyer - Level 1 |
| 2:15pm - 5:30pm   | **Exhibit Hall Open**                                                         | Elite Hall - Level 1 |
| 3:00pm - 3:15pm   | **Break - Sponsored by Cooley, LLP**                                          | Strand & Celestin Foyers and Elite Hall - Levels 1, 2 & 3 |
| 3:15pm - 4:15pm   | **Helping Students Make Good Financial Decisions**                            | Strand 13AB - Level 2 |
| 3:15pm - 4:15pm   | **Two Loan Disbursements + Midterm Grades = Increase in Student Success!**     | Celestin GH - Level 3 |
| 3:15pm - 4:15pm   | **The Many Hats and Faces of a Director**                                     | Celestin BC - Level 3 |
| 3:15pm - 4:15pm   | **Financial Literacy - Grad Students: Highly Intelligent v. Financially Savvy**| Strand 12AB - Level 2 |
| 3:15pm - 4:15pm   | **NCAA - An Update on Division I Financial Aid Legislation**                  | Strand 11AB - Level 2 |
| 3:15pm - 4:15pm   | **Holistic Campus Solutions - Collaborating Towards Student Retention & Success** | Celestin A - Level 3 |
| 3:15pm - 4:15pm   | **Consumer Information Requirements**                                          | Celestin D - Level 3 |
| 3:15pm - 4:15pm   | **COD Update**                                                                | Celestin E - Level 3 |
| 3:15pm - 4:15pm   | **Verification for 2016-17**                                                   | Strand 10AB - Level 2 |
### Tuesday, July 21

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<thead>
<tr>
<th>Time</th>
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<tr>
<td>7:30am - 8:45am</td>
<td>Regional and State Presidents Breakfast</td>
<td>Strand 5 - Level 2</td>
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<td>8:00am - 8:45am</td>
<td>Continental Breakfast</td>
<td>Elite Hall - Level 1</td>
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<td>How Can Research be More Relevant to Practice? A Facilitated Discussion</td>
<td>Imperial 3 - Level 4</td>
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<td>8:00am - 11:15am</td>
<td>Exhibit Hall Open</td>
<td>Elite Hall - Level 1</td>
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<td>8:00am - 11:30am</td>
<td>NASFAA’s 50th Anniversary Information Desk</td>
<td>Elite Foyer - Level 1</td>
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<td>8:00am - 11:45am</td>
<td>Registration Open</td>
<td>Registration - Level 1</td>
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<td>8:00am - 4:30pm</td>
<td>Relax &amp; Recharge Lounge Open - Sponsored by Iontuition/i3 Group</td>
<td>Elite Foyer - Level 1</td>
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<td>9:00am - 10:00am</td>
<td>Graduate/Professional Town Hall Meeting</td>
<td>Strand 12AB - Level 2</td>
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<td>Evaluating &amp; Reporting the Effectiveness of Online Communication w/Students</td>
<td>Strand 11AB - Level 2</td>
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<td>9:00am - 11:15am</td>
<td>Financial Aid Tool Box - A-Z</td>
<td>Celestin BC - Level 3</td>
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<td>R2T4 &amp; Modules: Navigating the New Regulations from the Campus Perspective</td>
<td>Celestin GH - Level 3</td>
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<td>Walking the Path: Behavioral Finance to Strengthen Financial Ed Outcomes</td>
<td>Strand 13AB - Level 2</td>
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<td>150% Direct Subsidized Loan Limits</td>
<td>Celestin D - Level 3</td>
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<td>COD Update</td>
<td>Celestin E - Level 3</td>
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<td>NASFAA’s Peer Review Program: Like An Audit But w/Empathy &amp; Advice</td>
<td>Celestin F - Level 3</td>
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<td>9:00am - 11:15am</td>
<td>Award Letters that Don’t Suck</td>
<td>Strand 1 - Level 2</td>
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<tr>
<td>9:00am - 11:15am</td>
<td>Financial Aid Issues in a Competency-Based Education Model</td>
<td>Celestin A - Level 3</td>
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<tr>
<td>10:00am - 10:15am</td>
<td>Break - Sponsored by National Student Clearinghouse</td>
<td>Celestin &amp; Strand Foyers and Elite Hall - Levels 1, 2 &amp; 3</td>
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| 10:15am - 11:15am | The Reward for Doing a Good Job is More Work!  
                           Strand 11AB - Level 2  
                           Reflecting a Changing Society: Diversity in the Hiring Process  
                           Strand 13AB - Level 2  
                           Improving the Campus-Based Aid Allocation Formula  
                           Celestin GH - Level 3 |
| 11:30am - 1:30pm | Awards Luncheon & Annual Business Meeting  
                           Empire Ballroom - Level 2 |
| 1:30pm - 4:15pm | Information Desk Open  
                           Strand Foyer - Level 2  
                           Exhibit Hall Open  
                           Elite Hall - Level 1  
                           NASFAA's 50th Anniversary Information Desk  
                           Elite Foyer - Level 1 |
| 1:45pm - 2:45pm | How to Say No: Improving Responses to Award Appeals  
                           Strand 13AB - Level 2  
                           Compliance Officer: Do You Need Me?  
                           Strand 11AB - Level 2  
                           Encouraging Good Behavior: Lowering Defaults Through Early Consumer Info  
                           Celestin F - Level 3  
                           A Financial Aid Director's Guide to Trending Legal Issues  
                           Celestin GH - Level 3  
                           Repayment Plans  
                           Celestin D - Level 3  
                           150% - A Life Cycle Overview  
                           Celestin E - Level 3  
                           State Authorizations  
                           Strand 10AB - Level 2 |
| 1:45pm - 4:00pm | Joining Forces to Deliver Student Opportunity  
                           Strand 1 - Level 2  
                           FAFSA Simplification: Finding the Right Way  
                           Strand 12AB - Level 2 |
| 1:45pm - 4:00pm | NASFAA U - Cost of Attendance  
                           Celestin A - Level 3  
                           Leading Up, Down and All Around  
                           Celestin BC - Level 3 |

**Notes:**  
- **P** Peer-to-Peek Session  
- **F** Financial Aid Business Solution Seminar  
- **H** Half-Day Workshop
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<tr>
<td>3:00pm - 4:00pm</td>
<td>Tune Up Your Compliance - Part Deux</td>
<td>Celestin GH</td>
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<td>Hiring, Training and Promoting the Emerging Leaders</td>
<td>Strand 11AB</td>
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<td>The State University of New York’s Approach to Student Retention</td>
<td>Strand 13AB</td>
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<td>Legislative Update from the Graduate and Professional Perspective</td>
<td>Strand 12AB</td>
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<td>Advanced Techniques in Social Media</td>
<td>Celestin F</td>
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<td>Repayment Plans</td>
<td>Celestin D</td>
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<td>Federal Town Hall</td>
<td>Celestin E</td>
<td>Level 3</td>
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<td>Program Review Essentials &amp; Top 10 Compliance Findings</td>
<td>Strand 10AB</td>
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<td><strong>AcademicWorks: Comprehensive Scholarship Management Solution</strong></td>
<td>Strand 1</td>
<td>Level 2</td>
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<td>4:00pm - 4:15pm</td>
<td>Break - Sponsored by National Student Clearinghouse</td>
<td>Celestin &amp; Strand Foyers and Elite Hall</td>
<td>Levels 1, 2 &amp; 3</td>
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<td>Title IV, Veterans &amp; Military Benefits Administration at a Crossroads</td>
<td>Celestin GH</td>
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<td>Happy Staff, Happy Life</td>
<td>Strand 11AB</td>
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<td>Responsible Borrowing Initiatives</td>
<td>Strand 13AB</td>
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<td>Graduate/Professional Orientation Changing Practices</td>
<td>Strand 12AB</td>
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<td>Reviewing the Results of the Loan Servicing Issues Task Force</td>
<td>Celestin F</td>
<td>Level 3</td>
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<td><strong>NSLDS Update</strong></td>
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<td>Inside the Beltway: NASFAA Federal Update</td>
<td>Strand 10AB</td>
<td>Level 2</td>
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<td>4:15pm - 11:55pm</td>
<td>Exhibit Hall Tear-Down</td>
<td>Elite Hall</td>
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**Wednesday, July 22**

8:30am - 11:00am    Closing Breakfast and General Session

Empire Ballroom - Level 2
IT’S NOT JUST ABOUT THE TEST

With all my years of experience, I was worried I wouldn’t pass.

Then I thought to myself, I help students every day. I know what I’m doing.

Earning credentials is about strengthening what I already know so I can continue to help students as the financial aid regulations change and evolve.

Earning credentials tells my boss, my staff, my students, and the world, I have what it takes to be successful and I know what I’m doing in the financial aid office.

NASFAA University Credentials. Earn yours today.

Choose from 16 Credentials!

Part 1
- Application Process
- Student Eligibility
- Cost of Attendance
- Federal Methodology
- Verification

Part 2
- Federal Pell Grants
- Campus-Based Programs
- TEACH
- Direct Loans
- Packaging

Part 3
- Return of Title IV Funds
- Professional Judgment
- Satisfactory Academic Progress
- Cash Management
- Consumer Information
- Administrative Capability

For new financial aid professionals, NASFAA recommends moving through the credentials in the order shown; however, this sequence is not a requirement.
Sunday
2:30pm - 3:30pm

Making Determinations of Unaccompanied Homeless Youth Status
Celestin GH - Level 3
The CCRAA amended the definition of independent student to include several new populations, including unaccompanied homeless youth. To be independent, students must have a yearly determination of their status. Data from the Department of Education shows school district liaisons make the majority of determinations each year. Because these professionals can only make determinations for incoming students and space in qualifying shelters is limited, many students need to have financial aid administrators (FAAs) make determinations. This session will review the process FAAs should use to make determinations, including appropriate documentation. Scenarios will be used to illustrate the process and encourage discussion.

Moderator: Jennifer Martin, Director of Content Management, NASFAA
Speakers: Cyekeia Lee, Director of Higher Education Initiatives, National Association for the Education of Homeless Children and Youth
Richard Heath, Director, Student Financial Services, Anne Arundel Community College
Jennifer Martin, Director of Content Management, NASFAA

Student Loan Repayment Through Employer Withholding
Celestin F - Level 3
NASFAA, New America, and Young Invincibles, in partnership with the Urban Institute and the Chamber of Commerce, have been working together through a grant from the Bill & Melinda Gates Foundation. The grant examined the implementation challenges surrounding automatic enrollment of all student loan borrowers in income-based repayment, with a particular focus on the feasibility and design of employer withholding of student loan payments. This interactive session will explain and discuss the findings of the consortium as part of the third phase of the Reimagining Aid Design and Delivery project.

Speakers: Karen McCarthy, Senior Policy Analyst, NASFAA
Alex Holt, Policy Analyst, Education Policy Program, New America
Jennifer Wang, Policy Director, Young Invincibles

Innovative New Programs - How to Remain in Compliance in a Changing Landscape
Strand 12AB - Level 2
In an increasingly competitive marketplace, schools, especially at the graduate and professional level, are developing “innovative” new programs to fulfill their enrollment goals. Sometimes, the financial aid office is the last to know about these new programs. Sometimes, these new programs present challenging compliance problems. In this session, we will identify strategies for staying abreast of new program developments on campus and identify best practices for budgeting and awarding Title IV financial aid for students in these programs within the current regulatory framework.

Moderator: Gina Soliz, Director of Financial Aid, Syracuse University College of Law
Speakers: Terri Elizabeth LeGrand, Associate Director for Compliance, Wake Forest University College of Law
Thomas Benza, Associate Director, Wake Forest University

A Collective and Pioneering Methodology to Student Financial Literacy
Strand 13AB - Level 2
In this session, the University of Oklahoma, will demonstrate how they have integrated Financial Literacy on campus. The transformation took place via the creation of a for credit personal finance course called “9 Things Every College Student Should Know About Money,” the development of the Early Detection and Intervention of Financially At Risk Students program, and a variety of financial literacy outreach efforts. OU has created a culture of financially cognizant students. This session will include information on best practices for developing a financial literacy program, showcase lessons learned, and illustrate outcomes.

Moderator: Jonna Raney, Director of Student Financial Services, Oklahoma Baptist University
Speakers: Brad Burnett, Associate Vice President for Student Financial Services, University of Oklahoma
Shana Stanton, Coordinator, University of Oklahoma
Judi Voeller, Associate Director, Grants and Special Projects, University of Oklahoma
SESSION DESCRIPTIONS

SUNDAY 2:30pm - 3:30pm

It’s All in the Game!
Strand 11AB - Level 2

Financial aid training doesn't have to be boring! Engaging staff in interactive training builds their confidence as they learn and lets you (the trainer) know right away if staff “get it.” Staff will retain more information if they have a good time while learning. Come away from this session with tips for trainers and practice games you can play to get your message across for both new and seasoned staff. Training staff about conflicting data, professional judgment, policies & procedures, packaging, and counseling can be fun for everyone. Get creative and get staff involved!

Moderator: Leslie Bridson, Director, Financial Aid, Massachusetts Institute of Technology

Speakers:
Jana Haile, Associate Director, Boston University
Julie Wickstrom, Director of Financial Assistance, Boston University

From “Schoolhouse Rock” to IFAP
Celestin A - Level 3

This session will explore the path of education bills through Congress and through regulation development. This session will also assist participants in understanding the difference between “statute,” “regulation,” “Dear Colleague Letter,” “FSA Handbook” and other everyday desk guidance we use in the financial aid office.

Moderator: Nancy Ferguson, Senior Assistant Director of Programs, University of Georgia

Speakers:
Philip Hawkins, Director of Financial Aid, University of West Georgia
Anthony P. Jones, Assistant Professor, Appalachian State University

Federal Town Hall
Celestin D - Level 3

Presenters from the U.S. Department of Education will take questions from the audience on any number of different topics covered at the conference.

Moderator: Bridgette Betz, Director, Missouri University of Science and Technology

Speakers:
Jeff Baker, Federal Student Aid, U.S. Department of Education
Lynn Mahaffie, Senior Director, Policy Coordination, Development and Accreditation, U.S. Department of Education
Carney McCullough, Director, Policy Development Group, U.S. Department of Education
Justin Draeger, President and CEO, NASFAA
Dan Mann, 2015-16 NASFAA National Chair and Director of Financial Aid, University of Illinois at Urbana-Champaign
Eileen O’Leary, 2014-15 NASFAA National Chair and Assistant Vice President Student Financial Services, Stonehill College

R2T4 - Credit Hour Programs
Celestin E - Level 3

This session will focus on the Return of Title IV funds provisions when a student withdraws from a credit hour program.

Moderator: Allison Sullivan, Director of Financial Aid, Anderson University

Speakers:
Dan Klock, Program Specialist, Federal Student Aid, U.S. Department of Education
David Musser, Program Specialist, U.S. Department of Education

NASFAA Management Benchmarking Task Force
Strand 10AB - Level 2

NASFAA plays a vital role in helping professionals stay on top of industry trends and compare themselves to similar institutions. In an effort to streamline our two ongoing benchmarks, a staffing and salary survey, NASFAA convened a task force to examine how these benchmarks may be updated and redesigned to better fit the needs of our members. This session will give an in-depth review of the task force finding and recommendations, as well as allow members an opportunity to review NASFAA’s redesigned benchmarking survey and provide feedback before it is distributed this fall.

Moderator: Charlotte Etier, Research Analyst, NASFAA

Speakers:
Charlotte Etier, Research Analyst, NASFAA
Dan Davenport, Director of Admissions/Financial Aid, University of Idaho
3:45pm - 4:45pm

Communicating Value vs. Price - Why Transparency is Key
Strand 13AB - Level 2

The University of Findlay changed the way it interacts with students and families about paying for college. The university embarked on a multi-level program that eliminated autonomy between admissions, financial aid and the business office to become clearer about the cost of college. Findlay also moved away from the Net Price Calculator, and developed a Total Degree Cost Calculator, allowing students to know up-front the cost of a Findlay education. The results are evidence of the efforts success - 8.5 percent enrollment increase, decreased communication from confused students, increased traffic on the offices’ websites and an increase in net tuition revenue.

