



WVASFAA NEWS

WINTER 2008

Cover Story

-Letter from the President



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Letter from the President



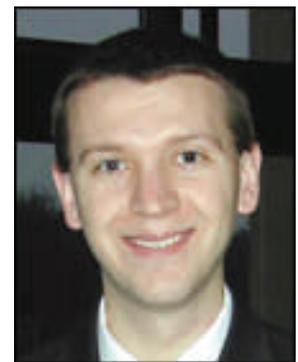
As we are all recovering from the holidays and from eating one too many cookies, it is usually hard to get back in the swing of things. We are entering the busiest time of the year as the spring semester begins and processing for 2008-2009 commences. We are busy getting our computer systems set up, establishing cost of attendance for the next year, answering questions about the FAFSA, and trying to understand all the new rules and regulations that will take effect July 1.

Needless to say it would be easy to feel overwhelmed by it all and get the winter blues. It is so important that we take a moment each day; take a deep breath; don't forget

to exhale, and remember what is most important in your life whether it is your faith, family, or friends. Keep a proper perspective, which is hard to do in this era where everybody wants everything done immediately. You will get those phone calls where the student says, "I just submitted my FAFSA five minutes ago; where is my financial aid award?" Again, take a deep breath; don't forget to exhale, and remember that nobody understands how financial aid works and they are asking because they do not know any better. You will get those phone calls where a family wants to negotiate their award or want to know why Johnny is getting less financial aid than their neighbor Susie when they know that they make less money. Take that deep breath, and don't forget to exhale.

Life is too short to worry about things that are out of our control, to stress over things that can be done tomorrow, or to get upset with people who do not understand the complicated rules and regulations of financial aid. As Financial Aid professionals continue to do your job to the best of your

ability, with integrity, with a smile on your face, take that deep breath, and don't forget to exhale.



Brian Weingart,
President

Creating a “Lender Neutral List”

Washington, D.C. (January 2008) – In the wake of last year’s investigations into relationships between lenders and financial aid offices, many aid offices are looking for ways to provide students and parents with a list of possible student loan providers without emphasizing one lender over another.

These “lender neutral lists” can provide students and parents with the information they need without creating any real or perceived conflicts of interests in the financial aid office.

Creating a lender neutral list online is fairly simple.

Cathy Simoneaux, the director of the Office of Scholarships and Financial Aid at Loyola University in New Orleans, worked with her information technology department to update Loyola’s FFELP lender Web page so that each time someone visits Loyola’s FFELP information Web page (www.loyno.edu/financialaid/FFELP.php), the order of the lender lists are rearranged. This simple solution allows Loyola to recommend some lenders without showing a preference for any one lender.

Creating a lender neutral list in print can be a bit more challenging.

Mark Kantrowitz, publisher of FinAid.org, suggests that if a paper list is used, institutions can list the lenders in alphabetical order and include a disclaimer to that effect, making it clear that lenders at the top of the list are not necessarily better or preferred over others on the list.

Another solution, offered by Christopher Penn, producer of Student Loan Network’s Financial Aid Podcast, involves printing single copies of the list from a Web page that randomly reorganizes the list. This method could be used for financial aid office foot traffic when copies are only needed on occasion. In cases of volume printing, Penn suggests printing a series of lists in different orders (e.g., A-Z, Z-A, and a couple other variations). In both cases, it might be a good idea to include a disclaimer explaining the process used to create a lender neutral list.

For those who feel like these solutions do not provide a completely neutral list, Kantrowitz offers some facetious advice on the FinAid-L list serv:

“Put [the list] in a Scrabble layout, where they intersect. Or throw in extra letters to fill out the grid, and you have a word search puzzle – make the students do a little work to pick a lender!”

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.



