

# UASFAA Newsletter



April 6, 2007

Spring 2007

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The **UASFAA Newsletter** is published for its members.

Advertisements offered by any person, company, or organization to any member of UASFAA are not accepted. However, articles of general interest and for the benefit of the financial aid community are encouraged and may be submitted by any person, company, or organization to the chair of the Publications Committee for inclusion in the newsletter. Such articles are subject to final acceptance by the

## *President's Message* by Regina Smout



Hello UASFAA,

First of all, it is such an honor and a privilege to work with so many wonderful individuals within our association. Our noteworthy efforts are made prevalent with each student, parent or colleague we assist. During my years in the business, I've always been impressed with our dynamic organization of individuals who are so dedicated to promote the effective administration of student financial aid in the great state of Utah. Thinking back, there are many individuals who stand out in my mind as dedicated members.

UASFAA is completely dependant on its volunteers. As a non-profit organization of volunteers who represent educational institutions, lending organizations, government agencies and various others who are involved with the administering of federal student aid for post-secondary education, I eagerly encourage any member who would like to become more involved with the association as a volunteer to do so. With such a super purpose, UASFAA can only get better with your involvement!

My hope during this year includes focusing on the promotion of UASFAA within our state as well as nationally. Projects that others in our association have started such as our postcard mailer (sent to high school seniors) has been recognized by a few of our neighboring states as a 'prototype' that they hope to follow. I also want to promote the Leadership Pipeline program that RNASFAA has in place as an outstanding way to mentor and be mentored as a member of the association.

Our contacts with each other are invaluable. I encourage all to keep in touch with your colleagues, stay informed of the ever-present developments in federal and state programs, and take advantage of the privileges that your UASFAA membership affords.

As the current UASFAA President, I am dedicated in supporting the initiatives and endeavors of this vibrant group of people. If you have any questions or have suggestions or comments, feel free to contact me or members of our Executive Council.

Respectfully,

Regina Smout  
UASFAA President 2007  
[rsmout@weber.edu](mailto:rsmout@weber.edu)  
(801)626-6732

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Chair prior to printing the newsletter. The Chair reserves the right to reject any article or information submitted for the newsletter. Articles must not be intended for company promotion, publicity, or otherwise persuasive purposes.

### Contact Us

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## Upcoming Events

**2007 NASFAA Conference**, July 8-11, Washington DC

**2007 RMASFAA Conference** October 21-24, 2007, Breckenridge, Colorado

**ACG & SMART Grant Training**, April 24, 2007 in Cedar City, UT  
Register at <http://www.ed.gov/offices/OSFAP/training/specific.html>

**UASFAA Annual Conference**, April 25, 26, 27 in Cedar City, UT  
Yahoo! Don't miss it!

Hosted by Southern Utah University. Rooms available at Stratford Court and the Abbey Inn.

Stratford Court Hotel  
18 S Main St  
Cedar City, UT 84720  
(435) 586-2433  
[stratfordcourthotel.com](http://stratfordcourthotel.com)

Abbey Inn  
940 W 200 N  
Cedar City, UT 84720  
(435) 586-9966  
[abbeyinncedar.com](http://abbeyinncedar.com)

It's almost here. The greatest little conference in the West. Great facilities, great ideas, great friends and great food await your great presence. Columnist Robert Kirby of the [Salt Lake Tribune](#) will be a featured speaker. If you've ever read his column you know what to expect. If you haven't read his column before, then start now.

### Yard Sale

Every spring, yard sale signs start appearing every Friday on your neighborhood light poles. Not be be left out of this great American custom, UASFAA will hold our own little sale. Please bring items to sell at our yard sale (actually it is a fundraising raffle) in support of the American Cancer Society's (ACS) Relay For Life. Give a little so hope will have a chance. And don't forget your wallet full of cash to buy each others items.

And don't forget your walking/running shoes and other attire. Remember there is a UASFAA team entered in the Relay For Life event in St. George on April 27 & 28, 2007. Check with Terry Bell ([bell@dixie.edu](mailto:bell@dixie.edu)) if you want to join this all- night party.



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## Marie Daley

We were all saddened to receive the disturbing news of Marie Daley's diagnosis of cancer last summer. As a sales and marketing manager for student loans with Zions Bank, Marie was always seen with a warm smile

on college campuses across Utah. Her untimely death should encourage all of us to have regular check-ups and screening for cancer of any type. Below is Marie's obituary.