Moderator:
Edward R Recker, Director of Financial Aid, The University of Findlay

Speakers:
Edward R Recker, Director of Financial Aid, The University of Findlay
Joseph Spencer, Associate Director of Financial Aid, The University of Findlay
Rebecca Jenkins, Director of Marketing and Communication, The University of Findlay

Federal Update on HRSA’s Title VII and VIII - Student Loans and Scholarships
Strand 12AB - Level 2

This session will review and update attendees on the recent loan and scholarship requirements as well as the performance measure outcomes concerning the Scholarship for Disadvantaged Students as well as the Primary Care Loan, Loan for Disadvantaged Students, Nursing Student Loan, and Health Professions Student Loan programs.

Moderator:
Deidra Cummings, Counselor, Lipscomb University

Speaker:
Charles Carpenter, National Health Service Corps

Innovative Strategies for Diversity in the Financial Aid Office
Celestin F - Level 3

Financial aid administrators interact with diverse student populations and it is important to understand the multiple cultures and perspectives of all students. To gain insight and better serve students, a diverse staff is needed to understand student backgrounds and their needs. This session will share the importance of examining the challenges to traditional workplace diversity efforts and provide innovative strategies. Drawn from Laura Liswood’s book “The Loudest Duck,” strategies discussed focus on creating effective workplaces while ensuring diverse, level playing fields for staff in order to retain talent that provide services to support student success in different ways.

Moderators:
Wayne Harewood, Director of Financial Aid, Kingsborough Community College
Robert Weinert, Financial Aid Specialist, Cuesta College

Speakers:
William Lindsey, Proprietary Sector Representative, Pennsylvania Higher Education Assistance Agency (PHEAA)
Rosemary Martinez-Kepford, School Relations Director, ECMC
Robert Weinert, Financial Aid Specialist, Cuesta College

Award Letters: Decoding with Students and Families
Celestin A - Level 3

For many students the college decision is on hold until the financial aid award letter arrives. Award letters help students and their families understand their financial responsibilities, yet the lack of standardization makes these award letters very confusing. Confusion can start with the amount of money awarded, but also the timing, the terminology used, and the real impact of its contents on students and their families. This session will review different award letters, highlight best practices and potential improvements, and allow time for collaboration around award letter practices that can increase understanding and have a positive impact on students.

Moderator:
Ali Caccavella, Director of Training and Partnerships, uAspire

Speakers:
Ali Caccavella, Director of Training and Partnerships, uAspire
Valerie Miller, Director, Student Financial Aid and Scholarships, Ohio University
Verification for 2016-17
Celestin D - Level 3
This session will discuss verification requirements for 2016-17, including FAFSA data subject to verification, changes to verification tracking groups, and acceptable documentation.
Moderator:
Elizabeth Garcia, Financial Aid Advisor, Pasadena City College
Speaker:
Carney McCullough, Director, Policy Development Group, U.S. Department of Education

R2T4 - Module Programs
Celestin E - Level 3
This session will focus on the Return of Title IV funds when a student withdraws from a program that is either taught in modules or has modules in the program. Examples will be discussed for both clock hour and credit hour programs.
Moderator:
Denise Welch, Director of Financial Aid, Panola College
Speakers:
Dan Klock, Program Specialist, Federal Student Aid, U.S. Department of Education
David Musser, Program Specialist, U.S. Department of Education

Examining Trends & Solutions in Administrative Burden
Strand 10AB - Level 2
In January 2015, as follow-up to its 2010 study, NASFAA surveyed financial aid professionals at its member institutions in an effort to better understand how ongoing regulatory changes are affecting college financial aid offices. The 2015 NASFAA Administrative Burden Survey (published April 2015) shows widespread concern about resource shortages felt by aid administrators. Further, trend data shows that these shortages are not short-term challenges, but rather permanent structural problems without foreseeable reprieve. This session will review the findings of the 2015 study, trends from 2010 to 2015, and related policy recommendations.
Moderator:
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA
Speakers:
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA
Charlotte Etier, Research Analyst, NASFAA

Monday
10:15am - 11:15am
Innovative Tools to Enhance Your NASFAA Membership Experience
Celestin F - Level 3
This session will provide a guided tour through some of the ways NASFAA supports members with online tools and services, including the newly redesigned NASFAA website, the Student Aid Index, and AskRegs. A demonstration of the revised website will highlight a variety of new and innovative solutions and tools to make the most of your NASFAA membership, and examples from your peers will illustrate how useful the Student Aid Index and AskRegs services can be in your aid office.
Moderators:
Jennifer Williams, Assistant Director for Systems and Technology, Clemson University
Brian Lemma, Associate Director, Georgetown University
Speakers:
Scott Cline, Director of Financial Aid, California College of the Arts
Ashley Smith, Financial Aid Specialist, Montgomery County Community College
Shannon L. Crossland-Followill, Associate Director, Admin. Maintenance & Compliance, Texas Tech University
Carrie Conrad, Web Strategy Manager, NASFAA Staff Liaison

The Big Idea in Student Aid: NASFAA’s Policy Challenge - Round 1
Strand 11AB - Level 2
For the past several years NASFAA has been engaged in various projects to reimagine and redesign student financial aid. NASFAA will be giving the microphone over to presenters who have the most imaginative, revolutionary, or simple idea that could help solve some of the toughest higher education challenges through some change to student financial aid. Presenters will be judged on their policy idea by audience members, NASFAA leadership, higher education experts, and celebrity guests. The judges will determine which contestant has the policy idea with the greatest potential, and win a grand prize: funding to begin exploring the contestant’s idea.
Moderator:
Justin Draeger, President and CEO, NASFAA
New Research and College-Level Policies to Help Students Borrow Responsibly
Celestin GH - Level 3
Media reports and policy discussions at the national, state, and college level continue to highlight concerns about growing student debt and raise questions about how to help students borrow responsibly. During this interactive session, financial aid experts will share the latest data on student borrowing and offer perspectives on how colleges can approach the issue of student debt through their financial aid awarding policies, loan counseling, and other outreach with students and families. Participants will be invited to join the discussion about policies and practices that support wise decision-making about borrowing and other ways to pay for college.

Moderator:
Diane Cheng, Senior Research Analyst, The Institute for College Access & Success, Inc.

Speakers:
Diane Cheng, Senior Research Analyst, The Institute for College Access & Success, Inc.
Kevin Jensen, Dean of Enrollment & Student Services, College of Western Idaho
James Kennedy, Director, University Financial Aid, Indiana University - University Student Services and Systems

Leveraging Financial Aid to Expand Student Opportunities
Strand 13AB - Level 2
At University of Chicago low-income students were self-selecting out of study abroad and career preparation programs over fear of cost. Partnering with Career Advancement, the financial aid office created funding opportunities and communications to allow all students access to these experiences. The office also simplified the student experience of requesting funds and worked to educate students and campus partners about the opportunities available.

Moderator:
Monica Kramer, Director of Business Process Improvements, University of Chicago

Speakers:
Amanda Fijal, Executive Director, University Financial Aid, University of Chicago
Meredith Daw, Assistant Vice President, University of Chicago

The Future of PSLF: Recommendations, Reauthorization, and Beyond
Strand 12AB - Level 2
In August of 2014, NASFAA released a task force report on ways to improve and strengthen the Public Service Loan Forgiveness program. This session will highlight those recommendations and provide updates on recent legislation or administrative action related to the program. You will also hear from the servicer of these loans about the characteristics of this cohort as we approach 2017 and the initial threshold for forgiveness.

Moderator:
Karen McCarthy, Senior Policy Analyst, NASFAA

Speakers:
Candance Frazier, Associate Director, West Virginia University
Lisa Ciritella, Pennsylvania Higher Education Assistance Agency (PHEAA)

Federal Town Hall
Celestin D - Level 3
Presenters from the U.S. Department of Education will take questions from the audience on any number of different topics covered at the conference.

Moderator:
Ben Burton, Chief Financial Student Resources Officer, Ivy Tech Community College of Indiana

Speakers:
Jeff Baker, Federal Student Aid, U.S. Department of Education
Lynn Mahaffie, Senior Director, Policy Coordination, Development and Accreditation, U.S. Department of Education
Carney McCullough, Director, Policy Development Group, U.S. Department of Education
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA
Dan Mann, 2015-16 NASFAA National Chair and Director of Financial Aid, University of Illinois at Urbana-Champaign
Eileen O’Leary, 2014-15 NASFAA National Chair and Assistant Vice President Student Financial Services, Stonehill College

Gainful Employment
Celestin E - Level 3
This session will provide an overview of the Gainful Employment regulations that will go into effect on July 1, 2015, as well as information on the Gainful Employment disclosure requirements currently in effect.

Moderator:
Joseph A Bailey, Assistant Dean for Enrollment Services & Director of Financial Aid, Genesee Community College

Speakers:
Cynthia Hammond, U.S. Department of Education
Greg Martin, U.S. Department of Education
NSLDS Update
Strand 10AB - Level 2
This session will recap the changes made in 2015 to the National Student Loan Data System’s (NSLDS) websites, reports for schools, and enrollment reporting changes. Attendees will also hear about NSLDS changes planned for 2016.
Moderator:
Sean McGivney, Director of Financial Aid, Colorado State University-Pueblo
Speaker:

Student Self-Service: The Future of Financial Aid
Strand 1 - Level 2
Have you heard from students: “Navigating financial aid is just too hard” and they want you to do it for them? Creating a custom self-service experience for financial aid processes can be difficult, time consuming, and IT dependent. CampusLogic has developed a comprehensive and consistent student experience that spans the financial aid life cycle. Allowing students to complete tasks in a mobile friendly environment that supports customized forms, e-signature, dynamic content, logic driven task assignment, and multiple communication channels. Come learn how you can revolutionize the financial aid experience through self-service. Your student will thank you.
Speakers:
Chris Chumley, Chief Operating Officer, CampusLogic, Inc.
Gregg Scoresby, CEO, CampusLogic, Inc.
Amy Kearns, Vice President of Client Services, CampusLogic

NASFAA U - Professional Judgment
Celestin A - Level 3
This session will discuss Professional Judgment (PJ) principles and special circumstances that may warrant PJ, including possible considerations, potential adjustments, and examples of documentation.
Moderator:
Tiffany Gibbs, Training Specialist, NASFAA
Speakers:
Tiffany Gibbs, Training Specialist, NASFAA
David Futrell, Training Specialist, NASFAA
Eileen Welsh, Training Specialist, NASFAA

Ethics and Financial Aid: Right or Wrong
Celestin BC - Level 3
NASFAA recently made updates to the Statement of Ethical Principles and Code of Conduct. Each day we are faced with decisions as financial aid professionals that call into question our ethical principles. This interactive session will help you conduct a self-analysis and reflect on issues such as accepting gifts, conflicts in time management, advocating for students when federal and state regulations are at odds with each other, and more. Get acquainted with the Statement of Ethical Principles and review case studies that bring into focus the difficult decisions we often struggle with while assisting students in fulfilling their educational aspirations.
Moderator:
Neville Brown, Assistant Director, Eastern Connecticut State University
Speakers:
Mary Sommers, Director of Financial Aid, University of Nebraska at Kearney
James Swanson, Director of Financial Aid, Colorado College

10:15am - 12:30pm

Working with Undocumented Students; Deferred Action for Childhood Arrivals
Strand 13AB - Level 2
This session will examine the federal and state laws regarding financial aid eligibility for Deferred Action for Childhood Arrivals (DACA) students. There is often much confusion on how we can best serve these students as laws vary by state. We will hear from a legal expert on how best to work with these students who have self-identified, as well as students who may not have applied for DACA status but may be eligible. Our legal expert will provide us with resources to work with this growing population. Best practices will be identified and discussed.
Moderator:
Nathan Basford, Sr. Financial Aid Administrator, The Florida State University
Speakers:
Joan D Bailey, Assistant Director, St. Petersburg College
Francisco Valines, Director of Financial Aid, Florida International University
JoEllen Soucier, Executive Director of Financial Aid, Houston Community College System
Ignacia Rodriguez, Equal Justice Works Fellow, Sponsored By Greenberg Traurig, National Immigration Law Center

11:30am - 12:30pm
Educating the Department of Education and Congress About Graduate Education

Strand 12AB - Level 2

Graduate and professional financial aid administrators (seem) to always be working at a disadvantage. Most, if not all laws and regulations are targeted to the undergraduate community. In this session, presenters will show examples of how a variety of pieces of legislation have stymied graduate and professional financial aid administrators as to how to interpret these laws and regulations to fit graduate level curricula, which are very different from undergraduate curricula.

Moderator:
Karen McCarthy, Senior Policy Analyst, NASFAA

Speakers:
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA
Michael Goodman, Associate Vice President, Financial Aid, Tulane University

Leveraging Analytics to Drive Financial Aid Counseling Strategy

Celestin F - Level 3

Does your institution struggle with providing effective financial counseling due to limited resources? Learn how Capella University leverages analytics and targeted counseling to provide a personalized experience with limited resources. Key concepts to be discussed include: leveraging analytics to identify opportunities, segmenting your student population for targeted outreach, measuring results, and successfully advocating for resource allocation within your school.

Moderator:
Kate Kelley, Capella University

Speakers:
Jarod Paulson, Associate Director of Financial Aid, Capella University
Timothy Eaton, Manager of Learner Financial Services, Capella University

Minimizing Liabilities in an ED Program Review

Celestin GH - Level 3

This session will cover strategies to help you prepare for, and survive, a Department of Education program review. Experienced presenters, including campus financial aid directors and an attorney who has advised numerous schools on navigating ED program reviews, will provide specific suggestions about how to prepare in advance of the program review, manage the on-site visit, develop an effective internal program review team, respond to the program review report, and more. They will illustrate their presentation with specific “war stories” and involve the audience in offering tips on approaches that have worked well, or not so well, in prior program reviews.

Moderator:
Anne Sullivan Polino, System Director of Financial Aid, Bryant & Stratton College

Speakers:
Blain Butner, Co-Chair Higher Education Practice, Cooley LLP
Kathy Cheatham, Senior Vice President of Student Finance, Education Corporation of America Virginia College
Matthew Moore, Director of Financial Aid & Scholarships, Sinclair Community College

Consumer Information Requirements

Celestin D - Level 3

This session will focus on the consumer disclosure requirements that have generated attention and questions over the last several years, such as the memorandum of understanding, executive orders, financial aid shopping sheet and net price calculator. In addition to reviewing the requirements, Department of Education officials will review the tools and resources that are available to help institutions comply with the consumer information provisions.

Moderator:
Susan Swisher, Executive Director, Saint Xavier University

Speakers:
Ashley Higgins, U.S. Department of Education
David Bartnicki, Training Officer, U.S. Department of Education

Gainful Employment

Celestin E - Level 3

This session will provide an overview of the Gainful Employment regulations that will go into effect on July 1, 2015, as well as information on the Gainful Employment disclosure requirements currently in effect.