Financial Aid Awareness Schedule

LOCATION	ADDRESS	CONTACT	PHONE NUMBER	COLLEGE REP.
BECKLEY	Appalachian Bible College 100 North Sandbranch Road Bradley, WV	Cindi Turner cturner@abc.edu	304-877-6428	Appalachian Bible College Mountain State University
CHARLESTON 9:00am to 3:00pm	American Education Services NorthGate Business Park 20 Kenton Dr.	Nina Morton nmorton@aessuccess.org	1-800-437-3692	HEPC Univ. of Charleston WV State Univ.
CLARKSBURG	Clarksburg Harrison Public Library 404 West Main St. Clarksburg	Robert Wright vette1980@hotmail.com	304-624-7695	WV Business College Volunteers from local colleges
WHEELING	WV Northern CTC Wheeling Campus B&O Building Rm 202 Wheeling, WV	Janet Fike jfike@northern.wvnet.edu	304-233-5900 Ext. 4363	WV Northern CTC Wheeling Jesuit West Liberty State College
ADDITIONAL DATES AND LOCATIONS				
FEBRUARY 1,8,15,22,29 8:00am to 4:00pm	Southern WV CTC Main Campus	Cindy Powers	304-792-7090 Ext. 256	



The Changing Face of College Students in America

Mark Lafer

American Education Services, Research & Policy Analysis

The closing weeks of 2007 saw the release of two reports that addressed changes in higher education enrollments. The first, from the *Government Accountability Office* (GAO), summarized where the United States stood at the end of the 2006-07 academic year compared to 1996-97. The *National Center for Education Statistics* (NCES) produced the second, the annual education projections report for enrollments and degrees granted in higher education that provides a rich array of factors critical to understanding coming quantitative changes in American education. Both reports draw on data collected and maintained by the U.S. Department of Education's Integrated Postsecondary Data System (IPEDS).

According to the GAO, undergraduate enrollments at non-profit degree-granting colleges and universities increased by more than 2.2 million, 19 percent, between the fall of 1996 and the fall of 2006. The greatest growth, more than 20 percent, occurred at community colleges. These schools also enrolled the largest portion, 46 percent, of the 14 million participating in higher education. Private colleges and universities accounted for 17 percent, and public four-year institutions served 37 percent. The GAO also identified an additional factor that indicates higher education participation has increased since the mid-1990s: the percentage of those attending full-time rose four percentage points, from 58 to 62 percent.

NCES, which includes undergraduate enrollment data for those attending degree-granting proprietary schools, projects continued growth for these measures. NCES also goes beyond just undergraduates, to include graduate and first-professional degree students. NCES projects that:

- Those attending higher education institutions in 2016 will exceed 20.4 million, a net change of 17 percent over the 17.5 million in 2005.
- Full-time undergraduate participation will rise three percentage points, to 66 from 63 percent.
- The distribution of these students across private and public sector lines will be unchanged over the 11 years, standing at 78 percent public in both 2005 and 2016.
- The proportion of enrolled students over the age of 24 is not likely to increase substantially, although their numbers should expand 21 percent, from 6.8 to 8.2 million.
- The percentage of students in degree-granting programs who are undergraduates will remain stable, close to 85 percent.

NCES also provides data on one significant factor driving undergraduate enrollment numbers, changes in the numbers of high school graduates. (Other factors include changes in the college participation rate and in the retention rate for those who enroll.) Nationally, 164,000 more students, 3.2 million total, will receive a high school diploma in the 2016-17 academic year than did in 2003-04, an increase of five percent.

Finally, NCES presents data showing the impact of increased participation. Students attending America's junior and community colleges will receive 65,000 more associate degrees in 2016, 762,000, nine percent more than in 2005. Four-year colleges and universities will produce 374,000 more bachelor's degrees in 2016 than in 2005, a 26 percent increase over the 1.4 million that year. Combined with a 34 percent increase in graduate and first-professional degrees, from 715,000 to 961,000, annual degree production will improve by 685,000, 24 percent, to 3.5 million. That NCES projects a greater increase in degree production than in enrollments suggests that its staff also expects improved degree-completion rates.



