

Spring 2004

May 10, 2004



LOUISIANA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

# IN-LINE WITH LASFAA

## President's Message

Dear LASFAA Members,

I hope all of you are well and looking forward to the end of the semester. Our board members are still hard at work to ensure that LASFAA will have a productive year.

I would like to congratulate Kenn Posey and his committee for their outstanding work on our website. It looks great! Special thanks also to Alvina Thomas, Christie Smith, Kim Tanner, Vickie Temple and their committees for all their hard work in putting together a successful spring conference and boot camp. Thanks to Anna Lisa Deal and her committee for the newcomers' reception. It was a good opportunity for the board to meet the newcomers and encourage them to become involved in our association.

Some upcoming dates to remember: The SWASFAA/SASFAA Midlevel Workshop will be on June 27-29, at Millsaps College, the NASFAA Conference will be on July 18-21, in Minneapolis, Minnesota, and the LASFAA 2004 Fall Conference will be on October 13-15, at the Sheraton Hotel in Baton Rouge.

Again, I thank you for allowing me to serve as your LASFAA President. Half of the year has gone by and the experience has been wonderful, greatly in part because of you, my colleagues and friends. The support has been tremendous and heartfelt.

Thank you all and have a great and safe summer.

Respectfully submitted,

*Jackie*

Jacqueline Lachapelle  
Director of Financial Aid  
Louisiana State University - Eunice  
LASFAA President



## LASFAA Finds A Pot 'O Gold and Crawfish!

The 2004 LASFAA Spring Conference was held in Alexandria, Louisiana on St. Patrick's Day. The conference was a great success,. For more information, and some pictures, please see page 3.



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## A Diversity Moment

Article by: Dr. Barry Simmons, Director of Scholarships and Financial Aid, Virginia Polytechnic Institute and State University, Blacksburg, Virginia

There is so much talk about diversity today...and so much controversy too. How do we achieve diversity? What about affirmative action? What about preferences or protected classes? The issues and the debate go on and on and many people tend to dismiss the concept as either "...they're making a mountain out of a mole hill..." or "...all is lost and we're going back 50 years..."

However, in reality, the situation is rife with opportunities. These opportunities are individually based...that is, there are endless opportunities for people to assume leadership roles in the quest for diversity. In this writer's view, there are six principles of "Diversity in Leadership."

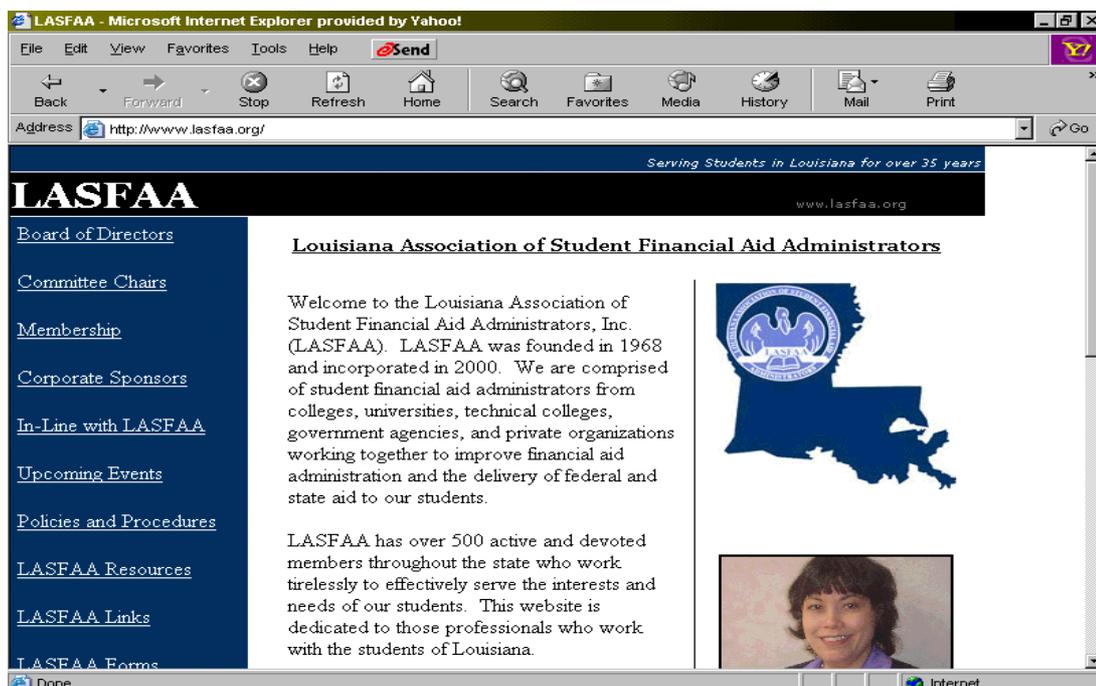
1. Know Thyself – make sure your actions reflect your talk.
2. Take Risks – try untested individuals in leadership positions.
3. Champion – don't let an opportunity to talk about diversity pass you by.
4. Be Realistic – No BS or PC – don't sugarcoat.
5. Don't Stereotype – we all do it, be aware of it.
6. Be Strategic – think forward, look for opportunity to change.