Moderator:
Sara Holman, Director of Financial Aid, Lawrence University

Speakers:
Cynthia Hammond, U.S. Department of Education
Greg Martin, U.S. Department of Education
Privacy and Data Protection
Strand 10AB - Level 2
More than 1.2 billion username/password combinations have been stolen in a series of Internet heists affecting 420,000+ websites. Yearly, incidents of major data loss occur at postsecondary educational institutions, potentially compromising the personal data of parents, students, faculty, and alumni. Are you protected? Do you know what to do if there is a data breach?
This session defines what you need to know, including: Personally Identifiable Information; sensitivities a breach presents; possible mitigation strategies to avoid a data breach; and steps schools should take if a data breach occurs.
Moderator:
Matthew Stokan, Director of Financial Aid, Waynesburg University
Speaker:
Linda Wilbanks, Director, IT Risk Management, U.S. Department of Education

The Redesigned SAT and Financial Aid
Strand 1 - Level 2
The redesigned SAT will focus on what evidence shows matters most for success in college. Learn more about how the SAT is changing and what these changes may mean for your financial aid and admission office. We will discuss potential implications for financial aid systems and scholarship programs. Attendees will have the opportunity to discuss institutional best practices, including collaborations with admissions and how to get the most out of the redesigned assessment. Details on the timeline, critical new components, and scoring improvements will be included.
Moderator:
Joseph Farrell, Director, Financial Aid Software Products, The College Board
Speaker:
Jill Oakley-Jeppe, Educational Manager, The College Board

FluidReview by SurveyMonkey: A Powerful, Flexible and Comprehensive Scholarship Management Solution
Strand 7 – Level 2
Join FluidReview by SurveyMonkey to learn how academic institutions around the world have improved the utilization, management and stewardship of their scholarship funds with a comprehensive scholarship management solution. In this session, we’ll cover how you can enhance service to students and donors, effectively match students to scholarship opportunities across your campus, boost application volumes and create administrative efficiencies across every step of the process.
Moderator:
Rafal Deren, FluidReview By SurveyMonkey
Speaker:
Sean Clancy, FluidReview By SurveyMonkey

Examining NCAA Rule Changes and Cost of Attendance
Strand 11AB - Level 2
In January 2015, the members of the NCAA voted to expand the scope of athletic scholarships to cover expenses such as academic-related supplies, transportation, and other similar items for athletes. This session focuses on changes to NASFAA’s guidance on cost of attendance and athletic aid, and how schools are reacting to these NCAA changes.
Speakers:
Justin Draeger, President and CEO, NASFAA
Richard Shipman, Director, Michigan State University

3:15pm - 4:15pm
Helping Students Make Good Financial Decisions
Strand 13AB - Level 2
Building and maintaining good credit scores paves the way for students who are interested in ensuring a strong financial future. The panel, which will include a representative from Fair Isaac Corporation (FICO), will discuss the importance of FICO Score awareness and how to educate students on FICO Scores. In addition, members of the financial aid community will discuss some of the tools, resources and distribution methods they employ to help educate students.
Moderator:
Karen E Foust, Managing Director, Sallie Mae
Speakers:
Jenelle Dito, Principal Consultant, FICO
Ron Day, Director of Financial Aid, Kennesaw State University
Venus M Puliafico, Director of Financial Aid, Case Western Reserve University
Lisa Mitchell, Vice President, Region Head, Sallie Mae

Two Loan Disbursements + Midterm Grades = Increase in Student Success!
Celebrin GH - Level 3
Lorain County Community College (LCCC) recently moved to two disbursements of student loans per term in an attempt to increase student success while decreasing student loan fraud and default. This session will detail the campus wide engagement process used, mechanics of changing to multiple disbursements in a term, implementation of midterm grades including a Failure Administrative Withdrawal (FAW), and the communication strategy implemented to notify students. This action project crossed several departments and took a team effort creating greater synergy towards student success and creating greater awareness of the role financial services plays.
Moderator:
Marcia Ballinger, Provost/Vice President for Academic and Learner Services, Lorain County Community College
Speakers:
Stephanie Sutton, Dean of Enrollment & Financial Services/Registrar, Lorain County Community College
Valerie Fultz, Financial Services Assistant, Lorain County Community College
The Many Hats and Faces of a Director

Celestin BC - Level 3

Many times we are placed in positions we find a bit uncomfortable. Sometimes we are called to be “on the spot” experts. This lab will explore ways you can gracefully and articulately survive these moments by employing tricks of the theater. We will consider ways in which to keep the nerves steady and make the result extraordinary!

Speaker:
Barbara Miller, Director of Financial Aid, Stevenson University

Financial Literacy - Grad Students: Highly Intelligent v. Financially Savvy

Strand 12AB - Level 2

This session provides valuable data specific to the unique challenges faced by graduate and professional schools surrounding their students’ financial literacy. The use of borrowing statistics to develop and implement an effective strategy will be explained. Actual case studies will be showcased profiling the live programs in use by the presenters today and special attention will be given to the importance of engaging delivery methods such as the “Flipped Classroom” format.

Attendees will leave with clearly defined suggested action steps to either develop or increase the effectiveness of their existing financial literacy initiative on campus.

Moderator:
Donna Miller, Director of Business Development, iGrad

Speaker:
Jill Stone, Director of Financial Aid, Yale Law School, Yale University Law School
Anthony Sozzo, Associate Dean for Student Affairs and Student Financial Planning, New York Medical College
Jennifer Markham Hulvey, Director of Financial Aid, University of Virginia School of Law

NCAA - An Update on Division I Financial Aid Legislation

Strand 11AB - Level 2

This session, intended for NCAA Division I schools, will provide an update on issues affecting NCAA Division I financial aid legislation to help prepare you to discuss these issues on your campus and within your conference.

Moderator:
Karen Krause, Executive Director Financial Aid, Scholarships, & Veteran’s Affairs, University of Texas at Arlington

Speaker:
Kris Richardson, Director of Academic and Membership Affairs, National Collegiate Athletic Association

Consumer Information Requirements

Celestin D - Level 3

This session will focus on the consumer disclosure requirements that have generated attention and questions over the last several years, such as the memorandum of understanding, executive orders, financial aid shopping sheet and net price calculator. In addition to reviewing the requirements, Department of Education officials will review the tools and resources that are available to help institutions comply with the consumer information provisions.

Moderator:
David W. Janey, Associate Director, Financial Assistance, Boston University

Speakers:
Ashley Higgins, U.S. Department of Education
David Bartnicki, Training Officer, U.S. Department of Education
COD Update

Celestin E - Level 3

This session will describe the changes to the Common Origination & Disbursement (COD) System for award year 2015-2016. We’ll talk about modifications to the system to comply with new Direct PLUS Loan Program credit and counseling requirements, a new XML Schema for award year 2015-2016 data, a new system-generated response, a new report, and where and how to find data relative to the changes. We’ll also cover a few new edits, a couple changes to Ability To Benefit, and what you’ll no longer see coming from COD.

Moderator:
Mary Horgan, Assistant Director, University of Michigan - Flint

Speaker:
Wood Mason, Business Operations & Program Services, U.S. Department of Education

Verification for 2016-17

Strand 10AB - Level 2

This session will discuss verification requirements for 2016-17, including FAFSA data subject to verification, changes to verification tracking groups, and acceptable documentation.

Moderator:
Donna Kolb, Sr. Associate Director, University of Florida

Speaker:
Carney McCullough, Director, Policy Development Group, U.S. Department of Education
Tuesday
9:00am - 10:00am

Graduate/Professional Town Hall Meeting
Strand 12AB - Level 2

This town hall meeting will provide an opportunity for NASFAA graduate and professional aid administrators to discuss issues and concerns directly with NASFAA leadership to ensure the needs of graduate and professional members are met.

Moderator:
Mary B. W. Fenton, Director, Student Financial Aid Services, The University of New Mexico Health Sciences Center

Speakers:
Dan Mann, 2015-16 NASFAA National Chair and Director of Financial Aid, University of Illinois at Urbana-Champaign
Justin Draeger, President and CEO, NASFAA
Eileen O’Leary, 2014-15 NASFAA National Chair and Assistant Vice President Student Financial Services, Stonehill College

Evaluating & Reporting the Effectiveness of Online Communication w/Students
Strand 11AB - Level 2

When resources are limited, it’s important to focus efforts on communication that produces results. Do you know how effective your emails or website are at reaching students? This session will discuss how three departments are currently measuring their email and website communications. Suggestions for simple free or low-cost measurement tools will be included. We will also discuss how to appropriately report on the effectiveness of online communication to various campus stakeholders, and how to use these reports to improve your department’s communication efforts.

Moderator:
Crystal Bruntz, Director of Financial Aid, Avila University

Speakers:
Chandra Owen, OFA Training Coordinator, Michigan State University
Joseph Donlay, Associate Director, Operations, Colorado State University
Ofelia Morales, Associate Director of Client Services, University of Colorado Boulder
Liz Gross, Social Media & Market Research Strategist, Great Lakes Higher Education Corporation & Affiliates

Financial Aid Tool Box - A-Z
Celestin BC - Level 3

This session will provide attendees with a wealth of informational resources necessary to run the day-to-day operations of a financial aid office on just about any type of campus.

Speakers:
Marvin Smith, Director, Indiana University-Purdue University Indianapolis
Bryan Erslan, Director of Student Financial Assistance, Eastern Kentucky University

R2T4 & Modules: Navigating the New Regulations from the Campus Perspective
Celestin GH - Level 3

The purpose of this session is to demonstrate how two universities identified the challenges of the Program Integrity Rules of R2T4 and Modules and established practices and procedures to meet those challenges. This session brings together a financial aid professional and a bursar to talk about the struggles and challenges of implementing R2T4 and modules. Each presenter will share his or her perspective about R2T4, defining a module and what each school does now to work through these issues.

Moderator:
Bill Mullane, Assistant Director of Bursar Operations, University of Cincinnati

Speakers:
Heather Boutell, Director, Financial Aid, Bellarmine University
Raymond Kimmel, Associate Bursar - Compliance, University of Cincinnati

Walking the Path: Behavioral Finance to Strengthen Financial Ed Outcomes
Strand 13AB - Level 2

As it pertains to financial matters, we often find an illogical divide between knowing the path and walking the path; hence informed individuals can often make what seem like very uninformed financial decisions. So, why do few financial education programs include any mention of how to address these deep-seated beliefs in order to affect behavior modification? This session will explore the basics of behavioral finance, and help you identify “money personalities.” Additionally, we’ll show you how to use instructional design methodology in your program development to ensure your message is taking hold on a psychological level.

Moderator:
Carissa Uhlman, Vice President of Student Success, Inceptia

Speakers:
Tracy Austin, Franklin University
Joel Gardner, Franklin University
Elijah Herr, Innovation Coordinator, Portland Community College
150% Direct Subsidized Loan Limits
Celestin D - Level 3
This session will provide an overview of the requirements for limiting Direct Subsidized Loan eligibility to the length of 150% of a student’s academic program. It will outline Department of Education and school processing requirements for tracking, monitoring, awarding/originating, and reporting Direct Loans and enrollment information. Presenters will suggest ways for schools to warn students who are approaching the 150% borrowing limit and will discuss the timeframes for implementation of the requirements.
Moderator:
Anthony Erwin, Dean of Student Financial Services, Northeastern University
Speakers:
Ian Foss, Program Specialist, U.S. Department of Education
Nathan Arnold, Office of Postsecondary Education, U.S. Department of Education

COD Update
Celestin E - Level 3
This session will describe the changes to the Common Origination & Disbursement System for award year 2015-2016. We’ll talk about modifications to the system to comply with new Direct PLUS Loan Program credit and counseling requirements, a new XML Schema for award year 2015-2016 data, a new system-generated response, a new report, and where and how to find data relative to the changes. We’ll also cover a few new edits, a couple changes to Ability To Benefit, and what you’ll no longer see coming from COD.
Moderator:
Robin Darcangelo, Director of Financial Aid & Veterans Affairs, Solano Community College
Speaker:
Wood Mason, Business Operations & Program Services, U.S. Department of Education

NASFAA’s Peer Review Program: Like An Audit But w/ Empathy & Advice
Celestin F - Level 3
If your school has not had a federal program review and you want to know what kinds of compliance exceptions are most common, you will want to attend this session. NASFAA’s Standards of Excellence team leaders will share the most commonly identified compliance exceptions noted in the past three years during reviews of postsecondary institutions across the country. They will share how these findings can be corrected and avoided in the future.
Moderator:
Chuck Knepfle, Director of Financial Aid, Clemson University
Speakers:
James White, Dean, Student Financial Services, Gonzaga University
Lois Kelly, Director of Financial Aid & Scholarships, California Polytechnic State University

Award Letters that Don’t Suck
Strand 1 - Level 2
Let’s be honest, no matter how much time and effort you have put into trying to create the best award letter for students, the message may be getting lost in translation, and it’s not your fault. SIS’s limit what you can do to make an engaging and informative award letter. Can you embed dynamic multimedia content in a digital format that is mobile friendly? If not, CampusLogic has the solution for you. Bringing together thought leaders in financial literacy, student communication, and the financial aid profession CampusLogic created AwardLetter. Join us to learn how to create a game changing AwardLetter.
Speakers:
Chris Chumley, Chief Operating Officer
Amy Kearns, Vice President of Client Services, CampusLogic
Gregg Scoresby, CEO, CampusLogic, Inc.

FluidReview by SurveyMonkey: A Powerful, Flexible and Comprehensive Scholarship Management Solution
Strand 7 – Level 2
Join FluidReview by SurveyMonkey to learn how academic institutions around the world have improved the utilization, management and stewardship of their scholarship funds with a comprehensive scholarship management solution. In this session, we’ll cover how you can enhance service to students and donors, effectively match students to scholarship opportunities across your campus, boost application volumes and create administrative efficiencies across every step of the process.
Moderator:
Rafal Deren, FluidReview By SurveyMonkey
Speaker:
Sean Clancy, FluidReview By SurveyMonkey

Simplifying R2T4: Findings from NASFAAs Task Force
Strand 10AB - Level 2
In 2013 the NASFAA Board accepted a number of general recommendations concerning the statutory Return of Title IV Funds (R2T4) provisions as part of a larger Reauthorization task force study, but recommended a dedicated R2T4 task force to further explore how to simplify the R2T4 process. This session will present a summary of the R2T4 task force deliberations and review other specific recommendations concerning the return of Title IV funds for withdrawn students.
Speaker:
Karen McCarthy, Senior Policy Analyst, NASFAA
9:00am - 11:15am

Financial Aid Issues in a Competency-Based Education Model
Celestin A - Level 3

Competency-based education (CBE) is one of the newer, game-changing models some policymakers and higher education leaders cite as a way to provide quality, yet affordable, postsecondary education. In the first half of this session, CBE practitioners will provide an introduction to the CBE academic delivery models, as well as an overview of the financial aid challenges and common issues. The second half of the session will include interactive, small group breakouts focused on responding to specific and common scenarios. The session will expand your CBE knowledge and explore alternatives for effective aid delivery.

Moderator:
Elena Olivier, Default Prevention Coordinator, San Jacinto College

Speakers:
Robert Collins, Vice President of Financial Aid, Western Governors University
Sally Johnstone, Western Governors University

10:15 am - 11:15 am

The Reward for Doing a Good Job is More Work!
Strand 11AB - Level 2

Financial aid professionals are in a unique position to be successful campus leaders beyond the aid office. Three former aid directors discuss the challenges – both anticipated and unexpected – that come with accepting responsibility for additional offices and functions beyond the office of financial aid.

Moderator:
Michelle Trame, Senior Associate Director, University of Illinois at Urbana-Champaign

Speakers:
Paula Luff, Associate Vice President of Financial Aid, DePaul University
Zina Haywood, Executive Vice President, Provost, Gateway Technical College
Laurie Wolf, Executive Dean of Student Services, Des Moines Area Community College

Reflecting a Changing Society: Diversity in the Hiring Process
Strand 13AB - Level 2

Financial aid administrators, and anyone that works in the field of higher education, serve an increasingly diverse population of students. As the challenges facing students and those that care for and work with them change, it becomes more important the challenges are met with a staff that understands and even reflects those being served. Part of accomplishing this feat is through diversity within your staff. Diversity begins at recruitment and proceeds to the acquisition of a new hire. This session provides strategies for avoiding discrimination at the onset of the new hire process.

Moderator:
David D. Page, Vice President for Enrollment Management, Dillard University

Speakers:
Tiffany Gibbs, Training Specialist, NASFAA University
Isela Boehm, Associate Director, Johns Hopkins University, School of Nursing

Improving the Campus-Based Aid Allocation Formula
Celestin GH - Level 3

NASFAA’s Campus-Based Aid Allocation Formula Task Force was charged with developing reauthorization recommendations that would make the allocation formula more accurate and equitable and better reflect the comparative extent of the need of the student populations across institutions. Members of the task force will summarize the group’s discussions during their deliberations, and their final recommendations and the rationale for each.

Moderator:
Karen McCarthy, Senior Policy Analyst, NASFAA

Speakers:
Patricia Hurley, Associate Dean/Financial Aid Director, Glendale Community College
Mark L. Lindenmeyer, Assistant Vice President of Enrollment Management & Director of Financial Aid, Loyola University Maryland
Pamela Fowler, Executive Director, Office of Financial Aid, University of Michigan
Christine W McGuire, Associate Vice President for Enrollment and Student Affairs, Boston University
Impact of Award Displacement on Students: Mitigating Practices & Solutions

Celestin BC - Level 3

The National Scholarship Providers Association (NSPA) released a white paper in 2013 about the impact of award displacement on students. We are interested in beginning a thoughtful and constructive dialog about award displacement and how to reach the common goals of colleges and universities, and external private scholarship providers, in assisting students to enter and complete higher education by maximizing all forms of financial aid. Please join us in this conversation to increase the awareness of the issue and learn from each other about laws and policies that create or exacerbate the impact of award displacement.

Moderator:
Amy Weinstein, Executive Director, National Scholarship Providers Association (NSPA)

Speakers:
Sharon Beers, Outside Scholarships and Grants Manager, University of North Carolina at Chapel Hill
Mark Kantrowitz, Senior Vice President and Publisher, Edvisors Network
David Levy, Editor, Edvisors Network

It's Not Just About Equity Anymore!

