

UASFAA Newsletter



July 2007

Summer 2007

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President's Message by Regina Smout

Hello UASFAA,

Recently, I had the opportunity to attend the annual NASFAA conference in Washington D.C. Every conference or training NASFAA offers gives us a chance to network and learn, which can benefit so many students and families we work with daily. The re-invigorating motivation that can be generated from these conferences can truly change lives. I would like to share some of the experiences that helped motivate me.



NASFAA invited state association leadership to attend a day-long training on Early Awareness and College Access. This pre-conference symposium was held on July 7, 2007 in conjunction with the annual NASFAA conference. The unique and informative training offered insight into other state associations' goals and practices of reaching young grade school-age students and 'planting the seed' that helps develop and promote higher educational dreams. A field-trip to a college campus for fifth grade students was one such example. Another was an 'On Campus' coloring book, which included the financial aid office. These methods can help young students see higher education as a future option that they might not have considered and could possibly help them take the first step toward post secondary education.

During the business lunch, we (WSU and Dixie College folks) discovered that we were sitting by and visiting with Leo Kornfeld, who held the office of acting CIO of the U.S. Secretary of Education during the Clinton administration. Mr. Kornfeld led the start-up of the William D. Ford Federal Direct Loan Program. His remarks were interesting and possibly foretelling. He mentioned that if he had to recommend student loans to his grandchild, he would suggest using FFELP rather than Direct Lending (right now) due to the customer service offered by FFELP. He attributed some of the success of FFELP to the innate competition of the program and believes that Direct Lending helped form this success. He also stated that he was currently working on a financial aid training program that would be offered on campuses via electronic means to aid administrators. When asked if we wouldn't rather receive training "in house" instead of in a conference setting, I explained that although "in house" training may be beneficial, the networking and camaraderie that a conference brings could not be replaced by any electronic medium.

The Department of Education address was given by Jeff Baker, David Bergeron and Dan Madzellan. The issue of Prohibited Inducement was further clarified during their presentation. This general session specifically outlined what eligible lenders and schools may and may not do. UASFAA's current business practices concur with these policies. This PowerPoint presentation is now accessible through www.ifap.ed.gov and through the July 11, 2007 edition of NASFAA News.

Closing remarks were delivered by Rep. Tim Bishop (D-NY), formerly a financial

company promotion, publicity, or otherwise persuasive purposes.

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aid director, who assured the NASFAA audience that "Congress does not view aid administrators as unethical" and then he expressed appreciation to aid administrators for efforts extended to students.

We all deserve to be commended for the hard work and dedication to our profession. The assistance our offices provides the student and student's families can have an incredible "ripple" effect that is felt for generations. Way to go UASFAA!

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Upcoming Events

2008 NASFAA Conference, July 6-9, Orlando FL

2007 RNASFAA Conference October 21-24, 2007, Breckenridge, Colorado

UASFAA Annual Conference, May 14-16, 2008 at the Homestead in Midway. Hosted by Utah Valley University/State College.

Sharpen up your golf game and get there. I'll be totally awesome, dude!

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Relay for Life



St. George weather in April can be very pleasant and also very challenging. Just ask those who participated in the American Cancer Society's annual Relay for Life fundraiser at Hansen Stadium on the campus of Dixie State College. Members and friends of UASFAA spent Friday night and Saturday morning following the spring conference honoring family and friends who have been affected by cancer. UASFAA's effort was a big success raising almost \$2800.

This philanthropic effort served as the outreach project for UASFAA this year and was so successful the governing body has decided to participate again next year to allow UASFAA members the opportunity to support a most worthy cause.

Peggy Leavitt donated use of her trailer for rest and refreshment. Terry's most helpful husband prepared Navajo tacos which were sold to raise additional funds for the American Cancer Society.



Marie Daly's parents and children participated with other UASFAA Caped Crusaders sporting capes made by Terry Bell.

Make plans now to run, walk or roll with real people who have real stories to tell next year after the UASFAA conference.



Apparently, even aliens are welcome to participate as Terri Stephens discovered.