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## LASFAA Launches New Website

The new LASFAA website was brought up on April 1, 2004. The website has built on the hard work of Gil Gilson over the past four years. The website is designed to be a convenient source of information for LASFAA members that contains and will contain such information as direct access to Memberclicks from the homepage, a LASFAA master calendar, upcoming events and our online policies and procedures, plus much more. The website took about one month to build and about three months to design, with the help of LSUA webmaster Deron Thaxton. The site is now available at [www.lasfaa.org](http://www.lasfaa.org). Please forward your comments to Kenn Posey at [poseyk@lsua.edu](mailto:poseyk@lsua.edu).

**Submitted by: Kenn Posey, Director of Student Aid and Scholarships, LSUA and Technology and Automation Committee Chair**



## LASFAA 2004 Spring Conference (from page 1)

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The Spring 2004 LASFAA Conference was held March 17, 2004, in Alexandria, LA. The theme, "The Financial Aid Pot 'O Gold," set the tone for the conference. We started the day with our general session, "Embracing Hue You Are," which received great survey reviews. This session gave the audience a chance to intermingle with other Financial Aid Administrators.

Of course we could not have a LASFAA conference without offering an update from the U.S. Department of Education. Kevin Campbell, USDE, providing general updates on "Return of Title IV Funds," as well as recent Dear Colleague Letters.

One of the highlights of the conference was the luncheon speaker, Dr. Lonise Bias. Dr. Bias' enthusiasm and passion for helping students motivated us to continue striving to do our very best in assisting our students.

Our four breakout sessions were well attended and received great survey ratings. We ended the day with a presentation that referenced distance learning and how distance learning can impact the financial aid process at your schools. We all enjoyed the opportunity to receive door prizes at the last session!

Thanks to all the presenters and moderators for their participation in the conference. We truly want to thank our cooperate sponsors for their contributions and support. Last but not least, I want to thank Christie Smith and Kim Tanner for all of their hard work in helping pull this conference together.

"To accomplish great things, we must not only act, but also dream, not only plan but also believe." ~[Antaole France](#)

Submitted by: Alvina Thomas, Financial Aid Director at Grambling State University and LASFAA Second Vice President



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***Serving the students of Louisiana  
for 34 years.***

**Check [www.lasfaa.org](http://www.lasfaa.org) for  
updates**

## LOSFA's SLS hosts Financial Planning Fair

The Louisiana Office of Student Financial Assistance (LOSFA) School and Lender Services (SLS) section recently hosted a carnival-themed Financial Planning Fair at the Louisiana State University campus in Alexandria. More than 150 students participated in this informative, one-stop-shopping opportunity that addressed a broad range of future financial needs.