Celestin F - Level 3

Increasingly, financial aid professionals are being asked to assess the impact of the financial aid award in attracting and retaining students. Changing how we view packaging financial aid is taking many of us to places we have never traveled. During this session we will hear how two public institutions have reconfigured financial aid awards to advance institutional goals using recruitment and retention data.

Moderator:
Billie Jo Hamilton, Assistant Vice President, Enrollment Planning & Management, University of South Florida

Speakers:
Lisa Blazer, Associate Vice President for Student Affairs, University of Texas at San Antonio
Mary Sommers, Director of Financial Aid, University of Nebraska at Kearney

Improving Student Solutions from Federal Policy Change

Strand 12AB - Level 2

NASFAA, National College Access Network (NCAN), and Ed Trust are working together to propose federal policy changes that will provide simplified and streamlined solutions for students on their pathway to a higher education credential. Presenters will share their research-based ideas on early awareness, FAFSA simplification, use of prior-prior year (PPY) income, Satisfactory Academic Progress (SAP) and reporting Pell Grant recipient graduation rates. This forum will be interactive, providing the audience with Q&A and the opportunity to participate in live polls on improving the proposed policy solutions. This work is part of the Reimagining Aid Design and Delivery project funded by the Bill & Melinda Gates Foundation.

Moderator:
Charlotte Etier, Research Analyst, NASFAA

Speakers:
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA
Carrie Warick, Director of Partnerships and Policy, National College Access Network
Andrew Nichols, Director of Higher Education Research and Data Analytics, The Education Trust

150% Direct Subsidized Loan Limits

Celestin D - Level 3

This session will provide an overview of the requirements for limiting Direct Subsidized Loan eligibility to the length of 150% of a student’s academic program. It will outline Department of Education and school processing requirements for tracking, monitoring, awarding/originating, and reporting Direct Loans and enrollment information. Presenters will suggest ways for schools to warn students who are approaching the 150% borrowing limit and will discuss the timeframes for implementation of the requirements.

Moderator:
Peg Mason, Assistant Director, Financial Aid, Colorado School of Mines

Speakers:
Ian Foss, Program Specialist, U.S. Department of Education
Nathan Arnold, Office of Postsecondary Education, U.S. Department of Education

150% - A Life Cycle Overview

Celestin E - Level 3

This session presents an integrated systems life cycle overview of 150% processing. Three major Federal Student Aid (FSA) systems are used to implement Subsidized Usage Limit Applies (SULA) requirements – COD, NSLDS, and CPS. While each system has a unique role in receiving, evaluating, monitoring, storing, and reporting SULA data, all of the systems are linked and are mutually dependent. This session will focus on the beginning-to-end flow and use of SULA-related data, between schools, FSA systems, and FSA loan servicers.

Moderator:
Scotty Wallace-Juedes, Director of Student Financial Services, Wellesley College

Speakers:
Wood Mason, Business Operations & Program Services, U.S. Department of Education
State Authorizations
Strand 10AB - Level 2
This session will cover the state authorization requirements with which an institution must comply to be eligible for Title IV funding. Both policy and operational considerations will be addressed.

Moderator:
Jennifer Beck, Associate Director, Tulane University

Speakers:
Scott D Prince, Institutional Improvement Specialist, U.S. Department of Education
Sophia McArdle, Management/Program Analyst, U.S. Department of Education

1:45pm - 2:45pm

How to Say No: Improving Responses to Award Appeals
Strand 13AB - Level 2
Writing an approval email or letter is fairly easy when responding to students' and parents' requests. At the same time, staff are too often challenged when replying to written requests for additional scholarships or other funding when the answer is no -- particularly when in the recruitment phase. Learn to pull apart the process and build skilled, appropriate responses that can even result in a “thank you” back from the family. Apply this straightforward approach to construct better academic progress, special circumstance, and other denials we have to put in writing.

Moderator:
Randy J. Ulses, Director for Scholarships & Enrollment, University of Cincinnati

Speakers:
Randy J. Ulses, Director for Scholarships & Enrollment, University of Cincinnati
Paula Luff, Associate Vice President of Financial Aid, DePaul University

Compliance Officer: Do You Need Me?
Strand 11AB - Level 2
In today’s complex regulatory environment, many institutions are choosing to expand their financial aid staff by adding a position focused on compliance. In this guided panel discussion, you will hear from several schools that have compliance officers. You will learn the scope of such positions, how the panelists have approached their job duties, and the impact they have had on their institutions.

Moderator:
Jennifer Martin, Director of Content Management, NASFAA

Speakers:
Jennifer Martin, Director of Content Management, NASFAA
Barbara Bickett, Sr. Director, Regulatory Affairs, DeVry University
Carrie Bishop, Director of Training and Compliance, Ivy Tech Community College of Indiana
Terri Elizabeth LeGrand, Associate Director for Compliance, Wake Forest University

Encouraging Good Behavior: Lowering Defaults Through Early Consumer Info
Celestin F - Level 3
A new, legislatively mandated pilot program in Texas will promote student awareness “with regard to all aspects of student financial aid” and the “financial consequences of... academic and career choices.” The pilot's design offers several intervention concepts that could be replicated individually or in concert, including the creation of a cross-departmental default prevention task force, financial literacy training, expanded loan counseling, integrated advising, and mass dissemination of timely advice for college success. Come learn more about these programs, offer your feedback, and join a lively discussion on promoting short and long-term student financial awareness and success.

Moderator:
Katherne Carson, Manager, Monitoring and Reporting, Texas Higher Education Coordinating Board

Speakers:
Jeff Webster, Assistant VP/Research & Analytical Services, TG
Raul Lerma, Executive Director, Financial Aid Office, El Paso Community College
David Krause, Director of Financial Assistance, St. Mary’s University
Christopher Murr, Director, Texas State University

A Financial Aid Director’s Guide to Trending Legal Issues
Celestin GH - Level 3
This session will provide financial aid directors with an overview of key legal issues emerging from current Title IV enforcement activities, both in and out of the U.S. Department of Education and the Office of Inspector General. The session will go beyond top 10 lists of program review findings and focus primarily on trendsetting and high risk compliance issues arising out of recent program reviews, audits, investigations, federal court decisions, administrative hearings, and pending legislation and regulations. Led by an attorney with over 20 years of Title IV experience, this session will identify the issues and discuss the potential risks.

Moderator:
Marcia McConnell, Director, Scholarships and New Student Financial Aid, Berry College

Speaker:
Joel Rudnick, Principal, Powers, Pyles, Sutter & Verville, P.C.
Repayment Plans
Celestin D - Level 3
Income-driven repayment plans can provide critical relief for federal student loan borrowers who owe more in federal student loans than they earn in a year, and for those who work in public service. This session will provide an overview of the Department of Education's income-driven repayment plans, including borrower eligibility criteria and loan forgiveness provisions. We will also explain the relationship between income-driven repayment plans and Public Service Loan Forgiveness. Finally, we will provide an overview of the negotiated rulemaking and proposed changes in the Revised Pay as You Earn (REPAYE) plan.
Moderator:
Aaron Steffens, Associate Director of Financial Aid, Luther College
Speakers:
Ian Foss, Program Specialist, U.S. Department of Education
Nathan Arnold, Office of Postsecondary Education, U.S. Department of Education

150% - A Life Cycle Overview
Celestin E - Level 3
This session presents an integrated systems life cycle overview of 150% processing. Three major Federal Student Aid (FSA) systems are used to implement Subsidized Usage Limit Applies (SULA) requirements – COD, NSLDS, and CPS. While each system has a unique role in receiving, evaluating, monitoring, storing, and reporting SULA data, all of the systems are linked and are mutually dependent. The session will focus on the beginning-to-end flow and use of SULA-related data, between schools, FSA systems, and FSA loan servicers.
Moderator:
Terry Finefrock, Senior Associate Director of Financial Aid, Baldwin Wallace University
Speakers:
Wood Mason, Business Operations & Program Services, U.S. Department of Education

State Authorizations
Strand 10AB - Level 2
This session will cover the state authorization requirements with which an institution must comply to be eligible for Title IV funding. Both policy and operational considerations will be addressed.
Moderator:
Sally Mickelson, Director of Financial Aid, Roseman University of Health Sciences Nevada Campus
Speakers:
Scott D Prince, Institutional Improvement Specialist, U.S. Department of Education
Sophia McArdle, Management/Program Analyst, U.S. Department of Education

Joining Forces to Deliver Student Opportunity
Strand 1 - Level 2
Partnerships with campus colleagues, scholarship providers and educational organizations help deliver opportunity to all students. Join us to discuss working together to reduce barriers in the financial aid application process and share your perspectives on how we might collaborate to develop better financial aid tools through BigFuture and Khan Academy. Learn about new partnerships with leading scholarship providers that are significantly expanding opportunities and resources for needy students, and how CSS/Financial Aid PROFILE users are guiding future application enhancements, which will improve the student experience.
Moderator:
Jill Oakley-Jeppe, Educational Manager, The College Board
Speakers:
Mark L. Lindenmeyer, Assistant Vice President of Enrollment Management & Director of Financial Aid, Loyola University Maryland
Eric L Johnson, Director of Communications, University of North Carolina at Chapel Hill
Dean Bentley, Senior Director, Financial Aid Engagement & Services, The College Board

FAFSA Simplification: Finding the Right Way
Strand 12AB - Level 2
The wave to simplify the FAFSA has grown to epic proportions, but done thoughtlessly, a FAFSA too simplified would not provide sufficient data for awarding the “right dollars to the right students” at the federal, state, and institutional levels. This spring, NASFAA’s FAFSA Working Group accepted the challenge of finding the middle ground in FAFSA simplification. This session will summarize their discussions and recommendations.
Moderator:
Justin Draeger, President and CEO, NASFAA
Speakers:
Justin Draeger, President and CEO, NASFAA
Karen McCarthy, Senior Policy Analyst, NASFAA

NASFAA U - Cost of Attendance
Celestin A - Level 3
This session will introduce the concept of cost of attendance, describe each cost component used to develop student budgets, and present how financial aid administrators develop the cost of attendance for their institutions.
Moderator:
Amanda Sharp, Training Specialist, NASFAA
Speakers:
Amanda Sharp, Training Specialist, NASFAA
Debra LaGrone, Training Specialist, NASFAA
David Tolman, Training Specialist, NASFAA
Leading Up, Down and All Around
Celestin BC - Level 3

Financial aid personnel play an increasingly complex role in building relationships with colleagues across campus—from peers, to presidents and staff, to students. Data is the key to the stories that must be told. This workshop will take a look at how best to craft these relationships and keep your voice in the matters pertaining to financial aid. Three groups of contacts will be discussed: up (presidents and boards of trustees), down (staff and student management), and all around (media, agencies, entities outside the campus).

Speakers:
Anne Walker, Director of Financial Aid, Rice University
Angeles Fuentes, Director of Financial Aid Services, California State University, Monterey Bay
Cristi Millard, Director of Financial Aid, Salt Lake Community College
Barbara Miller, Director of Financial Aid, Stevenson University
Bryan Erslan, Director of Student Financial Assistance, Eastern Kentucky University
Marvin Smith, Director, Indiana University-Purdue University Indianapolis

3:00pm - 4:00pm
Tune Up Your Compliance - Part Deux
Celestin GH - Level 3

This session was very popular at the last NASFAA Conference and is back for round deux! There are more Title IV requirements than can be easily counted. This session will review the vulnerabilities that have arisen out of recent regulatory changes and enforcement actions. We will specifically discuss distance education and non-traditional programs, satisfactory academic progress, verification, consumer information and policies and procedures. Tuning up these areas will help you prepare for the audit or program review spotlight.

Moderator:
Marjorie Arrington, Higher Education Services Senior Advisor, Cooley LLP
Speaker:
Rebecca Flake, Higher Education Services Senior Advisor, Cooley LLP

Hiring, Training and Promoting the Emerging Leaders
Strand 11AB - Level 2

Are you prepared to pick the best person for your team? When it comes to hiring, training, developing and managing, do you have a plan? In our profession we are experiencing a transition of veteran aid administrators exiting this career and opening the door to new successors. Is your team ready for change? Hiring can be one of the most thought provoking, labor-intensive, second-guessing and important practices that you follow outside of federal regulations. Join our presenters as they share the tools that guide leaders in the right direction of hiring the best staff to complete the succession plan.

Moderator:
Shashanta S James, Associate Director of Financial Aid, Western Michigan University
Speakers:
Shashanta S James, Associate Director of Financial Aid, Western Michigan University
Pamela Fowler, Executive Director, Office of Financial Aid, University of Michigan

The State University of New York’s Approach to Student Retention
Strand 13AB - Level 2

This session will describe how the State University of New York (SUNY), the largest comprehensive university system in the United States, developed a campus-adaptable, student engagement retention model using integrated day-to-day NSLDS data and an in-house developed student email delivery platform. The system and campus presenters will discuss the step-by-step process for replicating this collaborative campus initiative; including the industry acknowledged research used to support the intrusive student outreach approach.

Moderator:
William J. Cavin, State University of New York Smart Track Program Coordinator, State University of New York System Administration
Speakers:
William J. Cavin, State University of New York Smart Track Program Coordinator, State University of New York System Administration
Patricia Thompson, Assistant Vice Chancellor Student Financial Aid, State University of New York System Administration
Jim Trimboli, Director of Financial Aid, Niagara County Community College
Legislative Update from the Graduate and Professional Perspective
Strand 12AB - Level 2
This session will feature a legislative update for administrators who work with graduate and professional students who receive federal aid. Topics will include relevant issues from recent and/or pending legislation, and regulation and policy, including Public Service Loan Forgiveness, income-driven repayment options, the future of the Perkins Loan Program, and more! Ample time will be given for questions and discussion.
Moderator:
Mary B. W. Fenton, Director, Student Financial Aid Services, The University of New Mexico Health Sciences Center
Speaker:
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA

Advanced Techniques in Social Media
Celestin F - Level 3
Your school has a Facebook account and Twitter profile... now what? Social media is an effective way to talk to students about financial literacy and smart money management. It can also be used to help with recruitment and retention efforts. This course explores how to develop a strategy, increase engagement and grow your audience. It will provide timesaving best practices and tools that will increase the effectiveness of your social media program. Whether social media is new to your school or has been around for a while, you will leave with at least one action to use immediately. #BetterResults #LessTime
Moderator:
David Long, VP, Region Head - Sales, Sallie Mae
Speakers:
Temeka Easter, Communications Media Analyst, Sallie Mae
Philip Schuman, Director of Financial Literacy, Indiana University - University Student Services and Systems

Repayment Plans
Celestin D - Level 3
Income-driven repayment plans can provide critical relief for federal student loan borrowers who owe more in federal student loans than they earn in a year, and for those who work in public service. This session will provide an overview of Federal Student Aid’s (FSA) income-driven repayment plans, including borrower eligibility criteria and loan forgiveness provisions. We will also explain the relationship between income-driven repayment plans and Public Service Loan Forgiveness.
Moderator:
Linda Good, Assistant Director/Client Services, Oklahoma State University
Speakers:
Ian Foss, Program Specialist, U.S. Department of Education
Nathan Arnold, Office of Postsecondary Education, U.S. Department of Education

Federal Town Hall
Celestin E - Level 3
Presenters from the U.S. Department of Education will take questions from the audience on any number of different topics covered at the conference.
Moderator:
Craig Slaughter, Director of Financial Aid, DePauw University
Speakers:
Jeff Baker, Federal Student Aid, U.S. Department of Education
Lynn Mahaffie, Senior Director, Policy Coordination, Development and Accreditation, U.S. Department of Education
Carney McCullough, Director, Policy Development Group, U.S. Department of Education
Karen McCarthy, Senior Policy Analyst, NASFAA
Dan Mann, 2015-16 NASFAA National Chair and Director of Financial Aid, University of Illinois at Urbana-Champaign
Eileen O’Leary, 2014-15 NASFAA National Chair and Assistant Vice President Student Financial Services, Stonehill College

Program Review Essentials & Top 10 Compliance Findings
Strand 10AB - Level 2
This session will focus on the program review process and the common compliance findings. We will conduct a walkthrough of the program review process, highlighting the areas with the current “Top 10 Program Review and Audit Findings.” Learn what you can do to improve your school’s program administration and to remain in compliance with Title IV regulations and statutes, and what to expect when it is time for a program review at your school.
Moderator:
Shane Davidson, Vice President for Enrollment, University of Evansville
Speaker:
Scott D Prince, Institutional Improvement Specialist, U.S. Department of Education
4:15pm - 5:15pm

Title IV, Veterans & Military Benefits Administration at a Crossroads
Celestin GH - Level 3

Institutions that participate in student financial assistance programs governed by the U.S. Department of Education (Title IV), the Department of Veterans’ Affairs (GI Bill) and Department of Defense (Tuition Assistance Program) are often overwhelmed regarding the various standards of each agency. This session will feature a panel discussion focusing on the key similarities and differences of compliance with each agency including topics such as attendance, refunds or returns, satisfactory academic progress, punitive and nonpunitive grades, policy and procedure expectations, and common deficiencies in program reviews and compliance surveys.