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News from NASFAA

Yes, It's Still Worth It

Washington, D.C. (June 2007) – With average undergraduate debt levels hovering around \$20,000 for a 4-year degree, many have asked if

going to college is still worth the years of inevitable student loan debt. The answer, according to new report from the Education Research Center (ERC) is a resounding YES!

The report, “Diplomas Count: Ready for What? Preparing for College, Careers, and Life After High School” uses information from the [Occupational Information Network](#), or O*NET, a database developed for the [U.S. Department of Labor](#), and the [American Community Survey](#), conducted by the [U.S. Census Bureau](#), to show the strong, positive correlation between earning power and education level.

With politicians throwing around phrases like “student loan mortgage” and “mortgaging our future” in order to paint a doomsday-like picture of current student debt levels, it is important that prospective students aren’t scared off from college by the thought of student loan debt.

As a student borrower myself, I would love to be able to finish my graduate degree without any student loan debt. As it happens, I won’t, but I’m not complaining! My personal experiences confirm the findings of the ERC report: more education is worth moderate debt levels.

The Occupational Information Network was developed for the U.S. Department of Labor to classify U.S. jobs into one of five categories, or zones. Jobs are placed into each zone depending on worker attributes such as education level, training, and experience needed for that job. According to the ERC, the discrepancies between zones that require high skill and education levels (zone 5 jobs) and those requiring lower education levels (zone 1 jobs) is dramatic. But even more telling are the discrepancies between jobs that require moderate educational training, i.e., some college, and jobs that require no college.

In job zone 3, where almost 40 percent of jobholders have some college education, the median annual income is a little over \$35,000. Compare that to the bottom-end of the zone classifications in job zone 1 where the majority of jobholders have a high school diploma or less and the median annual income is less than \$13,000 a year, and it is easy to see that even some college is better than none.

Still, the majority of college graduates are likely to end up in job zones 4 or 5, where the median incomes are around \$50,000 and \$60,000 respectively. Considering that the average student loan debt is less than the price of most new cars, \$20,000 seems to be a reasonable price for an education that may yield \$50,000 to \$60,000 in annual income, and continue to grow for years into the future.

Labor - Market Mismatches

Higher education levels are especially critical for low-income students who may need to turn to loans in order to meet unmet need. The majority of low-income, minority students tend to live in urban areas where zone 5 jobs are available, according to the report. For example, in

Washington D.C. more than 15 percent of all jobs are at zone 5 level, meaning that they require a high level of education, experience, and skills. More than 75 percent of zone 5 jobholders in D.C. have at least a bachelor's degree.

But the report notes that ironically, those zone 5 jobs are almost entirely inaccessible to the D.C.'s public school students, where 40 percent fail to earn even a high school diploma let alone go on to college. This mismatch between the demand for highly skilled and educated workers and the oversupply of low-income, underserved populations in urban areas is not unique to Washington.

Getting the message out that college is vital to the future economic well-being of these students – in spite of some possible college loan debt – should be part of college access initiatives. The report examines state policies in three key areas:

- **College and Work Readiness:** Eleven states define what students should know and be able to do to be prepared for credit-bearing courses in college, and 14 states are working on a definition. Twenty-one states have a definition of work readiness, and 10 are working on one. Approaches to defining readiness fall into four major categories: standards, skills, coursework, and assessments.
- **Advanced Diplomas:** Twenty-four states award advanced diplomas or some type of formal recognition to students who exceed standard high school graduation requirements. But while all of those states award honors for accomplishments in core academic subjects, only eight also provide recognition for accomplishments in a career or technical program.
- **Exit Exams:** Twenty-two states require exit exams for the class of 2007 and three states—Maryland, Oklahoma, and Washington—plan to do so for future graduating classes. The number of states basing exit exams on standards at the 10th grade level or higher has increased from six in 2002 to 18 in 2007.

Surely there is work to be done to ensure that college access initiatives help prepare students for the real opportunity of college. But in the financial aid community, as part of our message that students should graduate with as little debt as possible, it is important to ensure that students do not forego postsecondary education entirely for fear of future debt burden. Students need to understand that college is still worth the price of moderate levels of student loan debt. No debt is better than some debt, and while debt-free graduates are a laudable goal, statistically speaking, a future of economic stability is certainly worth \$20,000 in student loan debt.