The LSU-A event, held March 24, 2004, from 10 a.m. until 2 p.m. in the centrally located university quadrangle, provided university students with information regarding financial planning, debt awareness and default prevention. To capture the carnival feel, attendees were treated to free, fair-style foods including hot dogs, popcorn, peanuts, cotton candy and soft drinks. Carnival games and a festive clown kept the crowd entertained.

More than a dozen lenders were on hand to share financial expertise and help educate students in all areas of financial planning. They were encouraged to join in the spirit of the festival, offering carnival-inspired games and prizes for the student participants.

SLS representatives Kelly Hutson and Jennifer Guhman served double duty during the fair, filling the roles of event hosts and on-the-spot consultants for state and federal financial aid inquiries.

The LSU-A event was the fourth such fair presented by SLS. Previous fair locations include the University of New Orleans, Louisiana State University in Eunice and Dillard University in New Orleans.

## Livin' La Vida LASFAA

LASFAA would like to congratulate Dale and Betty Saunders, LSU Alexandria, on the birth of their grandson, Gage Christopher Saunders, born February 22, 2004, in Orlando Florida . He weighed in at 7 lb. 10 oz. and was 20 1/2 inches long. Parents, Chris and Sara Saunders, are doing well.

Congratulations to the Saunders family!



## A Diversity Moment (from page 2)

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There is so much talk about diversity today...and so much controversy too. How do we achieve diversity? What about affirmative action? What about preferences or protected classes? The issues and the debate go on and on and many people tend to dismiss the concept as either "...they're making a mountain out of a mole hill..." or "...all is lost and we're going back 50 years..."

However, in reality, the situation is rife with opportunities. These opportunities are individually based..that is, there are endless opportunities for people to assume leadership roles in the quest for diversity. In this writer's view, there are six principles of "Diversity in Leadership."

1. Know Thyself – make sure your actions reflect your talk.
2. Take Risks – try untested individuals in leadership positions.
3. Champion – don't let an opportunity to talk about diversity pass you by
4. Be Realistic – No BS or PC – don't sugarcoat
5. Don't Stereotype – we all do it, be aware of it
6. Be Strategic – think forward, look for opportunity to change.

First, though, let's make sure we understand the meaning of diversity. My own working definition of diversity entails the concept of educational diversity. This concept carries some aspects that may be useful in the legalities of it all. And when you really think about it, everyday living, in many ways, entails learning and education and reeducation. So, educational diversity is a state of mind and atmosphere characterized by the inclusion of people and ideas from different, dissimilar backgrounds. These differences can include geographic origin, language, status, religion and political philosophy. Particular to educational diversity is an openness to examining old ideas, challenging different ideas and championing new ideas in a setting that is intellectually and emotionally secure with an appreciation for reality.

So, let's briefly discuss these six principles.

1. Know Thyself – make sure your actions reflect your talk

Simply put, do you say one thing about diversity and do another? Unfortunately, when it comes to diversity, many people's words don't match their actions. Individuals may espouse the virtues of diversity and inclusion, but in social situations where there's a diverse gathering, why do these individuals all end up in groups based on ethnicity or gender? Make sure you know and understand your values and more importantly, make sure your behavior matches your values.

2. Take Risks – try untested individuals in leadership positions

If you are ever in a position where you can select your team members, don't always pick on the tried and true performers...and more importantly, don't stereotype (Number 5) in making your selections. This rule applies in work situations, volunteer situations, as well as personal situations. A very desirable trait in a leader is the ability to delegate. And in delegating, the leader assumes a certain degree of risk that human nature has taught us to minimize when possible. But don't shut people out of opportunities just because you "think" they can't do the job because they might not belong to a group in the mainstream. Take a risk on giving someone a first chance and you will be rewarded by overwhelming success in most cases.