Marie McQuiddy Daley 1976 ~ 2007 Our lives were forever changed May 31st, 2006, when Marie was diagnosed with breast cancer. She lost her courageous and hard-fought battle in the loving arms of her husband and parents Jan. 16, 2007. Marie was born Oct. 22, 1976, the daughter of Chuck and RaVonna McQuiddy. She graduated from Morgan High in 1994 where she excelled in academics, volleyball and softball. She then graduated from Utah State in 1998 with a degree in family finance. She worked at the University of Utah in the Financial Aid office from 1999 through 2003. She then was employed at Zion's Bank as Sales and Marketing Manager in Student Loans. Marie married Ryan Daley in March 2002 and later completed their goal, being sealed for all time and eternity in the Ogden Temple on Jan. 6, 2007. The love of Marie's life was her two beautiful sons: Karsen (3) and Hudson (1). She enjoyed the outdoors, spending time at her cabin, snowmobiling, riding four-wheelers, water skiing and being with her family. Marie is survived by her loving husband, Ryan; sons, Karsen and Hudson; parents, Chuck and RaVonna McQuiddy; grandparents, Twain and Shirley Carter; grandmother, Dorothy McQuiddy Hurley (Chuck). She was preceded in death by her brother, Travis and grandfather, B.W. McQuiddy. An educational fund has been set up for her boys at any Zion's Bank or the First National Bank of Morgan.

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## *News from NASFAA*

### ***Easy Ways to Promote Early College Awareness***

Washington, D.C. (March 2007) – Two new public service media campaigns make it easier than ever to promote early awareness of higher education among underserved student populations.

The U.S. Department of Education and the American Council on Education recently rolled out their respective media campaigns to encourage and prepare more students, especially first-generation, low-income, and minority students, to actively pursue higher education and benefit from federal student aid.

#### **The Campaigns**

**The Department of Education's "Only a Dream"** effort is a national early awareness public service campaign sponsored by the Office of Federal Student Aid (FSA). The campaign includes TV, radio, and print public service announcements highlighting Federal Student Aid's core mission: ensuring that all eligible individuals benefit from financial assistance for education beyond high school and to champion the value of postsecondary education. You can view the public service announcements at <http://federalstudentaid.ed.gov/onlyadream.html>.

The public service announcements and literature, which are produced in both English and Spanish, explain that each year, FSA awards more than \$80 billion in grants, work-study and low-interest loans to help finance the dreams of tomorrow's leaders. Unfortunately, many qualified students do not attend college or apply for financial aid. Using the slogans, "Remember, the most costly education is the one not gotten." and "Federal Student Aid: Start here, go further," the campaign urges families to go to the [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) Web site for further information.

**The American Council on Education's "KnowHow2Go" campaign** is aimed at encouraging and preparing more low-income and first-generation students to actively pursue higher education.

The campaign advocates four steps that young people should take to prepare for college and communicates these steps through exciting multi-media formats. It encourages students to:

- (1) Actively search for mentors to help them prepare and access college,
- (2) Put in the work needed to qualify for college,
- (3) Do research to find the right college to meet their needs, and
- (4) Find financial aid to help pay for college.

The campaign consists of television and radio public service ads, outdoor billboards, posters, print ads, a national Web site ([knowhow2go.org](http://knowhow2go.org)), educational brochures, template documents to use to promote events, a national 1-800 number (1-800-433-3243), and how-to guides to support local outreach efforts. Most of these resources are available in English and Spanish.

### **Supporting the Campaigns**

The success of these campaigns requires effective local participation. Individuals are encouraged to collaborate with education organizations, youth-oriented groups, local colleges and universities, businesses, churches, synagogues, mosques, and others to amplify the impact of the campaigns.

You can easily help these campaigns, and make more students aware about the benefits of higher education, by contacting local radio and TV stations and asking them to play the public service announcements created by the Department and ACE. In addition, you can contact local print media outlets and encourage them to run the print public service announcements created by ACE. You can also encourage others to do the same.

Media outlets receive many public service announcements. The more people that ask them to use the public service announcements provided by the two campaigns, the greater the chances these public service announcements are used. These campaigns rely on grass-roots support to compensate for the lack of large budgets. Simply contacting local media is a great way to leverage this campaign material to have the greatest possible impact and encourage students to set and achieve higher education goals.

### **Future Collaboration**

Educating individuals who work with middle and high school students about financial aid is another area where financial aid administrators can have a big impact in creating early awareness about college and available resources. Many volunteers and professionals working with underserved youth do not have a good grasp on the basics of federal financial aid. Educating these people creates a ripple effect as they pass this information on to the many students they work with.

