

President's Message by Terri Stephens

I know you are all wondering about the new Web site. We've had a slight glitch in the launch that is related to our member database. We are hoping to have this slight technicality resolved and the site up within the next couple of weeks. The conference crew is working hard and putting together a great program for our RMA^SFAA conference this fall and we are extremely excited about the theme and the location. Please mark your calendars and plan on attending.

As summer winds down I find myself contemplating all of the things that have been happening this past year that have kept us all in a frenzy. The changes to the Higher Education Act have us all digging in and attempting to learn new and different regulations. All of us are packaging and awarding and dealing with frantic students worrying about their funding options for fall. I myself have experienced an extremely difficult spring and summer and have found myself forgetting the things that are the most important in my life.

So my message this summer may sound a bit different than you may have expected. Rather than focusing on the frustration and stress of each given day it's time to stop and enjoy your job. We really have a great opportunity to help people and actually get paid for it. Each day that we go to work we need to remember who we are and why we do what we do. Also, we all need to remember the people you left at home this morning and try and keep it all in perspective. My favorite lyrics of all time were written by columnist Mary Schmich, "Everybody Is Free to Wear Sunscreen." I know most of you have read them before but take a minute and read them again at the following Web site: <http://www.condellpark.com/kd/sunscreen4.htm>. I hope you all have a wonderful summer and hope to see you all in October. Keep up the great work!!!!!!

Upcoming Events

2006 RMA^SFAA Conference, October 8-11, 2006, Salt Lake City, UT Volunteer now to help make this conference the success it should be. Session presenters and moderators are needed. Contact Amy Capps at 801.581.4875, acapps@sa.utah.edu or Mike Johnson at 801.321.7209, mjohnson@utahsbr.edu to lend a helping hand.

Electronic Access Conference, October 30 to November 2, 2006 in Orlando, FL

Electronic Access Conference, November 28 to December 1, 2006 in Las Vegas, NV

Utah **EIk Season** October 7-15 General Season Spike Bull and October 7-19 General Season Any Bull

2007 UASF^{AA} Conference, April 25,26,27 in Cedar City, UT hosted by Southern Utah University

2007 NASF^{AA} Conference , July 8-11, Washington DC

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ED Webinars Offer Answers on HERA

The U.S. Department of Education has held WEBINARs throughout the summer to discuss changes to Title IV programs as the result of the Higher Education Reconciliation Act of 2005 (HERA). There are only a couple of opportunities remaining to listen in on one of three different WEBINARs covering grants, loans and student eligibility. To sign up for one of these training sessions follow this link: <http://www.ed.gov/offices/OSFAP/training/specific.html#hera> to ED's Web site. There are two sessions available for grant (AC & SMART) training on August 15th, two for student and institutional eligibility on August 16th and two sessions on loans available on August 17th. If the above link does not work for you then go to www.ifap.ed.gov and under the School Portal Features menu on the left side click on the [Training](#) link. Follow the directions for Online HERA Training.

UASFAA 2006



What are the names of the squirrels running in your combustion chamber? June Cline presented at the opening session on the six advisors we harbor within and what we can do to really be happy with life and work.



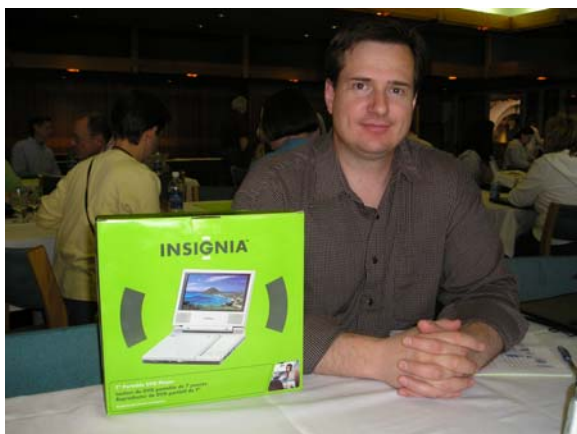
Great entertainment!



Prizes!

Jean Dunn from Bridgerland ATC ended up with a nice entertainment package.

