



WVASFAA NEWS

FALL 2007

Cover Stories

-Letter from the President

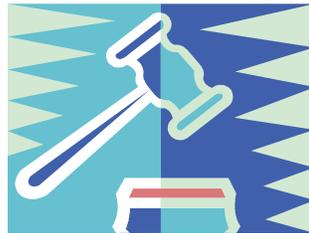


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Letter from the President



What a great time we had at Snowshoe. A huge thanks to all those involved in making our fall conference one to remember. I also want to thank our associate members and the West Virginia Higher Education Policy Commission for their support and all the great information they were able to share with us.

Diane Fleming, MASFAA President, and Betsy Johnson, state exchange representative from Ohio, both expressed their thankfulness at the kindness and hospitality that they received. If you were able to attend, I hope it was a time that you learned and were refreshed and energized.

Looking forward to the coming year, there are many activities that will

be taking place. We will be hosting counselor workshops across the state for counselors at high schools and counselors at other agencies that promote higher education.

NASFAA training will be held at West Virginia University and West Virginia State University. The West Virginia Department of Education will be holding a webinar to go over the final regulations from negotiated rulemaking and the College Cost Reduction and Access Act.

In January and February, our early awareness efforts will conduct dozens of financial aid nights at high schools across the state helping students and families complete their 2008-2009 FAFSA.

Our spring conference will be at Glade Springs Resort, March 27 & 28.

While there are many opportunities through WVASFAA and I know you are all busy at your institutions, please do not forget to let your voice be heard. There is the annual appropriations bill and reauthorization which is before Congress. If there is something you

do not like or do like, please let your representatives know.

I also know that Jack Toney at the West Virginia Higher Education Policy Commission would love to hear from you on proposed changes to both the Promise Scholarship and the West Virginia Higher Education Grant.

Take the time to let your voice be heard. You can make a difference!



Brian Weingart,
President

ACG/SMART Participation Falls Short of Expectations

Washington, D.C. (November 2007) – Figures released by the U.S. Department detailing ACG/SMART Grant participation during the first year of the program confirmed what many financial aid administrators had predicted. Student participation in the programs was well below Department expectations and the aid distributed was well below what Congress had appropriated.

Roughly \$430 million in grants was awarded during 2006-2007, well below the \$790-million appropriated by lawmakers. A total of 361,000 students received grants (300,000 received \$233 million in ACG awards and 61,000 received \$196 million in SMART Grant Awards), which is much less than the 505,000 that the Department predicted would qualify for the aid. Fortunately, funding for these programs is mandatory, so unused funds will be rolled into future grant awards.

The Department aims to double the number of recipients of the two grant programs by the 2010-11 academic year, but many financial aid administrators seem skeptical that the goal is attainable because preliminary indicators show that students are having a hard time maintaining their eligibility for the programs.

A panel of aid administrators speaking at the National Association of Student Financial Aid Administrators' 2007 annual conference in Washington, D.C. expressed disappointment about how few of their students were able to remain eligible for the aid from the first year to the next.

Carol Mowbray, director of student financial aid and support services at Northern Virginia Community College (NVCC), said only 75 students at her institution received an ACG award in 2006-2007, and only nine progressed from year one to year two in 2007-08. Most students became ineligible because their grade point averages were not high enough or because they had to take developmental credits that stalled their academic year progression.

ACG participation at Doane College, a private four-year institution in Nebraska, was much different. Janet Dodson, director of financial aid at the school and the 2006-07 NASFAA national chair, said she had more interest and ACG eligible students than she initially expected. However, less than 25 percent of Doane's first-year ACG recipients were eligible for a second-year award.

Marie Mons, director of student financial planning and services at Georgia Institute of Technology (GIT), said more than 270 GIT students received ACG awards, and 190 received SMART Grants in 2006-2007. In the 2007-2008 academic year less than 25 percent of GIT's 2006-2007 Pell recipients qualified for the program and less than 75 percent of 2006-2007 ACG/SMART recipients remained eligible.

In addition to these disheartening early indications, the Department issued guidance in October that will likely make it more difficult for students to obtain SMART Grants. This guidance makes students ineligible for SMART Grants if they are not enrolled in at least one course that meets the requirements of their major each semester. This guidance makes students who are unable to get into the right classes because of enrollment limits or because they have completed all their major-related courses early ineligible for the SMART Grants.

The poor program retention rate raises a new problem for institutions. Because ACG/SMART recipients are among the neediest students, it is difficult for schools to give them the aid one year and then take it away the next. Instead, many schools are looking for ways to maintain the amount of aid for students who lost eligibility.