3. Champion – don't let an opportunity to talk about diversity pass you by

This concept of championing is also a delicate balance. Not everyone is ready to hear the criticality of what you might have to say about diversity. So don't go overboard...but don't mince words when you have the opportunity to talk about diversity. The message here is champion with the right dosage for the situation. Sometimes we might tend to hit someone over the head with a reaction regarding diversity when we might have accomplished more by firmly stating the position less aggressively. Many times those who need to appreciate diversity the most are totally turned off by the enlightened being too aggressive and forceful. You can unintentionally build blocks to diversity by being too aggressive. By all means, speak up. Do not be silent. But be careful in the words you choose and the manner in which you deliver them. The most important aspect here is that you introduce diversity as an intelligent topic to be discussed and explored. Convincing may come at another time.

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## **Gearing Up For Exit Counseling: Valuable Resources for Students and Student Service Professionals**

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Soon enough, another spring semester will be coming to an end. Students will flood the office to sign up for exit counseling, seek advice on future money matters, and ask for assistance on finding summer employment or their first job after graduation. Get a jumpstart on your preparation by taking note of these valuable Internet resources that offer a great start for students.

### Preparing for the job search

Get a job! The phrase takes a special meaning each spring season, as continuing students seek temporary summer positions and spring graduates prepare for their first plunge into the full-time job market. Before you send them into the "real world," however, get them to polish up their resumes, practice their interviewing skills, and find great sources for the best jobs.

For advice on these topics, direct students to [www.AdventuresInEducation.org](http://www.AdventuresInEducation.org), and select "College" and "Get a Job." This section is filled with information about how to find jobs, write a resume, and prepare for an interview. Students can even use one of the sample resumes provided to help them build their own resume.

Other good sources for preparing for the job search are [www.CareerBuilder.com](http://www.CareerBuilder.com) and America's Job Bank (<http://www.ajb.dni.us/>).

### Finding the right job

Once the resume is complete, the shoes are polished, and the practice interviews are done, students will want to know where they can find out what jobs are available. In addition to networking, searching newspaper classifieds, and visiting college placement offices, remind them that online job banks are useful places to look for what's available.

One service, [www.JobGusher.com](http://www.JobGusher.com)®, is specifically geared to students. Employers who post their positions on JobGusher are seeking students for a variety of internships, seasonal and temporary work, and other career opportunities. Students can set up search agents, participate in online job fairs, and get frequent updates of jobs that employers are seeking to fill immediately.

One unique aspect of this service is that JobGusher is now offering institutions a free solution to help you coordinate online placement on your campus. Through this service, JobGusher offers you a variety of features, including:

- A customized home page for your institution
- The ability to post on- and off-campus positions online for free
- Free access for students and administrators with access to the Web
- The ability for students to apply for positions online
- Powerful search and screening capabilities
- Resources to conduct "online" job fairs for your students

To learn more about these free services to institutions, visit [www.jobgusher.com](http://www.jobgusher.com), call (866) JOB-GUSH (562-4784), or send an e-mail message to [customer care@jobgusher.com](mailto:customer care@jobgusher.com).

### Managing money to repay loans

Despite the availability of a wide variety of resources, a surprisingly high percentage of college students find it difficult to manage their money. Getting them to develop effective money management skills is critical, especially if they are carrying a high debt load.

A great resource for students is available by visiting [www.AdventuresInEducation.org](http://www.AdventuresInEducation.org), and selecting "College," "Finance Your Education," and "Managing Your Money." Once there, students can find templates and advice on how to prepare budgets for use during school and after graduation. Useful tools on repaying student loans and seeking loan forgiveness are also available.

Your lender and guarantor partners may also be able to offer services to help encourage your students to practice effective money management skills. For example, TG offers "Money Management 101," a training program that can be delivered to students on your campus.

This interactive seminar helps students learn the basic skills required to create and manage a budget. Students identify their own income and expenses and relate them to standard budget guidelines. Some of the learning points include identifying smart ways to reduce unnecessary expenses, increase income, minimize debt, and invest wisely.

Information on this and other free helpful training programs is available by visiting [www.tgslc.org](http://www.tgslc.org).