Moderator:
Matthew Johnson, Attorney, Cooley LLP

Speakers:
Marjorie Arrington, Higher Education Services Senior Advisor, Cooley LLP
Megan Burda, VA Coordinator, DePaul University
Andrea M Wheeler, Financial Aid Veterans Coordinator, Waubonsee Community College

Happy Staff, Happy Life
Strand 11AB - Level 2

This session will explore successful ways in which directors and those with supervisory roles can influence all the change, things and people for which we are responsible. We will look beyond regulation and examine the impact change has on the people and processes of an effective aid office. We’ll look at ways of helping others do a better job for the students they serve. We’ll discuss the procedures for repurposing staff by assessing strength rather than strife. Sometimes it takes something so simple to make your office a happy place to work.

Speaker:
Barbara Miller, Director of Financial Aid, Stevenson University

Responsible Borrowing Initiatives
Strand 13AB - Level 2

In just one year with one policy change, Western Governors University significantly changed student loan borrower behavior. Learn more about the policy and process changes necessary to potentially have the same impact on your campus by participating in the Experimental Sites Initiative, limiting unsubsidized loan, and adopting a hybrid version of the federal Shopping Sheet.

Moderator:
Robert Collins, Vice President of Financial Aid, Western Governors University

Speakers:
Janie Leddy, Associate Director of Financial Aid, Western Governors University
Devan Aschenbrener, Associate Director, Western Governors University
Amy Kearns, Vice President of Client Services, CampusLogic

Graduate/Professional Orientation Changing Practices
Strand 12AB - Level 2

With the rise of online graduate programs and the desire of schools to streamline orientation, many financial aid administrators have found their role in orientation changing. Are more schools moving toward a ‘pre-orientation’ format? Are online webinars and chats playing a new or bigger role in orientation? This session will provide an overview of formats that graduate/professional aid administrators are using as part of (or in place of) orientation.

Moderator:
Julia Jenkins, Senior Assistant Director of Financial Aid, Northwestern University Chicago Campus

Speakers:
Paul Dodds, Assistant Director, Northwestern University
John Garcia, Director, Michigan State University College of Law
Peter Goss, Director of Financial Aid, University of Western States
**Reviewing the Results of the Loan Servicing Issues Task Force**

*Celestin F - Level 3*

High quality federal loan servicing is critical to the success of borrowers. Managing the transition from one federal loan servicer to multiple servicers and working to eliminate split borrowers was a daunting challenge for Federal Student Aid (FSA). During this transition, reports of inconsistencies, confusion, and questions about appropriate contract incentives permeated the school community. Recognizing these issues, the National Direct Student Loan Coalition and NASFAA formed a joint task force to examine federal student loan servicing and make recommendations for improving the borrower experience. Members of the task force will discuss their review and their recommendations to improve federal loan servicing.

*Moderator:*
Tami Sato, Sr. Director of Enrollment Management and Financial Aid, Marshall B. Ketchum University

*Speakers:*
Elena Olivier, Default Prevention Coordinator, San Jacinto College
Margaret H. Rodriguez, Senior Associate Director, University of Michigan
Rohit Chopra, Assistant Director & Student Loan Ombudsman, Consumer Financial Protection Bureau
Charlotte Etier, Research Analyst, NASFAA

**Verification for 2016-17**

*Celestin D - Level 3*

This session will discuss verification requirements for 2016-17, including FAFSA data subject to verification, changes to verification tracking groups, and acceptable documentation.

*Moderator:*
Virginia Tucker, Associate Director, Financial Aid, New Mexico State University

*Speaker:*
Carney McCullough, Director, Policy Development Group, U.S. Department of Education

**NSLDS Update**

*Celestin E - Level 3*

This session will recap the changes made in 2015 to the National Student Loan Data System’s (NSLDS) websites, reports for schools, and enrollment reporting changes. Attendees will also hear about NSLDS changes planned for 2016.

*Moderator:*
Amy Cable, Director, Financial Aid, Baton Rouge Community College

*Speaker:*

**Inside the Beltway: NASFAA Federal Update**

*Strand 10AB - Level 2*

Capitol Hill has been buzzing with interest on financial aid issues. Join NASFAA President Justin Draeger and Managing Director of Policy & Federal Relations Megan McClean as they provide a high level update of what’s happening in Washington, D.C. and the work of NASFAA’s various policy task forces.

*Speakers:*
Justin Draeger, President and CEO, NASFAA
Megan McClean, Managing Director of Policy & Federal Relations, NASFAA
get social in the big easy!

While in New Orleans, be sure to log on and communicate with your peers through NASFAA’s social media channels.

Twitter: Post your insights, images, and questions about sessions, speakers, and events to Twitter using hashtag #NASFAA2015. A streaming list of members’ tweets from Twitter.com/NASFAA will be shown in real-time on a flat screen near the information desk, courtesy of SoFi.

Facebook: Make sure to “like” us at Facebook.com/NASFAA. Then you can check out the “2015 NASFAA National Conference New Orleans” photo album and email your best conference photos to news@nasfaa.org for inclusion. If you’re posting pictures from the conference on your own Facebook page, be sure to tag NASFAA in the pictures for the chance to have them appear on NASFAA’s page.

If you’re not already one of the 6,000+ members of NASFAA’s LinkedIn group, be sure to join us at LinkedIn.com/groups?gid=3641400 to connect with other attendees — and see what your colleagues are talking about!
Introduction

On Tuesday, July 1, 2014, 2013-14 National Chair Craig Munier opened the 2014 NASFAA Business Meeting and introduced the head table. He asked for a moment of silence to honor those financial aid colleagues who have passed away in the last year. He next thanked and recognized a series of groups, including conference exhibitors and sponsors, the Conference and Local Arrangement Committees, presenters and moderators, retirees and past presidents, NASFAA’s Board, the NASFAA staff, and all who have earned a NASFAA University credential.

Munier then called for a motion to approve the minutes of the 2013 Annual Business Meeting. The motion was approved unanimously by voice vote. No new business was brought before the body.

Awards

Chair Munier then presented the following awards:

- **Regional Leadership Awards**, for individuals exhibiting high integrity and character, creative leadership, and a commitment to professional development:
  - EASFAA – Rich Heath, Director of Student Financial Services at Anne Arundel Community College in Maryland
  - MASFAA – Diane Lambart-Fleming, Associate Director from Central Michigan University (retired)
  - RMASFAA – Brenda Hicks, Director of Financial Aid at Southwestern College in Kansas
  - SASFAA – Sandra Neel, Executive Director of Financial Aid at the University of Louisville
  - SWASFAA – Liza Blazer, Associate Vice President for Financial Aid and Enrollment Services at University of Texas at San Antonio
  - WASFAA – Kay Soltis, Director of Financial Aid at Pacific Lutheran University in Washington

- **Gold Star Awards**:
  - #FAchat, a moderated Twitter chat for financial aid professionals
  - The University of Denver for Financial Aid 101 – An Email Series

- **Robert P. Huff Golden Quill Award**: Dr. Will Doyle, Vanderbilt University

- **Allan W. Purdy Distinguished Service Award**:
  - Sen. Lamar Alexander (R-TN)
  - Rep. George Miller (D-CA)
  - Dr. Martha Kanter, former Undersecretary of Education
  - Dr. David Mohning, retired as Executive Director of Financial Aid and Assistant Professor at Vanderbilt University

- **Lifetime Membership Award**: Karen Fooks, retired as Director of Student Financial Affairs from University of Florida

Treasurer’s Report

NASFAA 2013-14 Treasurer Dan Mann reported on NASFAA’s financial standing:

- NASFAA is projecting a June 30 fiscal year-end surplus of approximately $600,000—the result of larger-than-expected revenues in membership, training, and a successful 2013 conference in Las Vegas as well as additional cost-cutting measures made by staff.

- The Dallas Martin Fund for Education, which was established to support research and best practices in public policy and student aid, currently has a balance of $310,000. This year, $9,229 has been disbursed from this fund to support NASFAA’s policy internship program. This year, the DME is supporting Blondeen Philemond, 2014 policy intern.

- Membership dues continue to be at or below the levels of comparable professional associations. Over the last four years, NASFAA has continued to diversify its revenue streams. For example, in 2010, NASFAA membership dues represented 70 percent of revenue. At the June 30 fiscal year-end, membership revenue is projected to represent 58 percent of revenue. Multi-year fiscal goals such as these help ensure greater financial stability in the future.

- The Board of Directors recently approved a 2014-15 NASFAA operating budget totaling just over $7.3 million. NASFAA’s reserves are fully funded to the designated amounts as outlined in the Board of Director’s Policy and Procedure Manual.

- NASFAA received a clean independent audit from the McGladrey Pullen accounting firm. For the third year in a row the audit was concluded without any findings, management letter, or recommendations.
AGC Chair’s Report
2013-14 Association Governance Committee Chair Ron Day reported that:
• We have 2,268 individuals attending the 2014 national conference
• This year’s retention rate continues to outpace many other associations; 2,839 institutional members serving over 90 percent of all students who receive federal financial assistance in the United States.

Outgoing Chair’s Remarks
Chair Munier then gave a closing address to the membership: “Thank you to the NASFAA Board members, observers, committee and task force chairs, and members. You are devoted professionals who gave of yourselves unselfishly. NASFAA is what it is because of you and the passion you share for our profession.”

“What you do is so much bigger than financial aid,” Munier told the crowd. “This isn’t what we do; this is who we are. Thank you for allowing me to represent you and this great profession, which I love.”

Chair Munier then passed the gavel to 2014-15 National Chair Eileen O’Leary, who bestowed upon Munier the Allan W. Purdy Distinguished Service Award. “There is no one I would rather pass this gavel to than you,” Munier told O’Leary. O’Leary asked for any new business and, hearing none, moved to adjourn the 2014 Business Meeting.

Respectfully submitted,

Elizabeth G. Maglione
Board Secretary, NASFAA

JOIN US NEXT YEAR IN WASHINGTON DC
AS WE CELEBRATE A HALF CENTURY OPENING DOORS OF EDUCATIONAL OPPORTUNITY
Meeting Space Floor Plans

Level Four

- Restrooms
- Atrium Elevators
- Stairs to Third Floor
- Reliance 1-5
- 1718 Design Center
- Various Meetings
- Imperial Boardrooms
- Imperial
- Various Meetings

Meeting Space Floor Plans
thank you, 2015 sponsors!

Platinum

![Discover Student Loans](discovery.png)

Inceptia
A division of NSLP

![iontuition](iontuition.png)

i3 Group

Gold

![Sallie Mae](sallie-mae.png)

![USA Funds](usa-funds.png)

Silver

College Avenue Student Loans • Cooley LLP • Edsouth
National Student Clearinghouse • SoFi • The College Board
Wells Fargo Education Financial Services
Exhibit Hall Floor Plan

First-Time Attendees Lounge

Photo Booth

U.S. Department of Education

Nasfaa 301

Exhibit Hall Entrance

Floor Plan Map

Rooms and Booths Layout
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West Chester, PA
Email: jfox@accessgroup.org
Access Group is a nonprofit organization, which has continually evolved to meet the ever-changing challenges and needs of the students attending its nonprofit member law schools, and the graduate and professional school community at large. Once one of the largest student loan lenders in the nation and the principal lender to law school students, Access Group works to promote broad access, affordability, and the value of legal education specifically, and graduate and professional education more broadly.

Accrediting Council for .................................................606
Independent Colleges and Schools
750 First Street, NE, Suite 980
Washington, DC
Phone: 202-336-6780
Email: jeanne.ford@acics.org
Over 100 years of service to quality, integrity, and effectiveness in applied education. One of the oldest and largest accreditors of career colleges in the United States, ACICS is recognized as a reliable authority on institutional quality by the U.S. Department of Education and the Commission on Higher Education Accreditation. ACICS institutions serve more than 800,000 students through more than 900 locations in 46 states and 10 foreign countries, primarily offering programs at the associate degree level and higher.

American Association of Collegiate ......................................310
Registrars & Admissions Officers
1 Dupont Circle, NW, Suite 520
Washington, DC
Phone: 202-293-9161
Email: wattse@aacrao.org
www.aacrao.org
The American Association of Collegiate Registrars and Admissions Officers (AACRAO) is one of the nation’s oldest and largest higher education associations. Widely regarded as the leading authority on the emerging field of enrollment management, the association is a recognized source of information on student admissions, academic records, and international education. AACRAO serves as an independent advocate for the collegiate sector on a broad range of policy issues in Washington. The Association’s policy agenda is founded on the principles of academic autonomy, access and accountability.

American Student Assistance .............................................415
100 Cambridge Street, Suite 1600
Boston, MA
Email: ccolarusso@asa.org
American Student Assistance is a private nonprofit dedicated to helping more people become confident, financially competent consumers. After working with millions of student borrowers, American Student Assistance combined 50+ years of knowledge and best practices into a powerful Responsible Borrower Program called SALT. Working with more than 250 schools nationwide, SALT provides the tools and resources student borrowers need, when they need them -- teaching students to borrow smart, borrow less, and repay well.

AwardSpring .................................................................517
230 W. Monroe Street, Suite 1200
Chicago, IL
Phone: (888) 258-5621
Email: jcidulka@awardspring.com
www.awardspring.com
AwardSpring is transforming the world of scholarship management with unprecedented administrative flexibility and the most user-friendly interface in the industry with a fresh, modern look and feel. Our web-based software easily organizes and streamlines the process of applying, reviewing and awarding scholarships by automating many time-consuming manual tasks allowing administrators, reviewers and donors to concentrate on decision-making. Applicants and reviewers benefit from fast, secure mobile device support while they apply for scholarships or review and score applicants. AwardSpring provides simplicity and peace of mind. For more information on how AwardSpring can impact your scholarship process, contact us at inquiries@awardspring.com.
CampusLogic is a financial aid self-service platform that simplifies the financial aid experience for students and reduces costs. CampusLogic is highly cost effective and works with any student information system to give students a school-branded and mobile-friendly experience for all financial aid forms, documents, and processes. CampusLogic is the leading student self-service platform and proven to reduce costs and transform the student experience. We help Directors of Financial Aid make financial aid awesome.

BioSig-ID is a regional accreditation approved, patented software biometric solution for student identity verification that is compliant with the new federal regulations to obtain Title IV funds. Selected by the White House. NO hardware is required on any device. Students create/draw a unique 4 letter/number passcode using just a mouse or finger. In a few strokes, using just a mouse or finger BioSig-ID determines if the registered student is the same student accessing ANY gradable event. A forensic audit trail uncovers identity fraud leading to academic dishonesty and financial aid fraud. 98% user acceptance levels. Integrates with all LMS/LTI systems.

Campus Ivy provides world-class financial aid product and service to the higher education industry. The mission at Campus Ivy is to leverage technology to provide higher education institutions affordable and efficient financial aid compliance and management solutions. The Campus Ivy team has over 40 years of executive and operations experience in higher education with 26 years of experience in student finances and Title IV management.

Citizens Financial Group Inc is headquartered in Providence, Rhode Island and offers a broad range of banking products, including a comprehensive suite of student lending options.

CMD Outsourcing Solutions improves customer relations for Higher Education by more effectively connecting students and parents with their school. We partner with colleges and universities to provide a seamless and cost-effective communications platform to better handle issues related to administrative services, including admissions, registration, financial aid, business office and housing. Wherever you face resource challenges in serving your students, CMD can help.

