

## From the KASFAA President

### My View from Dodge City

We had a great fall conference in Wichita the latter part of October, but it seems like it was just last week. We just completed our annual statewide high school counselor training and we are looking forward to College Goal Sunday on February 13, 2005. If you haven't volunteered yet, please do so soon.

In April of 2005, Myra Pfannenstiel of Friends University will take over as President of KASFAA and Elaine Henri of Emporia State University will take over as President Elect. Gail Palmer of Washburn University will serve as Vice President, Debbie Brewer of Johnson County Community College will serve as Secretary, and Linda Grother of Flint Hills Technical College will continue as Treasurer. Congratulations and thanks to all of you. We appreciate your willingness to serve our association.



I try always to be optimistic. At the same time, I think we must all be very diligent in the next year to try and protect the concepts of access and choice for our lower and middle class students. I believe the war in Iraq will continue to have the attention of legislators and policy makers. (Please remember and support our soldiers, sailors, airmen, and marines who are deployed to places like Afghanistan and Iraq. It is difficult be in a war zone during the holidays.) Yogi Berra and John Fogerty in commenting about the future and the war, respectively, said it all for me: "it's like déjà vu all over again." I hate to think that a time might be coming when only the very wealthy can afford to go to college.

I will be sending out an exercise on KASFAA-L soon to help us begin to identify our core values. When you receive it, please respond. We are going to need to hear from everyone on this.

Kelly Hoggatt has agreed to serve as the chair of the new Finance and Budget Committee. This is not a standing committee yet. We want to see how it works. I think this will be a big improvement in the way that we manage our financial resources.

From Dodge City, I want to wish all of you the happiest of holidays and a prosperous new year. (Its hard not to be religious this time of year, isn't it?)

Anthony Lyons

## Setting up a Spending Plan

**Submitted by Mark Krings, Regional Director, National Student Loan Program**

Students who make a spending plan and stick with it can take advantage of the convenience of using credit without risking the perils of possible finance charges and fees.

Living within a budget, or a spending plan, is a matter of students putting away money now for later needs and spending no more than the amount they have left. The key is to differentiate between things they need now or in the future and those they want. These steps will help them:

- Decide how much to save from each paycheck for needs like utilities, rent, and phone bills
- Be realistic about payments they owe from past expenditures and how much the necessities of life cost

If your students keep these amounts in mind, or better yet, put money away in separate accounts to cover them, they'll know how much is left to spend on luxuries they want. They should resist making new purchases unless they're certain they can pay for them when the bill arrives. This practice protects them from added fees or expenses.

The bottom line: Don't let buying habits dictate saving habits. As long as students keep their long-term needs in mind, it should be easy to create a budget that helps them meet those needs and take care of their wants.

You and your students can learn more about budgeting, credit cards, and student loan repayment at <http://www.nslp.org/creditanddebt> and take a free interactive "Credit and Debt" course.

## **USA Funds awards \$532,125 in scholarships to Kansas residents**

**Submitted by: Brent Carpenter, USA Funds Services**

USA Funds<sup>®</sup> has awarded 362 new and renewal scholarships totaling \$532,125 to deserving college-bound students in Kansas. USA Funds Access to Education Scholarships<sup>®</sup> assist students in financial need — particularly students who are members of ethnic-minority groups or are physically disabled — as they finance their higher education.

Because USA Funds serves as the designated guarantor of federal education loans for Kansas, residents of the state receive priority consideration for the scholarships.

The awards include 155 new scholarships totaling \$232,500 and 207 renewal scholarships totaling \$299,625 to Kansas residents.

The scholarships provide each full-time undergraduate and graduate student with \$1,500; each half-time undergraduate receives \$750. Students who maintain grade-point averages of at least 2.5 on a 4.0 scale may receive renewal scholarships annually until the students receive their final degrees or certificates, or until the total award to a student reaches \$6,000.

Scholarship Management Services, a program of Scholarship America, the nation's largest private-sector scholarship and educational-support organization, administers the program.

Visit the USA Funds Web site — [www.usafunds.org](http://www.usafunds.org) — for information about USA Funds' 2005 scholarship program.

## The Sallie Mae Fund's Nationwide Bus Tour Brings Workshops, Resources to Latino Communities

**Submitted by: Susan Corsini, The Sallie Mae Fund**

Currently, Latinos are the largest and the fastest growing minority population in the United States. In comparison to Caucasians and African-Americans, however, the percentage of Latinos attending colleges and universities is low. For undergraduates (age 18 to 24), for example, 37 percent of Caucasians, 28 percent of African-Americans and 20 percent of Latinos are currently enrolled in higher education institutions.