The National Do Not Call Registry Extends Safety Net



Washington, D.C. (December 2007) – Five years have passed since Congress created the national Do Not Call Registry that protected Americans from unwanted telemarketing. This is significant not only because it marks five years since more than 146 million consumers have been able to opt-out of dinnertime phone interruptions, but also because consumers who previously registered will need to do so again since registration expires every five years.

But Congress is looking to change that and on Dec. 11 the House voted to eliminate the provision that would require consumers to reregister their numbers every five years.

This is especially good news for students who are subject to an endless number of direct-to-consumer marketing calls from potential loan providers and credit card companies. The Senate still must vote on the measure, but the bill seems likely to pass.

In anticipation of that legislation, the FTC just announced that it will not drop any numbers off of the registry even after the five year limit has expired.

Students who only use cell phones should be safe either way, according to the Federal Trade Commission (FTC). Contrary to popular belief, cell phone numbers have not been released to telemarketers. FTC regulations currently prohibit telemarketers from using autodial campaigns on cell phone numbers. Given the expense of not using an automatic dialer, it is unlikely that telemarketers will be contacting cell phones. Additionally, the FTC says that it has gained assurances from the national associations that represent telemarketers that they have no intention of using cell numbers in the near future.

Still, it may be better to be safe than sorry. The registry does accept cell phone numbers as well as land-line numbers. Consumers can signup for the Do Not Call Registry at <https://donotcall.gov/>.

Students should be warned that signing up for the registry does not mean an end to all solicitations. Calls from political organizations, charities, and telephone surveyors are still permitted. Calls from companies with which they already have had business are also allowed to continue calling. However, signing on with Do Not Call should significantly cut back on the misleading types of direct to consumer student loan marketing calls that many students may otherwise receive.

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



Spring Conference-Glade Springs

“Keep Moving Forward”

Glade Springs Resort

March 27-28, 2008

Conference Room Rate \$99.00

Conference Registration \$90.00

To make room reservations contact the resort directly by calling (877) 595-4368. Let the operator know you are with West Virginia Association of Student Financial Aid Administrators to be sure you get the conference rate.

Deadline to make room reservations is February 25, 2008.

Exhibitors need to send materials to:

Glade Springs Resort

255 Resort Drive

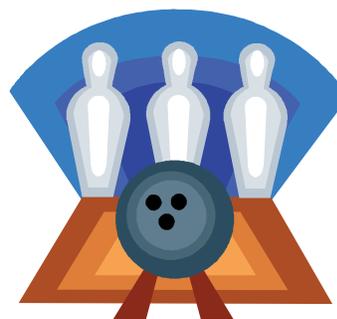
Daniels, West Virginia 25832

Exhibitors please put name of conference on your label.

Please visit www.gladesprings.com to see what is offered.

Activities:

Thursday evening there will be lots of activities offered: bowling, movies, basketball, indoor tennis, racquetball, foose ball.



WVASFAA Meetings & Training

Department of Ed. Spring Training

West Virginia State University

May 8, 2008

Subject: TBA

Fall 2008 Conference

October 29-31, 2008

Days Inn Flatwoods

Room Rate: \$65 Single & \$72 Double



WVASFAA Member News

Amanda Sites is the new Financial Aid Director at Eastern WV Community and Technical College. She was hired in November 2007 after being at the WV State Auditor's Office for 4 years. She graduated from WV Wesleyan with a bachelors degree in accounting and a masters degree in business administration.

Everyone join me in welcoming Amanda to our profession and our organization!

CAN YOU BELIEVE THAT SO FAR SHE LIKES BUCK!



Angie Jones will be leaving our profession and WVU-Tech to become the Guidance Counselor at Clay County High School. YOU WILL BE GREATLY MISSED ANGIE!

**CON
GRAT
ULAT
IONS!**



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