Launched in December 2014, College Ave Student Loans believes higher education is the best foundation for the future, and is committed to helping students fund that education as easily and affordably as possible. College Ave Student Loans is creating private student loan products that are well priced and trusted by students and families who need additional funds for education. By specializing in student loans, the company is focused on offering consumers great rates, flexible terms, and a customer-friendly process from the application to the repayment plan.
Cooley LLP ............................................................... Sponsor Only
1299 Pennsylvania Avenue, NW, Suite 700
Washington, DC
Phone: 202-842-7800
Email: marrington@cooley.com
www.cooley.com/highereducation

Cooley LLP is a nation-wide law firm providing a full range of legal services to higher education institutions, with a particular emphasis on preventive strategies and problem-solving concerning all aspects of student aid administration. We have successfully handled many audits, program reviews, investigations, lawsuits and other matters for all types of institutions. We also advise schools on developing policies and procedures to avoid compliance problems from arising. In addition to attorneys, our professional staff includes former campus financial aid professionals, and former state licensing and accrediting agency officials.

Cornerstone Education Loan Services...............................217
60 S. 400 W
Salt Lake City, UT
Phone: 801-321-7114
Email: briding@utahsbr.edu

CornerStone Education Loan Services is a nonprofit Department of Education Servicer. We have over 35 years of experience in high-quality customer service in student loans and are happy to continue that tradition by providing service to student loan borrowers throughout the country. Our mission is to provide conscientious service to our borrowers to assist them in the successful repayment of their student loan obligations. We are also committed to our school partners by providing them information and other services to help them better serve their students. Please visit www.mycornerstoneloan.org for more information.

Discover Student Loans ...............................................401
2500 Lake Cook Road
Riverwood, IL
Email: bradymasterson@discover.com
DiscoverStudentLoans.com

We believe in responsible borrowing and encourage students to maximize grants, scholarships and other free financial aid before taking student loans. Discover Student Loans covers up to 100% of the cost of attendance minus financial aid for college and graduate school. We also have post-graduate loans for students studying for the bar exam or entering a residency. All loans feature fixed or variable interest rates, zero fees, choice of in-school or deferred repayment, and cash rewards for good grades. U.S.-based Student Loan Specialists are ready to help students 24/7, and Priority Services provides personal support for financial aid offices.

EDCMC .......................................................................704
1 Imation Place, Building 2
Oakdale, MN
Email: nmartinez@ecmc.org

Educational Credit Management Corporation (ECMC) is a nonprofit company that assists students and families in their efforts to plan and pay for college. Our programs and initiatives promote financial literacy and help lower student loan default rates. Solutions by ECMC is a premium suite of services designed for student success. ECMC is headquartered in Oakdale, Minn.

Edfinancial Services ......................................................411
298 North Seven Oaks Drive
Knoxville, TN
Email: jwitherspoon@edfinancial.com

With over 20 years of higher education expertise specializing in federal financial aid, Edfinancial Services offers products and services that allow colleges and universities to increase operational efficiencies, enhance customer service to students, and support regulatory compliance. Our suite of products includes: Inbound & Outbound Call Center Solutions; Financial Aid Outsourcing & Compliance; Default Management Services and Software. Our solutions are data driven and focused on results. Visit our website at www.edfinancial.com/HES/CaseStudies and take a look at recent customer case studies to learn how our experience, talent and technology can promote student success at your institution.

EDSOUTH .............................................................. Sponsor Only
(Educational Funding of the South, Inc.)
501 Corporate Centre Drive, Suite 320
Franklin, TN
Email: rgambill@edsouth.org

Edsouth is a non-profit, public benefit corporation organized for the purpose of acquiring postsecondary education loans. Our mission is to expand access to higher education by providing college and career planning information, career testing, and financial literacy for students and families. Since 1988, Edsouth has provided postsecondary education support to thousands of postsecondary students.

Education Partners.........................................................516
9442 Capital of Texas Hwy North, Plaza One, Ste 500
Austin, TX
Phone: 888-782-4868
Email: melissa.creaney@educationpartners.com
www.educationpartners.com

Education Partners, a Student Relationship Management Company, is a SaaS based education technology company which has designed a rules-based engine that marginalizes compliance risk and features document management, configurable workflows, dynamic forms, electronic signatures, and process dashboards around key business functions. Presently, our enrollment solution addresses admissions and financial aid, the top compliance and process-intensive areas. By the end of 2015, the company plans to offer three additional suites -- student inquiry management, student engagement (retention), and student community (career services, alumni, and employment) functions -- to complete its system.
Edvisors Network ..........................................................312
10000 W. Charleston Blvd., Suite 200
Las Vegas, NV
Email: amyles@edvisors.com

Edvisors.com is a trusted source of information and insights for millions of students and families looking to plan and pay for college. Our expertise helps students and parents easily find what they need to know, so they can make more informed, smarter decisions about college costs and financial aid. Our team includes the leading national experts in the industry: Mark Kantrowitz and David Levy, bestselling authors of Filing the FAFSA.

ELM Resources ..............................................................313
12950 Race Track Road, Suite 201
Tampa, FL
Phone: (866) 524-8198
Email: jrehder@elmresources.com
www.elmresources.com

ELM Resources began in 1994 and is the only not-for-profit mutual benefit corporation serving the student loan industry today, including universities, colleges and lenders. ELM provides a common, non-proprietary and open data exchange and disbursement system that seamlessly links the diverse computing platforms of schools and lenders. Over 1,600 campuses use ELM Resources to send and receive loan data for private loans with the lender of their choice. For more information visit www.elmresources.com or dial (866) 524-8198.

Fastweb ........................................................................511
444 N. Michigan Avenue, Suite 600
Chicago, IL
Phone: 310-893-5549
Email: jacy.shillan@monster.com
www.fastweb.com

Fastweb is the nation’s recognized leader in helping students pay for college. We are in our 20th year of supporting students’ efforts to fund their education with a scholarship database containing over 1.5 million scholarships, smart college search functionality, and student centered financial aid information. Our program for educators provides support with free online and free printed materials. Educators can request printed materials for their offices and for their student and parent events. We are a community of students, parents, scholarship providers and over 60,000 educators. Please visit Fastweb for Educators at www.fastweb.com/educators.

Financial Aid Services ...................................................207
180 Interstate North Parkway, Suite 550
Atlanta, GA
Email: nverrett@financialaidservices.org

Financial Aid Services (FAS) has been serving higher education for over 24 years. Located in Atlanta, we provide consulting, staffing, assessments, processing and customized services to assist colleges in improving operational efficiency, student satisfaction, and regulatory compliance in the financial aid office. FAS employs 75 staff with an average 26 years experience in the financial aid profession. We have successfully completed over 1,000 engagements nationwide. Our consultants bring unparalleled expertise in the management of financial aid. For more information, you may contact our Client Relations Team at 770-988-9447 or Info@FinancialAidServices.Org. Our website address is www.FinancialAidServices.Org.

Financial Aid TV ............................................................202
P.O. Box 7139
Boulder, CO
Email: damon@financialaidtv.com

Financial Aid TV (FATV) is a customizable online video resource that enables colleges and universities to answer student questions and educate students about Satisfactory Academic Progress (SAP) policies. FATV educates students while supporting staff. The result: reduced student wait times, improved customer service, and greater student understanding.

First Marblehead Corporation .........................103
One Cabot Road
Medford, MA
Phone: 617-638-2000
Email: mhager@fmd.com
www.firstmarblehead.com

First Marblehead is a leading provider of private student loan solutions for lenders, credit unions and schools. We help meet the growing demand for education financing by offering clients a complete and integrated suite of outsourced services for private student loans, including underwriting, loan origination and portfolio risk management.

FluidReview…………………………………………………600
12 York Street, 2nd Floor
Ottawa, ON 94301
Canada
Phone: 6136177806
fluidreview.com

FluidReview provides comprehensive scholarship management solutions for academic institutions of all shapes and sizes. FluidReview has helped hundreds of universities and colleges manage all of their scholarships under one centralized, easy-to-use and secure system. Proven in higher education, highly configurable, fully integrated, quick to implement and backed by outstanding service and support, FluidReview helps financial aid offices more effectively utilize their scholarship funds, improve service to students and empower stewardship.
FolderWave ..................................................................601
238 Littleton Road
Westford, MA
Phone: 978.392.2055
Email: pkelleher@folderwave.com
www.folderwave.com
FolderWave is a cloud-based company offering tools and services to colleges and universities designed to significantly improve complex, high-volume, time-dependent process and data management operations in many areas across the enrollment management spectrum including inquiry and application processing, undergraduate and graduate admissions, financial aid processing, transcripts, academic, and alumni records, contract and grant administration, and integrated CRM solutions. FolderWave’s clients represent some of the finest and most complex higher education institutions in the country, and they share in common the desire to adapt, learn and respond to market changes in new and sophisticated ways.

Good Call......................................................................412
1101 Red Ventures Drive
Ft Mill, SC
Email: carrie@goodcall.com
www.goodcall.com
GoodCall simplifies the scholarship search process for high school, undergraduate, and graduate students by providing access to a comprehensive private scholarship database with advanced filtering options. GoodCall uniquely enables students to focus on scholarships they have a greater likelihood of winning by estimating the expected competition level and entry difficulty of each award. The database is updated daily and requires no personal information from students to access the entire set of scholarships.

Great Lakes Higher Education Corporation & Affiliates....506
2401 International Lane
Madison, WI
Email: bfeller@glhec.org
schools.mygreatlakes.org
At Great Lakes, we believe college completion has the power to transform lives. That’s why our mission is supporting students, and those who work with them, to make higher education accessible, the student loan process simpler, and the possibility of completing and paying for college real. Using our experience, we develop resources that help you positively impact your students through prioritized, easy actions, all backed by dedicated representatives, expert support and training, and the same mission-driven vision that drives Great Lakes’ philanthropic reinvestment in student success. Learn more! Visit our booth, contact your Great Lakes representative, or visit our website.

iGrad .............................................................................708
2163 Newcastle Avenue, Suite 100
Cardiff By The Sea, CA
Email: RLabreche@igrad.com
www.igrad.com
iGrad is privileged to partner with more than 600 schools nationwide to provide a financial literacy platform which connects more than 1.2 million students, as well as alumni and staff. iGrad is the only organization to offer a customizable, adaptive learning financial education platform with optional video-based student loan entrance and exit counseling. iGrad also offers a classroom curriculum to satisfy all core competencies set by the Department of Treasury.

iontuition/i3Group ........................................................700
1701 Golf Road, Suite 2-150
Rolling Meadows, IL
Phone: (888) 853-8148
Email: sgrewal@iontuition.com
www.iontuition.com
iontuition provides your students and alumni with a single portal to assess their continuing education options, build financial literacy, and set borrowing and repayment strategies. From entrance counseling to personalized one-on-one counseling from student loan experts, an iontuition account gives your students every chance to succeed from enrollment to long after they’ve left campus. Learn more at iontuition.com. i3 Group sets the standard for excellence in federal student loan default aversion. Our team puts a wealth of college, servicer, guaranty agency, and Department of Education experience at each school’s disposal alongside proven solutions that reduce delinquency and prevent default.

Inceptia............................................................................406
1300 O Street
Lincoln, NE
Phone: 888-529-2028
Email: saraw@inceptia.org
www.inceptia.org
Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization providing premier expertise in higher education access, student loan repayment, analytics, default prevention and financial education. Our mission is to support schools as they arm students with the knowledge needed to become financially responsible adults. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia helps more than 156,000 students borrow wisely, resolve their delinquency issues and successfully repay their student loan obligations. More information at Inceptia.org.
Jenzabar, Inc. .................................................................509
1401 Technology Drive
Harrisonburg, VA
Email: carina.ganisa@jenzabar.com

Jenzabar is a leading provider of software, strategies, and services developed exclusively for higher education. Our integrated, innovative solutions advance the goals of academic and administrative offices across the campus and throughout the student lifecycle. Jenzabar’s family of award-winning products includes the industry’s next-generation financial aid solution. Jenzabar Financial Aid provides the automation, packaging, and reporting institutions need to remain compliant and competitive, and ultimately freeing up time to focus on their students. As a trusted partner on more than 1,000 campuses worldwide, Jenzabar has over four decades of experience supporting the higher education community.

Kentucky Higher Education Assistance .................212
Authority (KHEAA)
HP.O. Box 798
100 Airport Road
Frankfort, KY
Phone: 502-696-7283
Email: tfranzeim@kheaa.com
www.kheaa.com

The Kentucky Higher Education Assistance Authority (KHEAA) is a guarantor and administrator of student aid and a provider of: Cohort Default Management Services, KHEAA Verification Services, Advantage Education Loan and Advantage Parent Loan. KHEAA’s specially trained staff work with students, school personnel and administrators to ensure your needs are met. Stop by our booth to see how KHEAA can help you!

LendKey Technologies, powering cuStudentLoans.......306
104 W. 27th Street, 4th Floor
New York, NY
Phone: 8008818985
Email: michelle.bowman@lendkey.com
www.lendkey.com/studentloans

LendKey powers comprehensive private student loan programs complete with underwriting, origination, servicing, marketing and financial literacy solutions for lenders across the nation, including cuStudentLoans.

Mapping Your Future, Inc. ...............................616
PO Box 2578
Sugar Land, TX
Phone: 940-497-0741
Email: cathy@mappingyourfuture.org
mappingyourfuture.org

Since 1996, Mapping Your Future has been a leading provider of student loan and financial aid counseling and information resources for students, parents and schools. As a non-profit organization, we continue to provide trusted, unbiased and cost-effective tools for financial aid professionals to better serve students -- past, present and future.

NASFAA........................................................................301
1101 Connecticut Avenue, NW, Suite 1100
Washington, DC
Phone: (202) 785-0453
Email: jacksonj@nasfaa.org
www.nasfaa.org

The National Association of Student Financial Aid Administrators (NASFAA) supports the training, diversity, and professional development of financial aid administrators; advocates for public policies and programs that increase student access to and success in postsecondary education; and serves as a forum for communication and collaboration on student financial aid issues.

National Student Clearinghouse .........................115
2300 Dulles Station Boulevard, Suite 300
Herndon, VA
Email: cattie@studentclearinghouse.org
www.studentclearinghouse.org

The trusted source of academic and financial aid data. From enrollment verification, degree verification, student loan data retrieval to research. The National Student Clearinghouse serves students, schools and federal and state agencies needing student data.

Navient ..........................................................315
123 Justison Street
Wilmington, DE
Phone: 888-272-4665
Email: karen.vanmeter@navient.com
www.navient.com

Navient is the largest education loan servicer managing FFELP, ED and Private loan portfolios. We service seven of the top 10 student loan guarantors, and we are the top-performing collector on hundreds of contracts for government agencies. Navient offers a variety of loan management, servicing and asset recovery services to clients in higher education, federal, state and local government and is one of a select group of companies chosen to service student and parent federal loans for the U.S. Department of Education. Our federal loan customers default at a rate 40 percent better than those of our competitors.

Nelnet ..........................................................414
121 So. 13th Street, Suite #400
Lincoln, NE
Email: kristi.jones@nelnet.org

Nelnet Education Loan Servicing has provided excellent student loan servicing for more than 30 years. As a dedicated school partner, we offer you and your students easy, online access to loan information, default management tools and reporting, financial literacy resources, and industry-related training. We are committed to providing first-class customer service to you and your students, and we strive to be a superior servicing resource by providing schools with clear, consistent communication and accessibility. Stop by our booth to learn more about our new initiatives and gain helpful information.
NerdScholar ................................................................. 515
San Francisco, CA
Email: danielle@nerdwallet.com
www.nerdscholar.com
NerdScholar is a financial literacy website for students that empowers them to make smart financial choices. Our free website walks students through the process of choosing a best-fit college, applying for financial aid, taking out student loans, paying back those loans, and landing a job. Our NerdScholar FAFSA Guide, funded by a grant from the Bill and Melinda Gates Foundation, provides students with a step-by-step tutorial to use while applying for federal financial aid.

Noel-Levitz, Inc. ............................................................ 213
2350 Oakdale Blvd.
Coralville, IA
Email: Kylie-Bowen@noellevitz.com
Our experienced team works with campuses across the country to integrate student recruitment and retention, market research, and financial aid into a comprehensive approach to enrollment and net revenue management. We offer price sensitivity research, strategic financial aid consulting, and a highly customizable net price calculator. Visit www.noellevitz.com or blog.noellevitz.com.