U.S. Census estimates project that in the next 50 years, one quarter of all the nation's school children will be Latino. This means that America's competitive future—which is integrally tied to its educational future—will increasingly depend upon the Latino community. Improving higher education prospects for Latinos is thus a national priority.

In 2003, The Sallie Mae Fund, a charitable organization sponsored by Sallie Mae, commissioned The Tomás Rivera Policy Institute at the University of Southern California to conduct an in-depth study of Latinos and financial aid. The study identified a number of key challenges for Latino families:

- ✓ Awareness of financial aid options is critically lacking in the Latino community, and that lack of awareness has a direct impact on college attendance.
- ✓ Three out of four young adults who are not currently in college would have been more likely to attend college if they had had better information about financial aid.
- ✓ More than half of Latino parents and 43 percent of Latino young adults reported that they were not aware of even a single source of college financial aid.
- ✓ More than two thirds of Latino parents did not receive any financial aid while their child was in K-12 and more than half (56 percent) of the young adults who were not attending college indicated that they had not received any financial aid information in K-12.
- ✓ More than 30 percent of Latino young adults and 22 percent of Latino parents would like to receive information on financial aid two years earlier than they are currently receiving it.
- ✓ Most Latino parents and young adults want to receive financial aid information from face-to-face interactions (for example, a workshop or counseling session).
- ✓ Nearly 90 percent of survey respondents indicated that a college education is “very important” for success in today's world.

In response to the need identified by this study, The Sallie Mae Fund launched *On the Road: The Paying for College Tour*, a 22-city, coast-to-coast bus tour, designed to help educate thousands of Latino families about planning and paying for college. The tour kicked off on September 8, 2004 with a launch event at Belmont Senior High School in Los Angeles, featuring educators and celebrities.

At each stop of *On the Road: The Paying for College Tour*, The Fund will conduct workshops and participate in community outreach activities. Free resources in English and Spanish on planning and paying for college also will be distributed. A public service radio campaign featuring the tour's celebrity spokesperson, Telemundo Network personality, Maria Celeste Arrarás, will help to publicize the workshops and the availability of financial aid.

The Fund also is partnering with local higher education associations, school districts, universities and Latino community-based organizations to encourage Latino students and families to attend the *Paying for College* workshops. Components of those workshops include:

- A 45-minute presentation in Spanish (with simultaneous English interpretation by a professional interpreter) on college admissions and financial aid.
- Advice on the admissions and financial aid process from financial aid administrators and admissions officers from local colleges. Experts will address state aid available to residents, and answer questions from students and parents.
- Information about services and programs from local partnering organizations.
- A \$1,000 college scholarship awarded from The Sallie Mae Fund via a random drawing to a local high school student.

"Latinos represent the fastest-growing population in America, yet their rate of enrollment in higher education lags far behind that of other population groups," says Susan Corsini, chair of The Sallie Mae Fund. "The results of *Caught in the Financial Aid Information Divide* demonstrate that awareness of financial aid is a key factor in the path toward college for Latinos. With the bus tour, The Sallie Mae Fund hopes to educate Latino families about the availability of financial aid and to make them aware that a college education is indeed a viable and valuable option for them."

"Empowering families by spreading this message is one of the most important tools in opening the doors to higher education," added Corsini. "*On the Road: The Paying for College Tour* will unite financial aid professionals, local and national political stakeholders and community-based groups in a journey to change the status quo for Latinos in higher education."

*On the Road: The Paying for College Tour* will culminate with a final tour stop in Miami, Fla., on Nov. 20.

For more information about the *2004 Paying for College* bus tour or The Sallie Mae Fund, including tour stops and locations, please visit [www.salliemaefund.org](http://www.salliemaefund.org).



## **NASFAA Names College Goal Sunday Director**

### **Lumina Foundation Continues Funding, Involvement**

Washington, D.C. (October 12, 2004) – The National Association of Student Financial Aid Administrators (NASFAA) announced the appointment of Marcia E. Weston as director of College Goal Sunday Operations, a successful program that helps low-income families apply for college financial aid. Weston came to NASFAA from the Finance Authority of Maine, where she served as manager of education outreach programs since 1998. She wrote Maine's successful College Goal Sunday grant proposal and served as statewide coordinator for the program. Weston has previously assisted states considering a College Goal Sunday grant application by sharing program strategies, media successes, and budget partnerships.