FSA receives countless requests for speakers to address audiences about the basics of federal financial aid. It is working to develop a list of financial aid expert that are willing to volunteer at these events to educate high school counselors, as well as those working in TRIO, GEAR UP and similar programs.

In addition to the Department, other groups in the higher education community are exploring ways to leverage financial aid administrators' knowledge so more students can benefit from financial aid and higher education.

Financial aid administrators interested in increasing college awareness among students should consider speaking at these types of events. A little time and effort can have a big impact and help raise financial aid and college awareness among student populations that are traditionally underrepresented on college campuses.

For more information about the media campaigns including links to a wealth of free materials, visit [www.nasfaa.org/Subhomes/ABCs/other.html](http://www.nasfaa.org/Subhomes/ABCs/other.html).

By Haley Chitty, Assistant Director for Communications, National Association of Student Financial Aid Administrators (NASFAA). Comments may be addressed to the author at [ChittyH@NASFAA.org](mailto:ChittyH@NASFAA.org).

*The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 12,000 financial aid professionals at nearly 3,000 colleges, universities and career schools across the country. Based in Washington, D.C., NASFAA is the only national association with a primary focus on student aid legislation, regulatory analysis, and training for financial aid administrators. Each year, members help more than 8 million students receive funding for postsecondary education. In addition to its member Web site at [www.NASFAA.org](http://www.NASFAA.org), the Association offers a Web site with financial aid information for parents and students at [www.StudentAid.org](http://www.StudentAid.org).*

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## *Member Spotlight* by Terry Bell

**Peggy Leavitt** is a great lady and friend. We have been very fortunate to have her at Dixie State College and in the financial aid community.



Peggy is a native of Southern Utah. She is married to Ferron Leavitt and is the mother of 5 children and has 15 grandchildren. She received her B.S. Degree in Business Education at Southern Utah University. She was hired as the secretary in the financial aid office at Dixie College and about six months later she was appointed to be the director. She pulled the financial aid office at Dixie College out of a "real" mess. The challenges and constant changes that take place in our industry are the very things that have kept her interested in her career. Peggy enjoys working with students and encouraging them in their pursuits to better themselves.

Peggy has served the financial aid community for many years. She has served UASFAA as president, chair of the conference committee, member of the training committee, chair of publications committee and chair of the electric initiatives committee. She has also served on the RMASFAA board as chair of the conference committee, chair of the publications committee, vice chair of the publications committee, and as a member of the training committee. She was awarded the Distinguished Service Award from RMASFAA in 1999. She has also received a Distinguished Service award from UASFAA for her work on the UASFAA Web site.

Peggy is a great person to work with. The Dixie staff has shared a lot of joy, sorrow, and humor over the years. It takes humor to survive in financial aid for twenty-eight years. Sometimes, we have even had the opportunity to do a little laughing at Peggy's expense. There was a time, not too long after she was appointed director, when she decided to get even with the college's mailman. He would always come up behind her and startle her or give her a little squeeze. So now it was pay back time. One time she was at the back of the building and Bob, the mailman, was sitting at a desk with the purchasing agent. Peggy decided to sneak up behind him and blow in his ear (quite a picture). Well that is exactly what she did and the effect was great. However, Peggy was shocked to find out it wasn't Bob's ear after all. The moral of the story is, be sure of the consequences before you blow in someone's ear.

When you ask Peggy what she is going to do when she retires, her answer is, "Anything I want."

Happy Trails, Peggy.

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## *FICO Credit Scores*

### **Gain a Better Understanding of FICO® Credit Scores**

*By Gina Maucieri, EDFUND Communications*

Most people who have ever borrowed money from a lender know that the FICO credit score is a key component of lenders' decisions – it helps them determine whether to loan money to a consumer, how much to lend and what interest rate to charge. The higher your FICO score, the better loan terms you are likely to receive.

The FICO score plays an important role in our financial lives and will also become more important for students as their consumer borrowing

increases. With that in mind, here are some of the valuable features on the newly updated Web site: [www.myFICO.com](http://www.myFICO.com).

- Region-sensitive calculators that help you:
  - Compare loans side-by-side
  - Anticipate mortgage or auto loan payment amounts
  - Decide whether it's beneficial to refinance
  - Figure how long it will take to pay off loan or credit card balances
  - Determine how much you can borrow for a home purchase
- Tips to avoid identity theft, and what to do if you're a victim
- Fact sheets to increase understanding of credit reports and scores
- Helpful tips on:
  - Preparing to apply for a loan
  - Shopping around among lenders
  - Evaluating loan offers
  - How FICO scores work

The site also includes a new, free tool that allows users to enter information which will be conveyed to more than 300 lenders, and then receive up to four specific financing offers. From that point the consumer works directly with the chosen lender.