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## Diversity (from page 5)

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### 4. Be Realistic – No BS or PC – don't sugarcoat

In being a leader in diversity, you must establish and then maintain credibility. So be realistic, and as above, recognize there's a right time and right place as well as a wrong time and wrong place. But you must be realistic in that you will have your victories and defeats...and don't sugarcoat the reality. Likewise, don't always be attempting to be politically correct because political correctness often attempts to deny reality. When you deny reality, you diminish your credibility. Some persons look at themselves as victims while others hold individuals of diverse backgrounds to a higher standard. The reality is that we're all masters of our destiny and we all should perform to the same standard.

### 5. Don't Stereotype – we all do it, be aware of it

We mentioned stereotyping earlier. It's natural...we all are taught to sort things out into neat categories then make comparisons, connections and assumptions to facilitate effective communication. But when we do that on a personal level there is no value added at all to effective communication. We then act on false assumptions rather than fact. And when it comes to diversity stereotyping, there is no proof of causation of intellectual ability or behavior tied to race, ethnicity, gender, nationality, sexual preference or the whole diversity inventory. While the principle states "Don't Stereotype," it isn't realistic to totally avoid it. However, be aware of the dangers of stereotyping and keep it to a minimum on a personal level.

### 6. Be Strategic – think forward, look for opportunity to change

By thinking forward, we set goals and aspirations for ourselves...and thinking forward helps us to get by today's disappointments. Today may not be the day to win a battle. And don't find yourself in a situation where you won the battle but lost the war. Part of thinking strategically involves taking an environmental scan...and continuously scanning. And as the environment changes, you evaluate the situation and you may need to change your goals or the tools you use to achieve those goals or both. You must adapt to change to survive...so plan for change. Most people find change uncomfortable and resist it. But let's paint change in a different light. We all age...aging is natural...it sure as heck is better than the alternative. Aging is change and it's natural. So get used to it. Another thing about aging...it's incremental...so change, in its natural state is also incremental. So get used to incremental change because it's also lasting change. Don't lose patience with the slowness to accept diversity or diversity defeats. Constantly evaluate and look for the opportunity to change or to be a part of change.

The first five principles of diversity in leadership culminate in the sixth, thinking forward and identifying opportunities for change. Those day-to-day challenges often tend to bog us down so we think we don't have the energy or drive to pursue diversity. But leadership means overcoming those day-to-day challenges. These principles will provide a roadmap to success. Leadership in diversity involves practicing all six principles in the faith that change opportunities will be ours. And we will all be successful.

***Dr. Simmons was a member of the 2003 NASFAA Diversity Awareness and Multicultural Issues Committee. This article was submitted by Alvina Thomas, Financial Aid Director at Grambling State University and LASFAA Second Vice President***

## Exit Counseling (from page 6)

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### Moving ahead

Good luck with the close of yet another successful semester, and continued success in serving families and students!

Bill McFarland is a National Account Representative with TG serving schools in Louisiana. You can reach Bill at (800) 252-9743, ext. 2505, or by e-mail at [william.mcfarland@tgscl.org](mailto:william.mcfarland@tgscl.org). Additional information about TG can be found online at [www.tgscl.org](http://www.tgscl.org).

# First United Bank Announces Personnel Change

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First United Bank of Farmerville has promoted Debbie B. Reeves to Student Loan Officer. Debbie has been with First United since 1989. Robert Lemoine will be the Marketing Representative. Robert is brand new to financial aid and student loans but is very eager to learn. Debbie and Robert look forward to working with you and your students.

## Guide To Developing a Default Management Plan

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Default prevention and debt management must be a campus-wide concern. The program should have the support of the president or chancellor and should include participation by relevant senior executive officials, faculty, staff and students.