"It seemed like a bait and switch for our neediest students, and we couldn't take away funds that they were awarded in earlier years," said Mons. "It may cost the institution more to ensure that needy students can count on receiving these funds. When I brought this issue to the college's leaders their response was, 'Thank God we don't have more of these.'" These programs also seemed to generally benefit schools that had rigorous admissions policies, because more of these students had the GPA and rigorous courses needed to be eligible for the programs. The administrative burden for ACG compared to the pay off also favors schools with competitive admission policies. These schools already review high school transcripts, so checking for ACG eligibility is not very burdensome. However schools that generally serve low-income and minority students have open-enrollment policies, making it much more administratively burdensome to verify whether a student has completed a rigorous high school curriculum.

This is not a community college-friendly system, and as a result the numbers are pretty small," Mowbray said.

By Haley Chitty, NASFAA Assistant Director for Communication. Haley may be contact at ChittyH@NASFAA.org.

WVASFAA Member News

James Buchanan, Senior Financial Aid Counselor at West Virginia State University, was awarded the MASFAA Leadership Award for the state of West Virginia at the 2007 annual conference of the Midwest Association of Student Financial Aid Administrators (MASFAA).

The award is presented annually to recognize the outstanding leadership of a member from each of the nine states with MASFAA. Recipients must exhibit high integrity and character, in inspired and encouraged others to participate actively in the professional development activities.

James has been a member of MASFAA since 2003 and of the West Virginia Association of Student Financial Aid Administrators (WVASFAA) since 2000. For MASFAA he was a member of the program and local arrangements committees for the 2005 MASFAA Conference held in West Virginia, the professional development committee, the awards committee, Summer Institute for new professionals, and attended this year's inaugural Leadership Development Retreat. In WVASFAA James has chaired the School Counselor Training Committee since 2002 and has been the secretary since 2006.

- Dallas Bragg is the new Financial Aid Director at Mountain State University.
- Sharon Howard was honored for 25 years of service during the MASFAA Conference. She was also recognized by the State of WV for 30 years of service. Sharon is the Director of Financial Aid/Registrar at the WV School of Osteopathic Medicine.
- Candi Frazier was honored for 20 years of service during the MASFAA Conference. She is the Associate Director/ Med. Center at WVU.
- Vicki Saunders, JoAnn Ross, and Candi Frazier were among those honored by MASFAA for Committees of the Year. They were members of the Program Committee.
- Debbie Bond is the new Financial Aid Director at WV Wesleyan College.

Meetings Schedule for 2007 and 2008

NASFAA TRAINING: Teresa Weimer-Trainer; 9:00 am to 4:00 pm; Registration begins at 8:30 am.

West Virginia State University-December 10, 2007

West Virginia University-December 17, 2007

WINTER RETREAT: Days Hotel and Conference Center, Flatwoods; February 8, 2008

SPRING 2008 CONFERENCE: Glade Springs Resort, March 27-28, 2008; Room Rate \$99.00

FALL 2008 CONFERENCE: Days Hotel and Conference Center, Flatwoods; October 28-31, 2008; Room Rate \$65.00 Single, \$72 Double

TRANSITION MEETING: Date and Time TBA, watch you email.

The College Cost Reduction and Access Act

President Bush signed [The College Cost Reduction and Access Act](#) (H.R. 2669) into law on September 27. These amendments became effective on Oct. 1, 2007, unless otherwise stated. This summary provides a general overview of the law. In-depth analysis of these provisions and their ramifications is ongoing.

TITLE I - GRANTS TO STUDENTS

Sec. 101. Tuition Sensitivity

The bill eliminates a "tuition sensitivity" provision in the Higher Education Act that prevents Pell Grant recipients at low-cost institutions from receiving their full Pell award. This section also authorizes and appropriates \$11 million for FY 2008 to ensure that all eligible students receive funding in the 2007-08 award year.

Sec. 102. Mandatory Pell Increases

The amounts made available in the bill will be used to increase the amount of the maximum Federal Pell Grant by-

\$490 for the 2008-09 and 2009-10 award years

\$690 for the 2010-11 and 2011-12 award years

\$1,090 for the 2012-13 award year

The amounts specified will be increased or decreased to the extent that funds are available.

Sec. 104. Teach Grants

The bill establishes the Teacher Education Assistance for College and Higher Education (TEACH) Grant program providing \$4,000 a year (not to exceed \$16,000 for undergraduates or \$8,000 for graduate students).