Chris Claybaugh from Paul Mitchell The School will be kicking back this summer in her new camp chair.



Jason Cherry will be able to fill his spare time with movies at Snow College this fall.



Kami Averett can now serve up more than loans at Paul Mitchell in Provo.



Service (endurance?) awards go to Judy LeCheminant, Richard Davis and Shelley Pollack.



Jeff Johnsen was just seeing stars!





A good time was had by all!

Member Spotlight



Neumont University is an award-winning university featured in CIO Magazine, CNN, and USA Today for our innovative Bachelor of Science in Computer Science degree.

- Students graduate in 30 month - not four years
- Each student is assigned an IBM Notebook® computer to keep through the program
- Students spend less time in lectures and tests and more time building real-world systems with leading technology companies with our 70% project-based curriculum.

Even before graduation, Neumont University students have a 91% job placement rate with average starting salaries of \$60,700. That's 13% above the national average starting salary for software developers*. To read more [click here...](#)

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**[3/06 Graduates who submitted self-reported salary survey (NACE 2006 Spring Salary Survey)]*

Credit Cards: The Gift That Keeps On Giving

By: Ann Anderson, President of Western Region Sales, Sallie Mae

The start of a new academic year means students everywhere will be greeted by more than just their new roommates. Credit card representatives are likely to be on hand as well, setting up shop on college campuses as they hand out freebies such as T-shirts or water bottles in exchange for the signature of students who sign up for a credit card.

College students, particularly freshmen, are a prime market for credit card companies. While the majority of college students are in fact responsible users of credit, credit cards can spell trouble for some young consumers.

A study conducted by the U.S. Public Interest Research Group (PIRG) revealed that students who obtained a credit card at on-campus tables have higher unpaid balances than those who do not. Many of these same students pay only the minimal balance each month, which can quickly lead to incurring excessive debt. Moreover, students who abuse credit cards at the onset of college may unknowingly suffer long-term consequences—from damaging their credit to lessening future chances of purchasing big-ticket items such as a car or home or even securing student loans for additional education.

“Although many students understand and manage the responsibilities of borrowing, there is some apprehension that some students are setting themselves up for financial failure even before graduation,” says Marie O’Malley, Vice President of Marketing for [Nellie Mae](#), a leader in helping students borrow responsibly and manage debt. “Without assistance, these students may not have the know-how to borrow wisely on the front end nor the income to honor their credit obligations after they’ve borrowed.”

According to Nellie Mae’s 2005 report [Undergraduate Students and Credit Cards](#), 43 percent of undergraduate cardholders obtained their cards freshman year. Today, the average college freshman has more than \$1,500 in credit card debt. By the time that student graduates four years later, the amount has increased two-fold.

A newly released study from the American Council on Education (ACE) on credit card ownership and college students offers further insight. Findings from [Credit Card Ownership and Behavior Among Traditional-Age Undergraduates, 2003-04](#) showed that the likelihood of owning a credit card increases as students progress through their academic careers. While 43 percent of first-year undergraduates owned credit cards, the figure rose to 74 percent for fourth- and fifth-year students. Further, students became more likely to hold multiple cards as they advanced through college. In the first year of college, only 8 percent of all undergraduates owned three or more cards. By the fourth or fifth year, 24 percent of students held that many cards.

Interestingly, the ACE study found that students with credit cards were not significantly more or less likely to borrow student loans than those who did not have a credit card. Students who carried a balance on their card were somewhat more likely to also have borrowed a federal student loan than those who paid off their credit card balance each month (42 percent, versus 34 percent), suggesting that these students may have turned to credit cards to augment what they had borrowed through student loan programs.

A number of colleges and universities have taken on the issue of on-campus credit card marketing, offering money-management and financial literacy programs during freshmen and parent orientation or providing similar information in bookstore shopping bags, to help students fully understand the ramifications of credit. Some schools, including Lehigh University and the University of Wisconsin, ban on-campus credit card marketing altogether.

“Students should expect to be deluged with credit card offers while at college, particularly at the start of the new academic year,” says Nellie Mae’s O’Malley. “And it would be ideal if credit card companies

agreed to take a more conservative lending approach to students to prevent them from getting too deeply into credit card debt while in school.