NorthStar Education Services, Inc. .................................. 510
930 Blue Gentian Road, Suite 1000
Eagan, MN
Phone: 866-315-9113
Email: carrie.hansen@nseds.com
nseds.com
NorthStar Education Services is a well-respected and experienced organization that has served student loan borrowers and their schools for almost 25 years. We provide a comprehensive and proven-effective approach to helping student loan borrowers manage their education debt and avoid default. By combining proactive financial literacy with responsive delinquent outreach, school becomes more affordable, money management doesn’t get postponed, and student loan repayment is easily tackled. Everyone needs a helping hand once in a while. We’re experts in the field, bringing decades-long, hands-on student loan management experience to students—from the schools who love them.

Pennsylvania Higher Education Assistance Agency (PHEAA) ........................................... 710
1200 North 7th Street
Harrisburg, PA
Phone: 7177203546
Email: dbrown1@phea.org
FedLoan Servicing was established by the Pennsylvania Higher Education Assistance Agency (PHEAA) to support the U.S. Department of Education’s ability to service student loans owned by the federal government. PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES).

PNC Bank Education Loan Center .................................. 200
2600 Liberty Avenue, Suite 200
Pittsburgh, PA
Email: jason.vansickle@pnc.com
PNC Bank offers both fixed and variable rate loans to help families achieve their educational goals. PNC has been in the education business for over 45 years helping families with education related expenses. For your students and their families, we are proud to employ a highly trained customer service staff at our Pittsburgh, Pennsylvania call center, whose only responsibility is serving education loan customers. We also have dedicated Campus Relationship Managers to assist schools every step of the way.

Regent Education .......................................................... 201
12 West Church Street
Frederick, MD
Phone: 301-662-5592
Email: lesley.phelps@regenteducation.com
www.regenteducation.com
Regent Education is a leading provider of software solutions that have revolutionized financial aid management and enrollment processes for schools using non-traditional enrollment models such as competency based and self-paced learning. Regent is a nationally recognized leader in results-driven enrollment optimization and financial aid management solutions - solutions that are web-based, easy-to-use, and inter-operate with any existing student information system. Regent offers cloud-based tools that help institutions increase enrollment, improve retention, speed student processing, mitigate compliance risks and deliver bottom-line results.

Sallie Mae ..................................................................... 407
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Newark, DE
Phone: (877) 279-7172
Email: jennifer.lapira@salliemae.com
www.salliemae.com
Sallie Mae (NASDAQ: SLM) is the nation’s saving, planning and paying for college company. Whether college is a long way off or just around the corner, Sallie Mae offers products that promote responsible personal finance including private education loans, Upromise rewards, scholarship search, college financial planning tools, insurance and online retail banking. Learn more at SallieMae.com. Commonly known as Sallie Mae, SLM Corporation and its subsidiaries are not sponsored by or agencies of the United States of America.
Selective Service System ...............................................614
P.O. Box 94636
Palatine, IL
Phone: 888-655-1825
Email: matthew.tittmann@sss.gov
www.sss.gov
The Selective Service System registers men between the ages 18-25 as is required by law. When a man reaches 26 years of age it is too late to register. Failure to register generally results in a loss of access to: • College loans and grants, • Job training programs, • Federal jobs, and many state and municipal jobs • U.S. citizenship for immigrants. The Agency provides literature, posters, internet and web site information to High Schools, Colleges, administrators, counselors, teachers, and community influencers to help educate young men about this civic-duty requirement.

Sigma Systems, Inc. ......................................................314
2305 S. Colorado Blvd., Suite 100
Denver, CO
Phone: 1-800-747-4462
Email: aortiz@sigmasys.com
www.sigmasys.com
Sigma’s Financial Aid and Student Accounts software is the most comprehensive student financial services solution available today. After 50 years, Sigma supports highly-automated solutions at many of the nation’s top post-secondary educational institutions. We start with annual and term-based support for loans, state grants, R2T4 calculations, COD, BBAY and automated PLUS loan processing. ProSAM continues with a highly-customizable, rules-based system deployable to many server and database platforms and tied into student self-service portals, information systems and enterprise applications. Our staff ties in years of student budgeting and awards packaging experience to navigate the ever-changing complexity of federal and state programs.

SoFi.................................................................410
One Letterman Drive, Building A, Suite 4700
San Francisco, CA
Phone: (855) 456-7634
Email: rsuryan@sofi.org
www.sofi.com
SoFi is reinventing consumer finance for the better. We’re a leader in marketplace lending, with over $2 billion in loans issued to date. We help early stage professionals accelerate their success with student loan refinancing, mortgages, mortgage refinancing and personal loans. Our nontraditional underwriting approach takes into account merit and employment history among other factors, so we offer products that can’t be found elsewhere. We offer individual and institutional investors the ability to create positive social impact on the communities they care about while earning compelling rates of return.

TG HigherEDGE Default Management Solutions ..........507
P.O. Box 83100
Round Rock, TX
Email: judith.cunningham@tgslc.org
For more than three decades, TG and NASFAA have worked together to advance educational research and support students in their pursuit of higher education. Now, many schools are deepening this relationship through HigherEDGE, TG’s comprehensive default management program. With HigherEDGE, you’ll receive: an evaluation of your institution’s default aversion practices; consulting on how your campus can manage default; call center support and counseling designed to educate borrowers in grace and repayment; active outreach activities that lead borrowers with delinquent loans back to repayment; and monthly reports that track performance. To learn more, visit www.HigherEDGE.net.

The College Board ........................................................605
250 Vesey Street
New York, NY
Email: acody@collegeboard.org
www.collegeboard.org
The College Board’s mission is to connect students to college success and opportunity. We are a not-for-profit membership organization committed to excellence and equity in education. Among our best-known products are the SAT, PSAT/NMSQT, and the Advanced Placement Program. For further information, visit www.collegeboard.org.

The Higher Education Assistance Group, Inc. ...............514
60 Walnut Street, 4th Floor
Wellesley, MA
Phone: (617) 928-1975
Email: cking@heag.us
www.heag.us
Higher Education Assistance Group, Inc. (HEAG) is a financial aid and higher education consulting group. Since 1989, HEAG has provided comprehensive financial aid and higher education consulting support to private, public and proprietary institutions. Key services are: Title IV Compliance/Quality Assurance, Staffing, Technology, Processing and Remote Verification Services. HEAG. Compliance Experts When You Need Them.
Third Coast Higher Education
1801 W Belle Plaine Ave, Suite 101
Chicago, IL
Phone: (312) 513-8348
Email: jeannelocarnini@outlook.com
www.thirdcoasthighereducation.org

Third Coast Higher Education -- your financial aid consulting partner. Our key services include audit and federal program review support; federal and state compliance assessment; student information system integration, automation and improved utilization of existing systems (PeopleSoft, Banner, PowerFAIDS, Colleague and more); business process and staffing assessment; and staff training and interim staffing solutions. With over 35 years of financial aid experience and support to an expanding number of colleges and universities, Third Coast Higher Education has the direct financial aid experience, federal compliance knowledge and system expertise to assist your institution.

Thrivent Federal Credit Union
122 East College Avenue, Suite 1E
Appleton, WI
Phone: 866-226-5225
Email: jadams@colory.com
www.thriventcu.com

As one of the largest faith-based credit unions in the United States, Thrivent Federal Credit Union offers a unique combination of financial expertise, shared values with its members and competitive products including: private student loans, checking and savings accounts, mortgages and other consumer loans. With approximately $500 million in assets, Thrivent Federal Credit Union is well positioned to help guide, support and inspire members to achieve financial well-being. Becoming a member is easy and allows you access to all of our programs and services nationwide.

Tuition Management Systems
171 Service Avenue, 2nd Floor
Warwick, RI
Email: jtrauman@afford.com

Tuition Management Systems is dedicated to helping families afford education and schools prosper. We help over 700 member schools nationwide ensure a quality experience and financial fit for students, coupled with a fully integrated payment solution. TMS also delivers resources and expertise needed to generate cost savings and workload reduction. We are ready to help students make informed decisions with our unbiased BorrowSmart Affordability Planning and Counseling, comprehensive billing, tailored payment options, payment processing, payment acceptance, Merchant Services, 1098 T processing and refund disbursements.

U-fi Student Loans
Phone: 844.318.0160
Email: kristin.tobias@nelnet.net
U-fi.com/StudentLoans

U-fi Student Loans is a new private educational loan program that provides loan options for students, as well as a refinance loan for borrowers who wish to consolidate their student loans. U-fi Student Loans is a partnership between Nelnet, a trusted name in education services for more than 35 years, and Union Bank & Trust, a lender with nearly a century of financial stability. Our mission is to help students reach their educational goals and make smart financial decisions by providing simple, helpful student loan solutions that offer competitive benefits, exceptional customer service and financial wellness resources. Please visit U-fi.com/StudentLoans.

U.S. Department of Education
830 First Street NE
Washington, DC

The Department of Education’s mission is to promote student achievement and preparation for global competitiveness by fostering educational excellence and ensuring equal access.

University Business
488 Main Avenue, 3rd Floor
Norwalk, CT
Phone: 2036630100
Email: morbine@promediagrp.com
www.universitybusiness.com

University Business is the leading provider of business and management solutions for higher education administrators at two- and four-year colleges and universities nationwide. University Business also produces the annual UBTech conference, where higher education’s leaders combine visionary thinking with practical solutions.

USA Funds
9998 Crosspoint Boulevard, Suite 400
Indianapolis, IN
Email: marylou.hoffa@usafunds.org

USA Funds Borrower Connect offers a complete array of student loan default prevention options, including an award-winning Web-based tool that automates borrower communication; contact and counseling support to conduct outreach to your borrowers to promote successful repayment; and predictive analytics to enhance the effectiveness of your default prevention efforts.
Repay Centsibly is the simple and affordable way to keep your cohort default rate low. We provide School Default Prevention Services with Guaranteed Results.

As financial aid rules and regulations become increasingly complex, existing systems do not address today’s requirement for accuracy, consistency and timeliness. Vocado is changing the paradigm for financial aid management by offering the highest level of automation of any solution on the market today. Our solution improves a school’s level of financial aid automation, yielding consistency of results, an improved student experience, unparalleled USDE compliance, and dramatically reduced financial aid processing effort and time.

Wells Fargo Education Financial Services has been in the student lending business since 1968 and serves more than 1.2 million student, parent and family customers. We provide private student loans directly to consumers, online, at more than 6,000 Wells Fargo banking stores, and through our call centers. In addition, we provide customers with tools to help them succeed financially while in school and prepare them for when they finish college. Through the Wells Fargo Foundation, we partner with nonprofit organizations and stakeholders to provide high quality assistance to those individuals who are working to achieve their educational dreams.
Three exciting new product innovations to create healthy financial futures.

Financial Avenue | Default Prevention | Verification Gateway

Inceptia
A division of NSLP

Explore, learn more and talk to Inceptia at Booth 406.

Plus, get your photo taken with a special guest at our photo booth! For every photo taken, Inceptia makes a donation to New Orleans’ Youth Empowerment Project.

Inceptia.org
Hit all the right notes with your default prevention efforts.

**Analyze.** Concentrate outreach on student loan borrowers most at-risk for default.

**Connect.** Automate and customize the process of communicating with borrowers.

**Counsel.** USA Funds experts help borrowers select the best repayment options for their needs.

**Track.** Stay up-to-date on projected cohort default rates and borrower outreach campaigns.

Visit the USA Funds booth #101 to learn how you can “tune” your default prevention efforts with USA Funds Borrower Connect™.

www.borrowerconnect.org
THREE BIG REASONS TO VISIT THE NASFAA BOOTH IN THE EXHIBIT HALL

1. Tour the new NASFAA.org website
   Learn how to use the new Dashboard, Favorites, and Search features.

2. Demo the Student Aid Index
   If you don’t know how to use this very popular member benefit, now is the time to get an in-person tutorial.

3. Ask your questions
   From the AskRegs Knowledgebase to NASFAA University, NASFAA staff will be on hand to answer your questions about all of NASFAA’s products and services.
Program Review Essentials and Top 10 Compliance Findings

Scott D. Prince
Institutional Improvement Specialist
Federal Student Aid
U.S. Department of Education
Program Review Essentials
What is a Program Review?

- Method of oversight
- Evaluates compliance with Title IV, HEA statute and regulations
  - Examination of financial aid, fiscal and academic records
  - Interviews with institutional staff and students
  - Review of consumer information requirements
  - Identifies errors in compliance and liabilities owed
  - Tool to improve future institutional capabilities
Why are Program Reviews Conducted?

Secretary of Education mandated by law under Section 498A of the Higher Education Act of 1965, as amended (HEA), 20 U.S.C. § 1099c to conduct program reviews at institutions of higher education participating in the Title IV, HEA programs:

(a) GENERAL AUTHORITY - In order to strengthen the administrative capability and financial responsibility provisions of this title, the Secretary -

(1) shall provide for the conduct of program reviews on a systematic basis designed to include all institutions of higher education participating in programs authorized by this title;
Who Conducts Program Reviews?

- Federal Student Aid
- Program Compliance
- School Eligibility Service Group (SESG)
- School Participation Division
- Program Review Team

Secretary of Education has delegated responsibility of conducting program reviews
How Are Institutions Selected?

20 U.S.C. 1099c-1 (a)(2): (The Secretary) shall give priority for program review to institutions of higher education that are institutions with-

- High cohort default rate or dollar volume of default (25%+)
- Significant fluctuations in Federal Pell Grant or loan volume
- Reported deficiencies or financial aid problems by state or accrediting agency
- High annual dropout rates, or
- Any other institution the Department determines may pose significant risk of failure to comply with administrative capability or financial responsibility requirements
Institution Preparation for Program Review

- Receiving Notification of Program Review
- Advance Notice Review
- Short Notice Review
- Third-Party Servicer Notification
- Responding to Announcement Letter
Entrance Conference

On-Site Program Review
- Introductions
- Reason for Program Review and Scope
- Overview of Program Review Process
- Title IV Processing/Staff Responsibilities
- Required Documents and Time Frames
- Schedule Exit Conference
- Getting Started

Off-Site Program Review
- Conference Call
- Usually Limited Scope
- Getting Started
Review of Institutional Processes and Data

Review Institutional Documents Collected

- Catalog/Brochure/Handbook
- Policies and Procedures
- Published Campus Security Information
- Student Consumer Publications
- Online Student Consumer Information
- Institutional Forms, Applications and Worksheets
Review of Institutional Processes and Data

Review of Institutional Critical Elements

• Eligible Institution
• Administrative Capability
• Program Eligibility
• Consumer Information
• Campus Security
• Financial Responsibility
• Fiscal Review
• FISAP
Review of Student Level Information

Review of Student Critical Elements

• Student Eligibility
• Attendance
• Cost of Attendance
• Credit Balances
• Enrollment Status
• Dependency Overrides/Professional Judgment
• Return of Title IV
• Satisfactory Academic Progress
• Verification
• Calculations/Disbursements
Review of Student Level Information

Records Reviewed in Student Files

• Admissions
• Academic
• Financial Aid
• Student Account Ledger

Student Records Compared to Department Data

• NSLDS
• COD
• CPS

Student and Staff Interviews
Exit Conference

On-Site Program Review

• Field Work Substantially Completed
• Required Actions
• Outstanding Items
• Preliminary Findings
• Next Steps
Data Analysis Completed

Three Possible Outcomes:

- Additional Information Requested
- Expedited Determination Letter (EDL) Issued
- Program Review Report (PRR) Issued
Request For Additional Information

- Institution requested to send documentation
- Typically allowed 30 days to provide information
- If information not provided
  - Visit scheduled to review documents on-site
  - or -
  - PRR includes findings otherwise omitted
  - or -
  - PRR includes Lack of Administrative Capability finding
Expedited Determination Letter

EDL issued
- No instances of non-compliance (findings) or only minor (non-systemic) findings identified
- Any findings corrected prior to issuance of EDL
- Any liabilities were paid/collected prior to issuance of EDL

Three standard sections
- Scope of Review and Disclaimer
- Findings, if applicable
- Recommendations, if applicable

Sample template in Program Review Guide
Program Review Report

• Identifies findings with regulatory citations
• Actions required by institution
• Standard sections
  • Cover page
  • Table of Contents
  • Institutional Information
  • Scope of Review and Disclaimer
  • Findings and Required Actions
  • Recommendations, if applicable
  • Appendices and Enclosures
• Sample template in Program Review Guide
Program Review Report Findings

Student-Specific

- No potential or actual liability
- Potential or actual liability
  - Small error rate
  - High error rate – may require file review