These funds must be used for tuition and fees and can only be used for room and board in the case of institutionally owned housing.

Part-time TEACH Grant candidates will have their award reduced in proportion to the amount of time the candidate attends school (a student attending half-time would receive half the award)

The amount awarded in combination with other student aid shall not exceed the student's cost of attendance. If the TEACH Grant exceeds the cost of attendance it shall be reduced until it does not exceed the COA.

Undergraduate and Graduate students may receive TEACH Grants for the period required to complete their first course of study, except for time spent in a noncredit or remedial courses of study. TEACH Grant recipients may also not be awarded more than \$16,000. Noncredit and remedial courses and study abroad courses shall not be excluded from eligibility.

Eligible students must demonstrate:

They have a GPA of 3.25 on a 4.0 scale (freshman students must have a 3.25 high school GPA or score in the 75th percentile on at least one school admissions test)

They are completing (or plan to complete) coursework and requirements necessary to begin a career in teaching.

TEACH Grant applicants must agree to serve as a full-time teacher for at least four academic years at a high-need school within eight years after completing the course of study.

They must teach in the following fields: Math; Science; Foreign Language; Bilingual Education; Special Education; Teach as a Reading Specialist

Another Field documented as high need by the federal Government, State government or local education agency and approved by the Department

Students who do not complete their obligations will have their grant aid treated as a Federal Direct Unsubsidized Stafford Loan.

The bill authorizes such sums as may be necessary to provide TEACH Grants to each eligible applicant.

TITLE II - STUDENT LOAN BENEFITS, TERMS, AND CONDITIONS

Sec. 201. Interest Rate Reductions

The bill gradually cuts interest rates on subsidized Stafford loans for undergraduate students in half according to the following schedule:

6.8 percent for loans first disbursed July 1, 2006 to July 1, 2008

6 percent for loans first disbursed July 1, 2008 to July 1, 2009

5.6 percent for loans first disbursed July 1, 2009 to July 1, 2010

4.5 percent for loans first disbursed July 1, 2010 to July 1, 2011

3.4 percent for loans first disbursed July 1, 2011 to July 1, 2012

Sec. 202. Student Loan Deferment for Certain Armed Forces Members

This section eliminates a three-year limitation on loan deferment for certain members of the armed forces. It allows deferments until 180 days after the borrowers are demobilized. It also allows borrowers in the military to receive the benefit regardless of when the loan was originated. Eligibility for this deferment remains limited to members serving on active duty or performing qualified National Guard duty during war and a national emergency.

Sec. 203 Income-Based Repayment

Generally, the provisions in this section become effective July 1, 2009.

Loan payments will be limited to 15 percent of a borrower's discretionary income or 15 percent of the amount that a borrower's (and spouse's if applicable) adjusted gross income exceeds 150 percent of the poverty line, divided by 12. Unpaid interest and principal are capitalized and any outstanding loan balance is forgiven after 20 years of repayment.

Sec. 204. Deferral of Loan Repayment Following Active Duty

Active duty National Guard or other reserve component of the armed forces and retired members of the armed forces who are called to active duty while enrolled at an institution will be eligible for a deferment during the 13 months after they complete their service. Their deferment expires if they enroll in school again.

Title III - REDUCTIONS TO LENDERS IN THE FFEL PROGRAM

The proposed legislation would introduce several cuts to lenders and guarantors.

Title IV - LOAN FORGIVENESS

The proposed legislation would allow the Secretary of Education to cancel the balance of any interest and principal due on any Federal Direct Loan - including Direct Stafford, PLUS, or Consolidation Loan - that is not in default for borrowers who:

Have made 120 monthly payments on a Direct Loan after October 1, 2007 as part of an income contingent repayment plan or a standard repayment plan based on a 10-year repayment schedule

Are employed in a "public service job" and has been employed in a public service job during the 120 payment period.

A public service job is defined as a full-time job in emergency management, government, military service, public safety, law enforcement, public health, public education, social work, public interest law services, child care, public library sciences, or any other job at an organization that is described in section 501(C)(3) of the Internal Revenue Code of 1986.

Title V - FEDERAL PERKINS LOANS

The date on which institutions must return late collections on Perkins loans due to the Secretary would increase from March 31, 2012 to Sept. 30, 2012.

The College Cost Reduction and Access Act Continued

Title VI - NEED ANALYSIS

Income Protection Allowances: The proposed legislation would provide systematic increases in the income protection allowances for dependent students, independent students, married students where either or both spouses are enrolled in college, and for students with dependents other than spouses through the 2012-13 academic year. After the 2012-13 academic year, the Secretary would be required to update the dollar amounts of the income protection allowances by a percentage equal to the Consumer Price Index. Revised tables with updated amounts would be released by the Secretary of Education in the Federal Register for each academic year.