By Justin Draeger, Assistant Director for Communications, NASFAA. Justin may be contacted at DraegerJ@NASFAA.org.

The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 13,000 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, the Association offers a Web site with financial aid information for parents and students at www.StudentAid.org.

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UASFAA Web Site Banner Ad Space Available

UASFAA is pleased to announce that banner advertising on the association's Web site for Associate Members will soon be available. The annual cost for UASFAA a Web site banner ad will be \$300. Ads will rotate about every 10 seconds. (Ads will be set up very much like those on the RNASFAA Web site.)

The support and membership of all associate members is greatly appreciated. Associate members will soon receive an e-mail from the UASFAA listserv with the request form and other information that is needed to arrange for ads.

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Wedding Gift? Help Pay Off Student Loans!

By EDFUND Communications Department

A new Web site offers a fresh twist on the usual online wedding registry. Instead of listing gifts for the newlyweds, it offers a tactful way for couples to ask for help in paying off student loans or funding their continuing education.

Newlyweds Jaime and Marc Hernandez launched the Education Registry Web site at www.educationregistry.com last summer. They work in the financial services and education fields and "therefore understand the value and cost of education and the hardships of trying to pay off student loan debt."

Jaime and Marc explained their decision to start the site:

"When searching for our perfect wedding registry, we realized that we don't need "stuff", we need to pay off our student loans in order to fulfill our

newlywed dreams, which include buying a home and starting a family. Unfortunately, both of these dreams are very expensive as well. Therefore, we researched our registry options and found that there were no wedding registries out there that would allow us to ask our friends and family to help us with our education costs.”

Friends and family can send cash to a merchant account through the Web site and then the couple can request a check on a date of their choosing. They also receive e-mails announcing further deposits into their registry account.

The Web site also hosts registries for education savings accounts for children and tuition registries for couples who plan to go back to school.

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Movers & Shakers

Southern Utah University – Not so much going on at SUU, but they do have a few new babies ...

- Jared Hallows and his wife Breann and daughter Emma welcomed Parker Duane on May 29th.
- Alene Laursen has a new granddaughter named Taylie, born June 21st.
- For those who know him, Stephen Allen and his wife, Lisa, have a new daughter named Campbel. She joins three sisters, Abbie, Claire, and Kate.



Bridgerland Applied Technology College – As Vice President of Student Services, for many years Jim Shea also played the role of Financial Aid Director and knew and associated with many members of the financial aid community. Jim retired from Bridgerland Applied Technology College on July 1, 2007.

Words cannot express the gratitude of the BATC staff for all of Jim's accomplishments during his 27-year tenure there. He was deeply instrumental in the growth and success of the College. He will be sincerely missed as he has been a wonderful boss as well as friend.

New Financial Aid Director at Dixie State College



As we say goodbye to Peggy, we are also glad to welcome York Butler to Dixie. He comes to us from Utah Valley State University. He has worked in financial aid for over nine years and brings a great deal of experience to our office.

York and his wife Valerie have five children. So moving to St George will be a change for all of them. York received his bachelor's degree from Wichita State University and his master's degree from Brigham Young University.

We are certainly excited to have York at Dixie.

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Conference Recall

Do these photos look familiar? A good time was (eventually) had by all at the annual UASFAA conference in Cedar City. We learned the hand is truly quicker than the eye and we're just basically like a herd of cows. For those of you that were not able to attend the conference you'll have to ask someone who did attend just exactly what that means.

Dave Fietz is about to discover the literal meaning of "going under the knife."



The magic of Dan Paulis was almost a little too expensive for Dave Olson.