School Finding

- Incomplete or unacceptable policies or procedures
- Problems related to institutional eligibility, program eligibility, location eligibility, financial responsibility, financial reporting, other actions
  - No potential or actual liability
  - Potential or actual liability
Institution Responds to PRR

• Written response
• Submitted by due date
• Concern or disagree with any PRR conclusions
• Document Required Actions from PRR
  • Correct policy or procedure
  • Correct student-specific error
  • File review conducted
  • Provide information to quantify liability
• Request extension of time for good cause
Department Follow Up to Response

- Response not received by due date
- Missing information or need clarification
- Response rejected
  - Problems with documents for several files
  - Typically given another 30 days to correct and respond
Final Program Review
Determination Letter (FPRD)

- Department’s final determination for each finding
- Identifies liabilities and provides payment instructions
- Closes Program Review, if appropriate
- State authorizing and accrediting agencies receive copies
- Subject to FOIA
- Two types:
  - No further action required
  - Further action required for payment of liabilities
- Sample template in Program Review Guide
FPRD Closeout Letter or Appeal of Monetary Liabilities

FPRD Closeout Letter

• Issued after satisfactory response to FPRD
• Not issued if institution files appeal

Appeal of Monetary Liabilities

• Filed within 45 days
• Collection efforts deferred on appealed liability amount
• Non-appealed liabilities must be paid
• Billing resumes if decision in Department’s favor
Top 10 Audit and Program Review Findings
Top Audit Findings

1. Repeat Finding – Failure to Take Corrective Action
2. NSLDS Roster Reporting – Inaccurate/Untimely Reporting
3. Return of Title IV (R2T4) Calculation Errors
4. Return of Title IV (R2T4) Made Late
5. Verification Violations
Top Audit Findings

6. Pell - Overpayment/Underpayment
7. Student Credit Balance Deficiencies
8. Entrance/Exit Counseling Deficiencies
9. Qualified Auditor’s Opinion Cited in Audit
10. G5 Expenditures Untimely/Incorrectly Reported
Top Program Review Findings

1. Verification Violations
2. Return of Title IV (R2T4) Calculation Errors
3. Student Credit Balance Deficiencies
4. Entrance/Exit Counseling Deficiencies
5. Crime Awareness Requirements Not Met
6. Satisfactory Academic Progress Policy Not Adequately Developed/Monitored
Top Program Review Findings

7. NSLDS Roster Reporting – Inaccurate/Untimely Reporting
8. Inaccurate Record Keeping
9. Drug Abuse Prevention Program Requirements Not Met
10. Consumer Information Requirements Not Met
10. Return of Title IV (R2T4) Made Late

Tie
Findings on Both Lists

- Return to Title IV (R2T4) Calculation Errors
- NSLDS Reporting – Inaccurate/Untimely Reporting
- Return to Title IV (R2T4) Made Late
- Verification Violations
- Student Credit Balance Deficiencies
- Entrance/Exit Counseling Deficiencies
Repeat Finding – Failure to Take Corrective Action

- Failure to implement Corrective Action Plan (CAP)
- CAP did not remedy the instances of noncompliance
- Ineffective CAP used from previous year(s)
- Internal controls not sufficient to ensure compliance with FSA guidelines

Regulations: 34 C.F.R. §§ 668.16 and 668.174(a)
NSLDS Roster Reporting – Inaccurate/Untimely Reporting

- NSLDS Roster file (formerly called Student Status Confirmation Report [SSCR]) not submitted timely to NSLDS
- Untimely reporting of specific student information
- Failure to provide notification of last date of attendance/changes in student enrollment status
- Failure to report accurate enrollment types and effective dates

Regulation: 34 C.F.R. § 685.309(b)
R2T4 Calculation Errors

- Incorrect number of days used in term/payment period
- Actual clock-hours used instead of scheduled hours
- Incorrect aid used as “could have been disbursed”
- Incorrect withdrawal date
- Mathematical and/or rounding errors

Regulation: 34 C.F.R. § 668.22(e) and (f)
Return of Title IV Funds Made Late

- Returns not made within 45-day allowable timeframe
  - School’s policy and procedures not followed
  - Inadequate system in place to identify/track official and unofficial withdrawals
  - No system in place to track number of days remaining to return funds

*Regulations: 34 C.F.R. §§ 668.22(j) and 668.173(b)*
Verification Violations

- Verification documentation missing/incomplete
- Income tax transcripts missing
- Un taxed income not verified
- Interim disbursement rules not followed
- Conflicting data not resolved

Regulations: 34 C.F.R. §§ 668.51 – 668.61 (Subpart E) and 668.16(f)
Pell Grant

Overpayment/Underpayment

- Incorrect Pell Grant formula
- Inaccurate calculations
  - Proration
  - Incorrect EFC
  - Incorrect number of weeks/hours
- Change in enrollment status

Regulations 34 C.F.R. §§ 690.62, 690.63, 690.75, 690.79 & 690.80
Student Credit Balance Deficiencies

- Credit balance not released to student within 14 days
- No process in place to determine when credit balance has been created
- Non-compliant authorization to hold Title IV credit balances
- Credit balances not released by end of loan period or award year

Regulations: 34 C.F.R. §§ 668.164(e) and 668.165(b)
Entrance/Exit Counseling Deficiencies

- Entrance counseling not conducted/documentated for first-time borrowers
- Exit counseling not conducted/documentated for withdrawn students or graduates
- Exit counseling materials not mailed to students who failed to complete counseling
- Exit counseling completed late

Regulation: 34 C.F.R. § 685.304
Qualified Auditor’s Opinion Cited in Audit

• Anything other than unqualified opinion
• Serious deficiencies/areas of concern in compliance audit/financial statements
  • R2T4 violations
  • Inadequate accounting systems and/or procedures
  • Lack of internal controls

Regulation: 34 C.F.R. § 668.171(d)(1)
Crime Awareness
Requirements Not Met

- Campus security policies and procedures not adequately developed
- Annual report not published and/or distributed
- Annual report missing required components
- Failure to develop a system to track and/or log all required categories of crimes for all campus locations

Regulations: 34 C.F.R. §§ 668.41, 668.46(c) & 668.49
SAP Policy
Not Adequately Developed/Monitored

• One or more missing required components in Satisfactory Academic Progress (SAP) policy
  - Qualitative, pace of completion, maximum timeframe, reestablishing aid eligibility
• Improper use of financial aid warning, appeals, probation and academic plans in SAP policy
• Failure to consistently or adequately apply SAP policy
• Aid disbursed to students not meeting SAP standards
• Insufficient or missing documentation to support SAP

Regulations: 34 C.F.R. §§ 668.16(e), 668.32(f) & 668.34
Inaccurate Recordkeeping

• Failure to document enrollment status before disbursement
• Failure to determine unofficial withdrawals
• Failure to maintain consistent disbursement records
• Inadequate or mismatched attendance records for schools required to take attendance
• Inaccurate/missing Federal Work-Study timesheets
• Conflicting Last Dates of Attendance (LDA)
• Failure to follow policies and procedures

Regulations: 34 C.F.R. §§ 668.24 and 668.161-668.167
Drug Abuse Prevention Program
Requirements Not Met

• Failure to document drug prevention program policies
• Failure to distribute annual written information about drug prevention to students and employees
• Missing written statement about standards of conduct prohibiting unlawful possession
• Missing description of legal sanctions imposed under local, State or Federal law
• Failure to provide description of drug/alcohol counseling/treatment programs

Regulation: 34 C.F.R. § 86.100
Consumer Information Requirements Not Met

• Missing institutional financial assistance information
• Missing institutional information
• Missing health and safety information
• Missing disclosures of institutional outcomes
• Missing FERPA disclosure information
• Missing gainful employment disclosures

Regulations: 34 C.F.R. §§ 668.41 and 668.42 and 668.43
SCHOOL ELIGIBILITY SERVICE GROUP (SESG)
Ron Bennett - Director, School Eligibility Service Group, Washington, DC (202) 377-3181
School Eligibility Service Group General Number: (202) 377-3173 or e-mail: CaseTeams@ed.gov

Or call the appropriate School Participation Division manager below for information and guidance on audit resolution, financial analysis, program reviews, school and program eligibility/recertification, and school closure information.

### New York/Boston School Participation Division
Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont, New Jersey, New York, Puerto Rico, Virgin Islands
- Betty Coughlin, Director (646) 428-3737
- Tracy Nave – Boston (617) 289-0145
- Patrice Fleming – Washington, DC (202) 377-4209
- Chris Curry – New York (646) 428-3738

### Philadelphia School Participation Division
District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, West Virginia
- Nancy Gifford, Director (215) 656-6436
- John Loreng – Philadelphia (215) 656-6437
- Sherir Bell – Washington, DC (202) 377-3349

### Multi-Regional and Foreign Schools Participation Division
Michael Frola, Director – Washington, DC (202) 377-3364
- Barbara Hemelt – Washington, DC (202) 377-4201
- Joseph Smith – Washington, DC (202) 377-4321
- Mark Busskohl – Washington, DC (202) 377-4572

### Atlanta School Participation Division
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina
- Christopher Miller, Director (404) 974-9297
- David Smittick – Atlanta (404) 974-9301
- Vanessa Dillard – Atlanta (404) 974-9418

### Dallas School Participation Division
Arkansas, Louisiana, New Mexico, Oklahoma, Texas
- Cynthia Thornton, Director (214) 661-9457
- Jesus Moya – Dallas (214) 661-9472
- Kim Peeler – Dallas (214) 661-9471

### Kansas City School Participation Division
Iowa, Kansas, Kentucky, Missouri, Nebraska, Tennessee
- Ralph LoBosco, Director (816) 268-0440
- Dvak Corwin – Kansas City (816) 268-0420
- Jan Brandow – Kansas City (816) 268-0409

### Chicago/Denver School Participation Division
Illinois, Minnesota, Ohio, Wisconsin, Indiana, Colorado, Michigan, Montana, North Dakota, South Dakota, Utah, Wyoming
- Douglas Parrott, Director (312) 730-1532
- Earl Flurkey – Chicago (312) 730-1521
- Brenda Yette – Chicago (312) 730-1522
- Sarah Adams – (312) 730-1514

### San Francisco/Seattle School Participation Division
- Martina Fernandez-Rosario, Director (415) 486-5605
- Gayle Palumbo – San Francisco (415) 486-5614 or Seattle (206) 615-3699
- Dyon Toney – Washington, DC (202) 377-3639
- Erik Fosker – San Francisco (415) 486-5606
Contact Information

Scott D. Prince
Phone: (617) 289-0172
E-mail: scott.prince@ed.gov
QUESTIONS?
Top 10 Resources for Compliance Solutions
Top 10 Resources

FSA Assessments

- Consumer Information/Campus Security
- Return of Title IV Funds
- Institutional Eligibility
- Satisfactory Academic Progress
- Verification
- Fiscal Management
Top 10 Resources

FSA Training

- http://fsatraining.info/
- Fundamentals of Federal Student Aid Administration
- FSA Coach
- Consumer Information
- Satisfactory Academic Progress
- Institutional Eligibility
- Recorded Webinars
Top 10 Resources

Federal Student Aid Handbook

• Application and Verification Guide
  • Chapter 4: Verification, Updates and Corrections
  • Chapter 5: Special Cases

• Volume 1 (Student Eligibility)
  • Chapter 1: School-Determined Requirements

• Volume 2 (School Eligibility and Operations)
  • Chapter 6: Consumer Information & School Reports
Top 10 Resources

Federal Student Aid Handbook

- Volume 4 (Processing Aid and Managing FSA Funds)
  - Chapter 2: Disbursing FSA Funds
  - Chapter 3: Overawards and Overpayments
  - Chapter 5: Reconciliation in the Pell Grant and Campus-Based Programs
  - Chapter 6: Reconciliation in the Direct Loan Program
  - Appendix A: Accounting Systems

- Volume 5, Chapter 1 (Withdrawals and the Return of Title IV Funds)
Top 10 Resources

Code of Federal Regulations

• Title 34, Education
  • Part 84 (Drug Free Workplace)
  • Part 86 (Drug and Alcohol Abuse Prevention)
  • Part 99 (Family Education Rights and Privacy)
  • Part 600 (Institutional Eligibility under the Higher Education Act of 1965, as amended)
  • Part 668 (Student Assistance General Provisions)
  • Parts 673 – 676 (Campus-Based Provisions)
  • Part 685 (William D. Ford Federal Direct Loan Program)
  • Part 686 (TEACH Grant Program)
  • Part 690 (Federal Pell Grant Program)
Top 10 Resources

• Campus Security
  • https://www2.ed.gov/admins/lead/safety/campus.html
• Entrance/Exit Counseling
  • https://studentloans.gov
• Return of Title IV (R2T4) on the Web
  • https://faaaccess.ed.gov
• School Data on StudentAid.gov
  • https://studentaid.ed.gov/about/data-center/school
• Direct Loan School Guide (2008-09)
Resources by Top 10 Findings
Resources by Top 10 Findings

Repeat Finding (Audit)

- Regulations: 34 C.F.R. §§ 668.16 and 668.174(a)

R2T4 Calculation Errors and R2T4 Made Late

- Regulations: 34 C.F.R. §§ 668.22(e) and (f); 668.22(j) and 668.173(b)
- FSA Assessment: Schools - R2T4 assessment
- R2T4 Worksheets
  - Electronic Web Application (https://faaaccess.ed.gov)
  - Paper (FSA Handbook, Volume 5, Chapter 1)
Resources by Top 10 Findings

NSLDS Reporting – Inaccurate/Untimely Reporting

- Regulation: 34 C.F.R. § 685.309(b)
- Dear Colleague Letter: GEN-12-06
- NSLDSFAP website - newsletter updates
  - https://www.nsldsfap.ed.gov/nslds_FAP/default.jsp
  - “News & Events” along top of home page

Verification Violations

- Regulations: 34 C.F.R. §§ 668.51 – 668.61 (Subpart E) and 668.16(f)
- FSA Assessments: Students - Verification
Resources by Top 10 Findings

Pell Overpayment/Underpayment

- Regulations: 34 C.F.R. §§ 690.62, 690.63, 690.75, 690.79 & 690.80
- FSA Handbook, Volume 4, Chapter 3

Qualified Auditor’s Opinion Cited in Audit

- Regulation: 34 C.F.R. § 668.171(d)(1)
- FSA Coach
- FSA Assessments
- FSA Handbook, Volume 4, Chapters 5 & 6; Appendix A

Student Credit Balance Deficiencies

- Regulations: 34 C.F.R. §§ 668.164(e) and 668.165(b)
- FSA Handbook, Volume 4, Chapter 2
Resources by Top 10 Findings

Entrance/Exit Counseling Deficiencies

- Regulation: 34 C.F.R. § 685.304
- FSA Coach, Module B401: Direct Loan Counseling
- FSA Handbook, Volume 2, Chapter 6

G5 Expenditures Untimely/Incorrectly Reported

- Federal Register Volume 78, Number 40 (Thursday, February 28, 2013)
- Regulation: 34 C.F.R. § 668.164(a)
- FSA Handbook, Volume 4, Chapter 2
- FSA Coach, Module C104: Reporting Requirements
Resources by Top 10 Findings

Crime Awareness Requirements Not Met and Consumer Information Requirements Not Met

- Regulations: 34 C.F.R. Parts 86 and 99
- Regulations: 34 C.F.R. §§ 668.6, 668.41 - 668.49 (Subpart D)
- Higher Education Act of 1965, as amended, Sec. 485
- *FSA Handbook*, Volume 2, Chapter 6 and 7
- Consumer Information Training
  - [http://fsatraining.info](http://fsatraining.info) (Training by Topics)
- FSA Assessments: Schools - Consumer Information
- Consumer Information Disclosures At-A-Glance
- The Handbook for Campus Safety and Security Reporting
  - [http://www2.ed.gov/admins/lead/safety/campus.html](http://www2.ed.gov/admins/lead/safety/campus.html)
Resources by Top 10 Findings

Satisfactory Academic Progress Policy Not Adequately Developed/Monitored

- Regulations: 34 C.F.R. §§ 668.16(e), 668.32(f) & 668.34
- FSA Assessments: Students - Satisfactory Academic Progress (SAP)
- FSA Handbook, Volume 1, Chapter 1
- Satisfactory Academic Progress Training
  - http://fsatraining.info (Training by Topics)

Information in Student Files Missing/Inconsistent

- Regulations: 34 C.F.R. §§ 668.16(f) and 668.24(a),(c)
Program Review Essentials and Top 10 Compliance Findings

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