Simplified Needs Test: The proposed legislation would increase the family income level needed to qualify for an automatic zero from \$20,000 to \$30,000 and would require the Secretary to increase that amount according to the increases in the Consumer Price Index.

Increased Discretion Given To Financial Aid Administrators: Financial aid administrators would be given additional discretion on July 1, 2009 in calculating the EFC of families where at least one member of the family is a "dislocated worker," i.e., a person who has lost their job and is eligible for federal benefits. FAAs are also given more discretion in calculating the EFC of independent students that suffer a loss of employment or have become homeless.

Title VII - COMPETITIVE LOAN AUCTION PROGRAM

The proposed legislation would require the Secretary of Education to implement a student loan auction program for parent PLUS loans in the FFEL program to begin on July 1, 2009.

Title VIII - PARTNERSHIP GRANTS

Sec. 801 College Access Challenge Grants

The legislation would establish "College Access Challenge Grants" that would provide a two to one matching grant to be spent on efforts to increase college access and success among underserved student populations.

Haley Chitty and Justin Draeger

NASFAA Assistant Directors for Communications

You have to be old enough to remember Abbott and Costello, and too old to REALLY understand computers, to fully appreciate this. For those of us who sometimes get flustered by our computers, please read on...

If Bud Abbott and Lou Costello were alive today, their famous sketch, "Who's on First?" might have turned out something like this:

COSTELLO CALLS ABBOTT TO BUY A COMPUTER...

ABBOTT: Super Duper computer store. Can I help you?

COSTELLO: Thanks. I'm setting up an office in my den and I'm thinking about buying a computer.

ABBOTT: Mac?

COSTELLO: No, the name's Lou.

ABBOTT: Your computer?

COSTELLO: I don't own a computer. I want to buy one.

ABBOTT: Mac?

COSTELLO: I told you, my name's Lou.

ABBOTT: What about Windows?

COSTELLO: Why? Will it get stuffy in here?

ABBOTT: Do you want a computer with Windows?

COSTELLO: I don't know. What will I see when I look at the windows?

ABBOTT: Wallpaper.

COSTELLO: Never mind the windows. I need a computer and software.

ABBOTT: Software for Windows?

COSTELLO: No. On the computer! I need something I can use to write proposals, track expenses and run my business, what do you have?

ABBOTT: Office.

COSTELLO: Yeah, for my office. Can you recommend anything?

ABBOTT: I just did.

COSTELLO: You just did what?

ABBOTT: Recommend something.

COSTELLO: You recommended something?

ABBOTT: Yes.

COSTELLO: For my office?

ABBOTT: Yes.

COSTELLO: OK, what did you recommend for my office?

ABBOTT: Office.

COSTELLO: Yes, for my office!

ABBOTT: I recommend Office with Windows.

COSTELLO: I already have an office with windows! OK, let's just say I'm sitting at my computer and I want to type a proposal, what do I need?

ABBOTT: Word.

COSTELLO: What word?

ABBOTT: Word in Office.

COSTELLO: The only word in office is office.

ABBOTT: The Word in Office for Windows.

COSTELLO: Which word in office for windows?

ABBOTT: The Word you get when you click the blue "W".

COSTELLO: I'm going to click your blue "w" if you don't start with some straight answers. What about financial book-keeping? You have anything I can track my money with?

ABBOTT: Money.

COSTELLO: That's right. What do you have?

ABBOTT: Money.

COSTELLO: I need money to track my money?

ABBOTT: It comes bundled with your computer.

COSTELLO: What's bundled with my computer?

ABBOTT: Money.

COSTELLO: Money comes with my computer?

ABBOTT: Yes. No extra charge.

COSTELLO: I get a bundle of money with my computer? How much?

ABBOTT: One copy.

COSTELLO: Isn't it illegal to copy money?

ABBOTT: Microsoft gave us a license to copy Money.

COSTELLO: They can give you a license to copy money?

ABBOTT: Why not? THEY OWN IT!

A few days later...

ABBOTT: Super Duper computer store. Can I help you?

COSTELLO: How do I turn my computer off?

ABBOTT: Click on "START"...