“More practically, however, students need to learn how to manage financially. Credit cards and other borrowing options will continue to be available to them while they are in college, and after they graduate. Credit card use and borrowing money have become common practices in American society and aren’t going away. The wisest course is to teach students to limit credit card usage and to borrow wisely.”

For more on credit and college students, visit these consumer and education Web sites:

- Sallie Mae’s College Answer, www.CollegeAnswer.com
 - Federal Trade Commission, www.ftc.gov/bcp/online/edcams/credit
 - FTC’s Project Credit Smarts, www.ftc.gov/creditsmarts
- Consumer Bankers Association, www.cbanet.org/issues/financial_literacy/financial_literacy.html

Movers & Shakers

Davis ATC Staff Run for Money

This year the Davis Applied Technology College Financial Aid Office really are the “movers & shakers” in our association as evidenced by their participation in a very exciting and challenging race, the Wasatch Back Relay. The DATC staff endured this grueling event to help raise funds for scholarship programs at their campus.

This year 200 teams participated in this relay race, which is double the number of registered teams for the 2005 race. Some teams were very competitive and others were in it for the fun. How else would one explain the unique names of some teams like Estrogen Overload, Joggin’ Broads, Springville Sluggish Snails, A Bunch of Sissies or, because I am from Wyoming my personal favorite, Free the Jackalopes.



The race began at Hardware Ranch, just outside of Logan, and stretched 173 miles along the back-side of the Wasatch Mountain Range, before it ended in Park City. Along the route teams of 12 runners ran past seven lakes, through several mountain valleys, and over three mountain passes. Each team member ran three legs of this relay. Completion times ranged from 17 hours to over 33 hours. It was an exhausting yet exhilarating experience for all who participated. A few runners were one-man teams; they ran the entire race alone.

To learn more about the Wasatch Back Relay, visit www.wasatchbackrelay.com

Recipes to Tickle Your Taste buds

From the grill of Scott Brown –

Salmon on the grill with a bay leaf inserted into a small horizontal cut in the middle of the salmon. Cover the salmon with a flak sea salt rub. Cook just long enough to kill the germies and serve with brown rice and mix of broccoli and carrots. –Anonymous

From Jean Dunn, BATC

Chinese Hamburger Grill

2 lbs ground beef (preferably chuck)
1 egg
3 slices fresh bread crumbs
1 large can pineapple chunks, drained (reserve liquid)
1 large green pepper, chopped
1 green onion, minced
1 Tbsp prepared mustard
1 Tbsp soy sauce
1/2 tsp garlic powder
1/4 cup tomato sauce
salt and pepper to taste

Combine beef with egg, bread crumbs, pineapple, green pepper, and onion. Mix well and shape into hamburgers. Salt and pepper may be added, if desired at this time. In another bowl combine mustard, soy sauce, garlic powder, tomato sauce, salt, pepper, and reserved pineapple juice. Grill hamburgers over hot coals until desired degree of doneness is reached. Brush sauce over hamburgers as they are being turned. Turn several times during cooking.
Serves 6

Snicker Salad

6 green apples
6 large *Snickers* candy bars
1 12-oz carton *Cool Whip*

Chop green apples and *Snickers* into bite-sized pieces. Mix in *Cool Whip*. Serve.
If you want to think healthy - you can always call it **Apple** Salad, instead!

Outfitter Beans from the ovens of Joan Clark

Drain and rinse:

2 cans garbanzo beans,
3 or 4 cans kidney beans.

(Any of the above can be replaced by lima, butter or pinto beans. We usually just add a can of butter beans.)

In a 12-inch dutch oven brown ½ pound of bacon then crumble it. Set aside.

Then brown in the bacon grease:

one medium onion chopped
one green pepper chopped

Then add beans from above and 2 cans pork & beans.

1/3 c. molasses

½ - ¾ cup brown sugar

Enough ketchup to reach desired taste (1 to 1½ cups)

Simmer for one hour on low coals.