USA Funds<sup>®</sup> online “Best Practices in Debt Management Manual” provides a guide for developing a plan for managing campus default rates. According to the manual, a school that successfully implements a default-management plan does the following:

1. Uses its resources efficiently.
2. Provides enhanced initial and exit counseling.
3. Works to reduce the number of dropouts.
4. Works to ensure that its borrowers can repay their student loans.
5. Keeps in touch with its borrowers.

In addition to the goals listed above, a comprehensive default-management plan should encompass some or all of the following items:

1. Analysis of your student population. Your analysis should consider “identifiers” for borrowers who are successfully repaying their student loans and borrowers who are delinquent or in default. You may find that those borrowers who are successfully repaying their student loans are more likely have a certain enrollment status (full-time vs. part-time), be enrolled in certain programs or live a specific distance from campus. This analysis will help you plan appropriate steps to help keep borrowers on track for successful repayment.
2. Hiring and training of campus staff. Does your staff have the skills and tools necessary to help students successfully repay their loans? Enlist your service providers —your guarantor, lender or servicer — to help provide training on skills, program features and technology.
3. Evaluation of the current default-management plan. Identify your goals related to your debt-management philosophy. Do you want to reduce or maintain your school’s current default rate? Are you interested in providing your borrowers with more information to help them successfully manage their education expenses and repay their loans? Your default-management activities should focus on your goals.
4. Aid-packaging philosophy. Consider how your aid-packaging philosophy affects your borrowers. Help students find alternatives to borrowing, and help to ensure that education-loan-debt levels are appropriate for all your student populations.
5. Education of borrowers. Look at the way in which your school provides students with financial-literacy information. Providing students with information about budgeting, credit cards, potential earnings and other financial-literacy issues also gives them the skills they need to successfully repay their student loans.
6. Networking and development of external relationships. Learn from your service providers and colleagues. Make it a point to discuss debt-management activities with financial-aid professionals from similar types of institutions. Glean ideas from conference sessions.
7. Effective use of reports. Information that can assist you in your default-management plan often is contained in borrower-loan-status reports that your office receives. Delinquency and default reports can help you develop your list of “identifiers” in your student-population analysis. Talk with your service providers about information that you would find helpful, and see if they can provide that information in the format that would be most useful for you.
8. Development of a resource library. Brochures, books, teaching aids and other materials are available from your partners in the student-loan community. Discuss with your service providers the materials that are available to develop a debt-management resource library for students and staff.

## Default Management Plan (from previous page)

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A school that is required to use a default-management plan to participate in the federal Title IV student-aid programs should review U.S. Department of Education guidance regarding development of a default-management plan.

For more information, see the "Best Practices in Debt Management Manual" in the "Debt Management" section of the "Financial-Aid Professionals" component of USA Funds' Web site, [www.usafunds.org](http://www.usafunds.org). Among the resources in this online manual is a sample default-management plan.

USA Funds' Teresa Spruill works to determine the needs of Louisiana schools and lenders and to monitor customer satisfaction with education-loan service. To reach Teresa, call (318) 792-1411, or send e-mail to [tspruill@usafunds.org](mailto:tspruill@usafunds.org).

## New Orleans Area FAAC Hosts Financial Aid Expo

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The New Orleans Area financial aid managers hosted a Financial Aid Expo for high school students from local parishes on Saturday, March 6, 2004. The event was sponsored by local student loan providers and was well attended. New Orleans Congressman William Jefferson was on hand to announce the recipients of two scholarships, generously provided by The Sallie Mae Fund. Congressman Jefferson also agreed to fund a scholarship, which will certainly help a new student attend college. "Paying For College" seminars were provided throughout the event, and many lenders were on hand to provide student loan and general information.

Congratulations go to the many financial aid managers and student loan representatives who assisted in providing much-needed financial aid information to prospective students and their families. Special thanks goes to Ms. Emily London-Jones, former LASFAA President and Financial Aid Director at the University of New Orleans, who developed the idea for the New Orleans Area FAAC and the Financial Aid Expo. Her goals are lofty, but they can be achieved!

Submitted by: Glenn Chance, Sallie Mae