As director, Weston will be responsible for overall management of the College Goal Sunday program at the national level, with emphasis on program maintenance and expansion, fundraising, public relations, and reporting. Current NASFAA staff and consultants will provide professional and administrative support.

Lumina Foundation for Education, which funds College Goal Sunday nationally with additional support from Lilly Endowment, will continue close involvement with the program, including approval and disbursement of new grant funds to states that are planning or implementing College Goal Sunday programs.

"It is an honor and a privilege to be chosen to head up a program that truly opens doors of educational opportunity," said Weston. "I am fortunate to join a program with a longstanding, well organized and efficient infrastructure." Weston follows Lumina Foundation program manager Jeanna Keller, who previously managed the national program. While Weston is now the primary point of contact, Keller will remain involved in the program.

"Filling the position of College Goal Sunday director has been our top priority since NASFAA teamed with Lumina Foundation to begin managing the program earlier this year," said NASFAA President Dallas Martin. "We are delighted to have found an individual with Marcia's skills and experience to head up the operation."

Lumina Foundation announced earlier this year an allocation of \$3.5 million for College Goal Sunday, which will pave the way for expansion to 15 more states, broadening the reach of the popular program to a total of 35 states and the District of Columbia by the end of 2007.

Over the past 15 years, College Goal Sunday has already helped more than 100,000 low-income and first generation students clear the paperwork hurdle when applying for college financial aid. One day each year, traditionally a week or two after Super Bowl Sunday, financial aid administrators and other qualified volunteers fan out to

selected community sites across a state to help families fill out the Free Application for Federal Student Aid (FAFSA), the universally required financial aid form.

As a prelude to College Goal Sunday, the organizers of each state's program launch an extensive public information campaign to reach low-income students. Campaigns use the news media, direct mail and celebrity appearances at key high schools to inform the public about the importance of an education beyond high school, the availability of financial aid and the existence of College Goal Sunday to help them complete the FAFSA.

NASFAA will provide technical assistance to funded organizations, while Lumina will fund exploratory grants and implementation grants. Interested organizations begin with an exploratory grant of up to \$7,500 to investigate the feasibility of hosting College Goal Sunday in their states. After a successful planning phase, which includes site visits and training, organizations may apply for an implementation grant. Lumina Foundation contributes up to \$250,000 over a three-year period to eligible groups working to establish the College Goal Sunday program in their states. NASFAA will work directly with states in helping them to develop partnerships within their states to assist in implementing their programs. Support will also be given to attract within-state sponsorships to ensure long-term sustainability.

The amount of each grant depends on the size of the population to be served, the scope of the proposed program, and the availability of local funding to supplement the Lumina Foundation grant. NASFAA's role has been critical in the individual states to bring together the financial aid community to help families apply for financial aid.

By the end of 2004, the College Goal Sunday program will have committed \$7 million to fund planning and implementation grants in 35 states and the District of Columbia. The program is currently operating in the following states: Alaska, Arizona, California, Delaware, Hawaii, Indiana, Illinois, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nevada, Ohio, Oklahoma, Texas, Wyoming, plus the District of Columbia.

States that are currently running College Goal Sunday programs are encouraged to stay in close contact with Marcia Weston, who may be reached at (202) 785-0453 ext. 111 or [westonm@nasfaa.org](mailto:westonm@nasfaa.org). States that are contemplating submitting applications for College Goal Sunday exploratory grants or just want additional information on College Goal Sunday are also urged to contact Weston.

College Goal Sunday began in Indiana in 1989 as a joint project of the Indiana Student Financial Aid Association (ISFAA) and the State Student Assistance Commission of Indiana (SSACI) with funding from the Lilly Endowment, Inc. Over the years, Lumina Foundation and its predecessor organizations have co-funded the Indiana programs and led the expansion in other states.

**About NASFAA.** The National Association of Student Financial Aid Administrators (NASFAA) is a nonprofit membership organization that represents more than 11,000 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).

**About Lumina Foundation.** Lumina Foundation for Education, an Indianapolis-based, private, independent foundation, strives to help people achieve their potential by expanding access and success in education beyond high school. Through research, grants for innovative programs and communication initiatives, Lumina Foundation addresses issues surrounding financial access and educational retention, and degree or certificate attainment — particularly among underserved student groups, including adult learners. The Foundation bases its mission on the belief that postsecondary education remains one of the most beneficial investments that individuals can make in themselves and that society can make in its people. For more details on the Foundation, visit its Web site at [www.luminafoundation.org](http://www.luminafoundation.org).