You and your student loan borrowers can find more information at the FICO Web site: [www.myFICO.com](http://www.myFICO.com).

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*FOR MORE INFORMATION ON EDFUND PRODUCTS AND SERVICES, CONTACT MICHAEL AMALOO, SENIOR CLIENT RELATIONS MANAGER AT 17011 LINCOLN AVENUE, PMB #504 – TELEPHONE: TOLL FREE 1.866.299.1741 – FAX: 303.840.2851- MAMALOO@EDFUND.ORG - WWW.EDFUND.ORG.*

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## *Are You a Bucket Filler?*

### **Staff Retreat 2007**

By Pam Brooks, Salt Lake Community College

Planning a staff retreat can be difficult especially, as we all know, when closing the office for a day is not an option. This year it was decided that we would put the staff into two groups and basically have two retreats.

As the training team began working up the agenda we discussed many of the issues that we felt needed to be addressed with the staff. They were the usual issues that every office deals with continuously; customer service, policy and procedures, verification, etc. But as we planned and came up with ideas it snow-balled and turned into something completely different, and far more beneficial.

We have seen a lot of changes at SLCC in the last year. We have had two long time employees retire, we have had other part-time staff leave for

other opportunities, and even though you are happy for the new adventures these people will experience it does put stress on a staff as they pick up the increased work load. The hiring process can take time and then allowing for the level of experience the new hirer may or may not have, training can be a lengthy and time consuming process. During this phase the work must continue to get done.

As the committee planned we started realizing that many of the staff felt stressed, not just from their professional lives but their personal lives as well. Morale was low, absenteeism was high, and attitudes were negative. So, before we knew it our retreat had made a metamorphous from a standard-issue training to something entirely different.

First we decided to let the staffs in on the "Secret", which, for those of you who are not into the latest Oprah craze, it refers to the Law of Attraction. The Law of Attraction simply put is *energy attracts like energy*. Others call it the power of positive thinking but it goes a step beyond that. As our presenter, Kate Maxwell-Stephens, SLCC North Regional Director, explained, all things contain energy even thoughts, moods, and feelings and this energy emits vibrations that are either positive or negative. Words also have positive and negative energy and what is important to know is that words become thoughts and thoughts become things. But in this vibration phase words like don't, not and no are not recognized and that we tend to give our attention, energy and vibration to what you DON'T want.

Think about it, when asked what you want how many times do you say something like, "I don't want to be in debt" or "I don't want this extra 20 pounds". We all tend to know exactly what we DON'T want but it is not always easy to turn that around and say, "I want to be financially secure" or "I want to weigh 135 pounds".

As an exercise Kate placed everyone in small groups and had us write down everything we didn't like about our job or work environment. This part of the exercise was easy. The hard part came when Kate pulled the group back together to discuss, clarify and rewrite what we had written. In concept it all sounds easy but in reality restating what you don't want or like into what you want is a little harder than it sounds. However the task was completed with a lot of participation and here is an example many of you can probably relate to. Instead of, "I don't want to do Return of Funds" say, "I want students to complete their classes." Much better for everyone involved!!!

Whether you agree with the foundation of the Law of Attraction or not, I am sure many of you will come to the same conclusion as most of our staff; a positive attitude sure makes for a better day.

Next, Keith Heigert from the SLCC Academic Advising Office provided a fun and interesting review of the Meyer-Briggs Type Indicator. If you have ever taken the Meyer-Briggs you know it is a lot of fun identifying your "type/preference" but what is even more fun is finding out other staff members types/preferences. Everyone had a really great time with this process and it was great fun to listen to the staff say, "I am an ISTJ what are you?" and then hear them respond with an, "Oh, that explains it!" Even now, three weeks later, it is not uncommon for someone to say, "Oh that is just my J coming out" or, "Don't let your F get in the way of what has to be done."



We rounded out the day with the help of John Garrigues from Wells Fargo Bank with How Full is Your Bucket? by Tom Rath and Donald O. Clifton, Ph.D. Since John is available to UASFAA members to present the program I don't want to give away too many of his secrets. Just ask yourself, "Do I want to use my dipper to fill or to dip from others' buckets?" If you don't know, you should really be finding out. This is a great program and the staff really enjoyed it. As a supervisor I realized that it is not that those around me are not doing wonderful and positive things, I am just not taking note and letting them know what great people they are and that the good things they do matter. So, I am now trying to make sure I am being a bucket filler!