Tidbits

Are you stressed? Duh! Even the most exciting events in life – a new job, a new baby, plans to get married – can cause stress. And so, of course, can the painful moments. Dr. Richard Rahe, a world-renowned expert on stress-related illness, has created a rating system to help you assess your stress. Check out the Web site of [Reader's Digest](#) to see if you should take a couple of months off.

Bizarre Train Announcements.

Enjoy this list of actual announcements that London tube train drivers have made to their passengers.

"Ladies and Gentlemen, I do apologize for the delay to your service. I know you're all dying to get home, unless, of course, you happen to be married to my ex-wife, in which case you'll want to cross over to the Westbound and go in the opposite direction."

"Your delay this evening is caused by the line controller suffering from E & B syndrome: not knowing his elbow from his backside. I'll let you know any further information as soon as I'm given any."

"Do you want the good news first or the bad news...? The good news is that last Friday was my birthday and I hit the town and had a great time. The bad news is that there is a points failure somewhere between Stratford and East Ham, which means we probably won't reach our destination."

"Ladies and gentlemen, we apologize for the delay, but there is a security alert at Victoria station and we are therefore stuck here for the foreseeable future, so let's take our minds off it and pass some time together. All together now... 'Ten green bottles, hanging on a wall...'. "

"We are now traveling through Baker Street... As you can see, Baker Street is closed. It would have been nice if they had actually told me, so I could tell you earlier, but no, they don't think about things like that".

"Beggars are operating on this train. Please do NOT encourage these professional beggars. If you have any spare change, please give it to a registered charity. Failing that, give it to me."

During an extremely hot rush hour on the Central Line, the driver announced in a West Indian drawl: "Step right this way for the sauna, ladies and gentlemen... Unfortunately, towels are not provided."

"Let the passengers off the train FIRST...!" (Pause...) "Oh go on then, stuff yourselves in like sardines, see if I care - I'm going home...."

"Please allow the doors to close. Try not to confuse this with 'Please hold the doors open.' The two are distinct and separate instructions."

"Please note that the beeping noise coming from the doors means that the doors are about to close. It does not mean throw yourself or your bags into the doors."

"We can't move off because some idiot has their hand stuck in the door."

"To the gentleman wearing the long grey coat trying to get on the second carriage - what part of 'stand clear of the doors' don't you understand...?"

"Please move all baggage away from the doors." (Pause..) "Please move ALL belongings away from the doors." (Pause...) "This is a personal message to the man in the brown suit wearing glasses at the rear

of the train: Put the pie down four-eyes, and move your bl**dy golf clubs away from the door before I come down there and shove them up your a**e sideways...!"

"May I remind all passengers that there is strictly no smoking allowed on any part of the Underground. However, if you are smoking a joint, it's only fair that you pass it round the rest of the carriage."

6th Grade History Test

The following were actual answers on a 6th grade history test:

- Ancient Egypt was inhabited by mummies and they all wrote in hydraulics. They lived in the Sarah Dessert. The climate of the Sarah is such that the inhabitants have to live elsewhere.
- Moses led the Hebrew slaves to the Red Sea where they made unleavened bread, which is bread made without ingredients. Moses went up on Mount Cyanide to get the Ten Commandments. He died before he ever reached Canada.
- Solomon had three hundred wives and seven hundred porcupines.
- The Greeks were a highly sculptured people, and without them we wouldn't have history. The Greeks also had myths. A myth is a female moth.
- In the Olympic Games, Greeks ran races, jumped, hurled biscuits, and threw the Java.
- Joan of Arc was burnt to a steak and was canonized by Bernard Shaw.
- Writing at the same time as Shakespeare was Miguel Cervantes. He wrote Donkey Hote. The next great author was John Milton. Milton wrote Paradise Lost. Then his wife died and he wrote Paradise Regained.
- Abraham Lincoln became America's greatest Precedent. Lincoln's mother died in infancy, and he was born in a log cabin which he built with his own hands. Abraham Lincoln freed the slaves by signing the Emasculation Proclamation. On the night of April 14, 1865, Lincoln went to the theater and got shot in his seat by one of the actors in a moving picture show. They believe the assinator was John Wilkes Booth, a supposingly insane actor. This ruined Booth's career.