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## **Straight from the source**

**Submitted by Mary Lafferty, Nelnet**

Nelnet recently completed a study of 611 parents of high school juniors or seniors who plan to continue their education the fall proceeding high school graduation. The purpose of this study was to collect information that will assist in determining the decision process involved when families are researching various financial aid resources, identifying the most influential factors in selecting financial aid solutions, formulating key messaging, and determining the most effective way to reach parents and students regarding student loans.

An average participant in this study was a parent of a high school senior, usually a married female who worked outside of the home. Samples were taken equally between all the six Nelnet regions that include the East, Southeast, Midwest, Southwest, Rocky Mountains, and the West.

Our study found that most parents begin the decision-making process regarding various financial aid resources by feeling very ill informed. Research for most parents begins at a very novice level, without much knowledge of the financial aid environment and the various solutions available.

The first step in learning about the financial aid process usually starts with school officials. High school guidance counselors are the number one source relied upon by parents to begin the financial aid journey; and six out of ten respondents prefer working face-to-face with someone during the financial aid process as opposed to over the phone or via Internet.

Although the dependence on school officials is high, many parents also rely on the Internet and direct mail pieces to stay informed. Other popular forms of information gathering include utilizing well-known search engines, listening to ads broadcasted over the radio and television, and local newspapers. A smaller percentage of parents gather information from magazines and books.

Ultimately, guidance counselors and Financial Aid Officers are the most influential factors to parents when selecting a financial aid solution. Parents rely upon school officials for a majority of their financial aid guidance. As the world of financial aid can be overwhelming and confusing, it is comforting to have an expert validate and agree with their decisions.

In addition to a Financial Aid Officer's recommendation, parents consider company longevity as well as the ease and speed of the application process most important in a

student loan company. Parents prefer a user-friendly process that allows them to expedite the process quickly.

Parents also put a lot of emphasis on scholarship search tools, as most parents are planning to rely on scholarships to help cover college expenses.

When asked what they would be more likely to respond to, most parents replied that they would respond to direct mail before responding to messages via e-mail or giving contact information over the Internet. In fact, only about half of the parents that would respond through the mail would respond via Internet.

In conclusion, our study noted that the majority of parents are unaware of the important role of student loan companies and the valuable information they can provide, and therefore, do not see them as a resource for financial aid information. However, seven in ten parents expect to finance a portion of their child's education with student loans. Ultimately, the need and the market for student loan companies is out there but it seems that the awareness of such companies is much smaller than it should be.

Parents are looking for solid, easy to understand information regarding the student loan industry. Ultimately, they want a resource they can use to guide them through the process of financially preparing for and encompassing the expense of college.

## Across the State

### Emporia State University

Jerri Morales joined our team on August 30<sup>th</sup> as Student Loan Marketing Representative. Jerri received her undergraduate degree from Kansas State University and an MBA from Emporia State University. She is married and has three children.

Sarah Butler has been promoted to Student Loan Coordinator. Sarah has an undergraduate degree from Emporia State University. Sarah has been with Student Loan Services over one year and is primarily responsible for loan origination processes.

### Pratt Community College

Carol McKenna began work in the Financial Aid office at Pratt Community College in July. I'm very happy to have her here at PCC.

### Washburn University

April Benne and Sarah Sharkey have joined our office on November 8<sup>th</sup>. They are both Financial Aid Assistants.

### Wichita State University

Wichita State University announces two new hires. Regina Krob, Sr. Administrative Assistant for Customer Service and Shannon Soutar, Financial Aid Counselor, both of whom joined our staff in October.

Cindy Stanphill got married on November 27 to Patrick Newell.

### Manhattan Christian College

Aaron Lauber left us last July to join the music faculty at Baker University this fall. Our new counselor is Jessi Moors, a recent graduate of Emporia State in Finance and is in Manhattan while her husband attends Kansas State University. Jessi serves the traditional student population at Manhattan Christian College and is also the veteran certifying official. She attended the KASF AA Conference for the first time last month and we are very pleased to have her on our staff.

## This and That...

Did you know??

The average U.S. farm has 467 acres; the average Japanese farm has 3 acres.

Source: <http://www.hookedonfacts.com>



## Pictures from KASFAA

Thanks to Larry Viterna