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The Ragnar Wasatch Back Relay

Davis Applied Technology College 2007 Wasatch Back Relay

The Wasatch Back Relay is a 176 mile trek from Logan to Park City held in June. Each team consists of 12 members in two vans with 6 individuals in each van. The 176 mile route is divided into 36 legs. Each runner is assigned 3 of those legs ranging in length from 3 to 7 miles. More than 300 teams left the starting gate throughout the course of the day Friday, June 22nd (start times depend on expected time of completion). The 1st van runs the first 6 legs while the 2nd van rests, then the 2nd van runs the next 6 legs while the 1st van rests and so on. This year Ronell Crossley also participated on a Wasatch Back team. The following is my story. ..Terri Stephens

As the time drew near to begin training for the 2007 Wasatch Back Relay, we found some of last years "Backers" wavering on their desire to participate. In 2006, we had filled two teams but this year it was becoming more evident that we would only be able to enter one team. There was one advantage to this scaled down crew, the remaining participants were mostly true runners and our team definitely would be faster than either team we entered in 2006.

Our search for sponsors was then begun in earnest and we found that UTA was willing to provide us with two ten-seat UTA Ride Share Vans. Although these vans weren't as luxurious as the Hertz donated SUV's we were in last year, they certainly were bigger. When you are going to live with six other people for 30 hours in a van you'll sacrifice a sound system for an extra seat any day. We had wonderful help and support from several volunteers at the College. We had people set up our sleep sites, provide us food, and drive our vans. One individual stayed up all night and rode his bike with us to keep us safe, and two others provided race support to the Wasatch Back. We really couldn't have done it without their support.

The DATC motto is "We Change Lives" so we dubbed ourselves the "Life Changers". This was a fun handle and we used it to ask people to assist us in raising funds for our scholarship program. We started this whole process around November and we then worked to train and organize our plan to make sure this was the best event ever.

I recruited my 25 year-old son to participate (again) and he was glad to do it. Our team consisted of 10 DATC employees and 2 former employees (my son previously worked for DATC). We had a broad cross-section from the College including individuals from faculty, staff and top level administration.




Terri approaching the exchange station to pass the baton to her son

My first run was at 8:00 a.m. Friday morning. I had a 6.7 mile trek through the Cache Valley communities of Nibley and Hyrum. Talk about a beautiful run. The road wound along the river with the mountains to my left, past beautiful little cottages that welcomed visitors to “Paradise”. I made my fastest time ever on a 10K+ and was exhilarated.



As the day progressed it was obvious that it was going to be extremely hot. I'd say unusually hot but nothing's unusual about the heat this summer. Fortunately for me my longest route was behind me and my shortest, easiest route was the only one I had that was during the afternoon. Unfortunately, it was 3:00 p.m. hot and miserable and the longest 3 miles I have ever run. I survived to take my last five mile run at 3:00 a.m. from Oakley to Kamas. I was thankful that it was dark since the road was long and straight and it didn't appear to ever end. It was cool (my favorite running temperature) and I felt sure that I should be running faster but my legs refused to go. In the end, I'd beaten my total time from last year by a full two minutes but it was far short of my record run the morning before.

I can't complain about the legs I was assigned to run. I watched as my teammates crossed Avon pass, on dirt, in 90+ temperatures (several from



other teams were taken off in ambulances later that same day). I watched as one of my teammates from Van 2 scaled Snow Basin road and I know the horror stories about Ragnar (the steepest, hottest, and meanest of all the race legs). Everyone did their part, tackled their worst fears, and accomplished their greatest goals. In the end, we beat our last year's time by about 3.5 hours.

I'm so thrilled that once again I got to participate in this illustrious event and thank God that at my age I've still got the stamina to do it. I'm thrilled that my son is a runner (he's running the New York Marathon for the Christopher and Dana Reeve Foundation in November) and he doesn't mind hanging out with his Mom and her friends. All in all, I'd recommend this event for any and all of you who like to run. The whole time you're doing it you're questioning yourself, "Why am I doing this?" and when you're done you start talking about next year.

*Editor's Note: I was lucky enough to participate in this event this year; lucky because it was on my wedding anniversary and my understanding wife was so kind to allow me to punish myself running over hill and dale. Just like Terri says though, as soon as the race was over I wanted to do it again. Even if you are not a runner you can participate in this event. My team had a lady that was six weeks pregnant and had never run before beginning to train for this relay in March. She did fine, so the race is not to the swiftest but those who want it. Anyone can do it, you just have to want it. Being a little crazy sometimes helps too.
– Ronell*

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