It turned out to be a great retreat and the training team has heard several positive comments. More importantly the staff is more upbeat, positive and ready to take on what comes next.

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## *Movers & Shakers*

**Southern Utah University** said good-bye to **Annette Murray** as she moved across campus to the Finance Office. In her place, we welcome **Tiana Amosa**, formerly of Hawaii. Tiana joined the financial aid office just before Christmas and got a harsh reality check when Cedar got almost 3 feet of snow just after the new year. We are hoping spring will convince her to stay. Tiana has worked in financial aid in both Hawaii and Missouri, and brings some wonderful talents to SUU.

The SUU financial aid staff also said a "sort-of" good-bye to Jared. He is still part of their staff, but now works remotely from Big, Bad Loa, UT. So far, none of the rest of the SUU staff have ventured out to Loa ...

**Salt Lake Community College** had two advisors retire, **Marie Konnick** and **Carol Smith**. This necessitated the hiring of two new advisors, **Amanda Jacobsen**, who came from the University of Utah's financial aid and scholarship office and **Kymm Perrine**, who has worked for SLCC financial aid for the last 14 years as a Technician II. Welcome to your new adventures.

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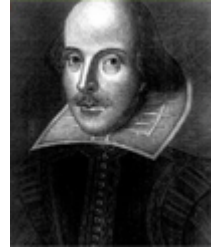
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## *Close to Home Vacations*

Our plea for hints on summer vacations within the state went unheeded by all but your next president. Dina Nielsen enlightens us on the Shakespearean Festival in Cedar City, which, as you know, is unparalleled in excellence by any other throughout the nation, or world for that matter. Thanks, Dina. Below is her invite to experience Shakespeare and southern Utah at their finest.

"If you've never seen the Utah Shakespearean Festival ... I insist that you join me for a play or two this summer. I know people think,

"Shakespeare? Ewwwwww!" It is not as scary as it sounds, and there is a synopsis of each play available before hand. If you have never read/seen Shakespeare, you will recognize many of the plot lines as popular movies and TV shows, all of which have taken their stories from Shakespeare. I have seen Shakespeare all over the world, and this is truly the best. The Hamlet I saw here was better than the Hamlet I saw in Stratford-upon-Avon, starring Kenneth Branagh (renowned Shakespearean actor), and the Richard III was right on par with the Royal Shakespearean Company. The comedies will have you rolling in the aisle! This year's plays can be found at <http://www.bard.org/>.



"Hiking the Narrows in Zion National Park. You can't get better than a cool breeze and hiking through cold water on a hot summer day. Occasionally you'll see wildlife or a rock slide, and you'll always get to see tiny purple and yellow desert flowers blossoming. Obviously, avoid flood season and holidays.

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Go north to cooler climes and the best cheese in the West in fabulous Cache Valley. <http://www.tourcachevalley.com/>

For yet another great cultural experience besides the Shakespearean Festival in Cedar City you should attend the Utah Festival Opera in Logan at least once in your life. Check it out online at <http://www.ufoc.org/>. This year it runs July 11<sup>th</sup> through August 11<sup>th</sup>. Before the show you might want to dine at The Bluebird or another fine establishment in Cache Valley.

You might be able to time your trip to include the annual Raspberry Days at Bear Lake. Everyone knows the best raspberries in the country are grown in the Bear Lake region. And to balance your cultural experience of the opera let yourself get a little rowdy with other crowd members in a good old fashioned melodrama at the [Pickleville Playhouse](#) in Garden City. Check all this out at and <http://www.bearlake.com> and <http://www.bearlake.org/raspdays.html>

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For a complete overview of most Utah destinations see [www.go-utah.com](http://www.go-utah.com) A trip to Flaming Gorge for a float down the Green is in my plans this summer.

And don't forget Fish Lake. You can read about it in the Spring 2005 UASFAA Newsletter on [uasfaa.org](http://uasfaa.org).

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## *What's In Your Oven?*

You've all probably been receiving messages from RMASFAA about submitting recipes for a cookbook. Use the Web link in the message you should have received on April 6, 2007. The original link had a few spaces in the super-long address provided which broke the link. If you have any questions write to Ronell at [rcrossley@utahsbr.edu](mailto:rcrossley@utahsbr.edu)



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