Submitted by Robert Eagle





Fall 2007 MASFAA Conference- Maintaining the Access Gateway

The annual MASFAA Conference was held in St. Louis, Missouri, October 7-10, 2007. This conference was the celebration of MASFAA's 45th anniversary. Attendees celebrated this special occasion with a night of dinner and dancing with music by Spectrum, at Windows off Washington in St. Louis' loft district. A silent auction to benefit the conference charity, Mentor St. Louis, was also held during the evening events.



To kick off the week, there was a pre-conference workshop in which Ivan Juzang spoke. The workshop focused on underserved populations and how to convey to these populations that higher education is a possibility. Various programs available in the MASFAA region were highlighted.



Ivan Juzang also spoke at the

opening dinner. Mr. Juzang is the founder of MEE Productions, Inc., a unique communications research and social marketing company. MEE is committed to use socially-responsible entrepreneurship to reach and positively influence the lives of low-income urban and ethnic audiences.

Also during the opening dinner, the Student Success Story recipient was recognized. The award was presented to Obie Austin, a graduate of



Missouri Western in 1999. He is currently pursuing his doctorate of nurse practitioner at University of Missouri-Kansas City.

Throughout the conference, attendees had many great sessions to choose from including Keeping Your Work Environment Safe, Training Your Staff, Surviving a Long Career in Financial Aid, and Removing Barriers to College.

Other awards presented during the conference included: Allan W. Purdy Distinguished Service Award to A. Dallas Martin, NASFAA President; Meritorious Service Award to Howard Thomas, Director of Financial Aid at Walsh College of Accounting and Business Administration; Outstanding New Professional Award to Jamie Peterson, Scholarship and Financial Assis-

tance Coordinator, Oakton Community College; Award of Appreciation to Paula Gordan, ATAC Corporation; President's Award to JoAnn Ross, Sallie Mae; and Committees of the Year to Program Committee and Local Arrangements Committee.

Vickie Crupper passed the gavel to Diane Fleming during Tuesday's luncheon. On Wednesday Diane announced the theme for her presidency as MASFAA Aboveground: Overcoming Ignorance through Education. During the closing of the conference a video promoting MASFAA 2008 in Cincinnati was shown.



Fall 2007 WVASFAA Conference- Standing on the Shoulders of Giants

The Fall 2007 Conference was held at Snowshoe Mountain October 24-26, 2007.

Special guests included Pam Fowler, Director of Financial Aid at the University of Michigan; Diane Fleming, 2008 MASFAA President; and Betsy Johnson, MASFAA conference exchange representative.

Pam spoke at the opening luncheon and her topic was "In the Presence of Giants". She compared her mentors in the financial aid profession with giants of the 20th century such as Henry Ford and Jackie Robinson.



Diane is the Associate Director for Client Services at Central Michigan University. She spoke at Thursday's luncheon about the importance of MASFAA to financial aid professionals. She also demonstrated how to navigate the MASFAA website.

Diane's theme for the MASFAA 2008 Conference is "MASFAA Above Ground: Overcoming Ignorance Through Education". She encouraged everyone to attend the conference, which will be held in Cincinnati, Ohio October 12-15, 2008.

Diane presented the MASFAA State Leadership Award to James Buchanan, Senior Financial Aid Counselor at West Virginia State University.

Diane also did a session during the conference. She presented on professional judgment and discussed the complexity of applying the guiding principles of PJ.



Betsy is the Director of Financial Aid at Owens Community College and the Ohio Association of Student Financial Aid Administrators (OASFAA) President-Elect.



She did a session on student eligibility and explained the eligibility criteria in regards to the FAFSA application.

Regarding the conference program, the attendees were provided valuable information during the state and federal updates. In addition to these "favorite" sessions participants had a number of other sessions to choose from, including VA, academic progress, verification, and FERPA.

The conference was not all work. Wednesday was movie night and those in attendance enjoyed "Wild Hogs". The Thursday evening activity included a free tour of the National Radio Astronomy Observatory in Green Bank, WV.

After dinner on your own, everyone enjoyed an evening of karaoke at the Comedy Cellar. Brian Weingart got the show started with a spirited rendition of "New York, New York", dedicating his performance to Diane Fleming. Others that sang included JoAnn Ross, who sang "The Rose" (with help from Diane); Sarabeth Wilson, who channeled Janis Joplin on "Me & Bobby McGee"; and group efforts on "Redneck Woman" and a Jimmy Buffet medley.

Special thanks go out to the site and program committees for a job well done!

Newsletter Editors:

James Buchanan buchajn@wvstateu.edu
(304) 766-5715

Patricia King kingpa@wvstateu.edu
(304) 766-5716



Please contact us with any information you would like to see in future newsletters.